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Šostar, Marko; Oniku, Ayodele

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A CROSS-COUNTRY ANALYSIS OF CONSUMER RIGHTS AWARENESS AND COMPLAINT FREQUENCY

USPOREDNA ANALIZA INFORMIRANOSTI O PRAVIMA POTROŠAČA I UČESTALOSTI REKLAMACIJA IZMEĐU ZEMALJA

Šostar, Marko, *Faculty of Tourism and Rural Development in Pozega, Croatia*, msostar@ftrr.hr

Oniku, Ayodele, *University of Lagos, Nigeria*, ooniku@unilag.edu.ng

Abstract: *The study compares consumer rights awareness and the frequency of their complaints between Croatia, Germany, and Bosnia and Herzegovina. The research hypotheses highlight significant differences between the countries. Secondary data collection was realized using the VOSviewer application, with Scopus and Web of Science databases as sources. A survey questionnaire was conducted on a sample of 120 respondents, after which the obtained data were analysed using one-way ANOVA analysis for each individual hypothesis. The results show that awareness of rights and the number of complaints is most developed among consumers in Germany, followed by Croatia, and then Bosnia and Herzegovina.*

Keywords: *Consumer rights, Complaints, VOSviewer, ANOVA.*

Sažetak: *Studija uspoređuje poznavanje prava potrošača i učestalost njihovih reklamacija između Hrvatske, Njemačke, Bosne i Hercegovine. Hipoteze istraživanja ističu kako postoje značajne razlike između zemalja. Prikupljanje sekundarnih podataka realizirano je koristeći aplikaciju VOSviewer gdje se kao izvor koristile Scopus i Web of Science baze podataka. Proveden je anketni upitnik na uzorku od 120 ispitanika nakon čega su se dobiveni podaci analizirali putem ANOVA jednosmjerne analize za svaku pojedinačnu hipotezu. Rezultati pokazuju kako je svijest o pravima i broj reklamacija najviše razvijena kod potrošača u Njemačkoj, slijedi Hrvatska pa Bosna i Hercegovina.*

Ključne riječi: *Potrošačka prava, Reklamacije, VOSviewer, ANOVA.*

1. Introduction

Consumer rights awareness and the frequency of complaints are key indicators of market maturity and the effectiveness of consumer protection in different countries. In today's globalized world, consumers are increasingly aware of their rights and expect a high level of protection and service from traders and service providers. Differences in legislation, economic conditions, and cultural factors between countries can significantly influence the level of consumer awareness and their willingness to file complaints.

Analysing consumer rights awareness and the frequency of complaints can help identify areas where improvements are needed in legislation and consumer protection practices. This can lead to better policies and regulations that will ensure greater consumer protection. The results of the study can

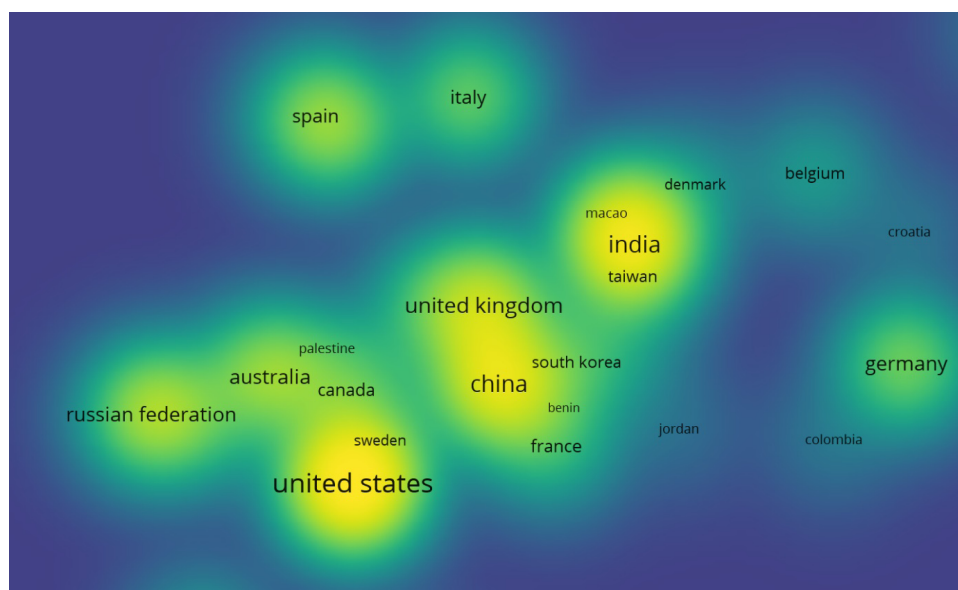
also be used to educate consumers about their rights. Informed consumers are empowered to make better decisions and defend themselves more effectively against unfair business practices. Greater awareness of rights and an effective complaint system can increase consumer confidence in the market. When consumers know their rights are protected, they are more likely to buy and use services, which positively impacts the economy. Comparing different countries allows for the identification of best practices that can be applied in other countries. In this way, less developed markets can learn from more developed ones and adapt their methods to their specific conditions. The results of the study can encourage companies to improve their practices in relation to consumers. Companies that better understand the needs and rights of their customers can develop more effective strategies for managing customer relationships, resulting in greater customer satisfaction and loyalty. Analysing data on consumer awareness and complaint frequency can provide valuable information to policymakers and regulators who make decisions about consumer protection. Based on this information, they can make more informed decisions that better serve the public interest.

The aim of this study is to compare the level of consumer rights awareness and the frequency of complaints among consumers in Croatia, Germany, and Bosnia and Herzegovina. Germany, as one of the most developed European countries, has a long-standing tradition of consumer protection and a highly developed awareness among its citizens. On the other hand, Croatia and Bosnia and Herzegovina, as countries that have undergone transitional processes, show different levels of development in terms of consumer protection. Croatia, the newest member of the EU, has adapted its regulations to EU standards, whereas Bosnia and Herzegovina, being outside the EU, is in the process of aligning its policies.

2. Literature review

To conduct a detailed investigation of the existing literature in the field of consumer awareness of their rights and the complaints they undertake, an analysis of SCOPUS and WoS databases was carried out using the Vosviewer application. Following this, the geographical distribution of scientific papers and their analysis were examined. Subsequently, papers from other citation databases were analysed to encompass the most relevant research in this field.

Figure 1. The highest concentration of scientific papers and citations in the SCOPUS database



Source: Map created through the VOSviewer application

Table 1 presents an analysis of relevant literature in the field of consumer rights awareness and their ability to file complaints using the VOSviewer application. The source of the analysis includes scientific publications and citations from the SCOPUS and Web of Science databases.

Emphasizing the health component in the development of a new product can help manufacturers better address consumer complaints and target marketing towards consumer satisfaction (Boukid et al., 2022). When it comes to public goods, the sense of psychological ownership can improve behavior towards them, which indirectly leads to a reduction in the number of complaints and increased consumer satisfaction, as consumers feel more connected and responsible for the preservation and proper use of products and services (Peck et al., 2020). Research by Flavián et al., 2020 shows how modern shopping methods like webrooming and showrooming affect consumer awareness of their rights and the frequency of complaints, providing important insights for improving consumer protection and business practices. The connection with consumer rights and complaints stems from the need for responsible data management, respecting privacy, and using data in ways that increase consumer trust and reduce complaints (Line et al., 2020). The study by Al-Kababji et al., 2020 shows how effective data visualization can improve user experience and understanding of energy consumption, which can reduce the number of complaints and increase consumer satisfaction. Clear and understandable information helps users make informed decisions and use energy more efficiently, thereby reducing the likelihood of dissatisfaction and the need for complaints. Understanding consumer rights is crucial as it shapes company strategies in promoting sustainable products and effectively addressing customer complaints (Guo et al., 2020). In their research, Shin et al., 2024 reveal that messages signalling the ethical efforts of a luxury brand increase empathy through consumers' ethical guilt, leading to more favourable attitudes towards luxury products. The results of the study by Xu et al., 2020 show that greater health and environmental awareness significantly increases the intention to purchase green furniture, highlighting the importance of promoting these aspects in marketing and policy to encourage sustainable purchasing decisions. Awareness of consumer rights and their sensitivity to environmental aspects can significantly influence purchasing decisions, especially regarding products with lower emissions and faster delivery. Understanding these rights helps companies better manage consumer complaints and grievances, especially when it comes to environmental claims and product performance (He et al., 2021). Understanding consumer profiles in the sharing economy can help companies better manage consumer rights and complaints, as it allows for more precise targeting of consumer needs and expectations (Sands et al., 2020).

Research by Fibranti et al., 2023 shows that legal culture and consumer awareness significantly impact the effectiveness of consumer protection regulation and law enforcement in Indonesia, Spain, and Australia. Similarly, Kainyu, 2023 highlights that cultural and legal nature significantly influence the level of awareness and knowledge about the Consumer Protection Act among households in Nairobi, emphasizing the need to raise consumer awareness. Subramanya & Nidhi, 2023 reveal that India lacks formal legislation recognizing the right to repair consumer products, unlike the US and EU, where such laws exist. Thomas, 2022 analyzes existing ambiguities in China's consumer definition and proposes reforms through comparative analysis with other jurisdictions to improve consumer protection. Haupt, 2019 examines the need for consumer protection in contract law, stressing the economically weaker position of consumers and the necessity of government intervention to balance market power. Vijayanand & Ravi, 2024 show that awareness of consumer rights in urban and rural areas significantly affects their satisfaction.

Mathios et al., 2020 emphasize the need for a more adaptable approach considering digitalization and sustainability, calling for an evolution of regulatory frameworks to better protect consumers in

the digital age (Goldfarb et al., 2020). Makanyeza, et al., 2021 finds that consumer rights awareness positively affects attitudes and purchasing intentions in the hotel industry, with education playing a crucial role in strengthening this effect. Surender & Sreeramulu, 2020 highlight the need for increased consumer education and awareness to reduce exploitation and enhance protection. Bello et al., 2020 show that the perception of corporate social responsibility significantly improves service quality, customer satisfaction, and repurchase intentions, with consumer rights awareness further amplifying these effects. Wang et al., 2022 demonstrate that product quality and negative emotions significantly influence online consumer complaints during COVID-19 isolation, with consumer expectations moderating these relationships. The greatest impact of the COVID-19 pandemic was observed in the goods market, with changes in supply (delivery delays, product shortages) and distribution channels (online shopping) (Šostar & Ristanović, 2023b).

Awa et al., 2021 find that customer satisfaction plays a key role in loyalty, with mediators and moderators such as complaint resolution efficiency and perception of fairness significantly enhancing this relationship. Timely and fair complaint resolution increases consumer trust and satisfaction, leading to greater loyalty. Nonverbal communication is also crucial, as sales behavior often triggers customer satisfaction (Šostar et al., 2022). Direct human interaction during the complaint resolution process improves perceptions of fairness and company effort, thereby increasing customer satisfaction with the resolution (Jeanpet et al., 2021). Nguyen et al., 2021 show that the intention to file online complaints and service recovery expectations in e-banking are linked to attitudes toward online complaints, past complaint experiences, and the severity of service errors. Consumers with a positive attitude toward online complaints and more complaint experience are more likely to complain online. Agnihotri et al., 2020 indicate that companies respond to most complaints publicly but often seek additional private interaction to resolve issues. Automated responses are often deemed inadequate for complaint resolution, suggesting the need for personalized and empathetic solutions. Psychological factors play a significant role in purchase decisions and consumer satisfaction (Šostar & Ristanović, 2023a). Brand loyalty positively affects the level of cognitive dissonance, which significantly impacts complaint behavior, although brand loyalty does not directly influence complaint behavior (Yakin et al., 2023). Consumer expectations amplify the impact of satisfaction on negative emotions and complaints but reduce the impact of negative emotions on complaints (Wang et al., 2022). Frassetto et al., 2021 show that the purchase channel affects the complaint channel, with synergistic effects occurring in repeated complaints. Complaint goals shape the choice of channels and define different customer segments. Janda et al., 2021 demonstrate that companies are less likely to respond to complaints containing product improvement ideas and complaints from long-term customers.

3. Materials and Methods

Understanding consumer rights during purchases is of utmost importance to protect consumers from substandard products and to ensure they could file complaints if any defect or malfunction occurs. This study specifically investigates the differences between countries (Croatia, Germany, and Bosnia and Herzegovina) to determine the level of consumer rights awareness in these countries, as well as the frequency of product complaints.

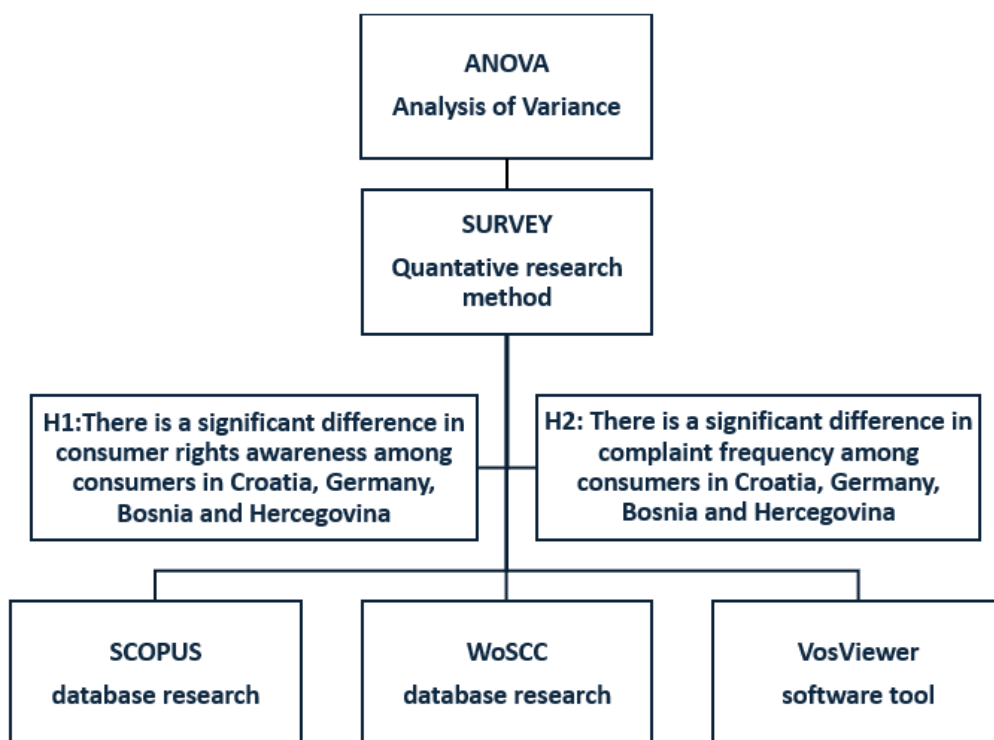
Figure 2. Process of research

Table 2 illustrates the research process, from the lowest to the highest level. To clearly address the issue, secondary data collection was conducted by researching existing literature in the field, with the accent on the SCOPUS and WoSCC databases. Additionally, the online tool “VosViewer” was utilized to provide insights into the most significant authors regarding the research topic. Subsequently, two research hypotheses were clearly defined, based on which survey questions were formulated and the study was conducted among respondents in Croatia, Germany, and Bosnia and Herzegovina:

- H1: There is a significant difference in consumer rights awareness among consumers in the three countries.
- H2: There is a significant difference in the frequency of complaints among consumers in the three countries.

The research was conducted using a survey method, where a questionnaire was administered in Croatia, Germany, and Bosnia and Herzegovina with a sample of 180 respondents during 2024. The survey was carried out using Google Forms, and the questionnaire link was sent to respondents in the mentioned countries via email.

To confirm or reject the research hypotheses, a one-way Analysis of Variance (ANOVA) was conducted, which was performed individually for each of the research questions.

4. Results and Discussion

The following section presents the research results aimed at identifying differences between countries regarding consumer rights awareness and the frequency of filing complaints after purchase.

Table 2. ANOVA - Consumer Rights Awareness & Consumer Complains

Consumer Rights Awareness						
Cases	Sum of Squares	df	Mean Square	F	p	η^2
Country	165.678	2	82.839	97.902	< .001	0.525
Residuals	149.767	177	0.846			
Consumer Complains						
Cases	Sum of Squares	df	Mean Square	F	p	η^2
Country	211.011	2	105.506	167.760	< .001	0.655
Residuals	111.317	177	0.629			

Note. Type III Sum of Squares

The ANOVA test results (table 2) indicate that there is a significant difference in consumer rights awareness among consumers in the three countries ($F = 97.902$, $p < .001$). The eta-squared (η^2) value of 0.525 suggests a large effect, meaning that 52.5% of the variability in consumer rights awareness can be attributed to the country. Additionally, the ANOVA test results show a significant difference in the frequency of complaints among consumers in the three countries ($F = 167.760$, $p < .001$). The eta-squared (η^2) value of 0.655 indicates a large effect, meaning that 65.5% of the variability in the frequency of complaints can be attributed to the country.

Table 3. Descriptives - Consumer Rights Awareness & Consumer Complains

Consumer Rights Awareness					
Country	N	Mean	SD	SE	Coefficient of variation
Bosnia and Hercegovina	60	1.883	0.825	0.107	0.438
Croatia	60	3.050	1.064	0.137	0.349
Germany	60	4.233	0.851	0.110	0.201
Consumer Complains					
Country	N	Mean	SD	SE	Coefficient of variation
Bosnia and Hercegovina	60	1.267	0.516	0.067	0.408
Croatia	60	2.500	1.033	0.133	0.413
Germany	60	3.917	0.743	0.096	0.190

Descriptive statistics (table 3) show that consumers in Germany have the highest average knowledge of consumer rights (Mean = 4.233), followed by consumers in Croatia (Mean = 3.050), and lastly consumers in Bosnia and Herzegovina (Mean = 1.883). It is also evident that consumers in Germany have the highest frequency of complaints (Mean = 3.917), followed by consumers in Croatia (Mean = 2.500), and lastly consumers in Bosnia and Herzegovina (Mean = 1.267).

Table 4. Test for Equality of Variances (Levene's)

Consumer Rights Awareness			
F	df1	df2	p
1.113	2.000	177.000	0.331
Consumer Complains			
F	df1	df2	p
13.412	2.000	177.000	< .001

Levene's test (table 4) shows that there is no significant difference in the variances of consumer rights awareness among the three countries ($p = 0.331$). This means that the assumption of homogeneity of variances is satisfied for the ANOVA test. At the same time, the test indicates that there is a significant difference in the variances of the frequency of complaints among the three countries ($p < .001$). This suggests that the assumption of homogeneity of variances is not satisfied, which may affect the results of the ANOVA test.

Table 5. Post Hoc Comparisons – Country

Consumer Rights Awareness							
Country	Country	Mean Difference	95% CI for Mean Difference		SE	t	pbonf
			Lower	Upper			
Bosnia and Hercegovina	Croatia	-1.167	-1.564	-0.770	0.168	-6.947	< .001
Bosnia and Hercegovina	Germany	-2.350	-2.747	-1.953	0.168	-13.993	< .001
Croatia	Germany	-1.183	-1.580	-0.786	0.168	-7.046	< .001
Consumer Complains							
Country	Country	Mean Difference	95% CI for Mean Difference		SE	t	pbonf
			Lower	Upper			
Bosnia and Hercegovina	Croatia	-1.233	-1.576	-0.891	0.145	-8.518	< .001
Bosnia and Hercegovina	Germany	-2.650	-2.992	-2.308	0.145	-18.303	< .001
Croatia	Germany	-1.417	-1.759	-1.074	0.145	-9.784	< .001

Note. P-value and confidence intervals adjusted for comparing a family of 3 estimates (confidence intervals corrected using the Bonferroni method).

Post hoc tests (table 5) show that all three countries are significantly different from each other in terms of consumer rights awareness. Each comparison shows a significant difference with $p < .001$, indicating that each country has a different level of knowledge about consumer rights. The tests also show that all three countries are significantly different from each other in terms of the frequency of complaints. Each comparison shows a significant difference with $p < .001$, indicating that each country has a different level of complaint frequency.

Table 6. Marginal Means – Country

Consumer Rights Awareness				
Country	Marginal Mean	95% CI for Mean Difference		SE
		Lower	Upper	
Bosnia and Hercegovina	1.883	1.649	2.118	0.119
Croatia	3.050	2.816	3.284	0.119
Germany	4.233	3.999	4.468	0.119
Consumer Complains				
Country	Marginal Mean	95% CI for Mean Difference		SE
		Lower	Upper	
Bosnia and Hercegovina	1.267	1.065	1.469	0.102
Croatia	2.500	2.298	2.702	0.102
Germany	3.917	3.715	4.119	0.102

The marginal means (table 6) further confirm that consumers in Germany have the highest knowledge of consumer rights as well as the highest complaint rate, followed by consumers in Croatia, and then consumers in Bosnia and Herzegovina.

Table 7. Kruskal-Wallis Test

Consumer Rights Awareness			
Factor	Statistic	df	P
Country	94.790	2	< .001
Consumer Complains			
Factor	Statistic	df	p
Country	119.691	2	< .001

The results of the Kruskal-Wallis test (table 7), which is a non-parametric test, also show a significant difference in consumer rights awareness as well as in the frequency of complaints among consumers in the three countries ($p < .001$). This test confirms the results of the ANOVA test.

Based on the above data, we can conclude that the hypotheses “H1: There is a significant difference in consumer rights awareness among consumers in the three countries” and “H2: There is a significant difference in the frequency of complaints among consumers in the three countries” are CONFIRMED. Consumers in Bosnia and Herzegovina, Croatia, and Germany have different levels of knowledge about their rights as consumers. Consumers in one country (Germany) are better informed about how to file complaints or what their rights are regarding warranties and returns, while consumers in another country (Croatia and Bosnia and Herzegovina) may not be as aware of these rights. This difference can affect how consumers make purchasing decisions and how they react to issues with products or services. Additionally, consumers in Bosnia and Herzegovina, Croatia, and Germany file complaints about products or services at different frequencies. Consumers in one country (Germany) file complaints more often due to greater awareness of their rights and better confidence in the effectiveness of complaint processes. In another country (Croatia and Bosnia and Herzegovina), the lower frequency of complaints may indicate less awareness of rights or a lack of trust in the complaint resolution system. This can have implications for business operations in these countries, as companies will need to adjust their policies and procedures to better meet the needs of their customers.

4. Conclusion

The analysis of consumer rights awareness and complaint frequency across different countries highlights significant disparities driven by legal, cultural, and economic factors. The research shows that consumers in more developed markets, such as Germany, exhibit higher awareness and a greater propensity to file complaints compared to those in transitional economies like Croatia and Bosnia and Herzegovina. These differences underscore the need for tailored approaches in enhancing consumer protection and awareness.

Legal frameworks play a crucial role in shaping consumer behavior and their confidence in the market. Countries with robust consumer protection laws, like those in the EU and the US, have a more active and informed consumer base. In contrast, regions with developing or transitional economies often lack comprehensive regulations, leading to lower consumer awareness and less frequent complaints. To achieve better consumer protection, it is essential to educate and raise awareness among consumers about their rights. Informed consumers can make better decisions and defend

themselves more effectively against unfair business practices. Increased awareness of rights and an effective complaint system can boost consumer confidence in the market. When consumers know their rights are protected, they are more likely to buy and use services, which positively impacts the economy.

Comparing different countries allows for the identification of best practices that can be applied elsewhere. In this way, less developed markets can learn from more developed ones and adapt their methods to specific conditions. The results of the research can encourage companies to improve their practices toward consumers. Companies that better understand the needs and rights of their customers can develop more effective strategies for managing customer relationships, resulting in greater customer satisfaction and loyalty. Analyzing data on consumer awareness and complaint frequency can provide valuable information to policymakers and regulators who make decisions about consumer protection. Based on this information, they can make more informed decisions that better serve the public interest.

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