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FEATURE ARTICLE

### **Consumer Council's 2024 Father's Day Shopping Guide**

In Fiji, Father's Day is a time where families come together, have a meal to honour their father and give them gifts. It is a time marked by increased shopping for gifts such as shirts, shoes, electronics, food, and confectioneries. While some consumers enter the market well prepared with an estimated budget and shopping list, over the years, the Consumer Council has noted that most do not plan for their shopping. As Father's Day has changed in meaning and purpose, the way people purchase for the day has also changed. Moreover, consumers have a wide range of goods to select from due to the numerous discounts, sales and bonanzas offered by Fijian retailers.

This feature article is aimed at providing consumer advice based on lessons from previous years, to assist consumers in shopping, who are faced with a wide range of goods in Fiji.

When considering Father's Day, it's essential to recognize that it offers retailers a prime opportunity to introduce new promotions, ideas, menus, or events to attract customers, boost sales, and on the other hand, offers consumers with the chance to enjoy discounts. It is an occasion in which most people become involved. They would usually buy gifts for their fathers or take him out for a meal or have a great family day, engaging in different activities. Whatever the activity, it usually involves mom and the rest of the family members in that special day for dads. The global market, therefore, recognizes Father's Day as a special occasion providing a kaleidoscope of shopping opportunities.

#### **Planning Ahead for Father's Day Shopping**

Beat the Father's Day rush by planning ahead and shopping early. Whether you are at home or at work, it saves time if you have a shopping list. At the very least, you should have a good idea of what you want to buy and where you know you can find it. There are many benefits to both the person making the purchases and to the store owner in having the shopping done quickly. Don't give up easy choices and objective comparisons for the sake of speed. Your thoughtfulness will shine through in the gift you choose, even if it is purchased in a hurry. Keep these points in mind the next time you sketch your plan of action for shopping.

- Always remember your purpose in shopping: By understanding what you need and are looking for to show your love and appreciation, you will avoid unnecessary spending.

#### **Head Office**

Level 5 Vanua House  
Victoria Parade GPO, Suva  
Phone: 3300792/3310183  
CEO: 3305864  
Fax: 3300115  
Email: [complaints@consumersfiji.org](mailto:complaints@consumersfiji.org)

#### **Lautoka/West**

Suite 4 Popular Building  
Vidilo Street  
P.O. Box 5396, Lautoka  
Phone: 6664987  
Email: [consumerltk@connect.com.fj](mailto:consumerltk@connect.com.fj)

#### **Labasa/North**

Shop 2, Mudaliar Investment  
Sangam Avenue Street  
P.O. Box 64, Labasa  
Phone: 8812559  
Email: [colbs@connect.com.fj](mailto:colbs@connect.com.fj)



- **Setting a Budget:** Consumers should plan ahead and decide how much they need to spend before they go shopping. By doing so, consumers will not spend more than what they intended to spend.
- **Doing Some Research:** Research might involve comparing prices or products, and gathering some information from commercials, salespersons or consumers who had already used the product.
- **The Right and Best Products:** Some consumers might first want to find out what Dad wants and always wanted. They should get Dad what best suits his lifestyle. A few practical presents would give Dad the freedom or it may encourage him to exercise, make it easier for him to get ready for work, help him to save time or may eliminate a batch of chores on his days off. A gift that meets all these specifications is the perfect one for Dad.
- **Shopping Around:** Retailers often know what other stores are asking and in order to draw customers to their stores, they will either price it accordingly with the competition or sometimes offer a better price. Hence, you may find Dad a present you can afford. It is always better to do comparative shopping to ensure you are getting the best bargain. Remember to buy from a retailer who has a good reputation. It may require some effort but this is the best way to ensure that you have gotten your value for money. Remember, be careful about paying a low price for merchandise, if the product is going to fall apart and will have to be replaced again within a short period of time.

### **Common advertising and marketing gimmicks used by retailers**

When shopping on Father's Day, you need to be aware of some of the strategies, particularly those used to trick one into buying more products.

- **"Combo Deals and Discount Thresholds:"** - Discount thresholds are when the retailer will offer you a discount, but only if you spend above a certain limit. Almost every retailer will have these offers, and it is used as a strategy to make you purchase more items than you need. Check whether you are saving any money on the combo deal by comparing the collective price against the individual prices of those items. Remember that the more you buy, the more they sell and the more they earn compared to the income they would have received, had you not purchased additional items.
- **"Sale"** - this is another word that retailers are competing on during the Father's Day weekend. Most retailers put almost anything on sale to attract consumers to their shops. Prices for a certain product can be a few cents to one dollar off or even five to ten dollars off its original price. While it may be tempting to take advantage of these offers, check to

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see if you are getting value for money. If it is a perishable good, check the expiry dates thoroughly.

- "Gift offers" - some retailers offer a lot of gifts to a consumer when purchasing a certain product only to increase its sales. They understand that when people hear the word "free", whether the visual aid is appealing or not, they buy products, especially those that provide them with something for free.

### **Buying items on hire purchase**

Hire purchase agreements provide a convenient way to acquire expensive items like electronics, or furniture without paying the full cost upfront. However, it's crucial to remember that you do not own the goods until you make the final payment, even though you have possession of them. This means that if you miss payments or default on the agreement, the seller has the right to repossess the items, potentially leaving you with nothing to show for the payments you've already made. Essentially, hire purchase allows you to use the item while gradually paying for it, but ownership is not transferred until the final payment is completed.

When considering a hire purchase, it's important to fully understand the terms and conditions. Take the time to calculate the total cost, including interest and any fees, and ensure the payments fit comfortably within your budget for the entire duration of the agreement. Additionally, explore whether early repayment options are available to save on interest, and compare hire purchase with other financing alternatives to find the best deal. By doing so, you can avoid the pitfalls of hire purchase and make a decision that supports your financial well-being.

### **Online Shopping Tips**

Online shopping offers convenience and access to a wide variety of products from the comfort of your home, but it also comes with certain risks related to safety and security. To protect yourself and your personal information, it's essential to follow best practices while shopping online. By adhering to the following tips, you can reduce potential risks and enjoy a safer shopping experience.

First, always stick with trusted brands and reputable retailers when making online purchases. Well-known brands are more likely to have secure websites and reliable customer service, reducing the risk of fraud or receiving counterfeit goods. When shopping at less familiar sites, it's crucial to research their reputation by reading customer reviews and checking for any complaints. Additionally, ensure you fully understand the details of your order, including

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Vidilo Street  
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Phone: 6664987  
Email: [consumerlkt@connect.com.fj](mailto:consumerlkt@connect.com.fj)

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Email: [colbs@connect.com.fj](mailto:colbs@connect.com.fj)



@CCoFiji



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[www.consumersfiji.org](http://www.consumersfiji.org)



Mobile App

shipping and handling fees, shipping insurance, and the return policies. Some retailers have strict or costly return processes, so knowing these details in advance can prevent unpleasant surprises.

When making purchases online, we recommend you check if the webpage is secure before entering your personal or financial information. Look for a URL that starts with "https" and a closed padlock symbol in the browser's address bar, both of which indicate a secure connection. Also, ensure you're using the latest version of your web browser, as updates often include important security enhancements. Lastly, when creating online accounts, use strong, unique passwords to protect your personal information from being compromised. A strong password typically includes a mix of letters, numbers, and special characters, making it harder for cybercriminals to access your accounts. By following these guidelines, you can shop online with greater confidence and peace of mind.

### **Conclusion**

In conclusion, Father's Day is a special occasion to show appreciation for dads and father figures in our lives, and finding the perfect gift can make the day even more memorable. Whether you're shopping for a tech-savvy dad, a sports enthusiast, or someone who appreciates the simple things, taking the time to choose a thoughtful gift is what truly counts. By planning ahead, considering his interests, and keeping an eye out for deals, you can find a gift that will bring a smile to his face. After all, the best gifts are those that come from the heart, making this Father's Day one he'll never forget.

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