

عنوان مقاله:

The Relationship between Regulation and Consumer Protection in the Non-Banking Financial Sector: A South African Perspective

محل انتشار:

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خلاصه مقاله:

Purpose: Since the ۲۰۰۸/۰۹ global financial crisis, financial regulation has become topical. As a result, governments of various economies have since implemented various regulatory reforms with the aim to avoid future crises and strengthen consumer protection. Academic literature indicates that scholars have divided opinions on the role of regulation to improve consumer protection. The aim of this study was to investigate the relationship between financial regulation and consumer protection. The study was narrowed down to focus on the South African non-banking financial sector. **Methodology:** The study formulated one overall research question, which was supported by three sub-questions raised. A quantitative research methodology was employed and survey questionnaire administered to collect data. **Findings:** The relationship between the two variables was tested statistically and finding depicted a negative correlation between the two variables and that strict financial regulation is not a predictor of improved consumer protection. **Originality/Value:** This paper has been investigate the relationship between regulation and consumer protection in the non-banking financial sector in South African perspective.

کلمات کلیدی:

Consumer protection, financial crisis, financial regulation, economies, regulation, non-banking financial sector

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