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AN EMPIRICAL STUDY ON CONSUMER RIGHTS AND RESPONSIBILITIES – SOME REFLECTIONS

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Abstract

Consumers, worldwide are demanding value for money in the form of quantity and quality of goods and services. Though there is a drastic change and improvement in the quality, availability and better services consumers are still victim of the unscrupulous and exploitative practices. Consumers need to be conscious while making purchases. Knowing their rights, exercising the rights is the fundamental responsibility of the consumers is the prerequisites of the conscious buying or hassle free purchases. An attempt is made to analyze the consumers in the Mysore district, both in rural and urban area. The primary data is collected from 350 consumers to analyze the rights of the consumers when they buy in the retail shops and to check whether there is a difference in their behaviour and exercising the rights while buying products in the retail shops. The cautious purchases may save them from by being cheated by the fake advertisements and products.

Keywords: Consumers, consumer rights, consumer responsibilities, quality, fake

1. INTRODUCTION

There is no doubt that, today's consumers are getting better quality products and services, but the fact of life is that consumer is too busy to exercise their rights and responsibilities. Due to the change in the life style and increased employment opportunities, double income, affordable prices lead to more opportunity for shopping more and more. India's increased consumer exploitation could be attributed to the lack of education, poverty, illiteracy, lack of information, traditional outlook of Indians to suffer in silence and their ignorance of the available legal remedies in such cases. In India, the need for consumer protection

is vital in view of the ever increasing exploitation of consumers

According to Frederick Webster- "Consumer buying behaviour is all psychological, social and physical behaviour of potential customers as they become aware of, evaluate, purchase, consume and tell other people about products and services." Especially in today's competitive world. It also helps when customers will buy more from retail and online shops. Their buying behaviour is one of the elements which must be understood for a better view about the customer profile.

The responsibilities of the consume under consumer protection act are
 1. Consumer should excise his right

2. Cautious consumer/ do not buy blindly
3. Filing complaint for the redressal of genuine grievances
4. Consumer must be quality conscious
5. Advertisements often exaggerate/beware of false advertisements
6. Don't forget to get receipt and guarantee /warrantee card

The conscious buying behaviour includes, checking for the source of the advertisements to avoid fake advertisements, not buying in hurry, verifying the product specification, quality conscious, asking for the bills, asking for guarantee and warranty cards . Consumer have right to ask for the above if it is not provided to them while buying.

LITERATURE REVIEW

Kishtwaria.J et.al (2004) stated that consumer is no longer considered as King of the market in this contemporary society. Consumers are vulnerable against mal practices. Substandard goods, unsatisfactory services are few examples. However, consumer has every right to reject any product or services if found unsatisfied with the quality standards.

Serene Shekhar, Santosh Ahlawat & Surabhi Singh (2009) stated that the progress of any country could be associated with the level of awareness of the consumer. With the greater thrust of liberalization, globalization and privatization along with information technology and media exposure, the change in the consumer has changed radically.

Chandra A.K. (2011) described The Consumer Protection Act, 1986, as one of the socio-economic legislation which is compensatory in nature. This act is enacted for protecting the interests of the consumers. This act provides comprehensive statutory measures for curbing unfair business practices, for protecting consumer interest, and for promoting consumerism. However, the

effectiveness is found to impact the companies serving consumers.

Krishnakumar.B & Sakthiventhan.S (2012) stated that Consumer protection is a key concept of consumerism. Every consumer has the rights to ask the manufacturers towards their purchased products. The findings of the study stated that rural respondents are lacking with their heights and responsibility. They should be educated and trained towards their own welfare.

Dr. Singh Jasbir, Nayak & Bala Kiran (2014) emphasized that consumer protection has to be considered as an integral part of socio economic development. It is found widespread there were evident business transactions with unfair practices curbing consumer interest.

Rekha Rani&Arun Kumar (2014) found that a large proportion of consumers do not have any knowledge of consumer's rights. Majority of the consumers who possess knowledge about their rights but due to hesitation and ignorance do not take action against unfair trade practices of sellers.

Ishwar Mittal (2017) found that consumers' ignorance was posing the challenge for proper implementation of consumer act. Among the 16 prominent consumer protection legislations presented, nearly one fourth consumers were fully aware of these legislations. Nearly one third consumers were partially aware and slightly more than one third consumers never heard about these legislations.

Natarajan.R et.al (2018) specified that consumer rights are the rights given to a consumer to protect him from being cheated by unscrupulous traders and service providers. Consumer rights are designed to ensure fair trade competition, free flow of truthful information in the market place and may provide additional protections for the weak and those unable to take care of themselves.

OBJECTIVES OF THE STUDY

1. To analyze the demographic characteristics of the consumers
2. To analyze the awareness of consumers rights and practice while buying

RESEARCH METHODOLOGY

The descriptive and explorative study is conducted to analyze the buying habits of the consumers. The primary data collected from 350 consumers in Mysore district and analyzed using SPSS software. The structured questionnaire is used to elicit data from the consumers of both urban and rural areas of Mysore district. The five point likert scale is consists of statements are measured very rare buyers to frequent buyers. The data is analyzed using mean, standard deviation. One way ANOVAs is used for testing of hypothesis.

DATA ANALYSIS AND INTERPRETATION

Primary data is collected from 350 respondents to analyze the awareness of consumers’ rights and practice while buying. Demography of the consumers is presented in the below table:

**Table 1
Demography of consumers**

Particular	Sub category	Frequency	Percentage
Gender	Male	190	54.3
	Female	160	45.7
	Total	350	100
Age	18-25 Years	191	54.6
	25-35	75	21.4
	35-45	52	14.9
	45-55	22	6.3
	55 yrs and above	10	2.9
	Total	350	100
Marital Status	Married	134	38.3
	Unmarried	216	61.7
	Total	350	100
Qualification	SSLC	30	8.6
	PUC	52	14.9

	Degree	117	33.4
	Professional Degree	114	32.6
	PG	37	10.6
	Total	350	100
Occupation	SSLC	30	8.6
	PUC	52	14.9
	Degree	117	33.4
	Professional Degree	114	32.6
	PG	37	10.6
	Total	350	100
Monthly Income	Below 15000	200	57.1
	15000-30000	91	26.0
	30000-45000	44	12.6
	Above 45000	15	4.3
	Total	350	100

Source: Primary Data

Out of 350 consumers, 54.3 Percent are male and 45.7 Percent are female. Out of them 38.3 Percent married 61.7 Percent unmarried, the majority (54.6%) of the consumers belongs to the age group of 18-25 years, 21.4 Percent belongs to the age group of 25-35years, 14.9 Percent belongs to 35-45 years, 2.9 Percent are above 55 years.

57.1 Percent belongs to the monthly income below Rs.15,000 , 26 Percent belongs to the income Rs15,000-30,000 , 12.6 Percent belongs to income range of Rs.30,000-45,000 and 4.3 Percent belongs to the income above Rs.45,000. Majority of the respondents are students followed by consumers working in private company who are degree and professional degree holders.

The rights exercised are categorised as the variables which can depict the influence by the advertisements, the qualitative facts communicated ,the pre checks , verifications prior to arriving at purchasing decisions , quality consciousness and righteousness to obtain

the bills of purchase as well its guarantee/ warrantee details .

Following hypothesis are framed to analyze the awareness of consumers’ rights and practice while buying.

Hypothesis of the study:

H₀: There is no significant difference in exercising the rights of consumers

H₁: There is a significant difference in exercising the rights of consumers

Table 2								
Are your buying decisions influenced by advertisement								
	Very Rare	Rare	neutral	Occasionally	Always	Total	Mean	SD
F	32	150	94	51	23	350	2.67	1.05
%	9.1	42.9	26.9	14.6	6.6	100		
Do you rely on the facts depicted in the advertisements								
F	47	113	125	50	15	350	2.64	1.02
%	13.4	32.3	35.7	14.3	4.3	100		
Do you buy in hurry								
F	75	108	82	53	32	350	2.60	1.23
%	21.4	30.9	23.4	15.1	9.1	100		
Do you verify product specifications while buying								
F	27	69	82	62	110	350	3.45	1.32
%	7.7	19.7	23.4	17.7	31.4	100		
Are you quality conscious								
F	9	55	66	67	153	350	3.86	1.21
%	2.6	15.7	18.9	19.1	43.7	100		
Do you ask or get receipt/ cash bill on purchase								
F	16	69	62	66	137	350	3.68	1.29
%	4.6	19.7	17.7	18.9	39.1	100		
Do you ask guarantee/ warrantee card on purchase								
F	16	69	62	66	137	350	3.58	2.84
%	4.6	19.7	17.7	18.9	39.1	100		

The above table 2 shows that the majority of the customers are quality conscious ,exercise their right to obtain Cash receipt/ cash bill for the purchase, followed by the awareness regarding guarantee/ warrantee card. On the other hand the customers are not influenced by the advertisements and do not rely on the facts depicted in the advertisements. The customers do not buy in a hurry and they are in dilemma to verify product specifications while buying. Though

majorities are exercising the rights, the consumers who are not cannot be ignored.

From the above analysis it is evident that, 21.2 Percent consumers, buying because they are influenced by the advertisements, 18.6 Percent rely on the facts depicted in the advertisements, 24.2 Percent consumers buy in hurry which leads to the exploitation. Also it is seen from the analysis that, 27.4 Percent consumers do not verify the product on purchase. 18.3 Percent consumers are not

quality conscious, 24.3 Percent consumers do not ask for receipt or cash

bill on their purchase also the guarantee/warrantee card on purchase.

Table 3 One way ANOVA						
	SS	df	MS	F	P	Conclusion
Between:	642.929	6	107.155	45.15	0.000	H(0):Rejected H(1): Accepted
Within:	5,797.845	2,443	2.373			
Total:	6,440.775	2,449				

Source: Primary Data

Table 3 shows that, H(0) is rejected and H(1) is accepted which means, there is a significant difference among the Buying habits of consumers. The ANOVA supports that the Buying habits of consumers differs significantly .

SUGGESTIONS AND CONCLUSION

It is found from the study that, there is a significant difference among the consumers in exercising their rights and responsibilities. Some are conscious and some are ignorant about their rights so they are prone to get cheated. Some of the basic things such as, going through the specifications of the product and quality, brand conscious and getting the bills as physical evidence are important elements of the buying process. Though there are quality standards, laws to protect consumers, without consumers participation, government alone cannot protect consumers from defective products, fake advertisements, It is important to conduct more awareness programs to educate the consumers and motivate them to exercise their rights. However the more responsibility is on the alertness of consumer to exercise their rights.

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