

The Role of Media Literacy In Protecting The Consumer In Saudi Arabia**Dr. Iyad A. Al-Nsour***

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Abstract: This study aimed at determining the effect of media on formation the marketing literacy and also determining such marketing literacy on consumer protection in Saudi Arabia. The study also aimed at determining the statistical differences in marketing literacy and consumer protection according to Demographical factors. The Study population consisted of all Saudi and non-Saudi consumers in Riyadh city, whom reached to 5.8 Million in the year 2016. 386 people were selected, and simple random sample was used. The study concluded that there is no statistical impact of media on marketing literacy but there is a statistical impact of marketing literacy on the consumer protection in Saudi Arabia. The study found that there are statistical differences in marketing literacy and consumer protection according to education level and such differences tend to the master holders. Finally, the study suggested some recommendations and marketing implications that enhance marketing literacy and consumer protection among consumers in Saudi Arabia.

Keywords: Media, Marketing Literacy, Consumer Protection, Saudi Arabia.**INTRODUCTION**

The illiteracy phenomenon is one of the main obstacles to economic development in countries and at the same time it is a reason for human underdevelopment. The excessive and continuous growth in population is the most prominent factor lead to this problem which is reached to 27.9% of the total population around the world in 2013[1].

The illiteracy is correlated with the economic and social environment living in . The size of illiteracy impact differs from country to another. Not only the impact of illiteracy on the macro level in the country through reducing the ability to exploit and use the economic, health, environmental and technical developments, but also the research confirm the positive strong relationship between literacy and economic growth [2]. At the micro level, illiteracy seems the main and direct cause of the economic recession and the bad living conditions of illiterate people, poverty, the ignorance, the diseases, undevelop the communities that have this phenomenon, and the vicious cycle between poverty and unemployment [2].

So the concept of illiteracy in this study is more than the ability to read and write in the absolute meaning , but it is mainly related to how the learner (non-illiterate) can acquire the skills and abilities that enable him to get the needed knowledge and facts to strengthen and enhance the effectiveness of his daily life routine. Literacy is a necessity and a key factor to learning and knowledge formation among societies. Studies show that 70% of the information transfer to the people through reading, so this fact is clear evidence

that reading skills enhance and strengthen the abilities and improve the knowledge of societies and members [3].

At the level of marketing studies, the term "Illiterate" refers to the person who can strengthen and enhance his marketing expertise and practices. Other studies added the concept of "smart consumer", which indicate to the degree of consumer's exposure to marketing factors and incentives that make him more thinking and awareness; get more personal returns and financial benefits, and share the accumulative knowledge with others, such as traders, markets, marketers , and peers [4]. Maximizing the benefits gained and improving the ability of understanding the market information needed to be a smart consumer is very urgent issue in this situation [4]. For example, times of buying and number of visits to the stores (markets) will improve the consumer ability to price recall accurately, and this means that there is an increase in the price knowledge degree of such consumer [5].

In addition, one study showed that producers and sellers increase the price levels by 20%, without any awareness, knowledge and attention by the Saudi consumer. So the main reason for this bad truth is the weaknesses in the culture of Saudi consumer. It also

shows that commercial fraud and deception in Saudi Arabia reached to \$1 billion. Lack of transparency in the local markets, lax and absence of the needed information are the reasons responsible of such estimates. At the sectoral level, commercial fraud in medicines and software reached to 70% and 19% of total transactions respectively, and 25% of total transactions in car parts, the statistics also confirm that 56% of traded goods in the local market are not genuine and 20% of Saudi people are subject to commercial fraud [29].

Accordingly, this research confirms the strong role of media education in increasing the literacy [6], and this impression lead to that there is between the power of media in deliver and transfer the positive messages to the local society, and protect this society from fraud, exploitation and achieve high level of consumer protection especially at the selling points [6]. The media has the power to transfer the precautionary marks and its ability in enhancing the accountability of society as well [6]. Hence, the importance of marketing learning in the local community is a vital tool that helps the consumers more rational in making the decisions of purchase and acting the behaviors, maximize the benefits of spending and finally avoid the marketing and commercial fraud. Media can shaping this education directing to the consumer in Saudi Arabia, and then determine doing the high level of consumer protection accordingly.

The Research Statement

Consumer protection is one of the hot issues in the developing and developed countries around the world which refer to year 1962, and it was defined by the US President John Kennedy in his famous speech as follow: the right to security, the right to know, the right to choose, and the right to claim [7]. The importance of this movement was accelerated after official accreditation by the United Nations and it seems as international document consistent with the rapid changes developments in the different fields and aspects of life around the world such as: trade liberalization, market openness, products diversification, and changing the consumption patterns of international and local consumers. Such changes have made the consumer subject to more fraud, deception and negative practices by traders, marketers, and businesses as well.

On the other hand, these negative practices has led to grow the level of awareness and marketing knowledge of consumers, and this driving them to acquire the needed skills for effective and smart decisions of purchase reducing such practices. Formation the consumer awareness is related to the ability to recall the attributes, quality and prices levels of the regular products. It also helps to categorize the products in the stores according to the relative importance of them. However, the research results vary

in providing a unified view of how information is stored in the minds of consumers before and during visits of shopping [8].

The above highlights show the importance of the marketing literacy in formation of smart marketing practices, that lead to enhance the positive relationship and the strong impact on the level of consumers protection against the negative practices facing them. Therefore, the researcher in this study believes that media has a strong important role in formuation the effective marketing education of consumer, and it also determines the size and quantity of marketing knowledge he has, so this study begins with the investigate the role of the media in formation smart marketing literacy of the consumer in Saudi Arabia, and then determine the impact of such literacy in enhancing the level of protection against the fraud and deception, and it is hopeful that media means - visual, read and audio - have playing an active strong role in this matter.

This role of media is appear at the time that estimates of commercial fraud in the Saudi Arabia reached to one billion dollars in 2015, 56% of the traded goods are counterfeited, and 20% of Saudis are subject to commercial fraud [29]. So in this place, the media may play a strong role in formation the marketing education , which can be used to resolving the research statement as follows: "What is the effect of media in formation the marketing literacy of the consumer in Saudi Arabia, and what is the effect of marketing literacy on the consumer protection as well. The following questions were used to answer the research statement:

- What is the effect of the media on formation the marketing literacy of consumer in Saudi Arabia? This question is divided into three sub-questions as follow:
 - What is the effect of the media on formation the marketing skills of consumer in Saudi Arabia?
 - What is the effect of the media on formation the marketing knowledge for consumers in Saudi Arabia?
 - What is the effect of media on formation the marketing occasions of consumer in Saudi Arabia?
- What is the effect of media marketing literacy on consumer protection from the deception and commercial fraud in Saudi Arabia?
- What are the statistical differences in the level of marketing literacy in Saudi Arabia according to the demographic factors of the consumer?
- What are the statistical differences in the level of consumer protection in Saudi Arabia according to the demographic factors of the consumer?

LITERATURE REVIEW

Role of Meida In Formation The Literacy

Literacy is defined as the coding skills used by the individual in the daily life routine, so the learner has

a set of skills used in any buying behavior, and in this situations the person has the ability to act this behavior (decision of purchase) efficiently and effectively [9].

We also add that literacy represents the effective construction of desired skills and using it in the negotiation process and understanding the different texts and messages in the market [10,11]. Such behaviors enable this consumer to act as a learner within the different situations, use the coding skills to make the successful and completeable transactions in these situations [12].

Literacy depends on the ability of the consumer to create and implement the readable text messages to accomplish and complete the tasks related to purchasing and consumption behaviors within the market place. According to other studies, this knowledge represents a general behavior and isn't special for a particular category, so the less educated people may afford additional efforts and paying for money during the search and inspection the needed products because of the under look for them [13].

The concept of marketing literacy involves developing and understanding the knowledge, and improving the skills and the trust of shopper needs; all of these advantages are lead to enhancing levels of estimation and assessment, as well as the suitable understanding of the rights and duties. We also add that literacy is the searching process about the important sources of information, asking others for help, and making the decision of purchase based on the information obtained [13]. The success in achieving the suitable information is responsible of strengthen the consumer protection level, act the responsible and interactive behaviors, and understanding the results of bad choices and behavioral interactions for the decisions of purchase [13].

In this situation, the local governments have played a key role using different means of media, and focused on the consumers' rights and duties, and these governments used the publications, web sites, advertisements, and awareness and education campaigns as well. So the marketing awareness is based on the availability of the appropriate tools of consumers to analyze the preferences and portfolio of needs, and taking the financial benefits and the attributes of available products and the consideration. This may reduce the perceived risks associated with negative purchasing behaviors, as well as spreading the culture of complaint , asking and sharing the information with other consumers [14].

There are a lot of literacy programs conducted by the media to help university and school students and adolescents to develop their critical thinking skills, especially when they analyzing the advertising

spreadable messages [15]. The adolescents market is growing rapidly, so it has become one of the most targeted market segments by 31 million people in 2010. American studies indicate that this category of consumers differs from other segments, because it consider the computer is the main source of education , it has the trends to travel and entertainment, and it is more concerned with social and environmental changes[16]. This means that there is a need to explore the suitable means of communication, education and influence their behavior in a positive way, the internet appliances for example to be used[16]. The annual rate of shopping for adolescents has increased 54 times, and spending rate is 95 minutes per visit, compared to 39 visits by other groups and 75 minutes per visit [17]. Data show that friends and parents, advertising and television, respectively, are important sources of knowledge of adolescents [18].

The study of East, Hammond, Lomax and Robinson (2005) [19] has shown that WOM has led to increased sales. They added that WOM affects male adolescents and affected by the age group (20-30). WOM is not a mean of transfer the information, but it is a tool to motivate the buying decision [19]. As a result, the WOM by friends and relatives has a strong impact on the purchasing decision. This result is confirmed by Krol [18] and Shim [20]. On the other hand, studies found that 21% of male and female adolescents show that university courses is source of consumer education, and there are large segment of them benefited positively from university courses and activities [21]. In contrast, 13% of the Saudis students have studied one course of marketing and consumer protection at least [22].

Finally, the research have focused on Media Literacy Education [6] and show the impact of the media on messaging the positive texts toward the local community, which aims at consumer protecting from the fraud and commercial, especially at the selling points.

Effect of Marketing Literacy on Purchasing Behavior

The results showed that there are 11 million survived of American people who are English is the second language, and more than 20% of them are illiterate from the functional side, and they have less skills than the fourth level of reading, math, collecting the documents, and awareness, and also there are 34% of learners are marginally literate (at the margin between the illiterate and literate), in terms of their ability to obtain information, and the ability to deduct simple symbols of the texts readed [9]. The national illiteracy survey (NATS) conducted on 13.6 thousand of Americans, showed that more than 50% of survived people had knowledge skills less than the sixth level in cognitive test [9].

In conclusion, these figures linked between the cognitive levels of population and their ability to meet the purchasing needs, and this clearly indicated that the low level of knowledge has led to negative and bad market practices [13]. It was also found that consumers with low levels of cognitive will choose the wrong and undesirable products, and the lack of understanding the price information available as well. We add that the less educated people have less experiences and more difficulties in achieving the successful decisions and making accurate deals or transactions [23]. This groups rely on external sources to make the successful transactions such as the advertising and packaging [24]. Sandlin [11] argues that it is more difficult for this groups of consumers to determine their needs, and they have inability to guess the products and prices, besides the challenges facing them in the physical market.

But another study showed that the low level of consumer has great tendency and trend to get large size of information about products compared to the university graduates [21]. Fingert *et al.* [12] and sandlin [11] add that the less-informed consumer consider is more intelligent and practical, and he believe that the educated consumer read text books only. This research focused on criticizie the idea that have a bad look to less educated consumer and consider him as a victim, and this look is kind of racist practices and ideological distortions used to reduce from the poor and less educated people [11].

The Consumer Protection

Genaerally, consumer protection aims to make consumers , products and markets more efficient, and lead to fair practices in the markets. This is well done by strengthen and enhancing the control of consumers on their daily life routine at different decisions of purchase[25]. So the consumer protection is a consistent and sequential process aims at educate customers and help them how to build marketing and purchasing capacities which make the safety and transparency in the maket place more efficiency and effectivelly [25].

The core concept of consumer protection is the idea of improving the quality of life, and the world is full of marketing relationships and transactions, so that the consumers can freely interacted with different parties of sellers, producers and marketers [26], and the consumer can obtain the needed products without paying any more money or efforts , and at the same time achieving the more accuracy in the decisions and choices [26].

This goal requires strict and straight commitment by sellers , producers and marketers to the rights and work conditions, which guarantee the consumers' rights, and therefore he will be not subject

to deception or fraud. Studies confirm that the lack of level of consumer protection is widely separated and it is subject to change according to technological and technical changes, and the revolution of information and globalization that mainly affected on the different marketing practices of individuals. For example, studies show that 3.2 million of adolescents in Britain have faced a commercial deception in the filed of phone calls and e-mails annually, and they have paid £3.5 billion yearly becausw of that [27].

Recent research of consumer protection have shown the tendency of individuals towards professionalism and self-responsibility rather than the dependence on organizations , institutions and businesses[27]. The educated consumers have the ability to protect themselves and their families from external factors, commercial fraud and deception[26].

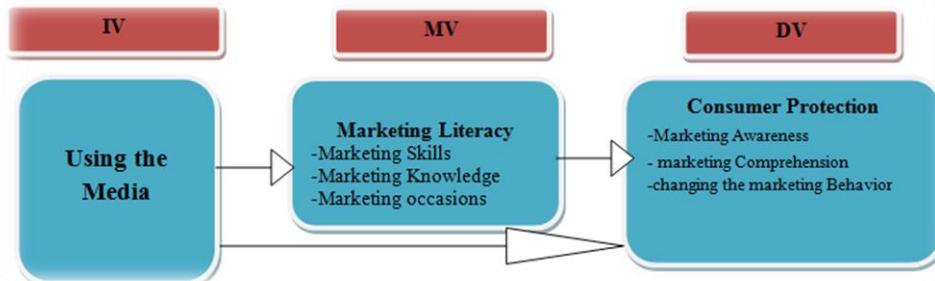
Hence, there are many attempts and trials have been made to put the basis of deals and transactions with the marketers and sales forces, and to identify the mechanisms, methods and techniques that should be used by them. The concentration was also on the less educated groups, especially the eldry people [28]. Because of that the marketing illiteracy in the UK is reduced among aged people to less than 20% in 2006, which means they became more efficient and able to identify the appropriate marketing practices [21].

Studies also have noticed that adolscents oriented marketing is also the core concept by businesses, which still consider this category of consumers has the lack in experience and skills needed to be smart consumers [21]. There are also some other groups have the lack in experience such as females or low-income people. In particular, the most educated, the high income groups and the married people are the most marketing literate groups rather than other groups that still need to the marketing skills to make an efficient and smart deals.

Finally, the different media means have play an important role in providing the needed protection to the consumers. This well done by educating the individuals about their rights and duties and defending on such rights. So the media programs aim at resolving the sensitive issues of society by educating its members and allowing them to be a ware and conscious people about their rights and duties in the markets.

Research Model

The following shape represents the model used in this study, which was developed from previous studies. It aims at determining the direction of the relationship between independent and dependent variables.



To achieve the research objectives, the hypotheses were developed based on the literatures, the pilot study, and the research model as follow:

- HO₁: There is a statistical significant effect of media on formation the marketing literacy among consumer in Saudi Arabia at the 0.05 level.
- HO₂ : There is a statistical significant effect of marketing literacy formulated by the media on protecting the consumer from deception and commercial fraud in Saudi Arabia at the 0.05 level.
- HO₃: There are statistical significant differences in the level of marketing literacy in Saudi Arabia according to the demographical factors of the consumer at the 0.05 level.
- HO₄: There are statistical significant differences in the level of consumer protection in Saudi Arabia according to the demographical factors of the consumer at the 0.05 level.

Method

- Research Methodology: The study used descriptive analysis of the data obtained.
- The Pilot Study: It consisted of 58 Saudi consumers and residents living in Riyadh which reached to 15% of the study population.
- Research Population: represents all Saudi consumers and residents living in Riyadh city. The 2016 estimates show that Riyadh has a population of 5.8 million, 68% of whom are Saudis. The

percentage of male Saudi nationals is about 50.1%, while male residents are 64% [29].

- Type and Size of Research Sample: The simple random sampling method was used to collect the needed data. The sample reached to 386 of Saudis and residents of Riyadh city who were over the age of 20 at a significant level of 0.05. 341 completed final analyses were returned. The unit of analysis is the Saudis and residents who met the above requirements. It is estimated that 46% of Saudis are between the ages of 15 and 39 [29].
- Methods of Data Collection : consists of the following :
 - The Secondary Data Sources: The review of the various literatures related to the subject of this study, the Arabic and English books and theses, in addition to specialized websites and statistics issued by the relevant Saudi and international formal institutions.
 - The Primary Data Sources: In order to answer the questions of the research problem and testing the hypotheses, the appropriate measurement tool (questionnaire) was developed to collect the primary data needed for this purpose by reviewing the previous studies related to the hypotheses and variables of the research , and in order to analyze the research data needed to test hypotheses, we conducted the cronbach's alpha coefficients of Research Variables in show in table 1 as follows:

Table-1: Cronbach's Alpha Coefficients of Research Variables

N	Research Variables	Reliability	Paragraphs' Numbers
1	Using of Media	0.901	Part Two
2	The Marketing literacy		
	The Marketing Skills	0.727	1-6
	The Marketing Knowledge	0.878	7-12
	The Marketing Behavior consists of:	0.936	13-29
	Subjective Behaviors		13-17
	Behavioral Situations		17-29
3	The consumer Protection (The Four Rights)	0.625	30-39
	Total Reliability	0.963	1-39

Cronbach's alpha is a measure of internal consistency, that is, how closely related a set of items are as a group. It is considered to be a measure of scale

reliability. Cronbach's alpha is not a statistical test – it is a coefficient of reliability (or consistency). The Cronbach alpha coefficients of the research variables

are between 0.625 - 0.901. This means that the dimensions have relatively accepted. Internal consistency of all variables and the entire coefficient values are statistically accepted since it is more than the statically permitted rate 60%.

The five points Likert scale was used, which expresses the degree of response and the consistency between the statements and the respondent's opinion, where the value (5) is always given to the response level, the value (4) is often, and the level is sometimes (3), A little has value (2), and the value (1) was given to the level rarely. In order to analyze the results of the research sample, the descriptive statistical analysis (arithmetic mean, standard deviation, and relative frequency) were calculated. The components of the marketing literacy were evaluated according to the arithmetic mean of the research sample. More than 4.2 is very high, (2) 4.2 – more than 3.4 is high, (3) 3.4 – more than 2.6 is average (moderate), (4) 2.6 – 1.8 is weak, less than 1.8 is very weak.

Data Analysis and Testing the Research Hypotheses

HO_1 : There Is A Statistical Impact of the Media on the Formation of Marketing Knowledge of the Consumer in Saudi Arabia," and Three Sub Hypotheses Are Derived:

HO_{11} There Is A Statistical Impact Of The Media On The Formation of Marketing Skills In The Consumer In Saudi Arabia.

It was found that there were six phrases of the marketing skills of the consumer in Saudi Arabia, and the relative scale used in this study shows that all of the six phrases are highly achieved in Saudi Arabia. It was found that 58.3% of the sample highly accepted the high degree of marketing skills, while 33.6% of such

respondents have a low level of such skills. The table above shows the results of the descriptive analysis and ANOVA of this hypothesis.

In order to test the first sub-hypothesis, dependent and independent variables were put into linear equation as follows: $Y = A + B_1 X_1$. Where Y represents the dependent variable (marketing skills of the consumer), and X_1 represents the independent variable (media means), A and B are the estimates of the model. Using the statistical program SPSS, the results shows that there a significant effect of media on the formation of the marketing skills in the research sample shown in table 2. According on the correlation coefficient between independent and dependent variables, the positive relationship is shown and relationship between the media means and the ability to develop marketing skills has been confirmed.

It was found that there is a positive impact of the media on formation the marketing skills of the consumer in Saudi Arabia. Media is important source of the relationship with the dependent variable, the increase by one unit will improve the consumer skill by 0.9, and the media was positively correlated with the dependent variable (76.1%), and about 47.3% of the variance in such skills refers to media. The results of this study are based on the ability of media to acquire the necessary skills for smart purchasing.

In order to test the text of the first sub-hypothesis, it was used the result of ANOVA in table 2. Using the results of the step wise analysis, the first sub-hypothesis is approved, which say a significant effect of the media on marketing skills of the consumer in Saudi Arabia. The calculated significance (0.039) is lower than the significance level for test as a whole (0.05).

Table-2: Frequencies, Mean, and Standard Deviation of Sub Independent Variable (Marketing Skills)

N	The Phrase	F	Responses Degree					Mean	SD	Decision
			VH	H	N	L	VL			
1	I have the ability to distinguish between similar products according to quality.	%	22.2	38.2	20.8	16	2.8	3.6161	1.08651	High
2	I have the ability to distinguish between similar products according to price.	%	23.1	34.9	22.6	15.1	4.2	3.5829	1.12398	High
3	I have the ability to differentiate between the brands purchased.	%	25.9	28.8	20.8	15.6	9	3.4597	1.26943	High
4	I have the ability to distinguish between products purchased according to country of origin.	%	24.5	28.8	20.3	18.4	8	3.4313	1.26068	High
5	I have the ability to differentiate between the different uses of the products purchased.	%	25.9	32.5	22.2	15.6	3.8	3.6066	1.13882	High
6	I have the ability to distinguish the physical specifications of the products purchased such as colors and shape.	%	34.9	30.2	17.5	14.6	2.8	3.7962	1.14692	High

Overall Dimension	%	26.1	32.2	17.4	15.9	13.7	3.5821	0.76244	High
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ANOVA Model	The Variable	Effect Coefficient	R	R ²	t	Sig.	F	Siq.
1	The Constant	1.433	0.761	0.473	1.348	0.249	5.492	0.00
	Using The Media Means	0.9			2.343	0.079		

HO₁₂: There Is a Statistical Impact of the Media on Formation the Marketing Knowledge among Consumers in Saudi Arabia.

The marketing knowledge includes six phrases, and using the relative scale, only five of such phrases were moderated, while the other phrase "I have information about the consumers' rights in different purchasing situations" has the high level. Here, we find that 39.7% of consumers in Saudi Arabia have a low level of marketing knowledge necessary to make effective purchasing decisions, while 35.5% of such consumers have a high level of knowledge as in table 4. For the second sub-hypothesis, in a linear equation as described previously. $Y = A + \beta_1 X_1$

As we have shown, Y is the dependent variable (marketing knowledge) while X₁ is the media means, and A and B are model estimates. Using the SPSS and

using the Enter method, Table 4 shows the results of the estimate. $Y = 2.635 + 0.119 X_1$.

The results show that the media has a positive but it is very weak effect on the formation of marketing knowledge among the consumers in Saudi Arabia, and it is not statistically significant. This clearly indicates that there is a weakness in the impact of media on the dependent variable (marketing knowledge). In order to test the second sub-hypothesis and according to the results of the F in table 4, we reject the second sub hypothesis. This statistical decision shows that there is no statistical significant effect of the media on the formation of the marketing knowledge of the consumer in Saudi Arabia. The significance level of the ANOVA (0.56) is more than the significance level as a whole (0.05). Therefore, there is no statistical impact of the media on the formation of marketing knowledge of the consumer in Saudi Arabia.

Table-3: Frequencies, Mean, and Standard Deviation of Sub Independent Variable (Marketing Knowledge)

N	The Phrase	F	Responses Degree					Mean	SD	Decision
			VH	H	N	L	VL			
1	I have information about the consumers' rights in different purchasing situations.	%	25.9	37.3	20.3	10.4	6.1	3.6682	1.16041	High
2	I have information about the duties of the consumers in different marketing practices.	%	5.2	17.9	30.7	25.9	20.3	2.6209	1.16224	Moderate
3	I have Known the key issues facing the consumer in different purchasing situations.	%	7.1	19.3	33.5	27.4	12.7	2.8057	1.11491	Moderate
4	I have a knowledge of the methods should use when problems occur during the purchase process.	%	9.4	23.6	30.2	25.9	10.8	2.9479	1.14315	Moderate
5	I have knowledge of the consumer protection law in electronic purchasing transactions.	%	8.5	12.3	26.4	29.7	23.1	2.5403	1.21578	Moderate
6	I have a knowledge about the parties responsible on marketing problems.	%	12.7	16	25.9	29.2	16	2.8009	1.26046	Moderate
Overall Dimension		%	11.5	21.1	27.8	24.7	14.9	2.8973	0.92767	Moderate

ANOVA Model	The Variable	Effect Coefficient	r	R ²	t	Sig.	F	Siq.
1	The Constant	2.635	0.12	0.014	12.477	0.00	0.748	0.56
	Using The Media Means	0.119			1.473	0.142		

HO_{13} : There Is A Statistical Impact of The Media on Formation The Marketing Behaviors Among Consumers In Saudi Arabia.

This hypothesis consists of two parts: the subjective behaviors and the behavioral situations. In the first part there are beliefs of the consumer because

of the skills and knowledge obtained in the previous stages or situations, and in the second part, these are actual behaviors produced by the such beliefs , and it is used by the consumer in the different stores and selling points at the moment of making the purchase decision.

Table-4: Frequencies, Mean, and Standard Deviation of Sub Independent Variable (subjective behaviors)

N	The Phrase	F	Responses Degree					Mean	SD	Decision
			VH	H	N	L	VL			
1	I have a degree of confidence in the different store and sales men dealing with.	%	5.2	22.2	34.3	23.6	14.1	2.8057	1.10202	Moderate
2	I have the ability to make the right purchasing decision.	%	25.5	40.6	17	12.3	4.7	3.6872	1.12833	High
3	I have the ability to discover the negative marketing practices in the markets.	%	13.2	29.2	30.2	19.8	7.5	3.2085	1.13562	Moderate
4	I have confidence to get my rights as a consumer when complaining to government institutions.	%	12.3	16.5	22.6	25.9	22.6	2.6967	1.31762	Moderate
5	I have confidence to get my rights as a consumer when making a complaint to the store itself.	%	10.4	18.9	24.1	29.2	17.5	2.7536	1.24439	Moderate
Overall Dimension		%	13.2	25.5	25.7	22.2	13.3	3.03	0.92931	Moderate

The subjective behaviors (beliefs) consist of five phrases, and using the relative scale, overall of these situations are moderate. At the same time, the confidence level of consumer in stores and salesmen are moderate according to 60% of the sample, and there is lack in the confidence level to obtain the consumer rights when submitting complaints to government institutions or to the same store itself according to 48.5% and 46.7% respectively. There is also 66.1% of consumers have a high belief to make an appropriate purchasing decisions, and about 42.4% have the same level of belief to discover the negative marketing practices in the markets and stores using the table 4.

The second part of the hypothesis (behavioral situations) consists of 12 phrases, overall of such phrases referring to the actual practices of the consumer in the markets and stores in the during and after the purchasing process, and using the relative likert scale, it was found that these situations are moderate. It was found that 8 of these phrases are moderate, while there was a clear weakness in communicating with a consumer protection devices in the case of any problem according to 54.2%, while there are three statement are highly achieved " I stop using the product in the event of any defect or mistake" , 'I tell others about my positive experiences during the purchase process' and " I tell others about my bad experiences during the purchase process' .

Table-5: Frequencies, Mean, and Standard Deviation of Sub Independent Variable (behavioral situations)

N	The Phrase	F	Responses Degree					Mean	SD	Decision
			VH	H	N	L	VL			
1	I read the contracts and guarantees for the product before the purchase.	%	7.5	19.3	25	25.5	22.6	2.64	1.240	Moderate
2	I keep the purchase invoice and the different documents related to the purchase.	%	24.1	25.9	18.4	21.2	10.4	3.30	1.325	Moderate
3	I compare weights, lengths and sizes of the product when making a purchase.	%	16.5	25.5	25.5	18.4	14.2	3.10	1.293	Moderate
4	I stop using the product in the event of any defect or mistake.	%	35.8	25.5	16.5	17.5	4.7	3.71	1.253	High
5	I make sure if the prices are really discounted.	%	21.2	29.7	21.7	15.6	11.8	3.33	1.296	Moderate

6	I communicate with a consumer protection devices in the case of any problem.	%	9.9	13.2	22.6	28.3	25.9	2.53	1.285	Weak
7	I check the safety and quality of the product during purchasing process.	%	22.2	33.5	22.2	18.4	3.8	3.51	1.144	Moderate
8	I inform the store's staff of comments, suggestions and complaints when necessary.	%	17	27.8	21.2	19.8	14.2	3.11	1.312	Moderate
9	I tell others about my positive experiences during the purchase process.	%	25.9	36.8	17.5	13.2	6.6	3.62	1.195	High
10	I tell others about my bad experiences during the purchase process.	%	25.5	38.7	17	11.8	7.1	3.63	1.190	High
11	I make the purchase in normal times (not fatigue or hunger).	%	19.8	34.4	24.5	15.1	6.1	3.46	1.151	Moderate
12	I make the planned purchase (do not make an urgent purchase).	%	12.3	30.2	26.4	20.8	10.4	3.12	1.180	Moderate
Overall Dimension		%	19.8	25.6	19.9	18.8	16	3.03	0.92931	Moderate

The results in table 5 show that passing of bad experiences among consumers is greater than the positive experiences according to 64.2% of consumers. This means that the WOM is an effective mean of spreading information and experiences among consumers in Saudi Arabia. It is also found that 32% of information are transmitted by parents, relatives and

friends. It was found that 54.2% of consumers have purchased in ordinary times (not urgent needs) and 42.5% of buying decisions are planned. Here we notice that the tow last factors are very important and critical in obtaining and making reasonable smart buying decisions which decrease the fraud in the stores and shopping points.

Table-6: ANOVA of Marketing Behavior

The Variable	Behavioral Situations			Subjective Behaviors		
	B	t	Sig.	B	t	Sig.
The Constant	2.830	13.293	0.000	3.205	15.383	0.000
Media Means	0.004	0.054	0.957	0.017	0.212	0.833
Statistical Indicators	F=6.195 r=0.651	Sig.=0.014 R ² =0.423		F=0.199 r=0.062	Sig.=0.939 R ² =0.004	

$$\text{Subjective Behaviors } Y = 3.205 + 0.017 X_1$$

$$\text{Behavioral Situations } Y = 2.83 + 0.004 X_1$$

In order to test the third sub-hypothesis, the dependent and independent variables are in the simple linear equation, Y refers to the marketing situations which include the subjective behaviors and behavioral situations (the dependent variable), X₁ represents the independent variable as previously defined, the following table shows the results of this analysis. The results of the estimation are divided into two parts:

- Effect of the media on formation the subjective behaviors, and here we have noticed that these behaviors are personal which linked to the individuals themselves over time, and the consumers may try to express themselves in the wrong situations or places when they asked. The results show that the effect of the media is not statistically significant, so there is no statistical effect on the subjective behaviors. These results shown when comparing the level of significance of the variable with the level of significance fot test as

a whole 0.05. Finally, the level of significance of the F (0.939) test is greater than the significance level as a whole (0.05), and this means that there is no statistical effect of the media on formation the subjective behaviors among the consumers in Saudi Arabia.

- Effect of the media on behavioral situations. The behavioral dimension mostly included the guidelines that may be followed by the consumers during the shopping vists and may therefore use the different sources of information that provide them the needed information in such situations and in all conditions of purchase. The research show that the consumer protection association and the educational institutions are more influential on the behavioral situations among Saudi consumers. By comparing the level of significance (0.014) with the significance of the test as a whole (0.05), we accept the sub-hypothesis that say there is statistical effect

of the media on formation of the behavioral situations of the consumers in Saudi Arabia.

HO₂: There is a Statistical Impact of the Concept of Marketing Literacy on the Consumer Protection from the Practices of Fraud and Commercial Deception in Saudi Arabia.

This hypothesis has three dimensions explain the concept of marketing literacy, and using the relative scale, it is found that this concept is highly achieved. At the level of sub-components of the marketing literacy, there was a weakness in the marketing knowledge, while marketing skills and marketing situations are

moderately achieved according to mean values 3.5821 and 3.1884 respectively.

The level of consumer protection against negative market practices is high according to mean (3.5813). We show that the consumer's knowledge about most of his rights was a high, except three rights which have the moderate level: "the right to health and safety when using the products normally" according to 53%, "the right to get compensation in case of conciliation is damaged" according to 51.2% and "the right to obtain details dealing between the supplier and exporters" according to 38.7%.

Table-7: Frequencies, Means, and Standard Deviation of Sub Dependent Variable (Consumer Protection)

N	The Phrase	F	Responses Degree					Mean	SD	Decision
			VH	H	N	L	VL			
1	I know my right to health and safety when using the products normally.	%	17.5	35.5	21.7	17.1	8.1	3.37	1.202	Moderate
2	I have the right to obtain the correct information and data about the products purchased.	%	26.3	30.4	23	15.7	4.6	3.55	1.171	High
3	I have the right to freely choose between products that meet the quality requirements.	%	35	31.3	14.3	12	7.4	3.72	1.278	High
4	I have the right to personal dignity and respect for religious and cultural values.	%	49.8	26.3	7.8	11.5	4.6	4.02	1.225	High
5	I have the right to bring legal cases in injury and violation of my rights.	%	28.1	30	15.7	17.1	9.2	3.54	1.299	High
6	I have the right to get compensation in case of conciliation is damaged.	%	30	21.2	19.8	17.5	11.5	3.37	1.376	Moderate
7	I have the right to get the documents, contracts and invoices of the purchase.	%	41.9	26.3	14.7	12	5.1	3.85	1.235	High
8	I have the right to obtain details dealing between the supplier and exporters.	%	18.4	20.3	18.4	24.4	18.4	3.06	1.396	Moderate
9	I have the right to inform the government authorities about mistakes and abuses .	%	31.1	24	18.9	15.7	10.1	3.50	1.350	High
10	I have the right to get the full details of the purchase process in installments such as: price, period, total cost, number of installments.	%	39.2	28.6	15.7	12.4	4.1	3.82	1.196	High
	Overall Dimension	%	31.7	27.4	17	14.5	9.34	3.5813	1.2728	High

In order to test the second main hypothesis, dependent and independent variables were put into the linear equation described above: $Y = A + B_1 X_1 + B_2 X_2 + B_3 X_3$. Y represents the dependent variable (consumer protection), while X_1 , X_2 , and X_3 represent

the independent variables respectively: marketing skills, marketing knowledge, marketing situations (marketing literacy concept), A and B are the estimates of the model. Table 7 shows the results of this estimation.

$$Y = 0.164 + 0.352 X_1 + 0.053 X_2 + 0.627 X_3$$

The results of the Stepwise analysis indicate that the level of consumer protection in Saudi Arabia resulting from marketing situations is more effective than marketing skills or marketing knowledge.

According to this study, the situations of consumers in the stores (markets) before and after the purchase are very strongly affected on increasing the level of protection against bad and negative practices of salesmen and marketers. The coefficient of impact of marketing situations reached to 0.865, and there is 50% of protection refers to the situations of the consumer, and the correlation between them reached to 70.8%. Based on the above, we find that there is no clear

correlation between level of consumer protection in Saudi Arabia and a certain marketing knowledge, may be used by the consumer to build a marketing culture in all situations of purchase before and during the process to avoid presurers of stores and marketers, especially if we know that 47.2% of purchasing decisions are unplanned and randomly done. According to the frequencies, about 31.8% of females (or 30.6% of males), 54.2% of secondary school students (or 27.4% of bachelor's degree and above), and about 35.1% of their income exceeds 10 SR thousand (or 27.7% More than 10 SR thousand), all of such segments have unplanned and randomly purchased decisions.

Table-8: Frequencies, Means, and Standard Deviation of Sub Independent Variable (Marketing Literacy)

N	The Phrase	F	Responses Degree					Mean	SD	Decision
			VH	H	N	L	VL			
1	Marketing Skills	%	26.1	32.2	17.4	15.9	13.7	3.5821	0.76244	High
2	Marketing Knowledge	%	11.5	21.1	27.8	24.7	14.9	2.8973	0.92767	Moderate
3	Marketing Situations	%	16.5	25.5	22.8	27.4	7.8	3.1884	0.86318	Moderate
	Overall Marketing Literacy	%	18	26.3	16	22.7	17.1	3.2226	0.8511	Moderate
	Consumer Protection	%	14.2	31.2	22.3	10	15.6	3.5813	1.05415	High

ANOVA Model	The Variable	Effect Coefficient	r	R ²	t	Sig.	F	Siq.
1	The Constant	0.164	0.738	0.538	0.680	0.497	82.511	0.00
	Marketing Skills	0.352			4.102	0.00		
	Marketing Knowledge	0.053			0.689	0.492		
	Marketing Situations	0.627			7.099	0.00		
ANOVA Model Using Step Wise Method								
1	The Constant	0.823	0.708	0.499	4.179	0.00	21.492	0.00
	Marketing Situations	0.865			14.508	0.00		

Table-9: The Binary Correlation between the Elements of Marketing Literacy and Consumer Protection

Consumer Protection	The Coefficients		Marketing Skills	Marketing Knowledge	Marketing Situations
	Pearson Correlation	0.607**	0.155	0.708**	
	Sig. (2-tailed)	0.00	0.57	0.00	

**. Correlation is significant at the 0.01 level (2-tailed).

In order to test the second main hypothesis, it was found that the level of significance of F (0.00) is less than (0.05). Therefore, the text of the main hypothesis that there is a statistically significant impact of the marketing literacy on consumer protection in Saudi Arabia was accepted. At the level of the binary correlation between the components of marketing literacy and consumer protection, the previous table 9

shows that all of coefficients are statistically significant, except for the variable of marketing knowledge as discussed previously.

HO₃: There Are Statistical Differences In The Level of Marketing Literacy of The Consumers In Saudi Arabia According To Demographic Factors.

Table-9: Statistical Differences in the Level of Marketing Literacy

The Factor	Sample Mean	General Mean	F	Siq.	The Decision	Scheffe Test According to Education Level	
						Level	Mean
The Gender	1.32	1.5	1.407	0.237	No Differences	Secondary	2.776
Education Level	2.59	2.5	4.169	0.003	Differences *	B.A	3.21
Income Level	3.13	3	2.221	0.068	No Differences	M.A	3.5114
Age Level	3.14	3.5	0.545	0.703	No Differences	PhD	3.198

Table 9 shows the variation in trends of marketing literacy according to effect of demographical variables (gender, education level, income level, age level). There is an agreement about the effect of education and income levels. In order to test this hypothesis, the ANOVA analysis is used. It is found that there are three values of the levels of significance of the demographical factors more than 0.05, but the significance level of education level is less than the statistically permitted rate. Therefore, we accept the main hypothesis that say there are statistically significant differences in the concept of marketing literacy in Saudi Arabia according to the difference in education level. Using Scheffe test which shows that these differences tend to the master degree holders.

HO₃: There Are Statistical Differences In The Level of Consumer Protection In Saudi Arabia According To Demographical Factors

The results show that there is variation in trends of consumer protection according to effect of demographical variables (gender, education level, income level, age level). In order to test this hypothesis, table 10 shows that there are three values of the significance level of some demographic variables are more than 0.05. Therefore, there are no statistical significant differences in the level of consumer protection according to that values, while the significance level of education level is less than 0.05, so there are statistical differences in the level of consumer protection according to education level, and such differences tend to the master degree holders also.

Table-10: Statistical Differences in the Level of Consumer Protection

The Factor	Sample Mean	General Mean	F	Siq.	The Decision	Scheffe Test According to Education Level	
						Level	Mean
The Gender	1.32	1.5	1.406	0.237	No Differences	Secondary	3.1708
Education Level	2.59	2.5	2.248	0.045	Differences *	B.A	3.5158
Income Level	3.13	3	1.507	0.201	No Differences	M.A	3.9326
Age Level	3.14	3.5	0.62	0.649	No Differences	PhD	3.5969

FINDINGS AND RECOMMENDATIONS

Findings Discussion

It has been shown that the consumer in Saudi Arabia has a high degree of marketing skills, which use to judge on the negative and bad practices conducted by store and marketers. It is show that the media in different forms (Internet, television, newspapers and magazines) have an critical impact on formation of such skills. 48.8% of marketing skills have been acquired by consumers through advertising. We add that Internet, television, newspapers and magazines are tools to collect and acquire new marketing skills, rather than a the consider as a knowledge frame provides the marketing knowledge to consumers.

In addition, the percentage of read and visual media has been distributed by 40.5% and 59%, respectively. Thus, this disagree with other literatures shown that 70% of the information reach to the individual by reading, and this explained by matching the read with technological development and the revolution in information especially tablets and mobile phones, which have combined the watching, reading technologies and entertainment at the same time, and if the Internet added to the sources of reading , then the percentage will increase to 98.9%. The lack of effect of of any educational institutions, consumer protection devices and government institutions in formation the marketing knowledge in Saudi Arabia may affect the purchasing decisions, and this reflected the weakness of marketing knowledge that doesn't making an effective and smart purchasing decisions. In this study, knowledge is a general behavior not specific to a

particular group, and it includes the social assessment, especially since that the less educated consumer may pay additional money and efforts in checking and inspection, and this negatively affected on this behavior, literacy is designed to help the local communities such as school and universities students and adolescents to develop critical thinking skills while reading their own messages [15].

Marketing skills may succeed in a particular circumstances or certain markets, and its not possible to continue this success all the time at the same level, unless these skills are supported by appropriate knowledge content helps to develop smart rational purchasing decisions continuously. The importance of this trend shows according to 47.2% of the purchasing decisions are unplanned. Kirsch *et al.* [9] confirmed that the smart person has the ability to make his situations or behaviors at the same level of efficiency and effectiveness. Studies of [10, 11] suggest that literacy involves effective construction of the skills acquired and the ability to negotiate within the social content conducted by people when they reading different text messages in the market, so the marketing knowledge as part of the concept of marketing literacy increases the percentage of rational and smart purchasing decisions, and helps to reduce the exploitation and commercial deception of stores and sales force.

Consequently, the study finds that the consumer in Saudi Arabia uses the marketing skills in purchasing situations that suddenly happened. Therefore, this study distinguish between the subjective

situations that represent the consumer's perceptions about some marketing issues which have a high degree of responses, with a clear need to enhance the right to health and safety when using the products regulary, the right to get compensation in case of conciliation or damage, and the right to obtain the details of transaction with supplier and exporters.

The subjective level reflects what the consumer is actually did in the selling points before or during the purchase. This level is moderated, with a clear weakness in reading the contracts and guarantees of the product before the purchase, and lack of communication with parties responsible on the consumer protection. However, it finds that the Consumer Protection Association in Saudi Arabia and the academic institutions have playing an important role in formation such behaviors, with 18.7% and 11.7%, respectively for each. More specifically, 4.8% and 2.08% of marketing information are transmitted through consumer protection association and university academic courses, respectively.

The large proportion of consumers in Saudi Arabia transfer and exchange bad experiences that faced them in the markets, rather than the positive experiences. This means that negative WOM is the most pervasive tool in the Saudi market. This result disagree with the east *et al.* [19] that the negative WOM is less frequent than the positive one. Here we agree with literatures that consider the sources of information as an informative frame helps in educate the consumer against the marketing practices in market place, and this mean that such information are used to help the individual in making a certaian purchasing decisions. So WOM is a tool helps to motivate or to delay the decision of purchase rather than as a tool to exchange or transfer the information among consumers [30]. It finds that 32% of the information is transmitted by parents, relatives, friends, and this is agree with the study [30] that shows the strong influence of WOM by friends and relatives on the purchasing decision. Krol [18] and Shim [20] have confirmed that 26.7% of the information was transmitted via the internet, 13.5% and 10.9% were transmitted via commercial television and newspapers and magazines respectively. Thus, the results were agreed with Krol [18] and Shim [20] that consider the informative sources of American are friends, parents, Ad and TV. Shim has ranked this sources as follow: friends, parents, printed media, and commercial television.

The three components (skills - knowledge - behaviors) are reflect the concept of marketing literacy, and it has been shown that the information sources available are influenced on formation of behavioral situations of consumers. It also foinds that the level of consumer protection in Saudi Arabia is high, so there is high level of awareness about the rights of consumers

such as: the right to personal dignity and respect for religious and cultural values, the right to obtain documents, contracts and invoices relating to the purchase process, details regarding the purchase process by installments.

To resolve the impact of the three components that represent the marketing literacy on the level of consumer protection in Saudi Arabia, it finds that the strongest impact is the behavioral situations, and then the marketing skills, beside the positive correlation between them. A large part of shoppers in Saudi Arabia didn't have any search porcesses of information in the pre purchase stage, and the shelves in store is the main source for checking the prices and level of quality, while the others use the booklets. Marketing knowledge is not statistically effected on the level of consumer protection in Saudi Arabia.

In general, it has been shown that there is an important impact of the marketing literacy on the consumer protection against the practices of deception and commercial fraud in Saudi Arabia, and there is a role of media in reducing informative illiteracy [6]. Delivering the positive messages to the community may help to protect the members against fraud, as well as enhance the consumer protection at selling points. It finds that there is no role for university marketing courses in enhance the consumer protection or develop the marketing literacy. 2.1% of marketing information comes through these courses in a society where illiteracy rate is less than 4%, and there is 13% of the students are in field of mamagement. This findings disagreed with previous studies shown that 21% of American students studied one or more undergraduate courses in consumer literacy and improvie the marketing capabilities [21]. This results disagree with the study of Geraee, Kaveh, Shojaeizadeh and Tabatabaei [31] shown that there is low levels of students' knowledge because there of the lack of sufficient educational programs in Iranian schools. This study revealed the adolescents' need for a theory-based Media Literacy Education Program. Our current results have agreed with the study of Kleemans and Eggink [32] which show that media literacy programmes is limited. However, the contribution of media literacy programmes to news literacy is small. Moreover, findings show that the level of news media literacy is moderate, and that education and age are strongest predictors of the news media literacy of students than media literacy education itself. This study of Vraga, Tully, Kotcher, Smithson, and Broeckelman-Post [33] confirms the value of conceptualization the news media literacy using the theoretical subcomponents used by Ashley and his colleagues [1]. But additional measures are needed to capture the diverse nature of news media literacy: self-perceived media literacy (SPML) and value of media literacy for democratic society (VML).

Finally, The study shows that there are no statistical differences in marketing literacy and consumer protection in Saudi Arabia against fraud and deception, according to gender, income and age. However, such differences found in the previous two variables according to education and such differences tend to the master holders. These results confirm with the research that support the education in meeting the purchasing needs. According to the study of Adkins and Ozanne [13], the less educated people have low level of experience and they have difficulties in successful exchanges [23, 24]: identifying his needs and inability to guess prices and products [11]. This study has agreed with the other studies about the differences between shoppers in terms of price recall due to differences in educational.

There are other contributions of current study; the relative ranking of the main areas of commercial fraud in Saudi Arabia is as follows:

- The deception in advertising text messages of some products according to 18.1%.
- Bad and negative practices in the pricing issues according to 15.9%.
- Negative practices in the field of guarantee contracts by some producers according to 12.9%.
- Fraud in packaging and use of materials not suitable for the product according to 11.1%.
- Fraud and manipulation of weights and measures of products according to 10.5%.
- Fraud in storage and use of storage methods and places unsuitable for the product according to 9.6%.
- Fraud in the use of means of transportation not suitable for the product according to 8.3%.
- Fraud in product specifications such as color and shape according to 7.5%.
- Put the products in unreachable and unsuitable places of consumers in promotion times according to 5.9%.

At the level of products that are subject to commercial fraud according to the sample, and using the marketing classifications of goods known in marketing literatures as follow:

- Consumer Goods: It accounted for 39.8% of the total, and the goods included in this group are ranked according to their importance: garments (26.2%), food items (22.9%), medicines (15%) perfumes, materials and cosmetics (11.5%).
- Durable Goods: It accounted for 28.8% of the total, and the group of goods ranked by importance was: auto parts (33.7%), electronics (33.7%), motor vehicles (20.7%), gold and silver (11.9%).
- Services: It accounted for 24.8% of the total, and the goods included in this group ranked by importance: a) restaurants (27.8%), insurance

(25.6%), tourism and travel (20.06), hotels (13.6%), financial services by 13%.

Recommendations

In light of the previous results and the remarks and suggestions provided by the researcher, we recommend the following:

- The need for the media to prepare and share news and programs related to the consumer in an innovative manner, and this is through will be more attractive and effective by using the social media, as well as provide specialized programs to train consumers and reference groups of individuals and institutions on the subject of consumer-oriented media.
- Emphasize the importance of university and school visits to large markets in Saudi Arabia, as well as to institutions that are interested in the consumer. This has an important role in promoting the marketing literacy based on the experiential and observation away from the theoretical material provided by specialized courses and reference books.
- The supervisory concept of the ministry of industry and trade and the branches of the municipalities in the kingdom should be strengthened. Therefore, we suggest that the legislative role should be strengthened and the powers granted should be increased, rather than the financial fees and penalty, to withdraw the license and deprive it of commercial activity, and use the black list of merchants whom are proven to be involved in fraud and deception.
- Activating the legislative and supervisory role of the consumer protection Association, so that the association is involved in the inspection campaigns carried out by the municipalities and the official departments, in addition to enhancing its awareness role by providing more facilities enabling it to set up a consumer television station, in all kinds of stores and markets.
- The establishment of an independent court to be followed by the legal authorities in the kingdom, which will deal with the large commercial disputes between the trader and the consumer, reduce the length of the administrative procedures, speed up the resolution of disputed cases, effectively advertise in various media, electronic communication between the consumer and the virtual trader within jurisdiction as well.
- The universities have a very important educational role, so that their role is not limited to the teaching of theoretical courses. Rather, it is necessary to coordinate with the supporting bodies of consumer rights in the kingdom on how to characterize decisions related to consumer protection and encourage seminars and educational programs within universities and secondary schools.

Marketing Implications

According to the previous findings, a set of indicators that enhance the concept of marketing literacy and consumer protection in Saudi Arabia. There are statistical differences in the concept of marketing literacy and the consumer protection according to the education, which shows that such differences are tend to master degree. These results confirm the importance of education in fulfilling the customer needs. According to Adkins & Ozanne [13], the less educated people have a low level of experience and have difficulties in achieving successful, accurate exchanges and smart decisions [23] and don't use the scientific principles. Such decisions depend on the physical specifications to evaluate the purchasing decision such as Ad and packaging [24] beside inability to guess the products and prices [11]. Other studies have found that there are differences between shoppers in terms of price recall because of the difference in education level, as it was found that 90% of those who remember the price are university degree holders, while other levels of education can't remember.

Demographical Analysis of Marketing Literacy

71.4% of males have showed that the media is the main sources of literacy. 21% of males have a high level of marketing literacy compared with 20.9% of females. The gender is statistically insignificant in the level of marketing literacy. There is no any privacy of the gender specifications or purchasing roles of males and females. Sources of information use the general information without any privacy in Saudi Arabia. For example, males in Saudi Arabia often play the role of buyer, while the female has the role of influencer or initiator in the purchasing process, especially if they are married. Studies have shown that the women's participation percentage in the households purchasing decision reached to 85%. So the media should take into account the requirements and needs of each segment separately.

It was found that 66.6% of secondary school students have low level of marketing literacy, compared with 32.6% and 31.2% of bachelor's and graduate students, respectively. This clearly implies the impact of education on the degree of marketing literacy. The more educated groups use the media (television, newspapers, magazines, and the internet) to enhance their literacy according to 52.2% and 53.3% of BA and graduate students, respectively.

The use of the inappropriate sources necessarily affects on formation the marketing literacy. It is remarkable that 25% of the less educated people (secondary school) are dependent on the consumer protection association; while the higher educated people are less dependence on this tool according to 16.3% and 8.7% of BA and graduate students respectively. It should be noted that academic institutions, including faculty staff members, university courses and research

centers have only 4.3% of the BA holder's interest, compared to 3.3% for the graduate students. It was found that 35.1% of high income people who have more than SR 15 thousand rely on government institutions, compared to 52.7% of the less people who have less than SR 10 thousand, which use different media means, and about 44.6% of consumers consider that the last income group (less than 10 thousand) is the least educated from the marketing prospect. Finally, it was found that the age is an important indicator in the formation of the marketing literacy. It is found that 37.2% of the group between 20 and 40 years having a low level of marketing literacy, compared to 26.1% of the age of over 40 years. It was also found that 49.7% of the age under 40 years used the Internet and its applications, while 57.1% of consumers whom over 40 years use the commercial television.

Demographical Analysis of Consumer Protection

75.7% of males have a higher level of consumer protection, while 61.4% of females have this level. This may be due to different roles played by male consumers in the market compared with females. 51.6% of those with higher education had a higher level of protection compared with 41.7% of secondary school students. More specifically, the high levels of protection were respectively 67.5%, 52.2% and 44% for the master, bachelor and Ph.D. holder. Generally, the higher level of education leads to the higher level of protection of consumers in Saudi Arabia. The increase in income was not statistically significant in influencing the level of consumer protection. It was found that 57.5% of those earning less than SR 5,000 had marketing skills that increased the level of protection compared with 48.3% for the rest of the income groups. In general, the level of protection is lower for 47.7% of those whose incomes exceed SR10, 000.

Finally, it was found that the elderly consumer (over 60 years) or the teenagers (under 20 years) were both less protected than other social groups. It was found that 63.2% of the 50-60 age groups had the highest level of protection, followed by the category between 20- 30 years of age by 55.4%. Overall, the age of the consumer increases his or her literacy, which increase the level of protection. To be sure, 51.4% of teenagers under the age of 20 have the lowest level of protection, compared with those over the age of 20 years. The study of Russeler and his colleagues [34] suggest the effectiveness of a reading and writing training program for German functionally illiterate adults. Thus, it can be concluded that the program is effective in teaching reading and spelling to functionally illiterate adults. Further research is needed to evaluate the respective contribution of the different modules to the observed gains in reading and spelling abilities.

Limitations and Future Research Directions

It is very useful to apply this study on the individual sectors, to know the negative practices that are taking place in every sector such as: cars and accessories, perfumes and cosmetics, foodstuffs, hospitals and polyclinics. We also look forward to further studies on how to strengthen the role of universities in consumer protection through their academic marketing departments. This study has many limitations as follow:

- The study focus on the population over than 18 years old, because this group is able to make decisions of purchase, and therefore they are subject to deception and fraud by stores and marketers.
- This targeted group of age in this study is still in the school (university), or it has completed the university degree , or may be in the age of work stage. So this group may be need to build and take an effective and efficient smart buying decisions in the future.

CONCLUSION

The study aimed at determining the impact of media on formation the marketing literacy and determining such marketing literacy on consumer protection in Saudi Arabia. The study concludes that there is no statistical impact of media on marketing literacy, but there is an statistical impact of marketing literacy on the consumer protection in Saudi Arabia. The different forms of media have a key role in formation the literacy. In general, it has been shown that there a limited role of media in enhancing the awareness , and there is an important impact of the marketing literacy on the consumer protection against deception and commercial fraud in Saudi Arabia. Other Results show that the educated people use the media means to enhance their literacy level, and the age is an important factor in formation the marketing literacy, so the increase of consumer age will increase level of literacy, and level of protection consequently. The education level is very important factor in consumer protection, because the higher level of education lead to increase the consumer protection, and it is noted that the increase of income isn't statistically affected on consumer protection. Finally, the elderly (over than 60 years) and the adolescents consumers (less than 20 years) are the less protected groups in Saudi Arabia. May be this result agreed with the most popular perception in the society that the educated people is more protected against bad market practices.

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