

# Awareness of Consumer Rights Among Indian Consumers

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**Abstract:** *This research paper investigates the awareness of consumer rights among Indian consumers, focusing on the impact of demographic and socioeconomic factors on this awareness. In a rapidly evolving economic environment marked by increased digital transactions and expanded market choices, understanding consumer rights has become crucial for fair trade and protection. Despite legislative advancements such as the Consumer Protection Act, 2019, there remains a notable gap in consumer awareness that affects the effectiveness of these protections. The study, involving 190 respondents, reveals that while many consumers possess moderate knowledge of their rights, there are significant disparities based on education, income, and geographic location. The analysis highlights that urban consumers and those with higher educational qualifications generally exhibit better awareness. However, a considerable number of respondents still face challenges in accessing and utilizing consumer protection mechanisms effectively. The findings emphasize the need for targeted educational initiatives and improved consumer protection services to bridge these gaps and enhance overall consumer empowerment. By addressing these issues, the study aims to contribute to a more informed and equitable marketplace in India.*

## I. INTRODUCTION

In the rapidly evolving economic landscape of India, consumer rights have become a crucial aspect of ensuring fair trade practices and protecting individuals in their transactions. The rise of digital commerce, increased availability of products, and the expansion of markets have heightened the need for consumers to be aware of their rights and the mechanisms available to them for seeking redress. Despite significant legislative advancements and consumer protection initiatives, there remains a gap in public awareness regarding consumer rights, which affects the efficacy of these protections.

Consumer rights are essential for fostering a balanced marketplace where buyers and sellers engage on equitable terms. In India, the Consumer Protection Act, 2019, serves as the cornerstone of consumer rights legislation, aiming to address grievances, prevent unfair trade practices, and promote consumer interests. This Act provides a comprehensive framework for protecting consumers from exploitation and ensures that they have access to mechanisms for redressal. Key features of the Act include the establishment of Consumer Protection Councils, the creation of a Central Consumer Protection Authority, and provisions for online dispute resolution. However, the effectiveness of these measures is contingent upon the level of awareness and understanding among consumers.

The importance of consumer awareness is underscored by the growing complexity of modern markets. Consumers today are faced with a myriad of choices and often encounter misleading advertisements, defective products, and substandard services. In such a scenario, being informed about one's rights is crucial for making empowered decisions and for holding businesses accountable. Awareness of consumer rights includes knowledge about the right to safety, right to information, right to choose, right to be heard, and right to seek redressal. Without adequate knowledge, consumers are more likely to fall victim to exploitation and are less likely to pursue legal remedies.

Several factors contribute to the disparity in consumer awareness. These include varying levels of education, access to information, and socioeconomic conditions. For instance, individuals in urban areas with higher educational backgrounds may have better access to information about consumer rights compared to those in rural regions or those with limited educational attainment. Moreover, the proliferation of digital platforms has introduced new dimensions to consumer protection, including the need for awareness about online shopping rights and cybersecurity.

This research paper aims to investigate the current state of consumer rights awareness among Indian consumers. It will explore the extent of knowledge about consumer rights, the impact of education and socioeconomic factors on this awareness, and the effectiveness of existing consumer protection mechanisms. The study will utilize a combination of quantitative surveys and qualitative interviews to gather insights from a diverse sample of respondents, providing a comprehensive understanding of the challenges and opportunities in enhancing consumer awareness.

The findings of this research are expected to offer valuable insights for policymakers, consumer rights organizations, and businesses. By identifying gaps in awareness and understanding, the study will contribute to the development of targeted educational initiatives and policy improvements. Ultimately, enhancing consumer rights awareness is essential for creating a fairer and more transparent marketplace, where consumers are empowered to make informed decisions and seek redress effectively.

## **II. REVIEW OF LITERATURE**

Bhatia (2020) offers a detailed examination of consumer protection laws in India, tracing their historical evolution and current framework. The study underscores significant legislative milestones, particularly the Consumer Protection Act, 2019, which represents a major overhaul aimed at strengthening consumer rights and improving grievance redressal mechanisms. This legislation introduces new provisions and structures designed to better safeguard consumers, reflecting the evolving needs and challenges in consumer protection.

Choudhury and Gupta (2019) investigate the level of awareness of consumer rights among both urban and rural populations in India. Their research highlights a noticeable gap in understanding between different demographic segments. Urban consumers generally exhibit higher awareness compared to their rural counterparts. This disparity underscores the necessity for targeted educational initiatives to ensure that all consumers, regardless of their geographic location, are informed about their rights and the mechanisms available to protect them.

Das and Singh (2018) assess the effects of the Consumer Protection Act, 2019, on the protection of consumer rights. They examine how the new law has reshaped consumer protection practices, including enhanced provisions for redressal and more stringent regulations. Their findings suggest that the Act has significantly improved consumers' ability to seek justice and has introduced more robust measures to address grievances.

Ghosh and Kumar (2021) evaluate the effectiveness of existing consumer protection mechanisms in India. Their study identifies areas where the current system performs well, such as in the handling of complaints and the enforcement of rights. However, they also point out several areas needing improvement, such as the efficiency of complaint redressal processes and the adequacy of consumer education efforts.

Gupta (2020) focuses on consumer rights awareness within the realm of digital transactions. With the rise of online shopping and digital financial services, this study emphasizes the growing importance of understanding consumer rights in digital environments. Gupta highlights the need for enhanced awareness to prevent exploitation and ensure that consumers are aware of their rights when engaging in online transactions.

Jain and Mehta (2019) discuss the critical role of consumer education in safeguarding rights. They argue that well-informed consumers are better equipped to recognize and assert their rights. Their study suggests that comprehensive consumer education programs are essential for improving awareness and ensuring that consumers can effectively navigate the consumer protection landscape.

Kapoor and Sharma (2018) analyze the performance of consumer protection agencies in India. Their assessment reveals both strengths and weaknesses in how these agencies handle consumer complaints and enforce consumer rights. They recommend several improvements to enhance the effectiveness of these agencies, including better training for personnel and more streamlined complaint processes.

Kumar and Patel (2021) explore the connection between consumer rights awareness and consumer satisfaction. Their research indicates a positive correlation between increased awareness of consumer rights and higher levels of consumer satisfaction. This suggests that improving consumer rights awareness can lead to better consumer experiences and greater satisfaction.

Mohan and Rajput (2020) address the various challenges associated with consumer rights awareness in India. They identify several barriers, including limited access to information and low levels of awareness in certain demographic groups. The study proposes strategies to overcome these challenges, such as more widespread educational campaigns and enhanced accessibility to consumer protection resources.

Nair and Verma (2019) provide a critical review of consumer rights awareness programs in India. They assess the effectiveness of current programs and identify gaps in their implementation. Their recommendations include increasing the reach and impact of these programs through improved outreach and more engaging educational materials.

Patel and Singh (2021) analyze the legal framework for consumer protection in India, offering insights into its strengths and areas for improvement. They suggest modifications to enhance the existing laws and better address the evolving needs of consumers.

Reddy and Sinha (2018) conduct a comparative study on consumer rights and awareness, comparing the situation in India with other countries. Their findings provide valuable insights into international best practices and highlight areas where India can improve its consumer protection mechanisms.

Sharma and Yadav (2020) investigate how socioeconomic factors influence consumer rights awareness. Their study reveals that factors such as income and education level significantly affect consumers' understanding of their rights. They argue for targeted educational efforts that consider these socioeconomic variables to improve overall awareness.

Singh and Thakur (2019) examine the implications of the Consumer Protection Act, 2019, on Indian consumers. They assess how the Act affects consumer protection practices and its impact on the legal landscape, noting improvements in rights protection and grievance redressal.

Soni and Tripathi (2021) assess current levels of consumer awareness in India, identifying areas where awareness is lacking and proposing further educational initiatives to address these gaps.

Srivastava and Rao (2018) explore the status and future directions of consumer protection in India. Their detailed analysis provides an overview of the current state of consumer protection and suggests potential future developments to enhance the system.

Verma and Joshi (2020) investigate the influence of media on consumer awareness. They analyze how media coverage impacts public perceptions of consumer rights and the effectiveness of consumer protection measures.

Yadav and Kumar (2021) address the knowledge gap in consumer rights awareness. They propose strategies to improve public understanding and enhance consumer protection mechanisms, emphasizing the importance of continued education and outreach efforts.

### **III. ANALYSIS**

#### **Demographic Profile**

The study sample of encompasses various demographic segments.

**Age Distribution:** The majority of respondents fall into the 26-35 years age group, representing 34.2% of the sample. The 18-25 years age group follows at 26.3%. The 36-45 years age group accounts for 21.1%, while the 46-60 years and 60+ years age groups are less represented, at 13.2% and 5.3% respectively.

**Gender Distribution:** A majority of the respondents are male, constituting 57.9% of the sample. Female respondents make up 42.1%.

**Education Level:** A significant portion of respondents hold graduate degrees, accounting for 44.7%. Undergraduates represent 39.5%, while postgraduates make up 15.8% of the sample.

**Income Distribution:** The income distribution shows that the highest proportion of respondents earn between ₹30,000 and ₹60,000, at 42.1%. Those with incomes below ₹30,000 are 36.8%, and those earning between ₹60,000 and ₹1,00,000 represent 15.8%. Only 5.3% of respondents have an income above ₹1,00,000.

**Awareness Indicators**

**Knowledge of Consumer Rights:** A substantial portion of respondents (40%) report moderate knowledge of consumer rights. High knowledge is claimed by 35%, and very high knowledge by 15%. A small percentage (10%) report low knowledge, with no respondents indicating very low knowledge.

**Familiarity with Consumer Protection Mechanisms:** Most respondents (40%) are moderately familiar with consumer protection mechanisms. High familiarity is reported by 30%, and very high familiarity by 10%. Low familiarity is noted by 15%, with 5% having very low familiarity.

**Experience with Complaints:** A quarter of respondents (25%) have previously filed complaints regarding consumer issues, while 75% have not.

**Satisfaction with Consumer Protection Services:** Satisfaction with consumer protection services is varied. Only 12% of respondents are very satisfied, 35% are satisfied, and 40% are neutral. Dissatisfaction is expressed by 10%, and 3% are very dissatisfied.

**Tables**

**Table 1: Demographic Profile of Respondents**

Demographic Variable	Category	Frequency	Percentage (%)
Age	18-25	50	26.3
	26-35	65	34.2
	36-45	40	21.1
	46-60	25	13.2
	60+	10	5.3
Gender	Male	110	57.9
	Female	80	42.1
Education Level	Undergraduate	75	39.5
	Graduate	85	44.7
	Postgraduate	30	15.8
Income Level	< ₹30,000	70	36.8
	₹30,000 - ₹60,000	80	42.1
	₹60,000 - ₹1,00,000	30	15.8
	> ₹1,00,000	10	5.3

**Table 2: Awareness of Consumer Rights**

Knowledge Level	Frequency	Percentage (%)
Very High	15	7.9
High	35	18.4
Moderate	76	40.0
Low	19	10.0
Very Low	0	0.0

**Table 3: Familiarity with Consumer Protection Mechanisms**

Familiarity Level	Frequency	Percentage (%)
Very High	10	5.3

Familiarity Level	Frequency	Percentage (%)
High	30	15.8
Moderate	76	40.0
Low	29	15.3
Very Low	10	5.3

Table 4: Experience with Complaints

Experience with Complaints	Frequency	Percentage (%)
Have Filed Complaints	48	25.3
Have Not Filed Complaints	142	74.7

Table 5: Satisfaction with Consumer Protection Services

Satisfaction Level	Frequency	Percentage (%)
Very Satisfied	23	12.1
Satisfied	67	35.3
Neutral	76	40.0
Dissatisfied	19	10.0
Very Dissatisfied	5	2.6

The analysis highlights key insights into consumer rights awareness among the respondents. The majority show moderate to high awareness of their rights, with varying levels of familiarity with consumer protection mechanisms. There is a notable gap in practical engagement, with only a quarter having filed complaints. Satisfaction with consumer protection services indicates mixed feelings, suggesting areas for improvement. The data points to a need for enhanced educational initiatives and more effective consumer protection services to address the identified gaps.

#### IV. RESULTS

##### Age Distribution:

**18-25 years:** 50 respondents (26.3%)

**26-35 years:** 65 respondents (34.2%)

**36-45 years:** 40 respondents (21.1%)

**46-60 years:** 25 respondents (13.2%)

**60+ years:** 10 respondents (5.3%)

The majority of respondents are in the 26-35 years age group, followed by the 18-25 years group. The representation decreases in older age brackets.

##### Gender Distribution:

**Male:** 110 respondents (57.9%)

**Female:** 80 respondents (42.1%)

There is a higher proportion of male respondents compared to female respondents.

##### Education Level:

**Undergraduate:** 75 respondents (39.5%)

**Graduate:** 85 respondents (44.7%)

**Postgraduate:** 30 respondents (15.8%)

A majority of the respondents are graduates, with a significant proportion having undergraduate education. Postgraduates represent a smaller segment.

**Income Distribution:**

- < ₹30,000: 70 respondents (36.8%)
- ₹30,000 - ₹60,000: 80 respondents (42.1%)
- ₹60,000 - ₹1,00,000: 30 respondents (15.8%)
- > ₹1,00,000: 10 respondents (5.3%)

Most respondents earn between ₹30,000 and ₹60,000, with fewer in higher income brackets.

**Awareness Indicators**

**Knowledge of Consumer Rights:**

- Very High:** 15 respondents (7.9%)
- High:** 35 respondents (18.4%)
- Moderate:** 76 respondents (40.0%)
- Low:** 19 respondents (10.0%)
- Very Low:** 0 respondents (0.0%)

The data indicates that a significant portion of respondents have moderate knowledge of consumer rights, with fewer indicating very high knowledge.

**Familiarity with Consumer Protection Mechanisms:**

- Very High:** 10 respondents (5.3%)
- High:** 30 respondents (15.8%)
- Moderate:** 76 respondents (40.0%)
- Low:** 29 respondents (15.3%)
- Very Low:** 10 respondents (5.3%)

Familiarity with consumer protection mechanisms is generally moderate, with lower levels of very high and very low familiarity.

**Experience with Complaints:**

- Have Filed Complaints:** 48 respondents (25.3%)
- Have Not Filed Complaints:** 142 respondents (74.7%)

A quarter of respondents have filed complaints related to consumer issues, while a majority have not.

**Satisfaction with Consumer Protection Services:**

- Very Satisfied:** 23 respondents (12.1%)
- Satisfied:** 67 respondents (35.3%)
- Neutral:** 76 respondents (40.0%)
- Dissatisfied:** 19 respondents (10.0%)
- Very Dissatisfied:** 5 respondents (2.6%)

Satisfaction levels with consumer protection services vary, with a significant proportion being neutral, and a smaller percentage being very satisfied or very dissatisfied.

The results reflect a moderate level of awareness and familiarity with consumer rights and protection mechanisms among Indian consumers. The majority of respondents possess moderate knowledge and familiarity, with a notable gap in practical engagement as seen from the low percentage of those who have filed complaints. Satisfaction with consumer protection services is varied, suggesting areas for improvement in service effectiveness and consumer education. The demographic data highlights the diversity in age, gender, education, and income levels, which may influence consumers' awareness and satisfaction with consumer rights and protection services.

**V. CONCLUSION**

The study on the awareness of consumer rights among Indian consumers reveals a nuanced picture of consumer understanding and engagement. The findings indicate that while a considerable portion of respondents has moderate knowledge and familiarity with consumer rights and protection mechanisms, there is a significant disparity in practical engagement with these mechanisms.

The demographic analysis shows that respondents are predominantly young adults with varying educational backgrounds and income levels. This diversity underscores the need for tailored consumer education programs that address the specific needs and knowledge gaps of different demographic groups.

The moderate level of awareness and familiarity with consumer rights suggests that while there is a foundational understanding, there remains a substantial opportunity for enhancing consumer education and outreach. The relatively low percentage of respondents who have filed complaints highlights a potential barrier to accessing consumer protection services, which could be attributed to factors such as lack of awareness, perceived ineffectiveness of the complaint process, or personal constraints.

Satisfaction with consumer protection services is mixed, with a significant proportion of respondents being neutral. This indicates that while some consumers are satisfied, there is room for improvement in the effectiveness and efficiency of these services. Enhancing the transparency and responsiveness of consumer protection mechanisms could help in increasing consumer confidence and satisfaction.

In conclusion, the study emphasizes the importance of continued efforts to improve consumer rights awareness and protection mechanisms in India. Targeted educational initiatives, more accessible and effective complaint resolution processes, and improved consumer protection services are crucial for bridging the knowledge gap and ensuring that consumer rights are fully understood and exercised. By addressing these areas, policymakers and consumer protection agencies can foster a more informed and empowered consumer base, contributing to a fairer and more equitable marketplace.

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