MEASURING CONSUMER SATISFACTION WITH CONSUMER PROTECTION AGENCIES-INSIGHTS FROM COMPLAINANTS TO CPA OFFICES IN ANAMBAH STATE

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ABSTRACT: *This paper examines the level of satisfaction attained by complainants to three different consumer protection agencies in Anambra State, Nigeria. To achieve this purpose, the paper verified proposition that establishes relationship between three components of performance evaluation namely accomplishment of objectives, carrying out duties, procedural obstacles, and consumer satisfaction with consumer protection agencies. Secondly, the paper examined the dimension that influences consumer satisfaction most. A total of 43 out of 92 complainants were surveyed using a 5-point likert type structured questionnaire. Factor analysis and multiple regression analysis were used to analyze the data. The results show that overall consumer satisfaction is derived from the objectives accomplished, roles played and procedural obstacles removed by consumer protection agencies. Interestingly, the roles played by these agencies proved to be the dimension that influences consumer satisfaction most. Overall, the paper recommends that the agencies should among other things, liaise with market associations, the media, consumer groups, sister agencies and other relevant stakeholders to achieve the desired consumer satisfaction.*

KEYWORDS: Consumer Protection Agency, Consumer Satisfaction, Complainants, Procedural Objectives, Regulations.

INTRODUCTION

Consumer protection is actions taken (occasionally in the form of laws) to protect consumers from purchase and consumption of defective goods and services. It is related to consumerism which according to Aaker and Day (1974) encompasses the evolving set of activities of governments, businesses, independent organizations designed to protect the rights of consumers. Several studies have shown that in developed countries of the world, the consumer is the king (Aldana et al, 2001; Griffith-Jones and Leap, 2002, Filmer, 2005; Anderson, 2006). In line with this perspective, Al-Ghamdi et al (2007) argues that in these countries, there is consumers' increasing reliance on market mechanisms as opposed to developing and undeveloped economies, where consumers rely more on government intervention model for protection.

Accordingly, the Nigerian consumers depend on the government for protection because consumerism is in its early stage of growth. The Nigerian government, owing to this, have

introduced different consumer legislations, amended older ones and established different implementation institutions. For example, the Standards Organization of Nigeria (SON) was established by an Enabling Act No. 56 of 1971 with three amendments to date. Additionally, the Consumer Protection Council (CPC) was created by Decree No. 66 of 1992 as the apex consumer protection agency of the Federal Republic of Nigeria. Apart from these aforementioned, there are other agencies set up to protect the consumer in various sectors of the Nigerian economy. The National Agency for Food and Drug Administration and Control (NAFDAC), Nigerian Communications Commission (NCC), Nigerian Broadcasting Commission (NBC), National Orientation Agency (NOA), Advertising Practitioners Council of

Nigeria (APCON) and other relevant organizations were set up at various times in the country's history to protect the consumer.

Unfortunately, it is increasingly doubtful that these organizations have achieved the mandate for which they were set up. Records show that in Nigeria, consumers are still ignorant of their rights, not aware of the particular agency to complain to, where they do, these complaint channels are not accessible. Besides, there is delay in adjudication and people get frustrated in the process. Additionally, some of these agencies are understaffed and as such cannot provide adequate surveillance in ridding the Nigerian markets of fake and substandard products. As a result, there is still unrelenting dumping of substandard products from other countries into Nigeria. In line with these perspectives, a number of studies have described Nigerian consumers as the most abused in Africa (Alabi, 1996; UNODCCP, 1999; Mambula, 2002; Daily Independent, 2010). As a result, it is not known whether consumer satisfaction is affected by the performance of consumer protection agencies in the Nigerian context. Therefore, there is need for further empirical investigation since consumer satisfaction with consumer protection agencies depends on the performance of these agencies.
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However, several studies have been conducted in different countries of the world on consumer satisfaction with consumer protection agencies or similar organizations (e.g., Al-Ghamdi, Sohail, & Al-Khaldi, 2007; Russel-Bennet, Hartel, & Drennan, 2010; Murthy, Narasaiah, & Mohan, 2013). Of course, these studies may not be applicable to the Nigerian context. The few indigenous studies like Nkamnebe, Idoko and Kalu(2009) and Bello, Suleiman and Danjuma (2012) did not examine the level of satisfaction attained by first-hand complainants to consumer protection agencies or similar organizations in Nigeria. This no doubt has created a wide gap in the literature that needs to be addressed. Therefore, there is need for further context specific empirical investigation on consumer satisfaction with consumer protection agencies in Nigeria since Nigerian consumers rely more on government intervention model for protection instead of the market mechanisms approach.

Interestingly, this study is considerable owing to the fact that in the Nigerian context, there is dearth of empirical studies measuring consumer satisfaction with the performance of consumer protection agencies. This study focuses on measurement of consumer satisfaction with three prominent consumer protection agencies in Nigeria viz Consumer Protection Council (CPC), National Agency for Food and Drug Administration and Control (NAFDAC) and Standards Organization of Nigeria (SON). The three dimensions that affect the performance of these

agencies, which include accomplishment of objectives, effectiveness in carrying out duties and obstacles faced by these agencies would be tested. Based on these, the objectives of this study are as follows: (1) To verify AL-Ghamdi et al's (2007) proposed model that establishes relationship between the three components of performance evaluation (accomplishment of objectives, carrying out duties, procedural obstacles) and consumer satisfaction with consumer protection agencies. (2) To determine the dimension that influences consumer satisfaction most.

LITERATURE REVIEW

Studies on Consumer Protection

The declaration of four basic consumer rights before the US Congress by the former US President, John F. Kennedy, on March 15, 1962 in which he outlined four basic consumer rights: the right to satisfaction of basic needs, the right to safety, the right to be informed and the right to choose acted as the springboard for research in this area. Later, the consumers' movements gained recognition for four additional consumer rights: the right to be heard, the right to redress, the right to consumer education and right to a healthy environment (Onyeka-Ben and Anuforo, 2006). These developments ushered in several national studies and comparative studies amongst countries on consumer protection and consumerism.

Studies have sought to establish the perception and attitudes of managers toward consumer protection and consumerism. A study conducted in India on the similarities and differences in the attitudes of marketing and nonmarketing executives toward marketing practices, consumerism, and government regulation found that compared to nonmarketing executives, marketing executives were more defensive of the prevailing marketing practices and less favorably disposed towards consumerism, price controls, and greater government regulation of marketing practices (Varadarajan et al, 1994). Another study by Quazi (2002) examined the managerial perception of consumerism with reference to the very different macro environments of two countries--Australia and Bangladesh and found significant differences between the two groups of managers in terms of their commitment to consumerism on such issues as government regulation, advertising to children, the role of consumer organization and industry self-regulation. This is evidence by the fact that Bangladeshi managers perceive most of the consumerism issues at a higher level than their Australian counterparts.

On the other hand, a number of studies have examined the relationship between consumerism and ethics. For example, Ali and Wisniesk (2010) reported that there is a positive correlation between consumerism and consumer ethics. This study indicated that religion does play a role in shaping consumers orientations and attitudes. Abela (2006) observed that consumerism is associated with reduced personal wellbeing and that the rise of consumerism parallels the rise of modern marketing to a remarkable extent, although in both cases the causal direction is unclear. Another study by the same author concluded that consumerism is harmful to liberty and human fulfillment; that consumerism is a frequent but not necessary consequence of the market economy; and that consumer, government, and business leaders all have a role to play in reducing consumerism (Abela, 2007). More recently, undertaking a study in the Malaysian food

industry, Ismail and Panni (2008) found that both micro and macro consumerism issues such as fairness on trade practices and environmental consumerism practice were found to have significant association with the consumer ethical purchasing behavior.

Studies on consumerism issues cannot only be restricted to perceptions of managers and the relationship between consumerism and ethics, but can also be pigeon-holed into consumer satisfaction with consumer protection agencies as well. Ittig (1980) assessed the effectiveness of two major systems of consumer redress, the Better Business Bureau and the Small Claims Court in a large, eastern, metropolitan area of the United States and found significant differences in the complaint characteristics, redress probabilities and consumer satisfaction of the two systems. Al-Ghamid et al (2007) measured the level of satisfaction with performance provided by five different consumer protection agencies in Saudi Arabia. The study reported that overall satisfaction is primarily derived from the objectives and roles played by consumer protection agencies. Results reveal that consumers assign different levels of importance to various dimensions when evaluating satisfaction with consumer protection agencies in Saudi Arabia. A third study in this category by Russel-Bennett et al (2010) reports the findings of 454 complainants to an Australian Government Agency: the Office of Fair Trading (OFT). The study found that satisfaction with the service was subjectively experienced, based around individual expectations of the redress, and satisfaction levels were higher when the redress sought was financial compared with non-financial forms of redress such as apology. To be more precise, for the purpose of this study we define consumer satisfaction as the liking that consumers have for an organization after their complaints have been well handled by that organization.

Comparisons are also made between countries based on their different stages of consumerism. Kaynak (1985) developed a model and positioned countries at different stages of consumerism life cycle (CLC). This model recognizes four distinct stages: crystallization, organization, institutionalization, and conceptualization. Studies such as Darley and Johnson (1993) and Quazi (2002) provide support for the consumerism life cycle pattern.

Previous Studies on Consumer Protection in Nigeria
Review of the literature reveal that a limited number of studies on consumer protection have been previously undertaken in the Nigerian context. While some are conceptual in nature, others are empirically based. Onah (1979) studied the efforts of consumers, government, and protection agencies to safeguard the interest of consumers from unscrupulous business activities in Nigeria. This study gave various reasons why it is necessary for regulations in consumer protection to be made. As the Nigerian National Assembly gets set to finish work on the Consumer Rights Acts, Onyeka-Ben and Anuforo (2006) examined critical issues relevant to the law in the making. Later, Monye (2006a) reported that the level of consumer awareness in Nigeria is relatively low. A fourth study, Monye (2006b) focused on the enforcement of consumer rights in Nigeria which it termed a serious problem. This study maintains that consumers are often reluctant to enforce their rights for a variety of reasons, including ignorance of their rights, poverty, and the judiciary's rigid adherence to strict legal rules that make it very difficult for consumers to prevail.

A handful of empirical studies were reviewed in the literature. Aire (1974) found that about fifty-eight percent of the 226 consumers interviewed felt that the made-in-Nigeria products which they had purchased in the preceding fifteen months were of lower quality than expected. Another study, (Agbonifoh and Edoreh, 1993) reported that most Nigerian consumers are ignorant of their rights as buyers. Of the 450 adults surveyed during the study carried out in Benin City, the average "awareness score" was forty-eight percent. Furthermore, about 77 percent of the respondents claimed to have suffered from one form of dissatisfaction or the other and yet only 28 percent of them could seek and obtain satisfactory redress. The study concluded that a low level of consumer awareness is not, for a developing country, much of a surprise because of low levels of formal education and a lack of consumer organization. A third study by Omotosho (2008) examined knowledge of consumers about information and warning labels on selected products in Ado Ekiti in Southwestern Nigeria. Findings from the study revealed that respondents had average knowledge of information labels on the selected products.

RESEARCH MODEL AND HYPOTHESES

A thorough evaluation of the literature shows a consensus among scholars regarding the relationship between accomplishment of objectives and consumer satisfaction. In line with this perspective, studies (e.g. Sharp et al, 2000; Ugboro and Obeng, 2000; Al-Ghamdi et al, 2007; Liu and Fang, 2009; Cacioppo, 2010) have documented the link between accomplishment of objectives and consumer satisfaction. Consumer protection agencies in Nigeria are set up with many objectives in mind. However, there is no documented evidence of the influence of these objectives on consumer satisfaction in the Nigerian context. Therefore we state our first hypothesis:

H$_1$: *There is a significant relationship between accomplishment of objectives of consumer protection agencies and consumer satisfaction in Nigeria.*

Similarly, consumer protection agencies perform routine administrative duties on daily basis. In their studies, Al-Ghamdi et al. (2007) and Susskind et al. (2007) have reported a link between carrying out duties and consumer satisfaction. In contrast, Terry and Israel (2004) and Martinez-Ruiz et al. (2010) could not establish such a link. Nevertheless, the effective implementation of duties by consumer protection agencies in Nigeria may likely lead to consumer satisfaction. This leads us to our second hypothesis:

H$_2$: *The effective implementation of duties by consumer protection agencies in Nigeria has a direct relationship with consumer satisfaction.*

Consumer protection agencies in Nigeria face a lot of difficulties with regards to clearing the obstacles faced by their complainers. As had been said previously, consumers in Nigeria are faced with problems of low consumer awareness, reluctance to enforce rights due to ignorance, poverty, judiciary's administrative red-tapism and other such problems related to institutional capacity on the part of the regulatory agency. Moreover, studies like Bolton and Drew (1994), Schmit and Allscheid (1995) and Conklin et al. (2004) have documented a link between

procedural obstacles and consumer satisfaction. On the contrary, Al-Ghamdi et al. (2007) could not establish a link between procedural obstacles and consumer satisfaction. As highlighted above, procedural obstacles is commonplace in the business of consumer protection agencies in Nigeria. In consequence, we formulate the third hypothesis:

H₃: *There is a direct relationship between clearing obstacles for complainers of consumer protection agencies in Nigeria and consumer satisfaction.*

On the strength of the foregoing discussion and hypotheses, as stated in the alternative form, the researcher distils the schema of the research model as formulated by Al-Ghamdi et al. (2007) and shown in figure 1 below.
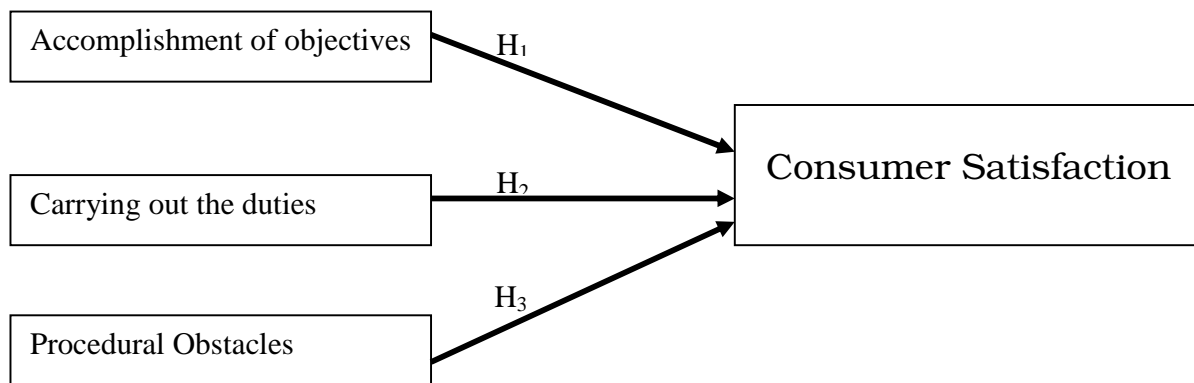

Fig 1: Schema of the Research Model.

The proceeding discussion presents a sound research model and emphasizes the relationships that exist between the three components and consumer satisfaction. Next, we design a research methodology to test the above-stated hypotheses. Scales and measures were adopted from Al-Ghamdi et al. (2007) to ensure validity and reliability.

METHODOLOGY

Target Population
The fact that only a small portion of the general population has made first-hand complaints to consumer protection agency made it difficult to design sampling procedure for this study from the general population. The researchers therefore approached the offices of the three consumer protection agencies in Anambra State, Southeastern Nigeria, to obtain comprehensive classified information on complainants. To ensure representativeness, survey instruments were distributed to each of these agencies' complainants according to the complaints received. Accordingly, CPC, NAFDAC and SON recorded 55, 33 and 4 complainants respectively. Overall, a total of 92 copies of questionnaire were distributed. As a result, 55, 33 and 4 copies of questionnaire were distributed to CPC, NAFDAC and SON complainants in that order.

Sampling Procedure

To ensure representativeness, survey instruments were distributed to each of the agencies via a census of all complainants and according to the number of complaints received. Table 1 shows the number of survey instruments distributed and the rate of response. Overall, a total of 92 copies of questionnaire were distributed, as a result, 43 completed and usable responses were received, giving a response rate of 46.7 percent. This compares favorably to the 31 percent response rate obtained in a similar study (Al-Ghamdi et al, 2007).

Table 1: Distribution of Questionnaires and Responses Received

Agency	Instruments Distributed	Response Received	Response Rate (%)
CPC	55	31	56.4
NAFDAC	33	10	30.3
SON	4	2	50
TOTAL	92	43	46.7

Questionnaire Design and Administration

The survey instrument employed in this study to elicit response from the respondents is the questionnaire. The questionnaire collected data on the demographic characteristics of the respondents as well as information concerning the overall level of satisfaction with the services provided by the consumer protection agencies as it relates to the three components. Items from Al-Ghamdi et al's (2007) study were adapted in this regard. The next part measured the dependent variable (i.e. consumer satisfaction). The questions were measured on a Likert type scale ranging from 1 (highly approved) to 5 (highly disapproved). During the study, the copies of questionnaire were administered to the complainants using mail interviews because of the spatial locations of the complainants.

Analytical Process

The instrument was tested for validity and reliability. For the validity test, discriminant analysis was used to test the independent variables while convergent validity was performed on the dependent variable using correlation coefficient. The coefficients were 0.526 for the constructs "objectives and duties"; 0.017 for the constructs "duties and obstacles" and 0.375 for the constructs "objectives and obstacles". These results indicate that the constructs are truly distinct from each other because a low correlation coefficient indicates high validity, as any correlation coefficient result from 0.00 to 0.5 indicates high validity (Hair et al, 2010). The reliability test used Cronbach Alpa test. The Cronbach's Alpha test calculated from the 25 variables was 0.887, which showed high reliability. The Cronbach's Alpha value for the respective factorial groups were 0.843 for the factor group "Objectives"; 0.779 for the second group "Duties" and 0.638 for the third group "Obstacles". The Alpha (Cronbach's) calculated from the 5 items that make up the dependent variable "Satisfaction" was 0.959. This indicates that all items, factorial groups and variables in this study are sufficient reliable measures.

The Multiple Regression Analysis (MRA) was employed to predict the relationships in the construct. Multiple regression analysis was adopted because we sought to determine the nature of correlation between a single dependent variable (i.e, consumer satisfaction) with consumer protection agencies and three independent variables (accomplishment of objectives, carrying out the duties and procedural obstacles). The presumption behind the use of MRA is that consumer satisfaction cannot be explained by only one variable element; rather the combined effect of these variables can best explain it better. To test our hypotheses, we examined the R value (multiple regression coefficients) and accept each of the hypotheses if the R value is positive (see Hair et al, 2010). We the made direct comparisons between independent variables using R values to determine which variable has the most influence on the dependent measure. All analyses were executed using SPSS software.

PRESENTATION AND ANALYSIS OF DATA

Demographic Profile
Out of the 43 completed and usable responses received, 36 (83.7%) were male respondents, while 7 (16.3%) were females. Those within the age range of 20-35 were highest representing 15 or 34.9%. This is followed by those 36-45 years which accounted for 13 respondents or 30.2%, while that of those above 55 years accounted for 10 respondents or 23.3%. Those within the age range of 46-55 years were 4, representing 9.3 percent, while I respondent was below 20 years accounting for 2.3 percent. A large number of the respondents, 28 or 65.1 percent were married whereas 15 respondents or 34.9 percent were single. Most of the respondents were Christians, represented by 42(97.7%) while I respondent (0.7%) belongs to the Islamic faith. In terms of education, 3(7.0%) had secondary education, whereas the rest 25(58.1%) and 15(34.9%) had tertiary and postgraduate education respectively. The occupational distribution of the respondents reveals that a considerable number of the respondents were into business/private employment represented by 21 or 48.8 percent. Seventeen (39.5%) respondents said they were civil servants, and 5(11.6%) were students. Personal income was measured in Nigerian naira. At the time of the study, US $1.00 was approximately equal to N158.00 in the open market. Of the various personal income levels examined, a large number, 30 respondents or 69.8 percent had a monthly income of N35,001 and above. They were followed by those earning N15,001-25,000 monthly (5 or 11.6 percent) and then those in the income category below N7,500 (4 or 9.3 percent). Respondents with a monthly income of N7,501-15,000 and those between N25,001-35,000 tied at the rear. They each represented 2(4.7percent) of the total respondents.

Analysis of Consumer Satisfaction with Consumer Protection Agencies
The 25 items comprising the independent and dependent variables in the questionnaire were grouped into meaningful clusters by conducting factor analysis. To include as many factors as possible in the analysis, principal component analysis was used for this purpose. The item in each factor that has the highest factor loading indicates that such item is the most important to the consumer or is the principal variable or component. However, any factor loading above the 0.40 benchmark is important and considered significant in interpreting the factors (Hair et al,

2010). Hence, all the items in each factor are important. Table 2 reports the final results of principal component analysis. These factor groups address the proposed schema of the research model, as displayed in figure 1.

Table 2: Principal Component Analysis of Consumer Satisfaction Model

Factors	Component matrix	Factor Loadings	
Objectives	Protect the consumer from commercial fraud and illusions	0.910	
	Protect the consumer from traders' exuberance	0.815	
	Apply the commercial agencies system with regard to availability of the spare parts and maintenance quality guarantee	0.654	
	Work for stability of prices in general	0.631	
	Apply the standard specifications on the available goods	0.689	
	Provide the consumer with all information and regulation related to his/her protection		0.844
	Cooperate and coordinate between all these things in order to perform complementary protection to the consumer	0.639	
Duties	Received and review all complaints and notifications related to violations and quickly settle the same		0.854
	Control violations and to complete investigations procedures and then to report the same to the concerned authorities	0.802	
	Provide enough information about the consumable products	0.803	
	Carry out investigation tours in factories, and shops and to control whatever runs in the markets	0.574	
	Make sure that all foodstuffs are valid and protect circulation of expired food items	0.780	
	Prevent entrance and circulation of imitated and invalid products to the markets from abroad	0.733	
	Prevent shaded advertisements and to identify its damages to the consumer	0.758	
Procedural obstacles	The difficulty in knowing the concerned government authority responsible for complaining	0.784	
	The consumer unfamiliarity with the roles carried by the protection agencies	0.708	
	Limitation of control of periodical investigation in markets to cover all products	0.719	

	Weakness of coordination between the protection organizations that leads to troubles in application	0.773
	Vagueness of regulations and procedures to the consumer and how it could be applied	0.796
	Incompetence of employees working in the agencies	0.718
Consumer Satisfaction	They handle my complaints each time I complain to them	0.877
	They handle my complaints quickly and without delay	0.858
	I am okay with the way they handle my complaints	0.862
	Due to the way they handle my complaints, I will complain to them each time I have similar problem	0.843
	Due to the way they handle my complaints, I will recommend other people to them if they have similar problem	0.931

In table 2 above, the respective items in each independent variable was used as representing that variable during hypotheses test. On the other hand, the item with the highest factor loading was used as proxy for consumer satisfaction construct during the test of hypotheses using multiple regression analysis.

Relationship between Accomplishment of Objectives and Consumer Satisfaction
To test the hypotheses multiple regressions were used. The multiple regression coefficients (R) is the linear correlation between the observed and model-predicted values of the dependent variable. A benchmark of 0.5 indicates a positive/strong relationship (see Hair et al, 2010). On the other hand, R square (the coefficient of determination) is the squared value of the multiple regression coefficients and shows the variation in the independent variable that can predict the dependent variable if other factors are kept constant. Table 3 below reports the R and R square values of the first hypothesis tested via multiple regression analysis.

Table 3: Test Result for whether Accomplishment of Objectives leads to Consumer Satisfaction.

Hypothesis	R	R Square	Adjusted R Square	Std. Error of the Estimate
H$_1$(Accomplishment of objectives)	0.793	0.629	0.554	0.919

The first proposed hypothesis shown in Table 3 above is hereby confirmed. This is as a result of the fact that the decision rule is to accept each of the hypotheses if the R value (multiple regression coefficient) is positive. With respect to the level of influence, the independent variable (accomplishment of objectives) has strong influence on consumer satisfaction considering the 0.5 benchmark as outlined by Hair et al (2010). Also, drawing from Table 3 above, the 0.629 (about 63%) of the variation in objectives is explained by consumer satisfaction with consumer protection agencies.

One-way ANOVA was used to confirm the result. ANOVA Decision Rule is to accept hypothesis if the calculated F- distribution value is greater than the F-distribution table value. The result of the calculated F-distribution on Table 4 shows that F is 8.467. On the other hand, the table value of F-distribution at 0.05 significant level is 3.79. As a result, we accept the hypothesis of H_1 that accomplishment of objectives influences consumer satisfaction with consumer protection agencies.

Table 4: ANOVA[b]

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	50.063	7	7.152	8.467	.000[a]
Residual	29.565	35	.845		
Total	79.628	42			

a.   Predictors: (Constant), Items Representing Independent Variable (Accomplishment of Objectives)
b.   Dependent variable: Due to the way they handle my complaints, I will recommend other people to them if they have similar problem

Relationship between Implementation of Duties and Consumer Satisfaction.
Table 5 below reports the R and R square values of the second hypothesis using multiple regression analysis.

Table 5: Test Result for whether Effective Implementation of Duties leads to Consumer Satisfaction.

Hypothesis	R	R Square	Adjusted R Square	Std. Error of the Estimate
H_2 (Carrying out duties)	0.933	0.870	0.844	0.543

The second proposed hypothesis shown in Table 5 above is accepted. This is because the R value is positive. Effective Implementation of duties has strong influence on consumer satisfaction considering the 0.5 benchmark. Similarly, the 0.870 (87%) of the variation in carrying out duties as shown above is explained by consumer satisfaction with consumer protection agencies. Additionally, a confirmatory test using ANOVA shows that the result of the calculated F-distribution on Table 6 is 33.583. However, the table value of F-distribution at 0.05 significant level is 3.79. In consequence, we accept the hypothesis of H_2 that carrying out duties influences consumer satisfaction with consumer protection agencies.

Table 6: ANOVA[b]

Model	Sum of squares	Df	Mean square	F	Sig.
1 Regression	69.309	7	9.901	33.583	.000[a]
Residual	10.319	35	.295		
Total	79.628	42			

a.   Predictors: (Constant), Items Representing Independent Variable (Duties)
b.   Dependent variable: Due to the way they handle my complaints, I will recommend other people to them if they have similar problem.

Relationship between Procedural Obstacles and Consumer Satisfaction.
Table 7 below shows the R and R square values of the third hypothesis tested via multiple regression analysis.

Table 7: Test Result for whether Procedural Obstacles has effect on Consumers' Overall Satisfaction.

Hypothesis	R	R Square	Adjusted R Square	Std. Error of the Estimate
H_3 (Procedural obstacles)	0.718	0.516	0.435	1.035

The third proposed hypothesis shown in Table 7 is hereby accepted. This is as a result of the fact that the R value is positive. Similarly, considering the 0.5 benchmark, the level of influence procedural obstacles has on consumer satisfaction is strong. In the same way, the 0.516 (about 52%) of the variation in procedural obstacles as shown in Table 7 is explained by consumer satisfaction with consumer protection agencies.

Moreover, a confirmatory test for H_3 using ANOVA was performed as per Table 8 below. The calculated F-distribution result is 6.390, while the F-distribution table value at 0.05 level of significance is 4.28. Owing to this, we again accept the hypothesis of H_3 since the calculated value is greater than the table value.

Table 8: ANOVA[b]

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	41.067	6	6.844	6.390	.000[a]
Residual	38.561	36	1.071		
Total	79.628	42			

a. Predictors: (Constant), Items Representing Independent Variable (Procedural Obstacles)
b. Dependent variable: Due to the way they handle my complaints, I will recommend other people to them if they have similar problem.

The proofs for the three hypotheses based on the results of factor analysis and multiple regression analysis are shown hereunder:
1. The ability of consumer protection agencies in accomplishing their objectives, shall lead to positive overall consumer satisfaction. H1 stands supported.
2. Effective implementation of duties by consumer protection agencies has significant effect on consumers' overall satisfaction. This hypothesis received support given the strong correlation between the independent and dependent variables.
3. Failure of the consumer protection agencies to remove procedural obstacles, shall lead to negative consumer satisfaction. In other words, procedural obstacles have a significant effect on consumers' overall satisfaction with consumer protection agencies. In the same way, this hypothesis received support.

Variable that has the most Influence on Consumer Satisfaction.

Interestingly, the independent variable that has the most influence on consumer satisfaction is the variable with the highest R values. To be more precise, "carrying out duties" has the highest influence on consumer satisfaction followed by "accomplishment of objectives". These are followed by the factor "procedural obstacle" in that order. Table 9 below shows the three variables in decending order of importance.

Table 9: Variables and their level of Influence on Consumer Satisfaction

Variable	R	R Square	Adjusted R Square	Std. Error of the Estimate
Carrying out duties	0.933	0.870	0.844	0.543
Accomplishment of objectives	0.793	0.629	0.554	0.919
Procedural Obstacles	0.718	0.516	0.435	1.035

DISCUSSION OF MAJOR FINDINGS

The results of this study provide some useful information on the factors that influence consumer satisfaction with consumer protection agencies. All the three proposed hypotheses are confirmed. As proposed, accomplishment of objectives, carrying out duties and procedural obstacles have direct influence on consumer satisfaction. To be more precise, the results show that carrying out duties has the most significant and strong effect on consumer satisfaction. At the same time, accomplishment of objectives and procedural obstacles also has direct strong effect on consumer satisfaction in that order. Evidence from our study confirms the findings of Al-Ghamdi et al (2007) that the objectives of consumer protection agencies and duties carried out by these consumer protection agencies have significant effect on consumer satisfaction. On the contrary, the findings of this study is inconsistent with that of Al-Ghamdi et al (2007) which states that the removal of procedural obstacles has no significant effect on consumers' overall satisfaction. Nevertheless, although it is found that the effect of procedural obstacles is lower than that of duties and objectives, it can be clearly seen that consumer satisfaction with consumer protection agencies is derived mainly from these three main dimensions.

Additionally, the factor loadings provide useful information that will help improve the services rendered by consumer protection agencies. For example, protecting the consumer from commercial fraud and illusions is found to be the most important objective to be accomplished by consumer protection agencies. On the other hand, receiving and reviewing all complaints and notification related to violations and quickly settling the same emerged as the most important duty to be carried out by consumer protection agencies. Furthermore, vagueness of regulations and procedures to the consumer and how it could be applied is found to be the principal obstacle facing consumer protection agencies. Nevertheless, it is found that mostly males complain to consumer protection agencies and besides, most complainants have minimum of tertiary education. For example, out of the 43 responses received, 36 were males while 7 were females. Besides, 40 out of the 43 respondents had minimum of tertiary education.

CONCLUSION, IMPLICATIONS, AND RECOMMENDATIONS

This paper has demonstrated that the model fits well and confirms the research hypotheses. Objectives, duties, and procedural obstacles have direct and positive effects on consumer satisfaction with consumer protection agencies. There are several implications of this major finding. First, these agencies must strive to achieve the mandate for which they were established. To ensure consumer satisfaction, they must seek redress for consumers, eliminate hazardous products from the market, maintain quality standards, pursue increased public consumer awareness and cause offenders to compensate consumers adequately. Also, the agencies should carry out periodic checks to ascertain the extent to which they are achieving their set objectives and make amends where necessary.

Secondly, as it can be seen that there is a positive correlation between the consumers' satisfaction and the duties carried out by consumer protection agencies, the agencies must turn over a new leaf. To begin with, the agencies must receive a consumer complaint and respond to it quickly, must be totally committed to the task of eliminating hazardous and substandard products and services from the market, and do everything possible to curtail to the barest minimum all forms of unfair trade practices. To effectively carry out these duties, trained experts on consumer protection issues with rich experience should be appointed to head these agencies in order to avoid having square pegs in round holes. At the same time, as recommended by Al-Ghamdi et al (2007), the agencies must ensure that their officials are not controlled by business interest groups. More importantly, the agencies should liaise with market associations, the media, consumer groups, sister agencies and other relevant stakeholders to achieve the desired consumer satisfaction.

Thirdly, the removal of procedural obstacles positively influences consumer satisfaction with consumer protection agencies. There are several implications of this finding. For example, there should be an independent avenue to fund these agencies like requiring companies to pay one-percent of value-added tax (VAT) and/or one-percent of sales promotion cost as 'consumer tax'. Additionally, manufacturers should be made to pay a certain percentage of their annual profit for consumer protection. Besides, there should be increased vigilance by members of the public who are supposedly the beneficiaries of the work of the agencies. Moreover, the agencies need to set up state-of-the-art laboratories, sharpen their surveillance and enforcement machineries, outline programs of action for sustainable awareness campaign in the print and electronic media (even to the remote parts of the country using local dialects), and set up their complaint offices in major markets and every local government area across the country. Also, to achieve high performance, the agencies need to increase and energize their work force by continuously training and retraining their staffers to acquire the most modern or advanced skills, techniques or methods on consumer protection. Above all, consumers need know their rights and responsibilities, informed about markets for goods and services and sharpen their skills to choose on informed basis.

Finally, the findings of this study have also important implications for other relevant stakeholders. The government should empower the agencies to directly prosecute offenders, and enact and review the enabling laws on consumer protection. On their part, the Nigerian media

must not fail to highlight the unrelenting dumping of substandard products from other countries into Nigeria and other sharp practices perpetrated by manufacturers and traders. Moreover, there is need for existing consumers' movements to be alive to their duties and even the formation of vibrant new ones to reduce the burden on consumer protection agencies. On the other hand, there is need for the agencies to collaborate with international bodies to fight the international cartel that specializes in cloning goods especially fast selling consumables which are dumped in the country.

LIMITATIONS AND DIRECTION FOR FUTURE RESEARCH

This study does not pretend to realize that a number of other factors can also influence consumer satisfaction with consumer protection agencies. Further research is needed to identify the additional factors apart from the current three that influence the level of consumer satisfaction with consumer protection agencies in the context of the present study. On the other hand, similar studies should be done in other states, geopolitical regions or even countries to confirm our results or possibly identify notable differences. Finally, further studies should strive to improve on the sample size in a bid not to yield to such limitation.

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