

Awareness of Consumers Rights: A study of Business and Service Class

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Abstract

Today producers try to increase their sale by all possible means. Some of the means adopted to increase sales serve the interests of the producers but are against the interests of the consumers. Although government action is the only sure remedy for consumer protection, the importance of consumer awareness must be recognized. In the present study an attempt has been made to know the awareness of consumer rights among business and service class. The data, generated from 200 customers was analyzed with the help of Mean, S.D. and ANOVA. The findings reveal that both classes are aware about Consumer Protection Act which provides teeth against exploitation. But service class people are found more aware about their consumer rights in comparison to business class people. Both the classes are equally aware about the procedure of making appeal. In case of exploitation, both classes generally go for self regulation, consumer court, voluntary consumers' organization and contacting media. However, they differ with regards to factors causing exploitation viz. wrong information, lack of rights awareness and limited supply of goods and services. Different awareness level has also been noticed while making a purchase and keeping safe records of the same. Electronic media is playing crucial role in making the people aware about their rights. The study concluded that rigorous awareness programmes are required on the part of the government against the exploitation of consumers by sellers to create the awareness among different sections of the society.

Introduction

Today, consumer is at the centre stage of all market activities. It is a constant endeavour of the producers to make a product which conforms to the needs of the consumers. In addition to the satisfaction of consumer, it is also the endeavour of producer that their sales should be maximum. They, therefore, try to increase their sales by all possible means.

Some of the means adopted to increase sales serve both the producers and the consumers. On the other hand, some of the methods adopted to increase the sales serve the interests of the producers but are against the interests of the consumers. In other words the consumers are exploited.

The last two decades have witnessed an over

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expanding interest in consumerism and which is in a very critic condition. Since Second World War, the concept of man as a consumer has been growing rapidly. It has grown to a point where the word 'consumer' offers an alternative way of describing a member of the human race. It is said, under capitalism, the consumer is the king. He is free to spend his income in the manner he thinks best. Theoretically speaking, the consumer in a capitalistic society enjoys perfect freedom of consumption. It is his preferences, which influence and regulate the nature of economic activity in a capitalistic economy (Seth, 1989). But this is not true in practice.

The affluence of modern times and the marked increase in the earning capabilities of the individual have brought about enormous changes in human relationships and this is remarkably noticeable in the marketplace. In earlier days, most of the people were mainly concerned about food, clothing and housing. Since then, till date great changes have taken place in the type of necessities of the people. Goods and services have multiplied a hundredfold. Necessities today include so many different products and services that our forefathers could not have even thought of. The individuals now are, therefore, faced with problems that were non-existent in earlier days (Arora, 2005).

Consumer Problems

The consumer is one of the most harassed persons in India. Although he is the kingpin in the entire trade and commercial activity on whom the prosperity of the trade and commerce is dependent, he does not receive fair treatment from the sources that prosper at his cost and thus, has been suffering silently.

In India, consumers face problems of unfair

business practices like misbranding spurious products, unsafe products, planned obsolescence, adulteration, fictitious pricing, price collusion, deceptive packaging, false and misleading advertisements, defective warranties, hoarding, profiteering, black marketing, short weights and measures, etc. In the 20th century, there has been a rapid increase in the supply of consumer goods and services as well as new methods of distribution of consumer products has been introduced. The development of modern sales methods such as advertising, supermarkets, self-service centers and pre-packing has made it difficult for the consumer to make a valid choice based on his own unaided experience and judgment. The gap between owner of the business and the consumers has widened. The average consumer in India continues to face shortages, inflation, quality variation, adulteration and operational inefficiency. The businessmen know more about these matters than the consumers who buy them occasionally. Although government action is the only sure remedy for consumer protection, the importance of consumer awareness must be recognised as a corrective measure against this.

Consumers' Rights and Responsibilities

Consumers' Rights

Consumer rights are now an integral part of our lives like a consumerist way of life. They have been well documented and much talked about. We all have made use of them at some point in our daily lives. Market resources and influences are growing day by day and so is the awareness of one's consumer rights. These rights are well-defined and there are agencies like government, consumer courts and voluntary organizations that work towards

safeguarding them.

Section 6 of the Consumer Protection Act 1986 provides six rights to a Consumer viz. Right to Safety, Right to be Informed, Right to Choose, Right to be Heard, Right to Seek Redressal, and Right to Consumer Education. In addition to these six rights, the United Nations Organization has also given two rights to a consumer i.e. Right to Basic Needs, and Right to Healthy Environment.

Consumers' Responsibilities

Rights do not exist independently. Like a coin which has obverse and reverse, consumer rights also have the other side i.e. the consumer responsibilities. These are be quality conscious, beware of misleading advertisements, responsibility to inspect a variety of goods before making selection, collect proof of transaction, consumers must be aware of their rights, complaint for genuine grievances, and proper use of product/ services.

The goal of consumer protection laws is to place consumers, who are average citizens engaging in business deals such as buying goods or borrowing money, on par with companies or citizens who regularly engage in business. Therefore, it can be said that -

“The Consumer is to Economy-What a Voter is to Democracy.”

“The Consumer is the Kingpin of the Economy”

“The Consumer Protection Act 1986 is the key to usher in a new social order.”

Review of Literature

Parmar (2010) observed that consumption and consumerism have reached to more number of people than in 1990s. As technology

is improving, the consumers' disposable income is also increasing. Therefore the willingness and propensity of consumers to make leaps from unbranded to branded and pay significant premium is also increasing. There is no longer “lifetime ownership”, but “lifetime consumer value”. Shukla (2010) predicted that rapid rise in incomes would propel an even faster demand for consumer durables and expendables. Consumerism is the pivot of the economy while consumption is merely a lifestyle. Mangala (2009) stated that consumerism is a global concept affecting every section of the society. Inefficient consumerism results in uncontrolled production leading to inferior quality, rampant adulteration leading to health and hygiene problems, improper services resulting in dissatisfaction and stress production of lots of waste leading to depletion of natural resources and environmental imbalance.

Agbonifoh and Edoreh (1986) postulated that consumer is king in the marketplace, which is closely related to laissez-faire with regard to products failing or succeeding, though market inequalities made it difficult to succeed in that. Chaudhary (2003) advocated that a well organized sector of manufacturers and traders with better knowledge of markets has come into existence, thereby affecting the relationship between the traders and the consumers making the principle of consumer sovereignty almost inapplicable. In contrast, Pinckney (2002) argued that globalization has lowered costs in many areas and increased quality consciousness among consumers. Due to these changes consumers are demanding more, which is but a short step to becoming conscious of their rights as consumers.

Moyer (1984) observed that complaint-handling systems must be augmented by other intelligence-gathering instruments, more

consumer-oriented, and positioned around target clienteles. Singh (1993) argued that in order to achieve the much-cherished goal of social change in India, much still remained to be accomplished and that there was a need for a coordinated approach to solve the problem of consumer protection as law alone might not be effective. Jain et al. (2007) also suggested to improve the performance of consumer courts. However, Gupta (2007) reported that Consumer Courts are the most effective and accepted system of grievance redressal by consumers throughout the country. These courts have simplified the adjudicating process. A nominal fee is charged and the complaint can be made directly by the complainant or through an advocate. The Consumer Protection Act 1986 is not a mere paper tiger. It has been provided with the necessary teeth to protect the consumers. What is now required is the awakening of consumers towards their rights. Pinckney (2002) opined that Indian consumer protection laws compete with the best in the world but these are only as effective as the level of awareness of these laws among consumers. Consumer courts may be crowded but only a miniscule proportion of aggrieved consumers actually take recourse to these, given the constraints of their awareness of the law. Vithal (2006) highlighted that people did not know much about Acts protecting the consumers like The Agricultural Produce Grading and Marketing Act 1937, The Drugs and Cosmetics Act 1940, Electricity Supply Act 1948, Prevention of Food Adulteration Act 1954, The Essential Commodities Act 1955, Prize Chits and Money Circulation Schemes (Banning) Act 1970, Water (Prevention and Control of Pollution) Act 1976, The Standards of Weights and Measures Act 1976 and The Prevention of Black Marketing and Maintenance of Supplies of Essential

Commodities Act 1980.

Venus (1998) and Pekwan (2010) observed that still many consumers do not know what consumer rights are all about. They do not have much awareness about how to make a formal complaint and seek redress, where to seek advice on matters troubling them, how not to be misled by advertisements, and even how to manage their finances. Yallowwa and Sumangla (2009) also found that farm families in Gadag district in India are not much aware about consumer rights and responsibilities. Most of the households felt a need for consumer education on different aspects like consumer rights and responsibilities, consumer organizations, unethical practices and mode of giving complaint to consumer forum. But in contrast, Jincy (2005) views that the consumer awareness is slowly building up in the country and a new pro-consumer culture is emerging. Bell (2010) opined that India is passing through a phase of consumer rights awareness that America underwent after the Great Depression years. India is passing through a period of economic growth. A group of people whose incomes are rising are placing more importance on consumer rights. Part of this trend in India can be attributed to growing awareness.

Kapoor (2008) stated that a customer is the most important visitor on a seller's premises. He is not an interruption in the work - he is the purpose of it. It has been observed that where literacy rate is high and social awareness is better, the consumer can not be easily exploited. By promoting awareness among them, the consumer movement in the country will be further strengthened.

Divatia (2007) established a significant positive relationship between the knowledge of consumer rights and utilization of consumer rights. The factors which affect the knowledge

of consumer rights were – sex, age, education, occupation and type of family. Parihar and Agarwal (2007) revealed that as far as the influence of demographic variables were concerned, education, sex and occupation significantly influenced the awareness level of consumers about consumer legislations, but age and income did not influence their awareness level significantly. However, Thomas et al. (2007) found that there was no relationship of any of the demographic factors with the results of complaining behaviour.

Garman et al. (2007) observed that consumer knowledge was poor and was not gender specific. As the age of the respondents increased, their knowledge score decreased. Jincy (2005) also found that doctors in the younger age frame are comparatively more aware about the Consumer Protection Act. Karki and Mehrotra (2008) associated education with the awareness of rights and acts as non-significant. Makela and Peters (2004) observed that females were more likely to identify consumer rights and responsibilities than males. Larger portion of rural students correctly identified rights than urban students. In contrast, urban students were more likely to correctly identify responsibilities than rural students. But Chawla (2008) found that males were more aware than females about consumer organizations working in and around their area. Very low percentage of people shows interest in joining these organizations due to lack of time and interest. Gupta and Bakshi (2008) revealed that most of the consumers were not aware about Consumer Protection Forum and Consumer Protection Act. But majority of the consumers knew about food labels and used to update their knowledge about food labels from magazines and newspapers. Venus (1998) observed that

cultural and legislative differences contribute to the disparity. Also differences exist on the perceptions regarding advertisements. Jobber and Bendelow (1993) linked awareness of rights to socio-economic grouping.

Solaiman and Belal (2007) examined the process of consumers' protection in Bangladesh and concluded that a coordinated approach was required to solve the problem of consumer exploitation. In this regard, all the concerned parties, such as consumers, marketers, manufacturers, policy makers, government, voluntary organizations and press media, should take a pro-active role to help development of consumerism. Mangala (2009) suggested that for efficient consumerism, standards should be verified before buying or accepting a product from market, in every possible way waste must be minimized, waste minerals must be recycled and strict laws must be implemented. Pekwan (2010) argued that both the urban and rural consumers should be educated. More consumers should be taught how to shop and how to take advantage of a bargain. Consumers should stop being passive and be pro-active, provide details on illegal price hikes, faulty items or misleading advertisements so that the ministry's enforcers can take the appropriate action to deter such practices. They should try to become informed and educated purchasers. Narayanan (2010) predicted that a time will come when the Indian consumer will be as proactive a watchdog as the American one.

Sharma (2010) opined that ensuring consumer welfare is the responsibility of government. Consumer Protection Act has been regarded as the most progressive, comprehensive and unique piece of legislation. It is very often stated "Customer is sovereign and consumer is the King." If that is really so, why do we have the Consumer

Protection Act? Why is there a need for protecting the King? Should it not be rightly called "Consumer Sovereignty Act"? It is agreed on all hands that "consumer empowerment" in India has a long way to go.

Rationale of the Study

"Consumer is the King of the market" is a popular saying among marketers. But the fact which they hardly realize is that exploiting the consumers will simply ruin the market. Adoption of unfair trade practices and exploitation of consumers by the marketers is very common in India. There is short supply of many goods and services, especially of essential items. The unfamiliarity of the consumers with product features makes the sale of substandard, inferior or even defective products easier in India than in advanced countries. Due to low literacy levels and incomplete information flows, the Indian consumers by and large, are not conscious of all their rights. The legal process in India is comparatively time-consuming and cumbersome. Consumerism in India is not well organized and developed. Poor performance of public sector has made the plight of the consumer more miserable. Though there are number of laws to safeguard the interests of the consumers, they are not effectively implemented and enforced to achieve the objectives. Therefore, it is utmost important to make the people aware about their rights.

Many times it is felt that people from business class show a different behaviour as compared to service class people. To know whether actually there exist any differences in the business and service class people with regard to their awareness level of rights as a consumer, the present study was proposed.

Objectives

- To compare the awareness level of business and service class people with regards to the consumer rights.
- To study the factors causing the consumers exploitation.

Research Methodology

The Universe of present study is Panipat city. A representative sample of 200 respondents comprising of 100 each of business and service class people has been taken into consideration. Convenience sampling technique has been used. The sample is having representation of different age, sex, income and education groups (Table 1).

The study is based on primary data which has

Table 1
Distribution of sample according to their demographic characteristics

Demographic characteristics	Category	Frequency	
		Business class	Service class
Age	<25	22	19
	25-50	58	60
	>50	20	21
Gender	Male	68	62
	Female	32	38
Education	Upto 10+2	65	05
	Graduation	13	38
	PG	16	42
	Professional	06	15
Income	<2 lac	45	20
	2-4 lac	47	61
	>4 lac	08	19

been collected with the help of a structured questionnaire, finalized after pilot survey. The data, thus generated have been analyzed with the help of statistical techniques like Percentage, Mean and Standard Deviation. A multivariate technique, ANOVA has also been used.

Awareness about CPA and Consumer Courts

Table 2 shows that most of the business and service class people are aware about CPA and consumer courts.

Table 2
Frequency distribution on awareness of Consumer Protection Act and Consumers Courts

CPA and Courts→	Consumer Protection Act	Consumer Courts
Business	88	92
Service	97	97
Total	92.5	94.5

Knowledge about Consumer Rights

ANOVA Table 3A reveals that there is a significant difference between the awareness

Table 3A: Summary of ANOVA for awareness about consumer rights

		Sum of Squares	df	Mean Square	F	Sig.
Right to Choose	Between Groups	5.780	1	5.780	5.452	.021
	Within Groups	209.900	198	1.060		
	Total	215.680	199			
Right to Safety	Between Groups	6.480	1	6.480	6.383	.012
	Within Groups	201.020	198	1.015		
	Total	207.500	199			
Right to be Informed	Between Groups	3.125	1	3.125	3.018	.084
	Within Groups	205.030	198	1.036		
	Total	208.155	199			
Right to be Heard	Between Groups	4.500	1	4.500	3.966	.048
	Within Groups	224.680	198	1.135		
	Total	229.180	199			
Right to seek Redressal	Between Groups	4.500	1	4.500	3.931	.049
	Within Groups	226.680	198	1.145		
	Total	231.180	199			
Right to Consumer Education	Between Groups	6.125	1	6.125	5.714	.018
	Within Groups	212.230	198	1.072		
	Total	218.355	199			

Table 3B: Means and standard deviations for knowledge about consumer rights

		Right to Choose	Right to Safety	Right to be Informed	Right to be Heard	Right to seek Redressal	Right to Consumer Education
Business	Mean	2.8700	2.7700	2.8100	2.6400	2.6400	2.7100
	Std. Deviation	1.13400	1.08110	1.09816	1.11482	1.12385	1.10367
Service	Mean	3.2100	3.1300	3.0600	2.9400	2.9400	3.0600
	Std. Deviation	.91337	.92829	.93008	1.01325	1.01325	.96211

level of business and service class people with regard to the consumer rights viz. Right to Choose, Right to Safety, Right to be Heard, Right to Seek Redressal and Right to Consumer Education. Mean scores of service class people are more in comparison to business class on all these rights indicating thereby that the service class is more aware than business class. But in case of Right to be informed, the difference between the two classes is not significant, hence awareness level of both classes is same.

The persons who can File a Complaint

Summary of ANOVA highlighted that there is no significant difference in the awareness level of business and service class people with regard to knowledge about who can file a case viz. consumers, Central or State Government, one or more consumers, legal heirs or representatives. Thus, both the classes are equally aware about the above mode of filing a complaint. But in case of Voluntary Consumer Associations, the difference is significant (F =

Table 4A: Summary of ANOVA for knowledge about complainant

		Sum of Squares	df	Mean Square	F	Sig.
Consumer	Between Groups	.000	1	.000		
	Within Groups	.000	198	.000		
	Total	.000	199			
Voluntary Consumer Asso.	Between Groups	2.420	1	2.420	4.542	.034
	Within Groups	105.500	198	.533		
	Total	107.920	199			
Central or State Govt.	Between Groups	1.125	1	1.125	1.422	.234
	Within Groups	156.630	198	.791		
	Total	157.755	199			
One or more consumers	Between Groups	.980	1	.980	1.459	.229
	Within Groups	133.000	198	.672		
	Total	133.980	199			
Legal heirs or representatives	Between Groups	.720	1	.720	.946	.332
	Within Groups	150.700	198	.761		
	Total	151.420	199			
Contractor	Between Groups	5.120	1	5.120	6.503	.012
	Within Groups	155.900	198	.787		
	Total	161.020	199			

Table 4B: Means and Standard deviations for knowledge about complainant

		Consumer	Voluntary Consumer Asso.	Central or State Govt.	One or more consumers	Legal heirs or representatives	Contractor
Business	Mean	2.0000	1.4100	1.1400	1.4200	1.2100	.7700
	Std. Deviation	.00000	.81767	.89916	.87824	.89098	.86287
Service	Mean	2.0000	1.6300	1.2900	1.5600	1.3300	1.0900
	Std. Deviation	.00000	.63014	.87957	.75639	.85345	.91115

4.542, $df = 1/199$, $P < .005$) where service class people are more aware. Similarly in case of contractor, the difference between the two is significant, ($F = 6.503$, $df = 1/199$, $P < .005$) indicating thereby that service class is well aware that a contractor cannot file a complaint.

Procedure to make a Complaint

Apart from who can file a complaint, it is also important to know the procedure to make a complaint. As far as place to make a complaint is concerned service class people were found

more aware than business class people as reflected from the significant F ratio ($F = 4.295$, $df = 1/199$, $P < .005$). Though statistically both classes differ significantly with regard to their knowledge regarding fee for filing complaints in consumer courts, but low mean score (Table 5B) indicates that both are less aware about this. The Table 5A also highlights that both classes do not differ significantly on their awareness about the requirement of personal presence and self argument of case, as reflected by non-significant F ratios, $F = 3.515$ and 2.964 respectively. However, low mean score indicates that both classes are least

Table 5A
Summary of ANOVA for procedure to make a complaint

		Sum of Squares	df	Mean Square	F	Sig.
Knowledge about appropriate place for filing complaint	Between Groups	1.280	1	1.280	4.295	.040
	Within Groups	59.007	198	.298		
	Total	60.287	199			
Fee for filing complaint	Between Groups	3.645	1	3.645	4.293	.040
	Within Groups	168.110	198	.849		
	Total	171.755	199			
Personal presence to file complaint	Between Groups	2.880	1	2.880	3.515	.062
	Within Groups	162.240	198	.819		
	Total	165.120	199			
Self argument of case	Between Groups	2.420	1	2.420	2.964	.087
	Within Groups	161.660	198	.816		
	Total	164.080	199			

Table 5B
Means and standard deviations for procedure to make a complaint

Occupation		Knowledge about appropriate place for filing complaint	Fee for filing complaint	Personal presence to file complaint	Self argument of case
Business	Mean	1.3620	1.0800	1.0000	1.0300
	Std. Deviation	.57398	.96064	.89893	.89279
Service	Mean	1.5220	1.3500	1.2400	1.2500
	Std. Deviation	.51632	.88048	.91143	.91425
Total	Mean	1.4420	1.2150	1.1200	1.1400
	Std. Deviation	.55041	.92903	.91091	.90803

aware about these requirements.

Purchase Behaviour

Inspection of Table 6A reveals that there is no significant difference between business and service class people with regard to variables like checking the expiry/manufacturing date, weight, and price of the goods while purchasing, their F ratios being 3.400, .108, and 1.305 respectively. But the two classes differ significantly on the variables like asking for purchase bill (F ratio=16.548, df=1/199, P<

.001) and cross checking the originality and genuineness of the goods (F ratio=21.644, df=1/199, P<.001).

Thus, it can be concluded from the above discussion that both business and service class people check the expiry/manufacturing date, price and weight of goods while purchasing. Whereas service class people have a greater tendency to ask for a purchase bill and cross check the originality and genuineness of the goods purchased than the business class

Table 6A
Summary of ANOVA for purchase behaviour

		Sum of Squares	df	Mean Square	F	Sig.
Expiry/ Manufacturing Date	Between Groups	1.280	1	1.280	3.400	.067
	Within Groups	74.540	198	.376		
	Total	75.820	199			
Cross-check the weight	Between Groups	.045	1	.045	.108	.743
	Within Groups	82.710	198	.418		
	Total	82.755	199			
Cross-check the price	Between Groups	.500	1	.500	1.305	.255
	Within Groups	75.880	198	.383		
	Total	76.380	199			
Ask for Purchase Bill	Between Groups	9.680	1	9.680	16.548	.000
	Within Groups	115.820	198	.585		
	Total	125.500	199			
Cross-check originality and genuineness	Between Groups	15.680	1	15.680	21.644	.000
	Within Groups	143.440	198	.724		
	Total	159.120	199			

Table 6B
Means and standard deviations for purchase behaviour

Occupation		Expiry/ Manufacturing Date	Cross-check the weight	Cross- check the price	Ask for Purchase Bill	Cross-check originality and genuineness
Business	Mean	3.4500	3.2700	3.3600	2.7300	1.8400
	Std. Deviation	.62563	.67950	.59493	.80221	.80050
Service	Mean	3.6100	3.3000	3.4600	3.1700	2.4000
	Std. Deviation	.60126	.61134	.64228	.72551	.89893

people.

Safe Record of Documents

Difference between business and service class people regarding the safe record of documents like purchase bill, warranties and advertisements is not significant as F ratios of all these variables are non-significant. However, both business and service class people show a great tendency to keep a safe record of correspondence with the company and warranties, their F ratios being 15.280 and

37.178 respectively.

Table 7B reveals that both the classes rarely keep the safe record of advertisements as shown by a low total mean score of 1.975. However, the service class (Mean 3.19) is more likely to keep the safe record of the correspondence with the company (e-mails etc.) than the business class (Mean 2.73). The service class people also have a more tendency to keep a safe record of the details of the complaint filed with the company.

Table 7A: Summary of ANOVA for safe record of documents

		Sum of Squares	df	Mean Square	F	Sig.
Purchase Bill	Between Groups	.080	1	.080	.231	.631
	Within Groups	68.640	198	.347		
	Total	68.720	199			
Correspondence with the Co.	Between Groups	10.580	1	10.580	15.280	.000
	Within Groups	137.100	198	.692		
	Total	147.680	199			
Warranties	Between Groups	.180	1	.180	1.702	.194
	Within Groups	20.940	198	.106		
	Total	21.120	199			
Details of Complaint filed	Between Groups	31.205	1	31.205	37.178	.000
	Within Groups	166.190	198	.839		
	Total	197.395	199			
Advertisements	Between Groups	.605	1	.605	.866	.353
	Within Groups	138.270	198	.698		
	Total	138.875	199			

Table 7B: Means and standard deviations for safe record of documents

Occupation		Purchase Bill	Correspondence with the Co.	Warranties	Details of Complaint Filed	Advertisements
Business	Mean	1.9000	3.6300	2.6800	2.4100	2.0300
	Std. Deviation	.83485	.48524	1.00383	1.04538	.92611
Service	Mean	2.0500	3.7300	2.5600	3.2000	1.9200
	Std. Deviation	.67232	.44620	.86830	.76541	.73416
Total	Mean	1.9750	3.6800	2.6200	2.8050	1.9750
	Std. Deviation	.75978	.46765	.93808	.99596	.83538

Factors causing Consumers' Exploitation

Inspection of the Table 8A reveals that variables like wrong information, lack of awareness about rights and limited supply of goods and services have yielded significant F ratio highlighting thereby that awareness level of both business and service class differ significantly. But in case of improper

organization of consumers, the F ratio (1.217) is non-significant, thus, awareness level is same in both classes. Service class considers wrong information, and limited supply of goods and services as more important factors in consumer exploitation. Business class (Mean 3.35) finds lack of awareness about rights as the most important factor in consumer exploitation.

Table 8A
Summary of ANOVA for various factors causing consumers exploitation

		Sum of Squares	df	Mean Square	F	Sig.
Wrong Information	Between Groups	4.500	1	4.500	5.621	.019
	Within Groups	158.520	198	.801		
	Total	163.020	199			
Lack of awareness about rights	Between Groups	2.420	1	2.420	4.789	.030
	Within Groups	100.060	198	.505		
	Total	102.480	199			
Limited Supply of goods and services	Between Groups	15.680	1	15.680	19.861	.000
	Within Groups	156.320	198	.789		
	Total	172.000	199			
Improper organisation of Consumers	Between Groups	1.125	1	1.125	1.217	.271
	Within Groups	183.030	198	.924		
	Total	184.155	199			

Table 8B
Means and standard deviations for factors causing consumers exploitation

		Wrong Information	Lack of Awareness about Rights	Limited Supply Goods & Services	Improper Organisation of Consumers
Business	Mean	2.9200	3.3500	2.5200	3.0100
	Std. Deviation	.96064	.67232	.93722	.89324
Service	Mean	3.2200	3.1300	3.0800	2.8600
	Std. Deviation	.82364	.74745	.83702	1.02514

Steps taken to Compensate Exploitation

Results of ANOVA for the variables viz. contacting media, voluntary consumer organization, consumer court and self regulation reveal that these variables have yielded non-significant F ratios, hence, the two classes do not differ significantly. The result also revealed that both business and service classes rarely contact media as depicted by low mean score of 1.975. But both of them show

highest chances of going for self regulation for compensation (Mean 3.68) as statistically no significant difference is found. Both the classes contact the voluntary consumer organization only sometimes but service class shows a greater tendency to contact the Ministry of Consumer Affairs (Mean 2.65) than the business class (Mean 2.21), reflected by significant F ratio (12.182). Similarly service class contacts the police more than the

Table 9A: Summary of ANOVA for steps taken to compensate exploitation

		Sum of Squares	df	Mean Square	F	Sig.
Contact Media	Between Groups	1.125	1	1.125	1.958	.163
	Within Groups	113.750	198	.571		
	Total	114.875	199			
Self Regulation	Between Groups	.500	1	.500	2.301	.131
	Within Groups	43.020	198	.217		
	Total	43.520	199			
Contact Voluntary Consumer Org.	Between Groups	.720	1	.720	.817	.367
	Within Groups	174.400	198	.881		
	Total	175.120	199			
Contact Ministry of Consumer Affairs	Between Groups	9.680	1	9.680	12.182	.001
	Within Groups	157.310	198	.795		
	Total	167.020	199			
Contact Police	Between Groups	12.005	1	12.005	23.801	.000
	Within Groups	99.870	198	.501		
	Total	111.875	199			
Consumer Court	Between Groups	.180	1	.180	.278	.598
	Within Groups	128.040	198	.647		
	Total	128.220	199			

Table 9B: Means and standard deviations for steps taken to compensate exploitation

		Contact Media	Self Regulation	Contact Voluntary Consumer Org.	Contact Ministry of Consumer Affairs	Contact Police	Consumer Court
Business	Mean	1.9000	3.6300	2.6800	2.2100	1.4300	3.3000
	Std. Deviation	.83485	.48524	1.00383	.89098	.60728	.78496
Service	Mean	2.0500	3.7300	2.5600	2.6500	1.9200	3.3600
	Std. Deviation	.67232	.44620	.86830	.89188	.80000	.82290
Total	Mean	1.9750	3.6800	2.6200	2.4300	1.6750	3.3300
	Std. Deviation	.75978	.46765	.93808	.91613	.74979	.80270

business class (F ratio=23.801, df=1/199, P<.000)

But so far as the question of going to consumer courts is concerned both the classes show a positive response as depicted by high total mean score of 3.33.

Thus it may be concluded that both the classes would firstly go for self regulation and only then the consumer courts.

Awareness regarding Appeals against the Judgments of the Redressal Agencies

Statistically no significant difference is found

between business and service class people with regard to awareness about appeal as the ANOVA results yielded non-significant F ratios for all the measures of redressal agencies where appeal can be made. Both the classes know about the appeals against the order of District Forum and State Commission but their awareness about the fact that the appeal can be made against the order of the National Commission seems to be low due to a low mean score of 0.775 (Table 10A). Thus it can be inferred that both classes are equally aware about procedure of making appeal.

Table 10A
Summary of ANOVA for awareness regarding appeal

		Sum of Squares	df	Mean Square	F	Sig.
District Forum Groups	Between Groups	.320	1	.320	.471	.493
	Within Groups	134.400	198	.679		
	Total	134.720	199			
State Commission	Between Groups	.320	1	.320	.441	.508
	Within Groups	143.760	198	.726		
	Total	144.080	199			
National Commission	Between Groups	.005	1	.005	.007	.935
	Within Groups	146.870	198	.742		
	Total	146.875	199			

Table 10B
Means and standard deviations for awareness regarding appeal

		District Forum	State Commission	National Commission
Business	Mean	1.3800	1.3200	.7700
	Std. Deviation	.82609	.85138	.85108
Service	Mean	1.4600	1.4000	.7800
	Std. Deviation	.82168	.85280	.87132
Total	Mean	1.4200	1.3600	.7750
	Std. Deviation	.82279	.85089	.85911

Table 11A:
Summary of ANOVA for Awareness of Goods for commercial purpose

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.500	1	.500	.776	.379
Within Groups	127.580	198	.644		
Total	128.080	199			

Table 11B: Means and Standard Deviations for Awareness of goods for commercial purpose

Occupation	Mean	Std. Deviation
Business	.5900	1
Service	.6900	198
Total	.6400	199

Goods and Services for Commercial Purpose

The people in general are least aware (low mean score .64) about the fact that goods and services purchased for commercial purpose are not covered under Consumer Protection Act 1986, indicating thereby that people are confused whether a case can be filed in this regard or not.

Discussion

Analysis of the present study reveals that as compared to business class, service class people are more aware about Consumer Protection Act and consumer courts. Service class is more aware about various consumer rights as provided under Consumer Protection Act 1986. These findings are supported by Divatia (2007) who established a significant positive relationship between knowledge/awareness of consumers' rights and occupation. Parihar & Agarwal (2007) were also of the same view. However, both the classes are having highest awareness about

the 'right to choose'.

Both business and service class people know that a consumer complaint can be filed by a consumer, Central or State Government, one or more consumers having same interest and legal heirs of the deceased consumer. But service class people are comparatively more aware about the fact that Voluntary Consumer Association can also file a complaint while a contractor cannot.

Service class has more knowledge than business class about the appropriate place and fee for filing consumer complaints. However, both business and service class people do not know much about the fact that one is not required to be present in person to file a complaint and also that one can present and argue his case in consumer court himself.

Both business and service class people check the expiry/manufacturing date, price and weight of goods while making a purchase. The summary of ANOVA yielded non-significant F ratios on these issues. But service class people have a greater tendency to ask for a purchase bill and cross check the originality and

genuineness of the goods purchased.

Both business and service class people keep a safe record of documents like purchase bill and warranties but rarely keep advertisement copies. However, service class people are more likely to keep safe record, the correspondence made with the company (e-mails etc.) and details of the complaint filed with the company, as reflected by significant F ratios.

Service class considers wrong information and limited supply of goods and services, and business class considers lack of awareness about rights as the most important factor causing consumer exploitation. The study also reveals that to compensate exploitation, both business and service class people opt for self regulation followed by consumer courts. Singh (1993) also observed that in India as a result of the enactment and implementation of the Consumer Protection Act 1986, there has been an increased amount of self regulation by the public as well as the private corporate sector. The mounting pressure by consumer organizations and the growing number of cases filed by consumers before the three-tier quasi-judicial Consumer Disputes Redressal Agencies have propelled the corporate sector in India to become more socially accountable than ever before. These findings also get the supports from The Gallup Organization (2008), where it is found that most of the respondents would turn to a shopkeeper, seller or provider in case of problems. Apart from the self regulation and consumer courts, people also contact the voluntary consumer organization for their grievances. It is also found that people rarely contact media. Thomas et al. (2007) supports the present findings with regards to complaining behaviour, where no relationship between any of demographic factors with complaining behaviour was found. However, service class

people have more tendencies to contacting police and ministry of Consumer Affairs as compared to business class, contrary to the findings of Thomas et al. (2007).

Both the classes know that appeals against the orders of District Forum and State Commission can be made to State Commission and National Commission respectively as reflected by non-significant F ratios. However, the awareness about the fact that appeal against the order of National Commission can be made to Supreme Court seems to be low in case of both the classes.

Conclusion

The need for empowerment of consumers as a class cannot be over emphasized and is already well recognized all over the world. The advancement of technology and advent of sophisticated gadgets in the market and aggressive marketing strategies in the era of globalization have not only thrown open a wide choice for the consumer but all the same also rendered the consumer vulnerable to a plethora of problems due to such rapid changes. There is an urgent and increasing necessity to educate and motivate the consumer about the possible deficiencies in the services of the growing sector of public utilities.

NGOs and consumer organizations should motivate consumers to study the available legal remedies, analyze and suggest new measures for effective and better consumer protection. Government and other consumer activists' agencies should make efforts in the direction of propaganda and publicity of District Forum, State and National Commissions, established for consumer protection so as to make more and more

consumers aware about the redressal agencies and to seek justice in case of grievances.

Links with educational institutions like universities, colleges, high schools, etc. should be established so as to emphasize the need for improving consumer education in the curriculum.

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