

An Empirical Study of Consciousness and Usage of Consumer Rights empowered by Consumer Protection Act

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Abstract

Indian consumers come across a variety of issues in their day-to-day interactions with merchants and other organizations. Consumer protection is dependent on their awareness of these issues. Consumer must be aware about such unfair practices of scrupulous traders in order to play safe at an hour of purchase. To safeguard consumer interests in the past, the government, corporate organizations, consumer clubs, and consumers themselves took a variety of legal, regulatory, and non-legislative actions. But in this era of digitalization, customer expectations for easier accessibility, greater options, simple payment methods, better services, and convenient shopping increase, poses more challenges on the issue related to consumer protection and consciousness. The Government responded by enacting the historic Consumer Protection Act, 2019 and replaced the Consumer Protection Act, 1986 intending to enable quick and effective administration and settlement of consumer complaints, in order to solve the new set of difficulties faced by consumers in this digital era. In order to determine, assess, and interpret the extent to which people are using provisions of Consumer grievance redressal machinery available under CPA 2019, the present work used survey research. Two groups of respondents were segregated. Some consumers found fault in product purchased / deficiency in services but not conscious about making complaint. Another group of consumers who took a further course of action to resolve their complaint. Consumers were also enquired about the extent to which they exercise their rights.

Keywords: Consumer Awareness Level, Consumer Protection, Consumer Education, CPA 2019

Introduction

In this era of digitalization, customer expectations for easier accessibility, greater options, simple payment methods, better services, and convenient shopping increase, poses more challenges on the issue related to consumer protection. The Government responded by enacting the historic Consumer Protection Act, 2019 and replaced the Consumer Protection Act, 1986 intending to enable quick and effective administration and settlement of consumer complaints, in order to solve

the new set of difficulties faced by consumers in this digital era. For the quick and efficient resolution of consumer problems, CPA 2019 advanced the online submission of complaints and arbitration proceedings. To safeguard consumers' interests, the government, corporate organisations, consumer clubs, and consumers themselves took a variety of legal, regulatory, and non-legislative actions. Efforts were made to empower consumers by granting them six basic rights. It includes Right to Basic Needs; Right to Safety; Right to Choice; Right to Information; Right to Consumer Education; Right to Redressal; Right to Representation; and Right to Healthy Environment. It is extremely difficult for any firm to exploit a consumer who is aware of his rights and exercises them when necessary. In order to test consumer knowledge of "Consumer Rights" and consumer complaints redressal under CPA in Delhi, the data was gathered and analysed focusing on the first objective of the study

Consumer movement, consumer protection are the era old concepts in India. Protection of consumer welfare is the duty of the government not only today but since ancient times. *ADHARMA* i.e the act of adulteration was as old as Mauryan region (i.e.300 B.C.), and considered with disgrace and selling of adulterated food articles was forbidden. Quite a large number of acts were ratified by the government of India with the view of consumer protection. The Constitution of India consists of various articles which advocate protection of consumers besides other acts ratified by our government. Consumer movement, consumer protection are the era old concepts in India. Concept of consumer protection against exploitation by trades are found with respect to quality, short weight, measurement and adulteration of goods was found mentioned in even *Kautilya's Arthashastra*. Mahatma Gandhi was also a supporter of the consumer movement in India to boost the welfare of consumers.

Worldwide Organization of Consumer groups, also known as Consumers International, took the way forward to urge, the United Nations to set the Guidelines for Consumer Protection on April 9, 1985 which was revised in 1999 and was again revised by General Council on 22 December 2015. Guidelines highlights the benefits and necessities of consumers throughout the world and offer a structure for Government policies, especially for developing and newly independent countries, helpful for elaborating and empowering consumer protection policies and statute.

Following are the objectives of the guidelines of consumer protection set by UN:

1. Help countries in assuring adequate protection for their population as consumers;
2. Simplify production and distribution patterns according to the needs of consumers;
3. Promoting ethical conduct in the actions of those involved in the production and supplying of goods and services to consumers;
4. To help countries in restricting obnoxious commercial practices by all businesses at the national and international levels which unfavorably affect consumers interest;
5. To assist the formation of autonomous consumer groups;
6. To promote global collaboration in the area of consumer protection;
7. To encourage the development of market conditions which provide consumers with greater choice at lower prices; and
8. To encourage sustainable consumption.

The UN Guidelines outlined the following eight areas for developing policies for consumer protection:

1. Physical security;
2. Promotion and safeguard of consumer's financial interests;

3. Safety standards and provision of quality goods and services for consumers;
4. Infrastructure facilities for distribution of essential goods and services to consumer;
5. Measures assisting consumers to attain compensation;
6. Programmes spreading information and awareness among consumers;
7. Encourage sustainable consumption; and
8. Special focus in the areas like water, food and pharmaceuticals.

These areas were translated into the following eight consumer rights by the Consumers' International:

1. Right to Basic Needs;
2. Right to Safety;
3. Right to Choice;
4. Right to Information;
5. Right to Consumer Education;
6. Right to Redressal;
7. Right to Representation; and
8. Right to Healthy Environment.

Consumer Rights under Consumer Protection Act

Keeping in view United Nation guidelines set for consumer protection, the Government of India has made provision for some basic rights to consumers serving the purpose of consumer protection. The six basic rights inclined towards consumer empowerment under CPA are as follows.

1. Right to be Protected: Consumers has authority to shield themselves against the selling of the service and goods which are harmful to the human live and property. If the use of particular good or a service pose a danger to human, consumers must be informed and instructed clearly about the mode for use of service and goods.
2. Right to be Informed: Consumers have the right to be informed correctly about the quality, quantity, potency, purity, standard and price of service or goods, with a view to safeguard the consumers against unfair trade practices. Sufficient information should be delivered to consumers so that they can choose according to their taste and budget.
3. Right to be Assured/ Choose: Consumers have the right to get variety of goods and services at the reasonable prices. Moreover, competitive market must be encouraged so as to provide the wide range goods at the lowest price to the consumers.
4. Right to be Heard: This right assured that an aggrieved consumer must be heard before appropriate Consumer Forum and their interest must receive due consideration.
5. Right to Seek Redressal: In case of a loss or injury occurred to the consumer due to unfair trade or restrictive trade practice or due to negligence of vendor and charges made in complaint were proved, then the consumer Forum, where complaint was made, will protect and compensate the consumer.
6. Right to Consumer Awareness: This right informs the consumer about different provisions of different laws favouring consumer protection in the market and what remedies are available against them. Awareness about it can be spread through education, media, or school curriculum and cultural activities can be conducted.

Literature Review

Literature review becomes imperative to go through the relevant literature on the subject to understand all the dimensions of the objectives of study. This helps in getting the insights on consumer protection act 2019 and also to understand the methodology followed to realize the objectives. Review of literature consists of studies undertaken at national and international levels and articles in various newspapers.

Prasad (2008) stated that the notion of Consumer protection is 3200B.C. way old reflecting its presence in the roots of Indian civilization. In olden times, prime importance was given to human values and ethical conduct. Rulers showed keen interest in improving not only the social state but also the economic welfare of the people and many trade restrictions were established to safeguard the buyer's interest. This article scrutinizes the ancient perception of consumer protection in India from the Vedic age to the recent period. It also briefly analyzes 'Historical Evolution of Consumer Protection and Law in India A Bird's Eye View' , a paper by Dr. A. Rajendra Prasad under the framework of the Consumer Protection Act 1986 which led to the way forward of a new legal culture in India.

Surekha (2010) pointed out the imperfections in consumerism due to absence of consciousness. According to the study, consumers felt that the reason for delay in disposal of cases/ non delivery of justice is the nomination of retired Judges in the district forums. The author has expressed the need to strengthen the consumer redressal mechanism and rapid disposal of consumer grievances. He further concluded the need for unity among consumers to fight for their rights and take ahead the idea of consumerism.

Krishna and Suganya (2011) made comparison of the performance of the Tamilnadu's consumer courts with that of the Kerala from November 2009 to September 2010. The data shown that consumer courts in Kerala were operating more efficiently than in Tamil Nadu. The factors which impacts the efficiency of consumer courts includes consumers' awareness level, attitude/trust of consumers towards law, availability of resources, support of concerned federal authority etc. Effectiveness of Consumer courts depend on the behavior of the government and consumers both.

Khurana and Khurana (2012) examined the awareness level among consumers regarding technical formalities while lodging a complaint in consumer forum and also consciousness related to provisions of CPA 1986. The survey was carried out by taking a sample of 100 respondents. It was found that respondents were well aware of the term 'Jago Grahak Jago' and other marks of Quality indicators like ISI, ISO, AGMARK etc. But in sharp contrast to these results, it was found that only 20% of the respondents were aware about procedural formalities or practical implications. Further, 30% of respondents were having partial ideas in this regard whereas 50% were totally unaware about the process. Moreover, the study revealed that only 10% of respondents have proceeded towards the consumer forum seeking for justice. And more surprisingly National Consumer Helpline services were not being used by any of the respondents to redress their grievances.

Kumar et al. (2013) conducted a survey regarding consumer right awareness among agriculturalists of Bihar. A study was conducted by collecting data collected from 100 farmers of the state. The result shows that 58% of the farmers were conscious of consumer rights. More than one fourth of farmers have awareness about CPA 1986 through different mediums including television, radio, newspaper,

friends and relatives etc. Government efforts have trained the farmers to negotiate for better prices and check the quality and amount of the inputs purchased. It is further discovered that 68 percent of farmers find it hard to get the advantage from the provisions of CPA at the forum because of procedural delays. The study proposed that the government should continue to conduct more campaigns to inform farmers in rural areas about the procedure of filing complaints and about the location of the consumer forum. This primary data collected from 98 e consumer respondents using Simple random sampling was studied using Percentage analysis and chi-square test. The results revealed that e-Commerce portal is mainly used by male falling in the age group of 20-40 years. Those who have been using for more than 3 years for their online shopping so are aware about e-Commerce protection act 2019 and their guidelines, but the new users or who are using for less than 3 years they are unaware about this. The Government initiative to bring out such kind of Act will help users to develop trust in carrying out E transactions and will increase E consumer users in the market. Kumar and Dahiya (2013) studied the insights of the litigant consumers' regarding working of the district consumer forums in Delhi. The study was carried out by selecting 5 district forums of Delhi. Sample consists of 50 complainants from each of the five districts which sum up to the total of 250 complainants. Most of them do not have correct knowledge about the main provisions of the CPA. Disposal of cases within the prescribed time limit was found to be unsatisfactory with three fourth complaints were found awaiting for more than specified time limit as recommended by the Act. The author has found the prime cause of dissatisfaction among-respondents was delay in disposal of compensation for the complaints lodge.

Raj (2017) noticed an increase in online purchasing by Indian buyers witnessing an ever rising trend. The author had predicted over 7-fold growth within two years in the online retail market which has been valued at around Rs 21,000 crores in 2017. Like other countries of the world, E-commerce is sweeping our country as well. The greatest benefit of e-commerce is that it saves a lot of time by carrying out transactions online from home with a single click of the mouse. But there are certain disadvantages associated with online shopping which includes supply of substandard products, false deliveries, misleading advertisements and social media posts to attract buyers. Online buyers are vulnerable to all these risk and there are countless cases of online fraud by online sellers reported in India. Thus it becomes essential to provide some kind of security and protection to the online buyers. Further this paper discusses if there are any benefits for online shoppers from the provisions of consumer protection act and what improvements can be made in this context.

Chawla and Kumar (2021) analyzed that rapidly emerging e-commerce facilities have altered consumer choice towards online purchases. This study explores the legal framework in India intends to safeguards online consumers' interests. The research objectives has been achieved by the author through the analysis of the two newly enacted laws, i.e., the Consumer Protection Act, 2019 and Consumer Protection (E-commerce) Rules, 2020 and literature review supported with the survey of 290 online consumers answering the research questions The findings suggested the need for a secured and trustworthy system is indispensable for e-commerce businesses to survive in the long run. E-commerce companies can build a customer's trust by offering them the option of cash on delivery for online shopping. Besides this they should keep their website updated and should provide quality services to its customers. The new regulations are possibly sturdy to safeguard the rights of consumers involved in online shopping and improve India's e-commerce progress. Other factors like safety, confidentiality, guarantee, consumer service, and website data, laws governing consumer rights protection in e-commerce effect consumers' trust. By exposing key factors that add to customer trust, the findings of the research paper contribute to the body of information on e-commerce and consumer rights protection. Overall, very enlightening facts with

broader implications on e-consumer protection in the Indian context are propounded through the research.

Pandey (2022) described various issues and challenges that consumer law is facing as due to speedy growth of e-commerce and globalized trade. Marketing witnessed across the border growth with technological boom over the years. Online shopping has become a popular avenue of shopping among consumers. Big MNCs and other enterprises associated with e-commerce have been able to develop a large consumer base all over the world. But there are certain problems associated with online shopping and people are duped by the means of false advertisements, damaged products, deliveries of bogus products, payment related issues (including high delivery charges), safety and privacy issues etc. To address these issues, he mentioned national laws to deal with consumer protection but have failed to protect persecuted consumers because of improper implementation of laws due to jurisdictional concerns. This paper examines whether the current laws associated with consumer protection are adequate to address the concerns of consumers going for online transactions in today's era. The paper has identified the issues and difficulties of electronic agreements. Moreover it highlighted that with the government's demonetization policy of 2016 and aftermath of Covid outbreak has further added the need for consumer safety in e-commerce activities and to meet the challenges faced by today's population while dealing with online transactions. It is a high time to take action at a national and international forum.

Bhusari & Rampure (2022) asserted that with the growth of science and technology the internet has developed considerably and has become an important ground for carrying out business and trade. Goodwill is an intangible for any business which signifies the quality of goods and service offered by it. The trademark gives surety to the business that its product got distinction from goods and services of other businesses which are supplying the same kind of product. The development and growth of information technology have introduced humankind to the internet. The internet was first introduced as a network where countries could communicate at the time of catastrophe, and in no time, it became a medium of communication for other users. Since then, the internet has emerged significantly and has become a common ground for conducting business and trade. Goodwill for any business is the intangible asset that signifies the good quality or feature of the product or service offered by it. The trademark helps a business or a trade to distinguish its product or services from other businesses which are supplying the same kind of goods. Social media and websites have become an important avenue of sales for sellers these days to reach its customers. Distinctive domain name on internet websites helps the customers to identify a particular brand in cyberspace. Domain names of current businesses can be bought by any individual or business. This works on a first-come, first-serve. When the domain names are registered with the unfair intention to be sold to existing businesses to carry out business in their name by phishing, such practice is known as "Cybersquatting." The paper studies the notion, types and effects of cybersquatting in the globalized world. It examines how countries are dealing with this issue within and beyond their boundaries. It also throws light on the role of the World Intellectual Property Organisation (WIPO) in curbing the act of cybersquatting.

Goel, Vashisht & Gupta (2024a) analyse customer expectations for easier accessibility, greater options, simple payment methods, better services, and convenient shopping increase, poses more challenges on the issue related to consumer protection. The Government responded by enacting the historic Consumer Protection Act, 2019 and replaced the Consumer Protection Act, 1986 intending to enable quick and effective administration and settlement of consumer complaints, in order to

solve the new set of difficulties faced by consumers in this digital era. The New Act advanced the online submission of complaints and arbitration proceedings for the quick and efficient resolution of consumer problems. Central Protection Councils, which are created at the district, state, and central levels, are the advisory bodies under the New Act held responsible for protecting and upholding consumer rights. The New Act also establishes the "Central Consumer Protection Authority (CCPA)" to advance, defend, and uphold consumer rights. According to the Act, CCPA has the authority to approve decrees, prohibit unfair commercial practices, and impose fines where product endorsers are misleading.

Goel, Vashisht & Gupta (2024b) investigates various dynamics that are at play when a consumer purchases goods and services. The motives for his purchase might be rational or irrational depending upon his desires. Consumers' Irrational decision making and lack of awareness are the root cause of the consumer exploitation. Consumers are less likely to be cheated if they follow the purchasing process logically. Consumers who are educated and informed renders benefit to the society. To safeguard consumers' interests in the past, the government, corporate organisations, consumer clubs, and consumers themselves took a variety of legal, regulatory, and non-legislative actions. Efforts were made to empower consumers by granting them six basic rights. It includes Right to Basic Needs; Right to Safety; Right to Choice; Right to Information; Right to Consumer Education; Right to Redressal; Right to Representation; and Right to Healthy Environment. It is extremely difficult for any firm to exploit a consumer who is aware of his rights and exercises them when necessary. In order to test consumer knowledge of "Consumer Rights" and consumer complaints redressal under CPA in Delhi-NCR, the data was gathered and analysed focusing on the first objective of the study

Research Methodology

In order to determine, assess, and interpret the extent to which people are using provisions of consumer grievance redressal machinery available under CPA 2019, the present work uses survey research. Consumers were also enquired about the extent to which they exercise their rights.

A structured questionnaire was prepared to measure the level of consumer awareness about 'Consumer Rights' and their utilization under new Consumer Protection Act. Objectives of the study were identified as:

1. To analyse the role of education in spreading awareness and usage of consumer rights
2. To measure the level of consumer awareness about 'Consumer Rights' under Consumer Protection Act 2019.

Sampling design consisted of:

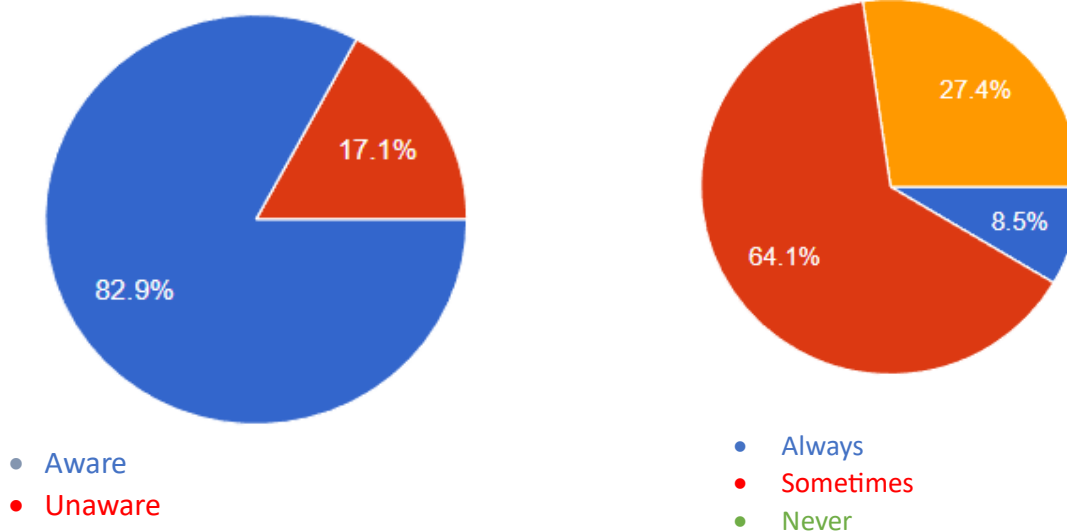
- Population Area: - The population area is confined to Delhi for this study.
- Sample Units: - Individual customers served as the sample unit for this goal.
- Sample Size: - It was decided to limit the sample of general consumers to 500 respondents after considering the resources available and consulting with specialists in related fields.
- Sampling Technique: - Random sampling was used and data was gathered by contacting the respondents personally and conducting interviews; by mailing them questionnaires etc.

With the aid of Microsoft Excel, the data were coded, tabulated, and transformed into a meaningful format. Additionally, a variety of statistical tools and techniques, including average, standard deviation, percentage, Pearson Chi Square test, one and two sample t-test, Karl Pearson Co-efficient of Correlation, Chi Square Goodness of Fit were used to analyse the data

with the assistance of the statistical package SPSS. This section compiles and interprets the study's findings.

Data Analysis & Interpretation

With the growing influence of mass media, the Indian customer is becoming more conscious about his rights. To ensure protection of consumers at market place, consumer is not only required to be aware about his rights but more important is their utilization. It has frequently noticed that even when consumers are aware of a trader's unethical practices, they choose to ignore it. Respondents were questioned about their awareness and use of their rights as consumers for the purposes of this study. The pie chart below displays the consumer responses in this regard.



Source: Result Analysis

Source: Result Analysis

From the above, it can be concluded that approx. 80 percent of respondents were aware about the consumer rights while 20 percent of respondents were found to be unaware about their rights as a consumer. Moreover, it can be inferred that 64 of percent respondents found to have 'sometimes' utilized their rights while 8.6 percent of respondents have 'always' utilized these rights. 27.4 percent of respondents 'never' utilized their consumer rights.

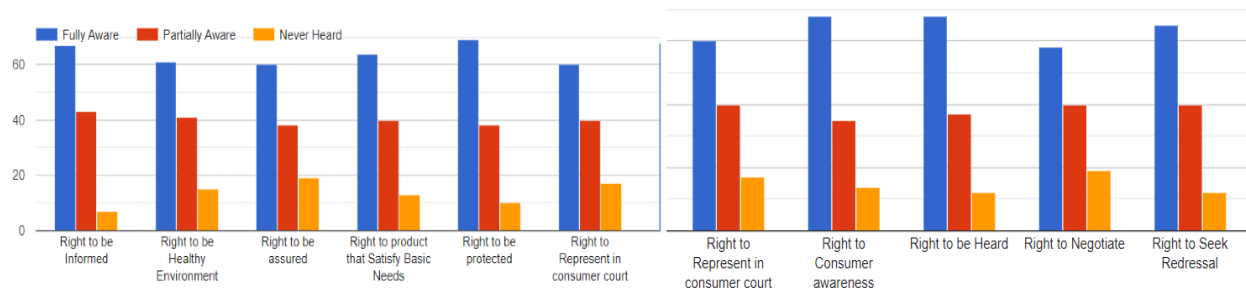
Level of Awareness about Different Consumer Rights

Six Consumer Rights have been granted to Indian consumers by Section 2(9) of the CPA, 2019. Ten consumer rights offered by CPA were presented to the respondents in order to gauge their awareness of the various rights. Of the ten rights that were presented, only six were legally recognised in India; the remaining four were presented and inadvertently united with legitimate rights. These four rights were presented below:

- Right to be Healthy Environment
- Right to product that Satisfy Basic Needs
- Right to Represent in consumer court
- Right to Negotiate

The bar diagram below records the responses with respect to awareness level of consumer with towards consumer rights. The results were unanticipated and exciting. In addition to providing positive responses to these unacknowledged rights, many respondents display decent familiarity about these rights. When the data was being collected, no respondent objected as they were not

able to categorize these unacknowledged rights.



Source: Result Analysis

From the above bar diagram, it was observed that among the recognized right ‘Right to Consumer Awareness and ‘Right to be Heard’ shared the highest position with 55.8 percent respondents were fully aware about this right while among the unrecognized right ‘Right to product that Satisfy Basic Needs’ obtained highest level of awareness with 54.7 percent respondents were fully aware about this right. The recognized right ‘Right to be assured’ roped highest position 21.3 percent respondents among the category of ‘never’ heard right while the unrecognized right ‘Right to Negotiate’ have highest position with 18.2 percent respondents among the category of ‘never’ heard right. Overall, it was discovered that nearly half of the respondents were fully aware of all of the acknowledged and unrecognized consumer rights that were mentioned.

The mean values of the different rights that were asked from respondents to check their awareness are put in the table below. Right to be informed obtained the first position with the highest level of awareness among consumers while right to be assured found to be least popular with lowest level of awareness among respondents.

Table 1: Level of Awareness about Different Consumer Rights

Descriptive Statistics			One-Sample Test (95% Confidence level)	
	Mean	Std. Deviation	t- value	Sig. (2-tailed)
Right to be assured/ Right to choose	1.67	.752	5.177	.000
Right to Represent in consumer court	1.67	.727	5.351	.000
Right to Negotiate	1.70	.731	6.180	.000
Right to be Healthy Environment	1.65	.728	4.485	.000
Right to product that Satisfy Basic Needs	1.61	.700	3.576	.000
Right to Seek Redressal	1.58	.701	2.678	.008
Right to be Heard	1.57	.709	12.209	.028
Right to Consumer awareness	1.55	.681	1.641	.102
Right to be protected	1.52	.644	.625	.532
Right to be Informed	1.51	.602	.297	.767

One sample t-test was used to check the statistical significance of the awareness about consumer

rights. At the 5% level of significance, the decision rule is $t \geq 1.960$ or $t \leq -1.960$ is used to determine if the awareness of consumer right is statistically significant. From the Table it is clear that three rights, i.e., 'Right to Protected', 'Right to Consumer awareness' and 'Right to be Informed' having p-value >0.05 were found to be statistically significant and remaining seven rights were statistically insignificant. Thus respondents display indifferent attitude regarding awareness of these rights.

Interpreting the Analysis of Awareness about Different Rights of a Consumer

Consumer protection Act, 2019 has granted six rights to consumers for their safeguard. To develop a wider view, four unacknowledged rights which replicated consumer rights were united with six consumer rights. From the result, it was clear that majority of the consumers had decent knowledge about consumer rights. Moreover, consumer found to be familiar about unacknowledged consumer rights and received acceptance among consumers. Consumers did not exactly aware about the legal rights and could not able to make out subtle difference between consumer rights and legal rights. This suggests that while there was general knowledge about consumer rights but awareness of those rights as stipulated by law was missing. Lack of awareness about consumer rights and their enforcement has been identified as a weak area, which ultimately depends upon the knowledge of the consumers and highlights the importance of education in this aspect. With the growing influence of mass media, the Indian customer is becoming more conscious about his rights. To ensure protection of consumers at market place, consumer is not only required to be aware about his rights but more important is their utilization. It has frequently noticed that even when consumers are aware of a traders unethical practices, they choose to ignore it. Respondents were questioned about their awareness and use of their rights as consumers for the purposes of this study. The table below displays the consumer responses that were recorded.

Table :2 Awareness and Utilization of Consumer Rights

Awareness of Consumer Rights			Utilization of Consumer Rights		
	Frequency	Percent		Frequency	Percent
Aware	400	80	Always	43	8.6
Not Aware	100	20	Sometimes	320	64
Total	500	100.0	Never	137	27.4
			Total	500	100.0

From the above table, it can be concluded that 80 percent of respondents were aware about the consumer rights while 20 percent of respondents were found to be unaware about their rights as a consumer. Moreover, it can be inferred that 64 of percent respondents found to have 'sometimes' utilized their rights while 8.6 percent of respondents have 'always' utilized these rights. 27.4 percent of respondents 'never' utilized their consumer rights.

Significance of Demographic Variables on Awareness and Utilization of Consumer Rights

In order to determine whether there was any significant association exists between the demographic factors and consumer awareness level and their usage of rights, the chi-square test was used, and results are demonstrated in the Table below.

Table: 3 Awareness and Utilization of Consumer Rights across Consumers' Demographics

Demographics	Awareness				Utilization			
	df	Calculated χ^2	p-value	Ho	Df	Calculated χ^2	p-value	Ho
Age	2	8.459	.015	Rejected	4	3.466	.483	Not Rejected
Gender	1	.451	.502	Not Rejected	2	10.03	.007	Rejected
Place of Residence	2	2.887	.236	Not Rejected	4	13.087	.011	Rejected
Education	3	1.739	.628	Not Rejected	6	10.521	.104	Not Rejected
Family's Monthly Income	4	11.010	.026	Rejected	8	11.106	.196	Not Rejected
Occupation	3	1.861	.602	Not Rejected	6	4.695	.583	Not Rejected

Following null hypotheses were tested from above statistics:

H_{01} = there is no significant association between Consumers' demographics and awareness level of consumers about their rights.

H_{02} = there is no significant association between Consumers' demographics and utilization of consumer rights.

H_{01} :- The null hypothesis H_{01} was accepted for most of the cases by using chi square test at 5 percent level of significance. As stated in the table, p-value (the chi-square significance level) is greater than .05 for four variables, so there is no statistical significance of consumer awareness level about their rights and their gender, place of residence, education and occupation. Accordingly, the chi-square significance (p-value) for two variables is less than .05 which explains that there is statistical significance of consumer awareness level about their rights with their age and family's monthly income.

H_{02} :- The null hypothesis H_{02} was accepted for most of the cases by using chi square test at 5 percent level of significance. As stated in the table, p-value (the chi-square significance level) is greater than .05 for four variables, so there is no statistical significance of consumer utilization of their rights with their age, family's monthly income, education and occupation. Accordingly, the chi-square significance (p-value) for two variables is less than .05 which explains that there is statistical significance of consumer utilization of their rights with their gender and place of residence.

Association between Awareness and Utilization of Consumer Rights

Co-efficient of Correlation was calculated using Karl Pearson method in order to determine the degree of relationship between level of awareness and usage of these rights among consumers with respect to demographic variables. The results are displayed in the Table below:

Table: 4 Correlation between Awareness and Utilization of Consumer Rights

Independent Variable	Dependent Variable	
	Awareness	Utilization
Age	-.116(.010)	.076(.091)
Gender	.03(.503)	-.062(.164)
Place of Residence	-.054(.229)	.027(.545)
Education	-.033(.459)	-.022(.621)
Family's Monthly Income	-.063(.160)	.005(.909)
Occupation	.032(.477)	.036(.428)
Exposure to Mass Media	.138(.002)	.132(.003)
Awareness	-	.414(.000)

*Figure outside the parentheses indicates the Pearson Co-efficient of Correlation 'R' value. Figures in parentheses indicate p-value; *= Significant at 99% level of confidence ($p \leq 0.01$).*

It was inferred from the above Table that among explanatory variables, exposure to mass media showed positive and significant relationship with both level of awareness and usage of consumer rights. Age of the respondents showed positive and significant relationship with awareness level of consumer rights. Awareness level of respondents about the consumer rights elicit moderately positive and significant correlation with utilization of consumer rights.

Interpreting the Analysis of Awareness and Utilization of the Consumer Rights

Awareness level of respondents about the consumer rights was found to be quite high. Respondents having more age were less aware about consumer rights as compared to young respondents. When applying this result to whole India, it is matter of great relaxation for law makers as India has the largest youth population in the world; around 66 per cent of the total population is below the age of 35. Contrary to expectation, despite a high degree of awareness about consumer rights, their application was not being observed at a very high level among consumers. This situation is a cause of worry. Approximately 2/3 of respondents found to be 'sometimes' using these rights. Only 8.6% respondents found to have 'always' exercised the rights for their safeguard. It was found that respondents who were exposed to mass media were more aware about these consumer rights and active in their use. The use of consumer rights and their awareness were found to be significantly correlated.

Consumer Awareness Level Monitoring Inventory

Consumer Awareness degree Monitoring Inventory' was created based on the replies, and the degree of consumer awareness was then examined. The questions and responses are given in table below. The following questions were posed to the respondents, and they were instructed to select one of the three responses: "Always," "Never," or "Depends on Situation" for each.

These replies were given marks in the following ways:

- | | |
|---|---|
| (i) Where the response is 'Always' | 1 |
| (ii) Where the response is 'Never' | 2 |
| (iii) Where the response is 'Depend on Situation' | 3 |

Table 5: Consumer Awareness Level Monitoring Inventory

Sr. No	Questions	Always	Never	Depend on Situation	Total
1	Request a bill of purchase?	355(71)	19(3.8)	126(25.2)	500 (100)
2	Keep bill of purchase intact after purchase?	204(40.8)	59(11.8)	237(47.4)	500 (100)
3	Look over the bill after purchasing the product?	324(64.8)	62(12.4)	114(22.8)	500 (100)
4	Ensure that fake price stickers should not be printed on original prices?	297(59.4)	70(14)	133(26.6)	500 (100)
5	Go through the details and instructions given on the tag of the product?	237(47.4)	67(13.4)	196(39.2)	500 (100)
6	Confirm about the Guarantee and Warranty conditions of the product purchased?	339(67.8)	36(7.2)	125(25)	500 (100)
7	Preserve necessary documents for claiming Guarantee /Warranty with you?	346(69.2)	49(9.8)	105(21)	500 (100)
8	Confirm the MRP before making payment?	396(79.2)	32(6.4)	72(14.4)	500 (100)
9	Make comparison between the actual price payment with the printed MRP?	304(60.8)	75(15)	121(24.2)	500 (100)
10	Enquire about the price paid for the product with the price charged by the competitors?	183(36.6)	77(15.4)	240(48)	500 (100)
11	Ask about the various tax added to your product?	115(23)	142(28.4)	243(48.6)	500 (100)
12	Confirm about the Govt. rate of taxes on your product from the seller?	105(21)	193(38.6)	202(40.4)	500 (100)
13	Confirm the date of manufacturing and the date of expiry before making payment?	362(72.4)	46(9.2)	92(18.4)	500 (100)
14	Inspect the quantity and quality of the product before purchasing?	333(66.6)	41(8.2)	126(25.2)	500 (100)
15	Have Knowledge about the various quality marks like ISI, AGMARK, FPO, Hallmark, ECOMARK, Veg./ Non. Veg. Mark,ISO etc.	257(51.4)	82(16.4)	161(32.2)	500 (100)
16	Check Adulteration before buying Food products?	237(47.4)	67(13.4)	196(39.2)	500 (100)
17	Compared one product to another?	236(47.2)	45(9)	219(43.8)	500 (100)
18	Ask the seller to give demonstration?	96(19.2)	99(19.8)	305(61)	500 (100)
19	Confirm the accuracy of weights and measures?	146(29.2)	112(22.4)	242(48.4)	500 (100)
20	Visit more than one shop to ensure best buy?	205(41)	47(9.4)	248(49.6)	500 (100)

21	Make effort to return the product to the shopkeeper in case of any defect/ deficiency found within few days of purchase?	291(58.2)	43(8.6)	166(33.2)	500 (100)
22	Value the advice of vendor with regard to the quality of product while purchasing?	191(38.2)	59(11.8)	250(50)	500 (100)
23	Confirm proper sealing and packaging of product to ensure authenticity of Brand?	383(76.6)	37(7.4)	80(16)	500 (100)
24	Favour home delivery provision of items without any doubt regarding weight etc?	178(35.6)	61(12.2)	261(52.2)	500 (100)
25	Find online shopping more convenient than physical buying?	123(24.6)	74(14.8)	303(60.6)	500(100)

Source: Primary Data; Figures in parentheses indicates percentage

The level of consumer awareness was determined by adding the scores from each respondent's twenty-five questions. The results were then translated into the following way:

Aggregate Marks	Level of Consumer Awareness	No. of respondents
51 to 75	General Awareness	155 (31%)
41 to 50	No Awareness	229 (45.8%)
25 to 40	Fully Awareness	116 (23.2%)

Interpreting Analysis of Consumer Awareness Level Monitoring Inventory

According to the results of the current investigation, only 6.4% of respondents fully understand issues relating to consumers and purchases. Nearly 23% of respondents had either very little or no understanding of concerns relating to consumers, compared to more than 70% who had general awareness of these issues. The results are not reflecting favourable situation as far as consumers welfare is concerned. Despite of running various consumer awareness campaigns, the consumers were either unconscious or have less understanding on issues pertaining to consumer welfare. Taking the comprehensive view, it was concluded that majority of the consumers did not border and analyze for most of the factors. Few factors like claiming bill, checking MRP, check the bill after purchase, confirm proper sealing and packaging of product to ensure authenticity of Brand, quantity and quality of the product, documents for claiming Guarantee/Warrant, Confirm the date of manufacturing and the date of expiry before making payment were much referred than other factors.

The results are not reflecting favourable situation as far as consumer's welfare is concerned. This clearly reflect that efforts are required in the area of consumer education for successful execution of CPA 2019.

- Consumer education can help individuals to become a more skilled buyers and make them aware about their rights and duties. Consumer education therefore should take place in the classrooms, workplace, communities and homes.
- The consumer education and awareness can also be imparted through various activities such as lectures, seminars, demonstrations and workshops, public meeting/ street plays, moot courts, endorser of the product and News Letter/ Magazine etc.
- Consumers educational campaign needs be undertaken by VCOs on wide scale from locality to locality to make people aware about their rights.

Conclusion

The majority of respondents involved in the survey, spanning all demographics, reported know how towards their rights as consumers. Consumers were more aware about the right to consumer awareness and to be informed while less aware about right to negotiate and to be assured. Moreover, equal acceptance was also shown by consumers for knowledge about unrecognized consumer rights. It revealed that while consumers were not precisely aware of their legal rights, they were believed to have the right to anything that felt like a consumer right. The study also revealed that nearly 30% of the consumers have moderate and low consciousness level towards looking into the complaints while purchasing the products. 71.8% of consumers showed high level of consciousness with regard to problems faced at the time of purchase. This highlights the fact that although consumers are aware about their rights to some extent but they are not conscious about using them. This enhances the role of education to make consumers exercise their rights and prevent themselves from exploitation by scrupulous traders and vendors. Only a small percentage of consumers in all demographic groups were found to use their rights, and even fewer consumers consistently did so. Male urbanites used these rights with greater awareness. Utilization of consumer rights was directly found correlated with awareness of these rights.

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