

# INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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**RESEARCH METHODOLOGY**

**RESULTS & DISCUSSION**

**FINDINGS**

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## CONSUMER AWARENESS ON CONSUMER RIGHTS AND DUTIES: AN ANALYTICAL STUDY WITH REFERENCE TO COIMBATORE CITY

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### ABSTRACT

*The majority of the consumers in advanced countries is well educated, well-informed and are in a position to protect them but our Indian situation is different from the Western where the consumers are exploited by the large number of restrictive and unfair trade practices. It leads to the suspicion whether the consumers are aware of their rights and duties. There is desperate need to all the people to be aware of all the rules, policies, laws and acts to be protected or at least one should be aware of rights and responsibilities of consumer. So there arises a need to study the level of awareness of consumers on Consumer rights and Duties. For this study, the data is collected from 200 respondents in Coimbatore city to study the level of awareness of consumers on consumer rights and duties. Though the majority of the respondents are aware of the existence of Consumer Rights, the most important rights, Right to redressal and Right to Consumer Education is yet to reach them. Most of the people discharge their duties and responsibilities duly while they purchase, which indicates that apart from their alertness they are being exploited by few marketers.*

### KEYWORDS

consumer rights, consumer awareness, consumer duties.

### INTRODUCTION

An individual who buys products or services for personal use and not to manufacture or resale is a Consumer. Consumer awareness is about making the consumer aware of his/her rights. With the immense competition and high technology development there are many products before the consumer but demands technical knowledge. At this situation there is a strong need of consumer education about their rights and responsibilities. When we look at the remote areas and rural areas majority of the people are exploited by unlawful trade practices of the marketers due to poor knowledge and lack of education. In urban areas also educated people are being exploited in many ways. India has the biggest consumer movement today by way of efforts of consumer organizations and the establishment of consumer courts. In spite of rapid economic development in last two centuries, the position of the consumer has not changed much. The exploitation continued and has turned more systematic. Consumers are exploited by the large number of restrictive and unfair trade practices. Even though so many rules, regulations, policies and acts are made to protect the consumer, still the consumer is being exploited. Despite the existence of consumer rights and consumer dispute redressal mechanisms, majority of consumers today is ignorant about typical complaints and scams of today. They are also unaware of, how to take the first step towards dealing with their problems. So the study aims at presenting a view on the extent to which people are aware of consumer rights and duties and remedies to dissolve such ignorance.

### OBJECTIVES OF THE STUDY

The study has been taken with a view to attain the following objectives,

1. To analyze the consumer awareness on Consumer Rights and Duties in Coimbatore city.
2. To bring out suggestions to improve the level of awareness of consumers regarding consumer rights and duties.

### REVIEW OF LITERATURE

Following are the some of the review of literature to analyse scientific works by other researchers that aims to review the critical points of current knowledge including substantive findings as well as theoretical and methodological contributions.

**Rajeev** (2009) in his article entitled "Generate Consumer Awareness" says that the success of consumer movement mainly depends upon the level of consumer awareness generated in the country by educating the consumers about their rights and responsibilities coupled with effective functioning of the consumer forums throughout the country where the consumers can ultimately assert their rights in seeking redressal. Where the literacy rate is high and social awareness is greater, the consumers cannot be easily exploited.

**Pulidindi Venugopal** (2012) in his article stressed the role of Educational Institutions in spreading consumer awareness. He says that "We cannot simply say that Educational institutions are unto their best in promoting consumerism or we cannot even say that Educational institutions are just money oriented and are doing nothing for the promotion of consumerism". He also made clear that "IITs, IIMs, IIPA, IIFT, IIPM, VIT, IGNOU are striving and contributing more for promoting consumerism and creating awareness among the people (both rural and urban). But these are the not only educational bodies on the Earth. When 10 universities or schools are in a position to bring such a change and are able to conduct so many campaigns, what if all the schools and, colleges and university bodies come into force? The change will be ultimate. This can become an exploitation free consuming world".

**Arabinda Debnath and et al** (2015) in his study concluded that it is the social responsibility of every business to work for the wellbeing of society where, consumer is an important part. Although Consumer Associations, Business Associations and Government Legislations are working to safeguard the interest of the consumer but it is the fact that the consumers are cheated regularly by the seller or producer. Therefore consumer awareness are needed the most to make consumer protection movement a success. It can be said that there should have an honest, friendly and brotherly relationship in between businessmen and consumers. Every businessman should realize that they are also the consumer of other business houses. Every customer should have strong determination to avoid such business houses which are found to be doing unfair means of business by violating consumer rights. Both the business houses and consumers should have a motive to build up a welfare society for which they have to discharge some responsibilities.

All the above references which are comprehensive with logical flow serve as an integral and required part of this research proposal. Such references and ideas have brought up the scientific works by other researchers and also form the basis for the present study.



**RESEARCH DESIGN**

The data for the study has been collected from Coimbatore city on convenience sampling method. Field survey was conducted to collect the primary data from 200 respondents through questionnaire. The primary data for the study was collected during the period April 2014-Feb2015. The secondary data required for the study have been collected from the books and journals. Statistical tools used to analyse the collected data are Chi-Square, F-Test and ANOVA.

**ANALYSIS AND INTERPRETATION****TABLE 1 - PERSONAL PROFILE OF THE RESPONDENTS**

S.no.	Particulars	No of Respondents	Percentage
1	Gender	Male	80
		Female	120
		<b>Total</b>	<b>200</b>
2	Age	Below 30 years	111
		30-40 years	44
		41-50 years	17
		Above 50 years	28
		<b>Total</b>	<b>200</b>
3	Educational Qualification	School Education	23
		Collegiate education	166
		Illiterate	11
		<b>Total</b>	<b>200</b>
4	Occupational Status	Employee	54
		Professional	68
		Business	20
		Agriculturist	6
		Others	52
		<b>Total</b>	<b>200</b>

Source: Primary data

While analysing the personal profile of the respondents, from the above table it is evident that from the sample size 200, 60% of the respondents are female and 40% of the respondents are male. In relation to the age of respondents 55.5% are in the age group of below 30 years, 22% are in the age group of 30-40 years, 14% in the age group of above 50 years and 8.5% in the age group of 41-50 years. Regarding educational qualification, 83% of the respondents have collegiate education, 11.5% school education and 5.5% illiterate. With regards to occupational status, 34% of the respondents doing profession, 27% are employed, 26% are students and house wives, 10% are doing business and 3% are agriculturist.

It can be inferred that majority (60%) of the respondents are female, majority (55.5%) of the respondents are in the age group of below 30 years, majority (83%) of the respondents are having Collegiate Education and most (34%) of the respondents are doing profession.

**TABLE 2 - AWARENESS ABOUT CONSUMER RIGHTS**

S.no.	Particulars	Frequency	Percentage
1	Aware	185	92.5
2	Not Aware	15	7.5
	<b>Total</b>	<b>200</b>	<b>100</b>

Source: Primary data

A consumer who is aware of all his own rights and who doesn't hesitate to exercise them in right direction can surely be able to protect him from various exploitations. The table above reveals that majority, 92.5% of the respondents are aware of the existence of consumer rights whereas 7.5% not aware.

**TABLE 3 - LEVEL OF AWARENESS ABOUT CONSUMER RIGHTS**

S.no	RIGHTS	LEVEL OF AWARENESS			
		Highly Aware	%	Aware	%
1	Right to Safety	92	49.7	83	44.9
2	Right to Information	77	41.6	92	49.7
3	Rights to choose	92	49.8	85	45.9
4	Right to be heard	50	27	98	53
5	Right to Redressal	38	20.5	78	42.2
6	Right to Consumer education	54	29.2	88	47.6
	<b>Average</b>		<b>36.3</b>		<b>47.2</b>

Source: Primary data

The concept of the three levels of awareness are basic consciousness, critical consciousness and creative consciousness. From the table it is highly evident that that 49.7% of the respondents are highly aware of right to safety, 44.9 % are just aware and 5.4% are unaware. Regarding the right to information 49.7 % of the respondents are just aware, 41.6% are highly aware and 8.7% are unaware. Regarding the right to choose that 49.8% of the respondents are highly aware, 45.9 % are just aware and 4.3% are unaware. With regards to the right to be heard 53% of the respondents are just aware, 27 % are highly aware and 20% are unaware. In view of the right to redressal 42.2% of the respondents are just aware, 37.3% are unaware and 20.5% are highly aware. Finally in relation to the right to consumer education 47.6% of the respondents are just aware, 29.2% highly aware and 23.2% unaware.

It is inferred from the table that the respondents are highly aware of the rights such as Right to safety (49.7%), Right to Information (41.6%), Right to Choose (49.8%), where the majority of the respondents are unaware of the rights, Right to Redressal (37.3%) and Right to Consumer education (23.2%) and nearly 50% of the respondents are just aware of all the consumer rights. As previous study states, the most of the respondents are highly aware of Right to Choose.

While analysing the overall level of awareness of consumers on consumer rights it is evident from the table that the consumers on an average of 47.2% of respondents are aware of all the rights, 36.3% highly aware of the rights and 16.4% unaware.

**TABLE 4 - CONSIDERATION OF BASIC CONSUMER RIGHTS AND DUTIES WHILE PURCHASING PRODUCTS**

S.no.	Particulars	Frequency	Percentage
1	Consider	194	97
2	Not Consider	6	3
	<b>Total</b>	<b>200</b>	<b>100</b>

Source: Primary data

Rational Buyers are the buyers who never get compromise of the quality, price and service while purchasing the products/services. It is the basic duty and responsibility of the buyers to be rational while making their purchases. The above table presents that the majority, 97% of the respondents consider the basic consumer rights and duties whereas only 3% of the respondents don't consider any basic rights and duties.

TABLE 5 - RIGHTS AND DUTIES

S.NO	RIGHTS & DUTIES		FREQUENCY OF ACTION			Total
			Always	Occasional	Never	
1	Buy from reputed shops	F	119	75	0	194
		%	61.4	38.6	0	100
2	Check the Quality	F	155	38	1	194
		%	79	20	1	100
3	Read the label carefully	F	130	43	21	194
		%	67	22.2	10.8	100
4	Check the MRP of the products	F	162	26	6	194
		%	83.5	13.4	3.1	100
5	Check the Expiry Date	F	166	22	6	194
		%	85.6	11.3	3.1	100
6	Check the Weights and Measures before getting the products	F	80	89	25	194
		%	41.2	45.8	13	100
7	Check the Standard Marks (BIS, AGMARK, ISI etc) while Purchase	F	79	84	31	194
		%	40.7	43.3	16	100
8	Demand a bill and warranty card(if necessary) for the goods purchased	F	118	60	16	194
		%	60.8	31	23.2	100
9	Check the bill	F	146	39	9	194
		%	75.2	20.1	4.7	100
10	Use the Product as per the manufacturer's instructions	F	96	83	15	194
		%	49.5	42.8	7.7	100

Source: Primary data

**Note: F- Frequency**

Each and every action has its frequency of occurrence as, Always, Occasional and Never. The above table reveals that 61.4% of the respondents always buy from reputed shops, 38.6% of the respondents occasionally buy from reputed shops and there is no respondent saying that they never buy from reputed shops. 79% of the respondents always check the quality of the products while they purchase, 20% of the respondents check the quality of the products occasionally and only 1% of the respondents never check the quality of the products. 67% of the respondents always read the label carefully, 22.2% of the respondents occasionally read the label carefully and 10.8% of the respondents have never read the label carefully. 83.5% of the respondents always check the MRP of the products, 13.4% of the respondents occasionally check the MRP of the products and 3.1% of the respondents have never checked the MRP of the products while they purchase. 85.6% of the respondents always check the Expiry Date of the products, 11.3% of the respondents occasionally check the Expiry Date of the products and 3.1% of the respondents have never checked the Expiry Date of the products while they purchase. 41.2% of the respondents always check the Weights & Measures before getting the products, 45.8% of the respondents occasionally check the Weights & Measures before getting the products and 13% of the respondents have never checked the Weights & Measures before getting the products. 40.7% of the respondents always check the Standard Marks, 43.3% of the respondents occasionally check the standard marks and 16% of the respondents have never checked the Standard Marks. 60.8% of the respondents always demand bill for the goods purchased, 31% of the respondents occasionally demand bill for the goods purchased and 23.2% of the respondents have never demanded the bill for the goods purchased. 75.2% of the respondents always check the bill, 20.1% of the respondents occasionally check the bill and 4.7% of the respondents have never checked the bill. 49.5% of the respondents always use the products as per manufacturer's instructions, 42.8% of the respondents use the products as per manufacturer's instructions occasionally and 7.7% of the respondents have never used the products as per manufacturer's instructions.

It can be inferred that majority (61.4%) of the respondents always buy from reputed shops. Checking the quality of the products while buying is a wise act. Here majority (79%) of the respondents marked that they always check the quality of the products while they purchase. Reading the product labels, checking the product weights and checking MRP of the products, etc ensures the transition Caveat Emptor to Caveat Vendor. As concerned with it majority (67%) of the respondents always read the label carefully, majority (83.5%) of the respondents always check the MRP of the products while they purchase, majority (85.6%) of the respondents always check the Expiry Date of the products, most (45.8%) of the respondents occasionally check the Weights & Measures before getting the products, most (43.3%) of the respondents occasionally check the standard marks, majority (60.8%) of the respondents always demand bill for the goods purchased. Majority (75.2%) of the respondents always check the bill and most (49.5%) of the respondents always use the products as per manufacturer's instructions.

**ASSOCIATION BETWEEN RESPONDENTS' PERSONAL STATUS AND THEIR AWARENESS LEVEL ON CONSUMER RIGHTS**

Awareness being a state of healthy consciousness is influenced by various factors. But it is a great deal of question whether one's educational qualification impacts their level of awareness on various consumer rights. Hence it is assumed on the one hand there is an association between respondents' education and their awareness level and on the other hand there is no association between them. The hypothesis is tested by Chi-Square as given below:

**CHI-SQUARE**

TABLE 6 - EDUCATIONAL QUALIFICATION AND AWARENESS

Awareness	School Education	Collegiate Education	No Formal Education	Total
Aware	19	161	5	185
Unaware	4	5	6	15
Total	23	166	11	200

**APPLYING CHI-SQUARE TEST**TABLE 7 -  $\chi^2$  EDUCATIONAL QUALIFICATION AND AWARENESS

$\chi^2$ Value	Degrees of Freedom	Table Value	Significance
43.028	2	5.99	S

Level of significance: 5

Since the calculated value of  $\chi^2$  (43.02) is greater than the table value (5.99) the null hypothesis is rejected. Hence there is no association between the respondents' education and their awareness on Consumer rights.

**F-TEST**

F-test is used to find out whether the two independent estimates of population variance differ significantly or not. Here f-test is applied to know the significant difference between gender of the respondents and their level of awareness on consumer rights. On assuming the null hypothesis that the two groups have the same variance the test is applied.

TABLE 8 - GENDER AND LEVEL OF AWARENESS

Gender	Highly Aware	Aware	Unaware
Male	26	35	14
Female	41	52	17

## APPLYING F-TEST

TABLE 9 - F TEST- GENDER AND LEVEL OF AWARENESS

Calculated Value	Degrees of Freedom	Table Value	Significance of Variance
0.94	4	4.6	NS

Level of significance: 5%

From the table above, it is evident that the calculated value(0.94) of F is less than the table value. Hence we accept the hypothesis and conclude that the difference in the variance of two groups is not significant at 5% level.

## ANALYSIS OF VARIANCE - TWO-WAY CLASSIFICATION MODEL

Analysis of variance is used to test the effect of independent factors on response variable of interest. Let us take the hypothesis that there is no difference between occupational status of the consumers and their level of awareness on consumer rights.

Applying analysis of variance technique, we get

TABLE 10 - ANOVA TWO -WAY CLASSIFICATION TABLE

Sources of Variation	Sum of Squares	v	Mean Squares	Ratio of F
Between Columns(Occupation)	923.93	4	230.9	0.23
Between Rows( Level of Awareness)	185.8	2	92.9	0.58
Residual	433	6	54.12	
Total	1543	14		

v= degrees of freedom

The table value for v1=4 and v2=6 at 5% level of significance is 4.53. The calculated value of F is less than the table value. Similarly the critical value of F for v1=2 and v2=6 at 5% level of significance is 5.14. Since the calculated value is less than this, the hypothesis is accepted. Thus the test shows that there is no significant difference between occupation of the consumers and their level of awareness.

## FINDINGS

It is evident from the analysis that most (92.5%) of the respondents are aware of the existence of the consumer rights. While analysing the level of awareness of consumers on various consumer rights, the respondents are highly aware of the rights such as Right to safety (49.7%), Right to Information (41.6%), Right to Choose (49.8%), where the majority of the respondents are unaware of the rights, Right to Redressal (37.3%) and Right to Consumer education (23.2%) and nearly 50% of the respondents are just aware of all the consumer rights. But still the Right to Redressal and Right to Consumer Education are too far from their awareness. While analysing duties and responsibilities it is clear that people are conscious in and checking the expiry date of the products (85.6%), checking the MRP of the products (83.5%) during purchase, majority (61.4%) of the respondents always buy from reputed shops, majority (79%) of the respondents always check the quality of the products while they purchase, majority (67%) of the respondents always read the label carefully, most (45.8%) of the respondents occasionally check the Weights & Measures before getting the products, majority (60.8%) of the respondents always demand bill for the goods purchased, majority (75.2%) of the respondents always check the bill and most (49.5%) of the respondents always use the products as per manufacturer's instructions. But only the least importance is given to the Standard Marks of the products(43.3%) which ensures the product quality.

Apart from the simple percentage analysis some statistical tools have also been applied to test the relationship between various variables and groups. Chi-Square test revealed that there is no association between the respondents' education and their awareness on consumer rights, F-test revealed that there is no significant difference between gender of the consumers and their level of awareness on consumer rights and the analysis of variance revealed that there is no significant difference between occupation of the consumers and their level of awareness.

## SUGGESTIONS

Based on the findings given, it is evident that

- Though the most of the respondents are conscious on consumer rights and duties, still there are consumers who exercise them occasionally and sometimes never, during their purchases. So the various consumer organizations should educate them regarding their basic rights and duties and also should teach them the consequences of not performing their duties at time.
- TV Advertisement has played a significant role in spreading the consumer awareness among the respondents. So government, VCOs and even the manufacturers can use advertisement media to make them aware of various consumer exploitations.
- Most of the respondents suggested that despite of others taking steps to educate the people regarding consumerism, first the consumers should try to make them aware of every happenings regarding consumer awareness. So one must be aware of one's rights and should not hesitate to exercise them in right direction.
- Most of the respondents felt that conducting Consumer Awareness Programs frequently will increase the level of awareness among the general public. So government and Various VCOs should conduct such awareness programs regularly to increase their awareness level.
- Many respondents have opined that the concept of consumer education must be implemented from schools and colleges itself. So the educational institutions can include the add-on courses regarding consumer movements or subjects in their education system.
- Many respondents suggested that spreading consumer awareness through various Social Networks will play a drastic role in educating people regarding consumerism. Hence Facebook, E-mails etc., if used in useful and proper manner can spread the consumer awareness.

## CONCLUSION

The Consumer Movement must be strengthened so that the tendency to push up the prices could be curbed and the quality of services and products ensured. Despite everything, the consumer is the person who has the final say. If consumers can be educated, they will be able to display this quality by deciding their priorities on the basis of their needs. This will contribute to eventual emergence of masses of conscious consumers. Every country has to create such consumers whatever their level of development is. Moreover, raising consumers' awareness of consumer protection from elementary education is considered to be a requirement for the implementation of the existing laws and the establishment and maintenance of universally accepted consumer rights. Thus, Government alone could not be blamed or can create wonders in a country with above 100 million populations; it requires support and help from general public and society to make Indians as alert Consumers.

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**ANNEXURE****QUESTIONNAIRE****CONSUMER AWARENESS ON CONSUMER RIGHTS AND DUTIES: AN ANALYTICAL STUDY WITH REFERENCE TO COIMBATORE CITY****I. PERSONAL PROFILE**

1. Name:

2. Gender:

a. Male

b. Female

3. Age:

a. Below 30 years

b. 30-40 years

c. 41-50 years

d. Above 50 years

4. Educational qualification:

a. School Education

b. Collegiate Education

c. Illiterate

5. Mention your Occupation:

a. Employee

b. Professional

c. Business

d. Agriculturist

If others, Please specify \_\_\_\_\_

**II. AWARENESS ON RIGHTS AND DUTIES**

6. Are you aware of the Consumer rights?

a. Yes

b. No

7. If yes, mention the level of awareness regarding rights you know from the list given below: (Tick Appropriate Column)

Rights	Highly Aware (v)	Aware (v)	Un Aware (v)
Right to Safety			
Right to Information			
Rights to Choose			
Right to be Heard			
Right to Redressal			
Right to Consumer Education			

8. Do you consider the basic consumer rights and duties while purchasing products?

a. Yes

b. No

9. If Yes, Please Specify your opinion for the following aspects in the appropriate column:

Rights and Duties	Always (v)	Occasional (v)	Never (v)
<b>You will</b>			
Buy from reputed shops			
Check the Quality			
Read the label carefully			
Check the MRP of the products			
Check the Expiry Date			
Check the Weights and Measures before getting the products			
Check the Standard Marks ( BIS, AGMARK, ISI etc) while Purchase			
Demand a bill and warranty card(if necessary) for the goods purchased			
Check the bill			
Use the Product as per the manufacturer's instructions			

10). Give your suggestions to improve the level of awareness of consumers about Consumer rights, duties and various aspects of consumerism.

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