

ADDRESSING LOW-LITERACY IN THE SOUTH AFRICAN CLOTHING RETAIL ENVIRONMENT

Hanlie van Staden & Daleen van der Merwe*

ABSTRACT

Low-literate consumers display distinctive behaviour in the marketplace, which entails concrete thinking (for example, the use of single pieces of information) and pictographic thinking (for example, the use of information as symbols), also evident among low-literate clothing consumers in this study. This behaviour poses challenges to low-literate consumers, although certain strategies are applied to cope with these challenges. In our study, the aim was to explore the challenges and coping strategies of female low-literate clothing consumers in the South African marketplace, especially in the context of high low-literacy levels in the country. An interpretive descriptive qualitative design was followed and semi-structured interviews were used to gather data from low-literate female consumers. Through inductive and interpretative data analysis, two broad themes relevant to the clothing marketplace were identified: Personal-related (cognitive, social, financial, and affective) such as poor reading and numeracy skills, and product-related challenges (types and format of product information, evaluative criteria) for example the format of label information. Coping strategies (cognitive, product, and social and affective), such as asking children to read for them or leaving the store, were associated with both themes. This is the first study addressing the marketplace behaviour of low-literate clothing consumers in South Africa. The results can be helpful in advising marketers and store assistants on how to specifically respond to the behaviour, needs, and strengths of low-literate clothing consumers, which are different from consumers in general.

— **Dr H van Staden**

Africa Unit for Transdisciplinary Health
Research North-West University Potchefstroom
2520
South Africa
Tel: +27 (0)18 299 2476
Fax: +27 (0)18 299 2470
Email: daleen.vandermerwe@nwu.ac.za

— **Prof D van der Merwe***

Africa Unit for Transdisciplinary Health
Research
North-West University
Potchefstroom
2520
South Africa
Tel: +27 (0)18 299 2496
Fax: +27 (0) 18 299 2496
Email: daleen.vandermerwe@nwu.ac.za
*Corresponding author

ARTICLE INFO

Article history

Received July 2017
Revision September 2017
Final Submission January 2018

Keywords

challenges; clothing consumers; coping strategies; functional low-literacy; personal

INTRODUCTION

Of the world's total population of more than seven billion people, about 750 million people are illiterate, with women in Sub-Saharan Africa experiencing the lowest literacy levels (Unesco, 2016). Literacy is based on the ability to read and write, as well as the level of school completion, and in South Africa, those who passed Grade 7 are considered literate and 23.5% of all adults (people 20 years and older) have a qualification lower than Grade 7 (Posel, 2011; Statistics South Africa, 2012). Marketers and retailers' focus is mostly directed towards literate consumers (Chikweche & Fletcher, 2010; Viswanathan & Rosa, 2007), and they expect consumers to read, understand and apply written and numeric product-related information, which is not always applicable to consumers experiencing literacy challenges (Viswanathan & Gau, 2005; Wallendorf, 2001). Therefore, from a consumer behaviour perspective, the consumer literacy issue, in

South Africa and elsewhere, is a concern for consumers' efficient decision making in the marketing environment.

South Africans' expenditure on clothing products is proportionally twice as high among households with the lowest incomes as those with the highest incomes (Statistics South Africa, 2017). It is important for lower income consumers to be able to compare the price and products in order to obtain best value for money (Adkins & Ozanne, 2005a; Jae & Delvecchio, 2004; Wallendorf, 2001). Considering that low literacy levels and poverty are related, the implications for these consumers in the marketplace are considerable (Viswanathan & Gau, 2005). Seeing that women are mostly responsible for household purchases (Van Biljon & Jansen van Rensburg, 2011), a lack of functional literacy in terms of their ability to read and interpret product information can lead to poor product decisions (Wallendorf, 2001).

In view of contemporary management issues such as meeting customers' requirements regarding the quality of service and information provided, research on low-literate customers' experience in a clothing retail environment is probably long overdue. Available international research concerning low-literate consumers mostly focuses on their challenges and coping strategies when purchasing food products (Gau & Viswanathan, 2008; Viswanathan & Gau, 2005), while similar South African research pertains to medication usage (Dowse & Ehlers, 2004). Our study extends available international research on low-literate consumers in general, by studying these consumers' behaviour in the clothing retail environment. Taking into account the challenges that low-literate consumers are known to face in other retail contexts, this study explores low-literate female consumers' ability to capitalise on their strengths in coping with low-literacy in the South African clothing retail marketplace. Specifically, this research explores the challenges that low-literate clothing consumers experience when buying clothing products, and seeks to understand how low-literate clothing consumers cope with the challenges they experience.

LITERATURE OVERVIEW

Functional low-literacy in a clothing retail context

'Literacy' not only concerns the acquisition and understanding of oral and written language

(Ntiri, 2009), but a combination of four main sets of cognitive skills. Reading and writing are two of these skills that consumers need to be able to analyse and comprehend product-related information (Greene & Peters, 2009; Marrapodi, 2006). In the clothing retail industry, for example, consumers should be able to read and understand information on labels. Numeracy, a third cognitive skill, involves the ability to process, interpret and apply numerical information (Reyna *et al.*, 2009), for example calculations of the total cost and discounted prices of clothing items. A fourth cognitive skill is visual literacy, which involves recognising and interpreting words, images, signs, symbols and pictures (Brill *et al.*, 2007), such as the care symbols on clothing labels. Successful integration and application of these four skills allow literate consumers access to product-related information from different sources in order to make informed purchase decisions.

Functional literacy in the marketplace incorporates knowledge about the economic, financial and media aspects (Viswanathan *et al.*, 2009a), and consumers' completed years of formal schooling correlates with the level of marketplace literacy which operates at occupational, procedural and conceptual levels (Ringold, 2005; Viswanathan *et al.*, 2009b). Clothing purchases at the occupational level involve simple or routine purchasing tasks, such as buying a pair of stockings. At the procedural level, consumers must be able to calculate the price of a product offered at a discounted price, and at the conceptual level, they need to be able to assess the different qualities of two clothing products in order to make an informed purchase decision. Functionally low-literate consumers are, for the most part, able to perform purchase tasks at the occupational level (Viswanathan *et al.*, 2009a). Related to low-literate consumers' possible inability to execute procedural and conceptual tasks, is their behaviour in the marketplace related to concrete and pictographic thinking. Concrete thinking displays, amongst others, the use of single pieces of information and the preference for one-on-one interaction in the market place and pictographic thinking suggests the use of information as symbols (Viswanathan *et al.*, 2005; Viswanathan *et al.*, 2009c). It is important to understand what internal and external factors affect functionally low-literate consumers' behaviour, and this will subsequently be discussed.

A social cognitive perspective on consumer literacy

Social cognition describes the way in which individuals (low-literate consumers) understand and apply information about the social world (clothing-related information from the clothing retail environment) that stems from the cognitive mind (Baron & Byrne, 2004; Ringberg & Reihlen, 2008). Consumers are influenced by internal (needs, motives, personality, perceptions, learning and attitudes) and external factors (cultural and social influences, reference groups and family, and market-related influences) (Mpinganjira *et al.*, 2013). Social cognitive theory (SCT) contributes to understanding the effect of internal (cognitive) and external (social and retail) factors on their behaviour (Jacobs & De Klerk, 2003). Low-literate consumers behave differently than literate consumers, and it is useful for retailers and marketers to take note of low-literate consumers' needs in the marketplace (Gau & Viswanathan, 2008; Viswanathan & Rosa, 2007).

From international research, mostly executed in the United States of America and India, it became clear that the social cognitive vulnerabilities of low-literate consumers may result in failure to plan shopping activities, difficulties with checking the prices of products (Viswanathan *et al.*, 2008a; Viswanathan *et al.*, 2009a), misunderstanding of product-related information (Adkins & Ozanne, 2005b), purchasing unwanted and below standard products (Jae & Delvecchio, 2004; Wallendorf, 2001), anxiety when entering an unfamiliar store (Viswanathan *et al.*, 2005; Viswanathan *et al.*, 2009b) and feelings of humiliation and embarrassment (Adkins & Ozanne, 2005a; Ozanne *et al.*, 2005). These vulnerabilities can culminate in product-related, social and affective challenges due to low-literate consumers' cognitive preferences for concrete and pictographic thinking, which in turn influences their decision-making (Adkins & Ozanne, 2005a; Gau & Viswanathan, 2008).

Consumer socialisation broadly indicates the ongoing process by which people learn to effectively take part in the social environment (Ward, 1974; Moschis & Gilbert, 1984; Mpinganjira *et al.*, 2013). In the context of the clothing retail environment, consumer socialisation may contribute to the understanding of how consumers learn, and ultimately behave in the retail setting, since

social cognition is influenced by social factors such as friends, family, the clothing retail environment and the media (Baron & Byrne, 2004; Ringberg & Reihlen, 2008). Through learning, people develop mental frameworks, namely schemata, which they use for organising and recalling information from a social environment (Baron & Byrne, 2004). People also learn specific behaviours through social interaction and observation of people such as family members and friends (Bandura, 1972). In this study, it implies the social interaction in the clothing marketplace with store assistants, other consumers, family members and friends. The lack of literacy may contribute to low-literate consumers' challenges, but social interaction might assist low-literate consumers to cope with the challenges they experience in the clothing retail environment.

Low-literate consumers' coping strategies in the marketplace

Coping is the cognitive and behavioural attempts of consumers to manage internal (low-literacy) and external (clothing retail environment) challenges in order to operate in the retail setting (Adkins & Ozanne, 2005b; Viswanathan, 2009). Low-literate consumers implement coping strategies to present themselves as reasonably competent consumers when purchasing products (Adkins & Ozanne, 2005b; Hamilton & Catterall, 2008; Viswanathan, 2009).

Cognitive coping strategies

The cognitive coping strategies that low-literate consumers implement include their dependence on other people, such as family, friends or store assistants for assistance with consumer-related reading tasks (Viswanathan *et al.*, 2008b). Concrete reasoning by low-literate consumers manifests in their tendency to use single attributes to evaluate products (Viswanathan *et al.*, 2005; Viswanathan *et al.*, 2009b), for example, the price and the size of a product is often not inferred. Furthermore, they are often unable to determine the unit price of an item part of multi-packaged products (Viswanathan *et al.*, 2005), and perceive single items of products as cheaper than multiple packaged ones. To counteract low numeracy skills (such as the calculation of total costs), these consumers simplify cognitive demands by purchasing one product at a time, rounding off amounts or, handing all their money to the cashier in the hope of receiving the correct change

(Viswanathan & Gau, 2005; Viswanathan *et al.*, 2005). It is also difficult for low-literate consumers to make shopping lists and plan purchases properly. They tend to purchase randomly until all their money has been spent, regardless of whether wise purchase decisions were made (Viswanathan & Rosa, 2007). In large stores, low-literate consumers can experience cognitive overload (Viswanathan *et al.*, 2005), and therefore prefer visiting smaller, familiar stores (Gau & Viswanathan, 2008).

Pictographic thinking, associated with concrete reasoning, occurs when functionally low-literate consumers visualise product information or brand names (Viswanathan *et al.*, 2005; Viswanathan *et al.*, 2009c) to make symbolic associations with letters and numbers (Gau & Viswanathan, 2008; Viswanathan *et al.*, 2005). Finding their way in unfamiliar stores and locating products can be difficult when they cannot understand information on store signage (Viswanathan *et al.*, 2005). Store signs and brand names are seen as objects in a picture, rather than a message conveyed through the text (Viswanathan *et al.*, 2009b), and changes in colours or font styles of store signs can result in confused and distracted consumers (Viswanathan *et al.*, 2005). This results in a preference to purchase the same brands and products repeatedly (Adkins & Ozanne, 2005b; Viswanathan & Gau, 2005; Viswanathan *et al.*, 2005).

Product-related coping strategies

Product-related challenges are closely related to the cognitive challenges of low-literate consumers (Viswanathan & Rosa, 2007; Viswanathan *et al.*, 2008a) and involve the reading, understanding and application of information (Gau & Viswanathan, 2008). Since low-literate consumers often have cognitive preferences for visual product information, such as symbols and pictorials rather than written text (Jae & Delvecchio, 2004), they remember product information better when it is presented as it is in real life (for example when advertised by a well-known person), and when communicated through sensory (visual), rather than abstract reasoning (Viswanathan *et al.*, 2009b). Due to low-literate consumers' use of single pieces of information, a large variety of products and information offered in stores may lead to an overload of information which can be confusing when choosing the best option among alternatives (Gau & Viswanathan, 2008).

In order to create a sense of knowing and to maintain self-esteem, low-literate consumers engage in habitual purchasing of specific brands at specific stores (Viswanathan & Gau, 2005), showing loyalty to stores where they feel comfortable (Gau & Viswanathan, 2008). They also mimic the behaviour of literate consumers to convince other consumers and store personnel that they can read product information (Gau & Viswanathan, 2008; Viswanathan *et al.*, 2005). Furthermore, functionally low-literate consumers are inclined to visualise product attributes in order to avoid textual or numerical information (Gau & Viswanathan, 2008) or to use single product attributes to evaluate the entire product to avoid complex product assessments (Viswanathan *et al.*, 2005).

Social and affective coping strategies

The social and affective challenges of low-literate consumers concern the language of product-related information. Such information (labels and packaging) and marketing messages (advertisements) are normally presented in English, which is in South Africa often not these consumers' first language (Wallendorf, 2001, Dowse *et al.*, 2010). Poor understanding of written or verbal information by these consumers can result in unwanted and poor-quality purchases (Gau & Viswanathan, 2008).

It is important for all consumers to be part of the accepted consumer culture, and personal attributes of low-literate consumers such as a low income and socio-economic status can contribute to their vulnerability in the marketplace (Craig & Douglas, 2011; Hamilton, 2009; Viswanathan *et al.*, 2008a). These consumers often have limited access to products and product variety and, therefore, must settle for lower quality goods (Hamilton, 2009; Viswanathan *et al.*, 2008a). This may create a strong sense of awareness about their social class, which these consumers may find coping with difficult (Hamilton, 2009; Trujillo *et al.*, 2010).

Social and affective coping strategies that low-literate consumers often apply, include relying on social relationships with accompanying family or friends for verbal communication to obtain product-related information in retail stores (Viswanathan & Gau, 2005) and to receive reassurance when purchasing (Hamilton & Catterall, 2008; Viswanathan *et al.*, 2005). Low-literate consumers also prefer one-on-one communication with people and favour shops

where they can build relationships, trust and security with the store-owner and store personnel (Gau & Viswanathan, 2008; Viswanathan *et al.*, 2005; Viswanathan & Rosa, 2007), which is not always possible in large retail outlets and shopping centres (Viswanathan *et al.*, 2009a).

The reviewed literature regarding the behaviour of low-literate consumers in the marketplace, as well as the role of education in their lack of literacy and subsequent behaviour in the clothing retail environment, points to a number of on-going problems. This study is designed to better understand how, specifically, low-literate women experience those challenges and the strategies they apply to cope in a South African clothing retail context.

RESEARCH METHODOLOGY

Research design

As the first study on low-literate clothing consumers in a South African context, it was necessary to first explore what the challenges and coping strategies are experienced. Therefore, a qualitative, interpretive descriptive design was chosen to collect their narratives with appropriate depth and focus, while allowing the researcher to stay closer to the data while maintaining sufficient depth (Sandelowski, 2000). In seeking interpretation through the meanings and explanations of their clothing market reality we drew insights from the literature on low-literate consumers in general, and developed an interview schedule to guide the interviews with low-literate female consumers.

Sampling

Nineteen women, aged between 24 to 61 years, participated in this study. Owing to the interpretive descriptive design, purposive sampling was applied to select women complying with the inclusion criteria, namely being low-literate and purchasing clothing products from formal retail settings. The participants were black African women, employed as cleaners at two universities in the Sedibeng region. All participants had low incomes estimated at approximately ZAR3000.00 (US\$250.00) per month. Due to the sensitivity regarding their monthly incomes, this information was not directly requested from participants. However, income levels could be derived from the type of employment

participants hold. Low literacy levels are evident among black African adults (Posel, 2011) and also people with school qualifications ranging from Grades 5 to 8 (Viswanathan *et al.* 2008). Participants of this study were residents of the Emfuleni Local Municipality area, part of the Sedibeng region that is in southern Gauteng, South Africa. The population of the Emfuleni Local Municipality comprises 86% of the Sedibeng region, and 97% is from the black African population group (Sedibeng, 2011).

Data gathering

Data for the main study were gathered by conducting 19 semi-structured, one-on-one interviews which lasted between 30 and 50 minutes. Interviews were conducted, with permission from the relevant authorities and with the consent, and at the convenience, of the participants, on university premises.

As suggested by Creswell (2014), an interview schedule was prepared in accordance to the research questions of the study. The same fourteen questions on the interview schedule (with accompanying probes) were presented to each of the participants. The interview schedule was divided into three sections, namely low-literate participants' shopping experiences; the challenges they faced in the marketplace; and the coping strategies applied. For research purposes, the challenges were divided into cognitive challenges ('How easy/difficult is it for you to read the information on a clothing label?'); product-related challenges ('Tell me about the dress that you have decided to buy'); social challenges ('How easy is the language on the label to understand?'); and affective challenges ('How does it make you feel to ask somebody if you do not understand the information on the label?'). In terms of the coping strategies, the questions were directed towards retail (e.g. 'After telling me about your problems, tell me now how do you handle these problems') and product-related coping strategies (e.g. 'If you want to buy a new garment, what do you look at before buying it?').

A flexible approach in terms of the interview schedule was followed to allow the participants to freely express their thoughts (Botma *et al.*, 2010; Hamilton, 2009). The interviews were conducted with consent from the participants, using language at a level that the participants could understand, as well as using concrete examples to explain questions (Viswanathan *et al.*, 2008b). This involved, for example, showing

a T-shirt with clothing labels still attached to it, as well as photos of people operating in a retail setting. Interviews were conducted in either English or Afrikaans (both the second languages of participants) according to which they felt most comfortable with. Interviews were audio recorded and notes were made to capture non-verbal information such as the hand gestures and facial expressions of the participants. The transcriptions of the interviews conducted in Afrikaans were translated to English by the first author, and verified by an accredited language editor.

Data Analysis

Audio recordings were transcribed verbatim and transcripts and field notes became the main source of data for analysis. Inductive, interpretative data analysis took place by firstly conducting an intra-textual analysis, starting at the broad base of the data (Adkins & Ozanne, 2005b; Creswell, 2014). The data were then organised into segments, and codes were assigned to specific identified concepts (Creswell, 2014). Categories were constructed from corresponding codes which in turn were divided into broad themes which displayed the various opinions and experiences of participants holistically (Creswell, 2014). Categories were built to adhere to the research questions of this study.

Trustworthiness

In order to obtain truth, value and assure credibility, the first author had contact with the participants in the study to obtain sufficient information from them (Lincoln & Guba, 1986). A total of 19 interviews were conducted, and although data saturation was obtained after 17 interviews, a further two confirmatory interviews were conducted. The integrity of the data was confirmed by presenting direct quotes from participants in the discussion of the findings. (Williams & Morrow, 2009). The literature about low-literate consumers was applied to verify the findings, and intercoder reliability by the second author also took place (Creswell, 2014; Lincoln & Guba, 1986). After data analyses were conducted, both authors were in consensus about the three broad themes, but the 21 categories, initially identified by the first author, were reduced to 18 categories by the second author, as similarities were found in three of the categories. Both authors reached consensus on the 18 categories.

FINDINGS AND DISCUSSION

The findings and discussion of this study are based on two broad themes, namely personal- (cognitive, social, financial and affective) and product-related (types of product-related information, format of label information and evaluative criteria) challenges and coping strategies. The two themes are discussed separately, but are closely related and cannot be viewed independently from each other.

Theme: Personal-related challenges and coping strategies

Categories relating to the first theme that emerged from participants' discussions were cognitive (literacy, numeracy, concrete thinking and pictographic associations), social (language and social interaction), financial (lack of money) and affective (disheartened) in nature.

Various challenges were evident regarding the participants' cognitive abilities which made it difficult for them to operate in the clothing retail-setting. They found it challenging to read product information on clothing labels (price, size and care instructions) and store signage, which resulted in a lack of understanding and confusion about this information.

'My head.... I want to read, but... I struggle to read' [#4, aged 59]

'Sometimes, not likely... I don't like it to look at all the things, is not that easy to read' [#10, aged 45]

Coping with this cognitive challenge of reading resulted in an unwillingness or even refusal to read product information. The avoidance of challenges is regarded as an active coping (Adkins & Jae, 2010). A dislike of reading was offered as an excuse for not reading store signage. This reaction is presumably due to a lower need for cognition (Yan *et al.*, 2008), which is described as a low interest to engage in cognitive activities (Cacioppo *et al.*, 1996).

Although participants confirmed their ability to read, when requested to read some text on a clothing label, they reported that the language was too difficult to understand, or they simply could not read the information, using the excuse that they forgot to bring their glasses. Another coping strategy to deal with the challenge of reading, and understanding product information, was to rely on people they trusted (their children

and store assistants). This was also an indication of low-literate consumers' dependency on verbal information (Jae *et al.*, 2008) in order to function in the marketplace.

'... the people [store assistants] help us in the shop, and maybe I don't know to read, they read for your size, it is not your size, and how much [price] the articles you want, she [store assistants] tell me' [#3, aged 55]

Concerning participants' numeric skills, they reported that calculations in terms of prices and total cost of the clothing items were challenging. They established the total cost of purchases by asking the cashier the total amount of intended purchases, confirming their dependence on other people for information (Adkins & Ozanne, 2005b; Viswanathan & Gau, 2005). When participants tried to establish whether they had enough money for intended purchases, they did not mention the actual prices of products, but used rounded amounts (for example R20.00), or paid for garments one at a time. These concrete ways of coping with numerical challenges in the marketplace are consistent with previous studies (Gau & Viswanathan, 2008; Viswanathan & Gau, 2005).

Participants' criteria for the selection of a garment involved cognitive coping strategies of considering one attribute at a time; for example, either the price or the size of the clothing product, of which price was mostly mentioned. Low-literate consumers often have difficulty with trade-offs (between price and size) (Viswanathan *et al.*, 2005), although some of the participants realised the association between the price and size of garments to a certain extent; for example, that the cost of adult clothing products was more expensive than those for children.

'...and if you buy [children's wear] at Store X the price is low, and the price of adults is strong [high]' [#15, aged 44]

These challenges that participants experienced with the integration of product information in making a purchasing choice is of specific concern in the clothing marketplace where aspects such as price, quality, size and fit all need to be taken into consideration to make a satisfying decision.

An unexpected coping strategy used by a few of the participants, was the use of their cellular

phone's calculator function; although they admitted that they asked their children to assist them in using the function. This finding confirms low-literate consumers' awareness of new technology despite their low literacy levels. However, their children may have more product knowledge than their parents, possibly be due to their exposure to media and information in schools (Trujillo *et al.*, 2010) and, currently in South Africa, improved opportunities for education.

'I check. I used to use my phone's calculator and I calculate them. How much and then I can afford to pay that amount' [#7, aged 34]

When advertisements were shown to the participants (one about women's and girls' dresses and another one about boys' and girls' shoes), they based their identification on the symbolic associations made on child-like decorations on the dress, and colour associations like blue for boys and pink for girls, and not by reading the accompanying written information. This behaviour is reflected in the pictographic association of visual information and is illustrative of an inability to infer written product information (Viswanathan *et al.*, 2005). Pictographic thinking was also displayed when participants reported on the size of garments. Some indicated it by showing the imaginary size of the garment with their hands.

A second challenge within this theme is social and involves language and social interaction. When participants were asked about the difficulty of English on clothing labels or store signs, several indicated that these were difficult to read and understand. This again results in asking their children or store assistants to read the care instructions on clothing labels to them.

'You see, I am the one that don't understand everything, but if I want to know, I have to ask' [#15, aged 44]

Some of the participants preferred going shopping alone. Rather than relying on family or friends, these participants tended to rely more on store assistants for advice and information (Low & Freeman, 2007). This conflict between trying to avoid social interaction and simultaneously being dependent on the assistance of others could also pose additional challenges for low-literate consumers in the clothing marketplace.

The financial constraints on the participants in this study pose a serious challenge in terms of their income and spending abilities. Participants' responses regarding problems they experienced while purchasing clothing items, were often directed towards their financial means. They also emphasised that they had commitments such as providing for housing, food, transport, electricity and school fees for their children. Despite their low-literacy, participants showed financial responsibility in keeping their financial obligations in mind. They were aware of their spending limits due to low monthly incomes and some of them were the sole providers for their families.

'Because of my budget, I know I got R2 000.00 then if my money I see that I must first think about my transport to come here at work, R400.00 for transport. Then my food at home' [#14, aged 48]

Another outcome, also due to the poor financial status of participants, was that clothing purchases were not a leisure-related (hedonic) action for them (Hamilton, 2009), but instead was a planned action by means of monthly savings for the purchases. This planning of purchases again points to their ability to act with financial responsibility and is consistent with findings of Viswanathan *et al.*, (2008). Participants are aware of the amount of money available to spend on clothing items despite their low numeracy skills.

'If I go out of the house, I make the budget. If my child wants this, and the shoes, I say here is the money. You have to buy for this money. No more other things, because I make the budget' [#9, aged 53]

On the other hand, participants mentioned unrealistically low prices of clothing items (ZAR20.00 [US\$1.6] for a pair of shoes), and such idealistic price expectations may lead to disappointment and shame when realising there is insufficient money to pay for the intended purchases (Hamilton, 2009). Participants coped with insufficient money by indicating their willingness to purchase fewer items and make lay-by purchases. A lay-by purchase is a method of payment that involves depositing a certain amount of money and then paying monthly instalments towards the outstanding amount. Consumers only receive the product once the balance is settled (Erasmus &

Mathunjwa, 2011). Another strategy that they implemented before purchasing the clothing items, was to wait until the end of the month when they received their salaries, saving money until they have sufficient funds, or even cancelling the purchase if they do not have enough money. These coping strategies indicate financial responsibility, despite participants' low-literacy.

'I will check my money first to see this is R20, this pair of shoes is R50, so I check my money how much I have got in my purse and it is going to qualify it [meaning enough]' [#2, aged 61]

Financial constraints on participants resulted in a comparison of prices for individual items within a store as well as with other retailers. Most of the participants' clothing purchases were at discount stores, but they also indicated an awareness of store discounts and mark-downs offered by retailers, confirming their price consciousness.

'You go to the shop and then you check the price, and then you will say this one is right, and this one is not right. You look at your money if it is right [enough] or not. You don't know if you have enough money, but you will look inside the shop' [#10, aged 45]

Participants in this study viewed branded products as of high quality, although they often avoided purchasing branded clothing products since these products are expensive. This confirms their awareness of branded products (Chikweche & Fletcher, 2011).

'Because you talk about Adidas, Nike, is a label which is strong shoes. The cheapest store maybe the child will maybe for three months, after three months you want another shoes for the child. So, Adidas is strong. Maybe the child wear for three years, three to four years' [#15, aged 44]

Low-literate consumers make a considerable effort to cope with cognitive, social and financial challenges in order to be efficient in the marketplace, which may lead to affective challenges. These efforts may culminate in feelings of low self-esteem, anxiety and humiliation (Trujillo *et al.*, 2010; Viswanathan *et al.*, 2005). When the participants were asked about the feelings they experience due to

insufficient money to pay for purchases, various negative emotional responses of hurt and shame were mentioned.

'[If money is not enough] ...I will feel very hurt, because I want that things [clothes] for me or my children' [#1, aged 55]

Another aspect that evoked negative emotions in the participants was inappropriate treatment by store assistants when approached for assistance. In order for them to cope with such negative treatment, as well as the insufficient money, they sometimes choose to avoid these situations by leaving the store, which is regarded as emotional coping (Hamilton & Catterall, 2008).

'[Feel] Bad. I just leave that store and I don't go [back]' [#13, aged 47]

However, a few of the participants reported that they experienced no negative feelings from asking for help from store assistants.

Theme: Product-related challenges and coping strategies

Selecting clothing products involves the acquisition of product information mostly from clothing labels, store signage, and advice from store assistants. The selection of clothing products can, however, be challenging for low-literate consumers. Categories that emerged concerning product-related challenges and coping strategies were: the types of product-related information, the format of label information, and evaluative criteria for clothing products.

Labels on clothing items provide several types of product-related information such as price, size and care information, and consumers have the right to such information which they must be able to read and understand (Mastamet-Mason *et al.*, 2008). However, participants experienced challenges in understanding and using this information; some were confused about the marked price of a clothing item, especially if offered at a special or discounted price. They were unable to calculate the discounted price, and were then unsure about the actual product price.

'I go and ask them I see two prices here which one is the price and then she told me maybe it is this one or it is that one' [#10, aged 45]

These findings are significant in the context of low-literate consumers often experiencing financial constraints. This makes it important for them to acquire price information by consulting clothing labels and store signage to ascertain the affordability of items.

Most participants were aware of the size of clothes on labels, but mostly mentioned small (S), medium (M) and large (L), a non-informative lettered-size format (Mastamet-Mason *et al.*, 2008). Only a few of the participants had knowledge of the numbered sizing system, for example sizes in equal numbers 32, 34 and 36 (Mastamet-Mason *et al.*, 2008). None of the participants were aware of the alternative type of numeric sizing system namely, 10, 12 and 14, confirming that numeric information is often too abstract for low-literate consumers (Viswanathan *et al.*, 2009c). The fitting of clothes was important, but few of the participants visually assessed the size of the chosen garment (by holding the garment up), due to unawareness of their own body measurements. Pictographic associations with the sizing symbols were made, by making gestures to indicate a size S, M or L.

'You first look at the label if it is medium or small or large [show hand gesture]. Then you go to the fitting room and you fit it' (#15, aged 44).

A third type of information regarded as important was the care instructions, available on the care label. The method of washing (by hand or machine), ironing, the use of fabric softeners and chlorine bleach during the washing process were mentioned as important care-taking features. It is however, uncertain whether participants' partial use of label information was due to an unawareness of the information (Viswanathan *et al.*, 2009c) or whether it was difficult to understand (Shin, 2000). The low literacy level of participants might have influenced their knowledge and understanding of information on clothing labels (Shin, 2000).

Related to understanding product information on clothing care labels is the format of the provided information, namely text, symbol or a combination of text and symbols (Yan *et al.*, 2008). A few participants indicated their ability to read and understand the text of care information, whereas some preferred the symbol format. A limited number of participants preferred the combination of text and symbol format. Low-literate consumers may understand

written product information if uncomplicated terminology is used (Jae *et al.*, 2008), but tended to rely more on visual, concrete information (Jae & Delvecchio, 2004). However, when the participants were requested to read some text information or identify symbols on a care label, fewer than half of the participants could identify the information correctly. Many admitted that they asked either the store assistants or their children to assist them with care information on labels that they did not understand.

Within the theme of product-related challenges and coping strategies, a third category, the evaluative criteria for selecting clothing products, was identified. Three sub-categories within this category were noted: evaluation of clothing product quality, aesthetic value, and fitting of the product.

Participants indicated that the purchase of good quality clothing products was important to them. Although various aspects were mentioned as evaluative criteria for good quality (for example retailers, price, type of fabric, care of clothing products and brands), participants viewed these criteria independently from one another (i.e. single attribute use).

I look the price of the dress, that quality is the best, because it is going to last a long time. I will wear that dress. [#9, aged 53]

Various retailers were mentioned as suppliers of good quality clothing products, and price was also considered as a quality indicator. Some of the participants considered the relationship between price and quality, and a few were willing to pay higher prices for good quality clothing products. The type of fabric of clothing products, as an intrinsic apparel attribute (Swinker & Hines, 2006) was also mentioned as a quality criterion. Participants described that fabric quality must 'be good', not shrink or wrinkle, 'the dye must not come out' (colourfast), fashionable and 'last for a long time', confirmed by Hugo and Van Aardt (2012) for literate consumers. Participants also indicated that clothing products not damaged during caretaking are also an indicator of good quality. Participants mostly assessed clothing products visually and by feeling the fabric, but this concrete assessment method of the quality of fabric is questionable, as aspects such as colourfastness and shrinkage of the fabric can lead to poor quality and purchase

dissatisfaction.

'If I look at the dress, if I wash it perhaps the dye [colour] will come out. I look at the things. Perhaps other time, if you buy and you wash it, the dress can shrink. The dress is not your size anymore: now it is not that dress anymore. If the dress is not wrinkled, I want to buy the dress, but I look at the wrinkles' [#4, aged 59]

The final aspect mentioned as a quality indicator of clothing products was well-known clothing brands. It has been found to be important for poor, low-literate consumers to be able to purchase branded clothing (Chikweche & Fletcher, 2011; Hamilton, 2009). Branded clothing, for example Nike and Adidas were considered 'an indication of high quality, which they would like to purchase for their children. However, most of them admitted that they could not afford to purchase these products.

Although not considered an important evaluative criterion by participants, the aesthetic value of clothing products was mentioned, and some stated that if they want to purchase a dress, 'it must be beautiful' and 'smart' (stylish garments). Aspects such as colour, the pattern (style) of the garment, decorations and beautiful fabric also came forth as found by previous studies for literate consumers (Hugo & Van Aardt, 2012; Swinker & Hines, 2006).

Finally, participants regarded proper fitting of clothing products as an important selection criterion. Participants were unaware of their own body-measurements according to which clothing products are selected as confirmed by Mastamet-Mason *et al.*, (2008) for literate consumers, and the visual observation of clothing products was important to them to confirm the item's fitting.

'They [shop] have the fitting room. I take the dress, and I ask if I can go and fit the dress. Then I look - there is the mirror in the fitting room. The mirror will show me if the dress fit me and if I look beautiful' [#10, aged 45]

Fitting was described as very personal, since participants had their own opinion as to what good fitting clothing entails, and were seen subjectively. This was also confirmed by Pisut and Connell (2007). None of the participants mentioned any specific aspects to describe their

viewpoint of fitting, but regarded fitting, in general, as important.

CONCLUSION

The findings of this study made it clear that the behaviour of low-literate participants in the marketplace, when buying clothing products, is a result of internal (personal) and external (product and store-related) challenges associated with their low literacy levels. The various personal- and product-related challenges that emerged were addressed by associated coping strategies.

The **personal challenges** of participants, associated with their cognitive abilities, included the reading of product-related information and application of numeracy skills. They coped with this challenge by relying on their children and store assistants. Participants' numeracy skills reflected concrete thinking when paying for multiple products one at a time, or rounded off the prices in order to simplify calculations. The integration of various types of product information was challenging, and price often dominated when considering purchases, emphasising their financial responsibility. Pictographic thinking was revealed through indicating the size of a garment, as body measurements and the relation to clothing sizes were poorly understood. English product information was poorly understood, showing dependency on children or store assistants to cope. The financial constraints of the participants had a significant influence on clothing purchase decisions, resulting in planning of clothing purchases at stores with the best prices. Financial constraints caused clothing purchases to be mostly utilitarian, and not a hedonic action. The cumulative effect of cognitive, social and financial challenges resulted in affective challenges, and participants responded by leaving the store without finishing their business.

The **product-related challenges** that participants coped with concerned the type of clothing-related information and the evaluative criteria they applied to clothing products along with price, size and care instructions was mostly considered. Participants preferred clothing sizes in non-informative lettered size format such as small (S), medium (M) and large (L), reflecting pictographic associations between body size and this clothing size format. The numeric size information was difficult to understand, due to disassociation between this type of information

and body size. Care instructions on clothing labels were important to the participants, although it was questionable if they were able to follow these instructions correctly. Instructions in text-format were not always correctly understood, and their knowledge of care symbols was poor. Participants indicated the usage of various evaluation criteria for clothing products, such as quality, aesthetic value and good fit of clothing products, but these were applied concretely. The quality of fabric, for example, was determined by feeling the fabric, and not by reading product information on clothing labels.

The findings of our study, in the South African context, revealed similar findings to previous international studies on low-literate consumers' use of food and nutritional labels. However, this study is unique in that it offers insight into the behaviour of low-literate consumers when purchasing clothing products, and can serve as a platform for further research in this domain. Little is known about the needs of these clothing consumers in the South African retail setting, and retailers and marketers need more information to determine whether and how these consumers make decisions about a product. To attract such customers – who are both store and brand loyal marketers and retailers need to know about low-literate consumers' challenges and strengths in their ways of coping in the marketplace, for example, their dependence on store assistants. When store assistants are trained, they should be made aware of the special needs of these consumers, including respectful handling, sensitivity to the language, reading and numeracy challenges of low-literate consumers, and how these aspects influence behaviour in the retail setting.

For marketers and retailers, it is important to note the challenges of low-literate consumers, so as to present clothing-related information in a user-friendly way. The coping strategies of low-literate participants revealed personal strengths in terms of financial responsibility, personal relationships, making use of verbal information, using concrete ways to cope with numeracy limitations, willingness to use cell phone technology and the ability to make colour and pictographic associations. The concrete and pictographic thinking of these consumers can be useful when considering the sizing systems of clothing, care instructions, and other aspects such as the presentation of discount prices. Their receptiveness of cell phone technology may provide new avenues for interventions to

assist low-literate consumers in the marketplace via applications making use of spoken communication.

Our study therefore also offers a starting point for further investigation of the personal and product-related challenges experienced by low-literate consumers, nationally and globally. The collective purchasing power of low-literate, low-income consumers contributes to the purchasing power of all consumers, especially in a developing country such as South Africa, where this demographic makes up a large percentage of the population. This study also contributes to social cognitive theory literature especially in relation to low-literate consumers.

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