A Study On Consumer Rationality And Awareness Of Consumer Protection Among Commerce Graduates In Palakkad District

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Abstract: In the context of a dynamic and globalized economy, consumer awareness and rational behavior are essential for ensuring fair trade and safeguarding consumer interests. Despite advancements in economic development, many consumers continue to face exploitation through unfair practices such as adulteration, misleading advertisements, and substandard goods. This study explores the level of consumer rationality, awareness, and perception of the Consumer Protection Act among commerce graduates in Palakkad district. It examines their behavior during pre- and post-purchase phases, their experience with exercising consumer rights and responsibilities, and the challenges they face in complying with consumer protection mechanisms. Primary data were collected from 60 commerce graduates using a structured interview schedule, and the results were analyzed using statistical tools such as MANOVA, OWA, Friedman Test, and TWA. Findings reveal that while many consumers possess basic awareness of their rights, there is a gap in their practical application due to complexities in legal procedures, lack of time, and limited knowledge. The study recommends enhancing awareness through targeted educational programs, simplifying complaint procedures, and promoting digital platforms for consumer grievance redressal

Index Terms - Consumer Protection Act, Consumer Rights, Rational Buying Behaviour, Consumer Awareness, Pre- and Post-Purchase Behavior, Consumer Responsibilities

I. INTRODUCTION

In today's interconnected economy, every individual acts as a consumer, playing a vital role in driving demand, shaping economic growth, and influencing market dynamics. Despite the common saying that "Consumer is King," consumers often face exploitation through unfair practices like adulteration, underweight packaging, counterfeit goods, inflated prices, and misleading advertisements, underscoring the critical need for robust consumer protection laws and awareness. India's rapid economic growth and globalization have expanded access to a wide range of goods and services, yet many consumers still struggle with issues such as adulterated food, poor healthcare, and inadequate basic amenities. This study focuses on commerce graduates to assess their rationality, awareness, and attitudes toward consumer rights and market trends, identifying gaps in their understanding and examining how their rational buying behavior affects their decisions and engagement with consumer initiatives

SCOPE OF THE STUDY

Consumer protection initiatives are crucial for shielding consumers from unfair practices like selling unsafe or adulterated goods, hoarding, and price inflation. Awareness of the Consumer Protection Act is essential for consumers to make informed decisions. This study evaluates commerce graduates in Palakkad district to assess their awareness of the Act, their rational behavior before and after purchases, the challenges they face while buying, and how they respond when dissatisfied with products or services.

SIGNIFICANCE OF THE STUDY

This study explores consumer rationality and examines commerce graduates' awareness, perceptions, and experiences with consumer protection initiatives, while identifying common consumer problems and reasons for limited use of protection measures. It highlights the importance of constitutional principles that emphasize social justice and the State's role in safeguarding consumer rights. By assessing how well commerce graduates understand and exercise their fundamental consumer rights and responsibilities, the study aims to identify gaps and improve efforts to empower future professionals as informed consumers.

STATEMENT OF THE PROBLEM

In today's era of intense competition and globalization, manufacturers are primarily focused on maximizing profits. In pursuit of this goal, many resort to aggressive, and at times misleading, advertising and marketing tactics, often neglecting the interests of consumers. Therefore, it is crucial for consumers to be well-informed about the goods and services they purchase and to take proactive steps to safeguard their interests. This is where consumer rationality, consumer rights, and consumer protection become essential.The core issue arises from the frequent violation of basic consumer rights—particularly the right to information and the right to choose—during the purchase of goods and services. Consumers are often exploited by traders through practices such as providing incomplete or false information, under-weighing products, overcharging, or supplying substandard goods. These unfair trade practices not only cause financial loss but can also lead to serious health risks and psychological distress.

Although the government has introduced various schemes and initiatives aimed at consumer protection, it is equally important for consumers to take responsibility for utilizing these mechanisms. Exercising caution and awareness while purchasing goods or availing services is a critical part of self-protection. Only by actively asserting their rights and making informed decisions can consumers truly take control and influence the marketplace in their favor.

OBJECTIVES OF THE STUDY

1. To assess the pre and post purchase behaviour (Consumer rationality) among commerce graduates.
2. To assess the level of awareness and experience or perception towards consumer protection act among commerce graduates
3. To analyze the perception of the consumers regarding the level of exercise of consumer rights and responsibilities.

II. RESEARCH METHODOLOGY

This study is both descriptive and analytical. It aims to evaluate the awareness and attitudes of Commerce Graduates regarding the Consumer Protection Act, along with their behavior before and after making purchases. Additionally, it examines the extent to which consumer rights and responsibilities are practiced or experienced by the participants. The research also investigates the challenges encountered during the purchasing process, identifies the factors that influence purchase decisions, and explores the reasons behind non-compliance with the Consumer Protection Act. The study concludes with recommendations aimed at enhancing consumer protection mechanisms. The details are as follows;

2.1 Population and Sample

The population for the study covers commerce graduates from **Thrissur.** District. A sample of 60 respondents (Commerce Graduates) are selected to form sample and data were collected from them for Study. Convenience sampling method is used for studying the targeted sample size.

2.2 Data and Sources of Data

The study utilizes both primary and secondary data. Primary data were gathered from Commerce graduates in Palakkad District through an interview schedule. Secondary data related to the Consumer Protection Act, consumer rights and responsibilities, consumer protection mechanisms, and the consumer redressal system were sourced from websites such as Shodhganga, INFLIBNET, the Ministry of Consumer Affairs, ResearchGate, and the December 2017 edition of the journal *Yojana*

2.3 Statistical tools and econometric models

Various statistical tools have been used to analyze data related to consumer behavior and protection, utilizing software like SPSS and MS Excel.

- **K Sample Friedman Test**: A non-parametric test used to rank preferences across multiple variables. In this study, it evaluates how commerce graduates rank different sources of purchase information and pre-purchase factors.
- **One-Way ANOVA**: A parametric test to compare the means of three or more independent groups. It identifies variations in factors like purchase decisions, post-purchase issues, and reasons for non-compliance with consumer protection mechanisms.

- **Two-Way ANOVA**: This extension of One-Way ANOVA assesses the individual and combined effect of two independent variables on a single dependent variable. It's used here to study rational buying behavior and awareness of consumer rights.
- **MANOVA (Multivariate Analysis of Variance)**: Used to assess the effect of independent variables on multiple dependent variables simultaneously. In this study, it examines the awareness and perceptions of commerce graduates regarding the Consumer Protection Act.
- **Kruskal-Wallis Test**: A non-parametric alternative to One-Way ANOVA, used when data are ordinal or not normally distributed. It evaluates rank-based outcomes across different occupational groups, specifically regarding suggestions to improve consumer protection mechanisms

III. Theoretical framework

Consumer Rationality refers to the idea that individuals make purchasing decisions to maximize personal satisfaction or utility within their budget. Rational consumers evaluate options logically, consider price, product features, and future benefits, and make consistent choices based on preferences. However, their rationality can be influenced by pre-purchase factors like advertising, social pressure, and cognitive biases, as well as post-purchase experiences such as product performance, customer service, and emotional responses.Consumer Awareness is the knowledge consumers have about products, services, and their rights. It helps individuals make informed choices and identify unethical practices. While consumer education is the process of learning about these aspects, awareness is the outcome. Government initiatives like India's *Jago Grahak Jago* campaign aim to enhance consumer understanding and decision-making power.

The Consumer Protection Act, 1986 was enacted in India to safeguard consumer interests against unfair practices and ensure quick, affordable grievance redressal. It established authorities like the Central Consumer Protection Authority (CCPA) to enforce consumer rights, investigate violations, and penalize offenders. Amendments have strengthened the Act, making it a key tool for consumer justice.Consumer Protection is necessary because many consumers are vulnerable to exploitation due to lack of awareness or organization. The Act promotes ethical business, educates consumers, and ensures fair treatment by providing legal mechanisms for addressing grievances.Consumer Rights under the Act include: the Right to Safety, Information, Choice, to Be Heard, to Seek Redressal, and to Consumer Education. These rights empower consumers, ensuring protection, transparency, and fair treatment in the marketplace.

IV. **RESULTS AND DISCUSSION**

1. **Demographic Profile of the sample**

The profile of the sample explaining the demographic features like Age, Gender, Place of residence, Educational Qualifications ,Occupation. Average Monthly Income and Average Monthly Expenditure of respondents who are Commerce Graduates.

Table 1.1:Classification of respondents on the basis of   profile

Personal data	Categories	No of Respondents	Per cent
Age	Below 30	20	33.3
	31-50	23	38.3
	Above 50	17	28.3
	Total	**60**	**100.0**
Gender	Male	30	50.0
	Female	30	50.0
	Total	**60**	**100.0**
Place of Residence	Rural	17	28.3
	Urban	28	46.7
	Semi urban	15	25.0
	Total	**60**	**100.0**
Educational Qualifications	UG	24	40.0
	PG	21	35.0
	Other HS	15	25.0
	Total	**60**	**100.0**
Occupation	Govt employee	9	15.0
	Private employee	16	26.0
	Professional	12	20.0
	Student	11	18.3
	Others	12	20.0
	Total	**60**	**100.0**
Average Monthly Income	Below 10000	14	23.3
	10001-20000	16	26.7
	20001-30000	11	18.3
	30001-40000	8	13.3
	Above 40000	11	18.3
	Total	**60**	**100.0**
Average Monthly Expenditure	Up to 5000	9	15.0
	5001-10000	18	30.0
	10001-15000	12	20.0
	Above 15000	21	35.0
	Total	**60**	**100.0**

Source : Primary data

Table 1.1 presents the demographic and economic profile of the sample respondents (commerce graduate consumers) selected for the study. The largest group of respondents (38.3%) falls in the age range of 31–50 years, followed by 33.3% who are below 30, and 28.3% who are above 50 years. In terms of **gender**, the sample includes an equal number of male and female respondents, with each group representing 50%.Regarding the **place of residence**, 46.7% of respondents are from urban areas, 28.3% from rural areas,

and 25% from semi-urban regions. Based on **educational qualifications**, 40% of the respondents are undergraduates, 35% hold postgraduate degrees, and the remaining 25% have pursued other higher studies.In terms of **occupation,** the largest segment (26.7%) are employed in the private sector. Other categories include professionals and those in 'other' occupations (each at 20%), students (18.3%), and government employees (15%).As for **monthly income**, 26.7% of respondents earn between ₹10,001–₹20,000, followed by 23.3% earning below ₹10,000. Income levels are fairly spread across other brackets as well. Regarding **monthly expenditure**, 35% of respondents spend more than ₹15,000, while 30% fall in the ₹5,001–₹10,000 range

2. Pre And Post Purchasing Behaviour of Commerce Graduates

The section presents pre and post purchasing behaviour of graduates such as multiple sources a consumer may depend on to have information on purchase, The factors that influence the decision while purchasing and selected product related attributes, Assessment of rational buying behaviour, Common problems faced by the consumers after purchase / availed services and their reaction on the dissatisfaction.

2.1 Sources of information for purchase of product or services

The following hypothesis can be set:

H0 : There is no difference in the preference on the choice of sources of information for purchase of product or services among the selected commerce graduates

H1 : There is difference in the preference on the choice of sources of information for purchase of products or services among the selected consumers

Table 2.1: Friedman test on source of information

Sources	Mean Rank	Rank
Friends/Relatives	2.86	2
Posters/Banners	4.65	6
Newspaper/Magazine	4.52	4
Self Decision	**2.85**	**1**
TV advertisement	3.72	3
Shop window display	4.84	7
Internet	4.57	5

Source : Primary data

Table 2.2 Test statistics

N	60
Chi-Square	56.912
Df	6
Asymp. Sig	**<0.01***

 Source : Primary data   *Significant at 5 per cent

The X^2 statistics provides a value of 56.912 which is significant at 5 per cent (**p=0.00<0.05**). Therefore the null hypothesis is rejected. This indicates variation in the sources of information for purchase of products or services among commerce graduates. The lowest mean is considered as the better sources of awareness. Here it is **self decision (2.85)** and the least dependent source of information is shop window display on mean rank (4.84).

2.2 Factors influencing purchase decision

The following hypothesis can be set:

H0 : There is no variation in the mean scores obtained for the selected variable on the factors influencing the purchase decision based on educational qualification of graduates.

H1 : There is variation in the mean scores obtained for the selected variable on the factors influencing the purchase decision based on educational qualification of graduates.

Table 2.3: Descriptive statistics and (mean and standard deviation)

Factors	Educational Qualifications					
	UG		PG		Other HS	
	Mean	**SD**	**Mean**	**SD**	**Mean**	**SD**
Price	4.50	.590	4.81	.402	4.33	.816
Quality	4.63	.576	4.57	.598	4.67	.488
Quantity	4.00	.933	3.81	.873	4.33	.617
Variety	3.54	.932	3.95	.805	**4.20**	.561
Packings	3.50	.780	3.57	1.165	3.67	1.047
Availability	3.67	.702	3.62	.740	3.60	1.056
Mode of purchase	3.25	.944	2.81	1.030	2.73	.961
Brand/company	**4.46**	.833	4.05	.805	3.80	.775
Expiry Date	4.79	.588	4.62	.865	4.73	.704

Source : Primary data

Table 2.4 : One-way ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
			ANOVA			
Price	Between Groups	2.162	2	1.081	2.995	.058
	Within Groups	20.571	57	.361		
	Total	22.733	59			
Quality	Between Groups	.082	2	.041	.129	.879
	Within Groups	18.101	57	.318		
	Total	18.183	59			
Quantity	Between Groups	2.412	2	1.206	1.694	.193
	Within Groups	40.571	57	.712		
	Total	42.983	59			
Variety	Between Groups	4.339	2	2.170	3.315	**.043***
	Within Groups	37.311	57	.655		
	Total	41.650	59			
Packings	Between Groups	.257	2	.129	.130	.879
	Within Groups	56.476	57	.991		
	Total	56.733	59			
Availability	Between Groups	.048	2	.024	.036	.965
	Within Groups	37.886	57	.665		
	Total	37.933	59			
Mode of purchase	Between Groups	3.262	2	1.631	1.700	.192
	Within Groups	54.671	57	.959		
	Total	57.933	59			
Brand/company	Between Groups	4.339	2	2.170	3.315	**.043***
	Within Groups	37.311	57	.655		
	Total	41.650	59			
Expiry date	Between Groups	.339	2	.170	.324	.725
	Within Groups	29.844	57	.524		
	Total	30.183	59			

Source : Primary data   *significant at 5 per cent

The table above presents the factors influencing purchasing decisions based on educational qualification. The F-value of 3.315 and the p-value of 0.043 indicate statistical significance at the 5% level (p < 0.05). Therefore, the null hypothesis (H₀) is rejected, confirming a significant difference in the mean scores of variables related to variety and brand/company.Among the findings, the factor with the highest mean score is considered the most influential in the purchasing decision. In this case, respondents with higher education levels are most influenced by variety, while undergraduate commerce graduates show the highest influence from the brand/company factor, with mean scores of 4.20 and 4.46, respectively.Other factors considered in the study—such as price, quality, quantity, packaging, availability, mode of purchase, and expiry date—did not show statistically significant differences across educational qualifications.

2.3 Attribute influencing the Pre Purchase Behaviour

The following hypothesis can be set:

H0 : There is no difference in the preference on the choice of product attributes before purchase or availed service among commerce graduates

H1 : : There is a difference in the preference on the choice of product attributes before purchase or availing service among   commerce graduates

Table 2.5 Friedman test on product related attributes

Source	Mean Rank	Rank
Brand	2.17	2
MRP	**1.87**	**1**
Expiry date	3.03	3
Quantity	4.17	4
Usage instructions	5.32	6
Warranty	6.20	7
Product/service details	5.25	5

Source : Primary data

Table 2.6 Test statistics

N	60
Chi- Square	218.707
Df	6
Asymp. Sig	**<0.01***

Source : Primary data   ***Significant at 5 per cent**

The X^2 statistics provides value of **218.707** which is significant at 5 per cent (**p=0.00<0,05**). Therefore the null hypothesis is rejected. This indicates variation in the product related attributes before purchase or availed services among commerce graduates. The lowest mean is considered as the most influenced attribute that perceives before purchase by the commerce graduates. Here it is **MRP (1.87)** and the least preferred one is Warranty based on mean rank (6.20).

2.4 Pre Purchase Behaviour

2.7 TEST OF BETWEEN SUBJECT EFFECTS

Source	Type 1 sum of Squares	df	Mean Squares	F	Sig
Age	1017.472	3	339.157	1230.417	**<0.01***
Educational Qualifications	1.993	2	.996	3.615	**0.033***

Source : Primary data   *Significant at 5 per cent

2.8 AGE WISE ESTIMATED MARGINAL MEAN

Age	Mean	Std. Error	95 % confidence interval	
			Lower bound	Upper bound
Below 30	**4.198**	.119	3.960	4.436
31-50	4.073	.111	3.850	4.296
Above 50	3.968	.129	3.709	4.227

Source : Primary data

2.9 Educational Qualifications wise Estimated Marginal Mean

EQ	Mean	Std. Error	95 % confidence interval	
			Lower bound	Upper bound
UG	**4.325**	.109	4.107	4.544
PG	4.029	.115	3.798	4.260
OHS	3.885	.136	3.612	4.157

Source : Primary data

The table above examines the mean variation in scores related to Pre-Purchase Behaviour based on Age and Educational Qualification. The analysis reveals that the variation in mean scores by age is statistically significant at the 5% level (χ^2 = 1230.417, df = 3, p = 0.000 < 0.01). Therefore, the null hypothesis (H_0) is rejected.Similarly, the variation in mean scores based on educational qualification is also statistically significant at the 5% level (F = 3.615, df = 2, p = 0.033 < 0.05), leading to the rejection of the null hypothesis in this case as well.

As shown in Tables 2.8 and 2.9, there is a significant difference in pre-purchase behaviour across both age groups and educational qualifications. The findings suggest that respondents below the age of 30 and those with undergraduate qualifications place greater importance on pre-purchase factors, as reflected in their higher mean scores (4.198 and 4.325, respectively).

2.5 Post Purchase Behaviour

2.10 TEST OF BETWEEN SUBJECT EFFECTS

Source	Type 1 sum of Squares	df	Mean Squares	F	Sig
Age	674.723	3	224.908	625.920	**<0.01***
Educational Qualifications	.794	2	.397	1.105	0.338

Source : Primary data   *Significant at 5 per cent

2.11 AGE WISE ESTIMATED MARGINAL MEAN

Age	Mean	Std. Error	95 % confidence interval	
			Lower bound	Upper bound
Below 30	3.345	.135	3.074	3.616
31-50	**3.386**	.127	3.131	3.640
Above 50	3.354	.147	3.058	3.649

Source : Primary data

2.12 EDUCATIONAL QUALIFICATIONS WISE ESTIMATED MARGINAL MEAN

EQ	Mean	Std. Error	95 % confidence interval	
			Lower bound	Upper bound
UG	3.406	.124	3.157	3.655
PG	3.198	.132	2.934	3.462
OHS	3.481	.155	3.169	3.792

Source : Primary data

A Two-Way ANOVA (TWA) was conducted to assess the mean variation in scores for Post-Purchase Behaviour based on Age and Educational Qualification. The results indicate that the variation in mean scores by age is statistically significant at the 5% level (F = 625.920, df = 3, p = 0.000 < 0.01), leading to the rejection of the null hypothesis (H_0).However, when analyzed based on educational qualification, no significant variation in mean scores was found (F = 1.105, df = 2, p > 0.05). Therefore, the null hypothesis is not rejected for this factor.

As presented in Table 2.11, there is a significant difference in post-purchase behaviour with respect to age. The findings suggest that respondents in the age group of **31–50 years** place the highest importance on post-purchase factors, as indicated by the highest mean score of **3.386**.

2.6 Problems faced by graduates after purchase/availed services

The following hypothesis can be set:

H0 : There is no significant difference in the mean score of the common problems faced by the customers after purchase/availed service based on Average monthly income
H1 : There is significant difference in the mean score of the common problems faced by the customers after purchase/availed service based on Average monthly income

Table 2.13 Descriptive statistics (Mean and Standard deviation)

Facts	Average Monthly Expenditure				
	Up to 5000	5001-10000	10001-15000	Above 15000	Total
	Mean (Standard deviation)				
Adulteration	2.22(.441)	2.67(.840)	2.75(1.138)	2.81(.873)	2.67(.877)
Sub standard quality of goods	**3.67(.500)**	3.39(.916)	3.50(.905)	2.71(.717)	3.22(.865)
Short weight andmeasures	3.44(.882)	3.11(.676)	3.42(.669)	3.29(.784)	3.28(.739)
Short supply of goods	3.44(.882)	3.11(.676)	3.33(.651)	3.33(.856)	3.28(.761)
Exorbitant pricing	3.78(.441)	3.61(.502)	4.00(.426)	3.81(.512)	3.78(.490)
Misleading advertisement	3.44(.527)	3.17(.707)	3.58(.669)	**3.71(.463)**	3.48(.624)
Sale after expiry date	3.33(.866)	3.39(.608)	3.58(.669)	3.38(.740)	3.42(.696)
Deceptive packaging and labelling	3.00(.707)	3.28(.669)	3.00(.426)	2.90(.831)	3.05(.699)
False warranty	3.00(.707)	2.78(.808)	3.00(.853)	2.81(.680)	2.87(.747)
Poor after sale service	3.22(.667)	3.00(.594)	2.58(.793)	2.95(.805)	2.93(.733)
Cheating through promotional contest	2.22(.441)	2.22(.548)	2.33(.492)	2.29(.561)	2.27(.516)
Deficiency in the services sector	3.22(.667)	2.89(.676)	3.50(.522)	3.29(.845)	3.20(.732)

Source : Primary data

Table 2.14 One-way ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Adulteration	Between Groups	2.290	3	.763	.993	.403
	Within Groups	43.044	56	.769		
	Total	45.333	59			
Sub standard quality of goods	Between Groups	8.620	3	2.873	4.524	**.007***
	Within Groups	35.563	56	.635		
	Total	44.183	59			
Short weight	Between Groups	.981	3	.327	.587	.626
	Within Groups	31.202	56	.557		
	Total	32.183	59			
Short supply	Between Groups	.850	3	.283	.476	.700
	Within Groups	33.333	56	.595		
	Total	34.183	59			
Exorbitant pricing	Between Groups	1.112	3	.371	1.588	.203
	Within Groups	13.071	56	.233		
	Total	14.183	59			
	Between Groups	3.059	3	1.020	2.866	**.045***

Misleading advertisement	Within Groups	19.925	56	.356		
	Total	22.983	59			
Sale after expiry date	Between Groups	.437	3	.146	.289	.833
	Within Groups	28.147	56	.503		
	Total	28.583	59			
Deceptive packaging	Between Groups	1.429	3	.476	.973	.412
	Within Groups	27.421	56	.490		
	Total	28.850	59			
False warranty	Between Groups	.584	3	.195	.337	.799
	Within Groups	32.349	56	.578		
	Total	32.933	59			
Poor after sale service	Between Groups	2.309	3	.770	1.465	.234
	Within Groups	29.425	56	.525		
	Total	31.733	59			
Cheating through promotional contest	Between Groups	.114	3	.038	.137	.938
	Within Groups	15.619	56	.279		
	Total	15.733	59			
Deficiency in service sector	Between Groups	2.981	3	.994	1.944	.133
	Within Groups	28.619	56	.511		
	Total	31.600	59			

Source : Primary data   ***Significant at 5 per cent**

The results of the One-Way ANOVA conducted on the problems or dissatisfaction experienced by consumers based on their average monthly expenditure show F-values of 4.524 and 2.866, both of which are statistically significant at the 5% level ($p < 0.05$). Therefore, the null hypothesis (H$_0$) is rejected, indicating a significant difference in mean scores related to substandard quality of goods and misleading advertisements**.**

The problem associated with the highest mean score within each expenditure group is considered the most commonly faced issue for that group. Commerce graduates with an average monthly expenditure of up to ₹5,000 report substandard quality of goods as their primary concern (mean = 3.67). In contrast, respondents with a monthly expenditure of above ₹15,000 are more affected by issues related to misleading advertisements (mean = 3.71).Other issues, such as adulteration, short weight and measures, short supply of goods, exorbitant pricing, sale of expired products, deceptive packaging and labeling, false warranties, poor after-sales service, misleading promotional contests, **a**nd deficiencies in service sector performance**,** did not show significant variation across expenditure groups (p > 0.05).

2.7 Consumers Reaction on Dissatisfaction of product/services

The following hypothesis can be set:

H0 : There is no significant difference in the mean score obtained for the variable " The customer`s reaction on the dissatisfaction of product /services" based on educational qualification.

H1 : There is a significant difference in the mean score obtained for the variable " The customer`s reaction on the dissatisfaction of product /services" based on educational qualification.

Table 2.15 Descriptive statistics (Mean and Standard deviation)

Statements	Educational Qualification							
	UG		PG		OHS		Total	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD
Avoids further purchase	4.17	.761	4.10	.700	4.20	.941	4.15	.777
Product exchange	4.21	.509	3.81	.750	3.80	.676	3.97	.663
Returning the product	4.38	.647	4.29	.845	3.93	.704	4.23	.745
Legal action	2.38	.924	2.90	.889	2.20	.414	2.52	.854
No remedies	3.58	1.248	3.62	1.161	3.47	1.12	3.57	1.170
Canvasing against seller	2.71	1.122	3.00	.837	3.40	1.18	2.98	1.066
Spread negative info	4.63	.495	4.57	.811	4.40	.828	4.55	.699

Source : Primary data

Table 2.16 One -Way ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Avoids further purchase	Between Groups	.107	2	.054	.086	.918
	Within Groups	35.543	57	.624		
	Total	35.650	59			
Product exchange	Between Groups	2.337	2	1.168	2.823	.068
	Within Groups	23.596	57	.414		
	Total	25.933	59			
Returning the product	Between Groups	1.889	2	.945	1.746	.184
	Within Groups	30.844	57	.541		
	Total	32.733	59			
Legal action is taken	Between Groups	5.149	2	2.574	3.878	.026*
	Within Groups	37.835	57	.664		
	Total	42.983	59			
No remedies taken	Between Groups	.214	2	.107	.076	.927
	Within Groups	80.519	57	1.413		
	Total	80.733	59			

Canvasing against seller	Between Groups	4.425	2	2.212	2.016	.143
	Within Groups	62.558	57	1.098		
	Total	66.983	59			
Spread negative information	Between Groups	.482	2	.241	.484	.619
	Within Groups	28.368	57	.498		
	Total	28.850	59			

Source : Primary data   *Significant at 5 per cent

The results of the One-Way ANOVA on the reactions of commerce graduates to dissatisfaction with products or services, based on educational qualification, show a statistically significant F-value of **3.878** at the 5% level (p < 0.05). Consequently, the null hypothesis is rejected, indicating a significant difference in the mean scores related to the legal actions taken by respondents. According to the descriptive statistics, the statement with a significant difference also has the lowest mean score, suggesting disagreement among respondents. In this case, postgraduate-qualified (PG) commerce graduates generally disagree with the statement regarding taking legal action, reflecting a lack of inclination toward pursuing legal remedies (mean = 2.90). This implies that only a few PG-qualified respondents show minimal interest in initiating legal action.

Other responses to dissatisfaction—such as avoiding future purchases, exchanging the product, returning the item, taking no action, canvassing against the selle**r,** and spreading negative word-of-mouth—did not show significant variation across different educational qualifications (p > 0.05).

3 Awareness And Experience/Perception towards Consumer Protection Act

There are different means of consumer protection initiated by the government for the benefit of consumers. In many instances, consumers need protection and rightful behaviour from the end seller or business they buy products from. So it is very important to have the knowledge about consumer protection act. In this section deals with assessing the level of awareness and experience/perception towards consumer protection act among commerce graduates.

The level of Awareness Towards Consumer Protection Act

The following hypothesis can be set:

H0 : There is no significant difference in the mean score of set of variables describing the level of awareness on consumer protection act based on the place of residence, educational qualification and occupation .

H1 : There is significant difference in the mean score of set of variables describing the level of awareness on consumer protection act based on the place of residence, educational qualification and occupation .

Table 3.1 MANOVA General linear model

Effect		Value	F	Hypothesis df	Error df	Sig.
Place of residence	Pillai's Trace	1.313	7.630	15.000	147.000	**<0.01***
	Wilks' Lambda	.001	88.084	15.000	130.148	**<0.01***
	Hotelling's Trace	537.920	1637.667	15.000	137.000	**<0.01***
	Roy's Largest Root	537.484	5267.341[b]	5.000	49.000	**<0.01***
Educational Qualification	Pillai's Trace	.193	1.023	10.000	96.000	.430
	Wilks' Lambda	.809	1.050[c]	10.000	94.000	.408
	Hotelling's Trace	.234	1.076	10.000	92.000	.389
	Roy's Largest Root	.225	2.156[b]	5.000	48.000	.075
Occupation	Pillai's Trace	.568	1.654	20.000	200.000	**.044***
	Wilks' Lambda	.525	1.683	20.000	156.831	**.041***
	Hotelling's Trace	.741	1.685	20.000	182.000	**.039***
	Roy's Largest Root	.446	4.460[b]	5.000	50.000	**.002***

Source : Primary data   ***Significant at 5 per cent**

Table 3.2 Estimated Marginal Means of Grand Mean

Dependent Variable	Mean	Std. Error	95% Confidence Interval	
			Lower Bound	Upper Bound
Consumer protection act	**4.514**	.057	4.400	4.629
Redressal mechanism	4.019	.074	3.871	4.168
Complaining procedures	3.391	.051	3.289	3.492
Remedial Measures	4.309	.090	4.129	4.489
Consumer Rights	**4.688**	.070	4.547	4.830

Source : Primary data

Table 3.3 Test of Between-Subjects Effects

Source	Dependent Variable	Type I Sum of Squares	df	Mean Square	F	Sig.
Place of Residence	Consumer protection act	1212.342	3	404.114	2382.189	**<0.01***
	Redressal mechanism	982.693	3	327.564	1147.853	**<0.01***
	Complaining procedures	705.051	3	235.017	1754.039	**<0.01***
	Remedial Measures	1095.395	3	365.132	870.411	**<0.01***
	Consumer Rights	1303.928	3	434.643	1674.398	**<0.01***
Educational Qualification	Consumer protection act	.055	2	.027	.161	.851
	Redressal mechanism	.368	2	.184	.644	.529
	Complaining procedures	.663	2	.332	2.474	.094
	Remedial Measures	.696	2	.348	.830	.442

	Consumer Rights	.080	2	.040	.153	.858
Occupation	Consumer protection act	.396	4	.099	.583	.676
	Redressal mechanism	3.345	4	.836	2.931	**.029***
	Complaining procedures	.842	4	.210	1.570	.196
	Remedial Measures	2.234	4	.559	1.332	.271
	Consumer Rights	1.809	4	.452	1.743	.155

Source : Primary data   *Significant at 5 per cent

Table 3.4 Place of Residence wise Estimated Marginal Mean

Dependent Variable	Rural	urban	Semi urban
Consumer protection act	**4.598**	4.435	4.510
Redressal mechanism	4.027	3.903	**4.127**
Complaining procedures	3.360	**3.433**	3.379
Remedial Measures	3.908	4.363	**4.656**
Consumer Rights	4.609	4.709	**4.746**

Source : Primary data

Table 3.5 Educational Qualifications wise Estimated Marginal Mean

Dependent Variable	UG	PG	OHS
Consumer protection act	4.571	4.475	4.497
Redressal mechanism	4.090	4.148	3.820
Complaining procedures	3.496	3.468	3.208
Remedial Measures	4.222	4.183	4.522
Consumer Rights	4.722	4.630	4.713

Source : Primary data

Table 3.6 Occupation wise Estimated Marginal Mean

	GE	PE	PR	STU	Others
Consumer protection act	4.634	4.430	4.497	4.416	4.593
Redressal mechanism	3.860	4.285	3.734	3.825	**4.392**
Complaining procedures	3.276	3.410	3.217	3.485	3.565
Remedial Measures	4.720	4.298	4.288	4.148	4.090
Consumer Rights	4.907	4.475	4.499	4.879	4.680

Source : Primary data .

The MANOVA results indicate that awareness levels across five key consumer protection aspects—Consumer Protection Act, redressal mechanism, complaining procedure, remedial measures, and consumer rights—significantly vary based on place of residence and occupation, but not by educational qualification. All four MANOVA tests (Pillai's Trace, Wilks' Lambda, Hotelling's Trace, and Roy's Largest Root) confirmed significance at the 5% level ($p < 0.05$). Among the variables, consumer rights and consumer

protection ac**t** showed the highest overall awareness (grand means: 4.688 and 4.514). Rural graduates were most aware of the Consumer Protection Act, urban graduates of the complaining procedure, and semi-urban graduates showed the highest awareness in redressal mechanism, remedial measures, and consumer rights. Additionally, awareness of the redressal mechanism varied significantly with occupation, with respondents in the "Others" category scoring highest (mean = 4.392).4.3.2 Experience and Perception towards Consumer Protection Act .

Table 3.7 MANOVA General Linear Model

Effect		Value	F	ypothes is df	Error df	Sig.
Gender	Pillai's Trace	1.076	14.265	8.000	98.000	**<0.01***
	Wilks' Lambda	.003	200.830^b	8.000	96.000	**<0.01***
	Hotelling's Trace	288.657	1695.860	8.000	94.000	**<0.01***
	Roy's Largest Root	288.571	3534.992^c	4.000	49.000	**<0.01***
Average monthly Income	Pillai's Trace	.456	1.641	16.000	204.000	.061
	Wilks' Lambda	.595	1.707	16.000	147.280	.051
	Hotelling's Trace	.598	1.739	16.000	186.000	**.043***
	Roy's Largest Root	.418	5.336^c	4.000	51.000	**.001***
Average monthly Expenditure	Pillai's Trace	.263	1.203	12.000	150.000	.286
	Wilks' Lambda	.744	1.254	12.000	127.288	.254
	Hotelling's Trace	.334	1.299	12.000	140.000	.225
	Roy's Largest Root	.301	3.766^c	4.000	50.000	**.009***

Source : Primary data   *Significant at 5 per cent

Table 3.8 Estimated Marginal Means of Grand Mean

Dependent Variable	Mean	Std. Error	95% Confidence Interval	
			Lower Bound	Upper Bound
Towards consumer protection	3.153	.082	2.988	3.319
Towards consumer rights	3.510	.052	3.407	3.614
Towards consumer complaint	**3.642**	.056	3.530	3.754
Towards remedial measures	**4.234**	.064	4.106	4.362

Source : Primary data

Table 3.9 Test of Between Subject Effect

Source	Dependent Variable	Type I Sum of Squares	df	Mean Square	F	Sig.
Gender	Towards consumer protection	593.799	2	296.900	857.937	**<0.01***
	Towards consumer rights	749.074	2	374.537	2749.799	**<0.01***
	Towards consumer complaint	791.527	2	395.763	2493.958	**<0.01***
	Towards remedial measures	1064.710	2	532.355	2579.161	**<0.01***
Average monthly income	Towards consumer protection	1.773	4	.443	1.281	.290
	Towards consumer rights	2.088	4	.522	3.833	**.008***
	Towards consumer complaint	.407	4	.102	.642	.635
	Towards remedial measures	.749	4	.187	.907	.467
Average monthly expenditure	Towards consumer protection	.227	3	.076	.219	.883
	Towards consumer rights	1.113	3	.371	2.725	**.045***
	Towards consumer complaint	.493	3	.164	1.035	.385
	Towards remedial measures	.326	3	.109	.527	.666

Source : Primary data   ***Significant at 5 per cent**

Table 3.10 Gender wise Estimated Marginal Mean

	Male	Female
Towards consumer protection	3.112	**3.195**
Towards consumer rights	**3.596**	3.425
Towards consumer complaints	3.459	**3.825**
Towards remedial measures	**4.240**	4.228

Source : Primary data

Table 3.11 Average monthly Income wise Estimated Marginal Mean

	Below 10000	10001-20000	20001-30000	30001-40000	Above 40000
TCP	2.952	3.101	3.050	3.199	3.465
TCR	3.600	3.516	3.190	3.374	**3.730**
TCC	3.500	3.616	3.772	3.717	3.603
TRM	4.196	4.052	4.264	4.309	4.349

Source : Primary data

Table 3.12 Average monthly expenditure wise Estimated Marginal Mean

	Up to 5000	5001- 10000	10001-15000	Above 15000
TCP	3.175	3.221	3.045	3.172
TCR	3.605	**3.683**	3.300	3.454
TCC	3.615	3.504	3.714	3.733
TRM	4.140	4.208	4.373	4.215

Source : Primary data

The MANOVA results reveal significant variation in experience and perception of commerce graduates toward consumer protection aspects—namely the Consumer Protection Act (TCP), consumer rights (TCR), consumer complaints (TCC), and remedial measures (TRM)—based on gender, average monthly income, and average monthly expenditure. All four MANOVA tests (Pillai's Trace, Wilks' Lambda, Hotelling's Trace, and Roy's Largest Root) showed significance at the 5% level for gender, while significant differences were also found for income and expenditure in specific tests (Hotelling's and Roy's Root). The highest overall awareness and perception were seen in remedial measures and consumer complaints (grand means: 4.234 and 3.642). Gender-wise, male graduates showed stronger perception of consumer rights and remedial measures, whereas female graduates were more influenced by the Consumer Protection Act and consumer complaints. Additionally, those earning above ₹40,000 and spending between ₹5,001–₹10,000 monthly reported the highest perception of consumer rights (means: 3.730 and 3.683), confirming significant differences across these demographic groups.4.4 Consumer Protection Act : Rights and Responsibility .

4. Consumer Rights

4.1 Tests of Between Subjects Effects

Source	Type 1 sum Squares	df	Mean Squares	F	Sig
Educational Qualifications	740.028	3	246.676	1539.386	**<0.01***
Occupation	2.534	4	.634	3.954	**0.007***

Source : Primary data   *Significant at 5 per cent

4.2 Educational Qualification Wise Estimated Marginal Mean

EQ	Mean	Std. Error	95 % confidence interval	
			Lower bound	Upper bound
UG	3.417	.084	3.248	3.587
PG	3.469	.090	3.289	3.649
Other HS	**3.627**	.108	3.411	3.843

Source : Primary data

4.3 Occupation Wise Estimated Marginal Mean

Occupation	Mean	Std. Error	95 % confidence interval	
			Lower bound	Upper bound
Govt employee	3.350	.137	3.075	3.625
Private employee	3.710	.102	3.505	3.914
Professional	**3.786**	.120	3.546	4.026

| Student | 3.399 | .123 | 3.152 | 3.646 |
| Others | 3.278 | .116 | 3.045 | 3.511 |

Source : Primary data

The Two-Way ANOVA (TWA) results indicate a significant variation in the mean scores related to Consumer Rights based on both educational qualification and occupation of commerce graduates. Educational qualification shows a highly significant difference (F = 1539.386, df = 3, p = 0.000 < 0.01), and occupation also shows a significant difference (F = 3.954, df = 4, p = 0.007 < 0.05), leading to the rejection of the null hypothesis in both cases. As shown in Tables 4.2 and 4.3, respondents with higher education qualifications reported greater awareness or practical engagement with consumer rights (mean = 3.627), while those in professional occupations demonstrated the highest level of experience or exercise of consumer rights (mean = 3.786). These findings confirm that both educational background and occupational status significantly influence consumers' awareness and application of their rights.

4.1 Consumer Responsibilities

4.4 Tests of Between Subjects Effects

Source	Type 1 sum of Squares	df	Mean Squares	F	Sig
Educational Qualifications	905.570	3	301.857	1997.518	**<0.01***
Occupation	.877	4	.219	1.451	0.230

Source : Primary data   ***Significant at 5 per cent**

4.5 Educational Qualification Wise Estimated Marginal Mean

EQ	Mean	Std. Error	95 % confidence interval	
			Lower bound	Upper bound
UG	3.801	.082	3.636	3.965
PG	3.843	.087	3.668	4.018
Other HS	**4.111**	.105	3.901	4.321

Source : Primary data

4.6 Occupation Wise Estimated Marginal Mean

Occupation	Mean	Std. Error	95 % confidence interval	
			Lower bound	Upper bound
Govt employee	3.874	.133	3.607	4.142
Private employee	3.770	.099	3.571	3.968

Professional	4.069	.116	3.836	4.302
Student	4.050	.120	3.810	4.289
Others	3.830	.113	3.603	4.056

Source : Primary data

The Two-Way ANOVA) results show a significant variation in Consumer Responsibilities based on educational qualification (F = 1997.518, df = 3, p = 0.000 < 0.01), leading to rejection of the null hypothesis. However, no significant variation is found based on occupation (F = 1.451, df = 4, p > 0.05), so the null hypothesis is not rejected for this factor. As shown in Table 4.4.5, respondents with higher educational qualifications demonstrate a greater level of responsibility as consumers, with the highest mean score of 4.111.

5 Reasons for Non-compliance of Consumer Protection Measures.

The following hypothesis can be set:

H0 : There is no variation in the mean scores obtained for the variables related to reasons for non-compliance of Consumer Protection measures based on Average monthly expenditure.

H1 : There is variation in the mean scores obtained for the variables related to reasons for non-compliance of Consumer Protection measures based on Average monthly expenditure.

Table 5.1 Descriptive Statistics (Mean and Standard deviation)

Reasons	Average monthly expenditure				
	Up to 5000	5001-10000	10001-15000	Above 15000	Total
	Mean(Standard deviation)				
PI	4.33(.500)	**4.67(.485)**	4.50(.522)	4.05(.669)	4.37(.610)
CDU	4.33(.500)	**4.72(4.50)**	4.50(.522)	4.10(.436)	4.40(.527)
LP	4.33(.500)	**4.67(.485)**	4.50(.522)	4.14(.478)	4.40(,527)
DCE	4.33(.500)	**4.61(.608)**	4.50(.522)	4.05(.498)	4.35(.577)
LT	4.33(.500)	**4.61(.608)**	4.50(.522)	4.14(.478)	4.38(.555)
LI	3.11(1.054)	3.17(1.043)	3.17(.835)	3.33(.730)	3.22(.885)
LK	3.00(.866)	3.44(.922)	3.00(1.044)	3.38(.865)	3.27(.918)
CBE	3.00(.866)	3.39(.916)	3.00(1.044)	3.38(.973)	3.25(.950)
NFS	2.89(.601)	3.39(.850)	3.08(.996)	3.33(.913)	3.23(.871)
URS	3.00(1.118)	3.72(.752)	3.75(.965)	3.10(1.044)	3.40(.995)

Source : Primary data

Table 5.2 One-way ANOVA

Reasons		Sum of Squares	df	MeanSquare	F	Sig.
PI	Between Groups	3.981	3	1.327	4.139	**.010***
	Within Groups	17.952	56	.321		
	Total	21.933	59			
CDU	Between Groups	3.979	3	1.326	5.980	**.001***
	Within Groups	12.421	56	.222		
	Total	16.400	59			
LP	Between Groups	2.829	3	.943	3.891	**.014***
	Within Groups	13.571	56	.242		
	Total	16.400	59			
DCE	Between Groups	3.420	3	1.140	3.933	**.013***
	Within Groups	16.230	56	.290		
	Total	19.650	59			
LT	Between Groups	2.334	3	.778	2.749	**.050***
	Within Groups	15.849	56	.283		
	Total	18.183	59			
LI	Between Groups	.461	3	.154	.188	.904
	Within Groups	45.722	56	.816		
	Total	46.183	59			
LK	Between Groups	2.337	3	.779	.920	.437
	Within Groups	47.397	56	.846		
	Total	49.733	59			
CBE	Between Groups	2.020	3	.673	.736	.535
	Within Groups	51.230	56	.915		
	Total	53.250	59			
NFS	Between Groups	1.983	3	.661	.866	.464
	Within Groups	42.750	56	.763		
	Total	44.733	59			
URS	Between Groups	6.729	3	2.243	2.431	.075
	Within Groups	51.671	56	.923		
	Total	58.400	59			

Source : Primary data   *Significant at 5 per cent

The One-Way ANOVA results reveal that average monthly expenditure significantly influences several key reasons for non-compliance with consumer protection measures, with F-values (4.139, 5.980, 3.891, 3.933, and 2.749) all significant at the 5% level ($p < 0.05$). This leads to the rejection of the null hypothesis,

indicating that factors such as poor implementation of laws, difficulty in understanding the law, lengthy procedures, high costs, and lack of time vary across expenditure groups. Commerce graduates spending between ₹5,001–₹10,000 per month reported the highest agreement with these reasons (mean scores ranging from 4.61 to 4.72), identifying them as the most common barriers to compliance. Other reasons—like lack of interest, knowledge, trust in the system, communication barriers, and unawareness of the redressal mechanism—did not show significant variation ($p > 0.05$).

6 Suggestions for Effective Consumer Protection Mechanisms

The following hypothesis can be set:

H0: There is no difference in the median responses obtained for the variable "suggestions for effective consumer protection mechanism" among the different occupation groups

H1: There is a difference in the median responses obtained for the variable "suggestions for effective consumer protection mechanism" among the different occupation groups.

Table 6.1 Descriptive Statistics

Measures	ECE	OCF	ECF	PPPSP	HCB	MBCC	OCS
Mean	**1.87**	3.18	4.22	4.72	5.98	4.48	3.57
SD	1.142	1.751	1.851	2.218	1.049	1.621	1.320

Source : Primary data

Table 6.2 Mean Ranks on Suggestions

Suggestions	Occupation				
	GE	PE	PR	STU	Others
ECE	33.11	31.53	29.00	26.50	32.33
OCF	31.89	38.88	**18.50**	33.23	27.79
ECF	29.00	34.09	19.33	37.41	31.67
PPPSP	32.89	21.97	41.54	30.09	29.42
HCB	28.50	31.94	37.46	25.23	27.96
MBCC	31.44	28.94	32.17	34.09	26.92
OCS	27.83	26.56	41.50	**20.95**	35.50

Source : Primary data

Table 6.3 Kruskal Wallis Test

	ECE	OCF	ECF	PPPSP	HCB	MBCC	OCS
Chi-Square	1.234	10.568	7.808	9.226	3.797	1.296	10.634
Df	4	4	4	4	4	4	4
Asymp. Sig	.872	**.032***	.099	.056	.434	.862	**.031***

Source : Primary data   *Significant at 5 per cent

The Kruskal-Wallis test results show a significant difference in suggestions for improving consumer protection mechanisms based on occupation, specifically for Online Complaint Facility (OCF) and Organizing Seminars and Workshops (OCS), with p-values less than 0.05 (p < 0.05). As per the mean rank scores, professional respondents most strongly suggested improving online complaint facilities (mean rank = 18.50), while students preferred the suggestion to organize and conduct seminars, workshops, etc. (mean rank = 20.95). These are the primary suggestions put forward by commerce graduates in their respective occupational categories. In contrast, other suggestions—such as Encouraging Consumer Education (ECE), Efficient Consumer Forums (ECF), Help Centres at Block Level (HCB), More Branches of Consumer Courts (MBCC), and Publishing Periodicals and Product-Specific Pamphlets (PPPSP)—did not show significant variation across occupation groups, with p-values greater than 0.05 (p > 0.05).

Findings

Demographic Profile of respondents

The demographic profile of the respondents shows that the majority (38.3%) fall within the 31–50 age group, with an equal gender distribution (50% male and 50% female). Most respondents are urban-based commerce graduates (46.7%), with 40% holding undergraduate degrees, 35% postgraduates, and 25% pursuing other higher studies. About 26% are employed in the private sector. In terms of income, 26.7% earn between ₹10,001 to ₹20,000 monthly, while 35% report spending over ₹15,000 per month.

Pre and Post Purchasing Behaviour (Consumer Rationality)

The study shows that consumers mostly depend on their own judgment when buying, with shop displays having minimal impact. Education influences buying behavior—higher-educated graduates prefer variety, while undergraduates value brand. MRP is the top pre-purchase factor, and warranty is the least. Younger buyers are more rational before purchasing, while middle-aged focus more on post-purchase concerns. Lower spenders face quality issues, and higher spenders are misled by ads. Most consumers, especially postgraduates, rarely take legal action when dissatisfied.

Awareness And   Experience/ Perception towards Consumer Protection Act

The analysis shows that awareness of the Consumer Protection Act varies by place of residence, with rural graduates having strong basic awareness, urban graduates more aware of complaint procedures, and semi-urban graduates highly aware of redressal systems, remedial measures, and consumer rights. Educational

qualification does not significantly affect awareness, while those in the "others" occupation category show the highest awareness of redressal mechanisms. In terms of experience and perception, male graduates have a more positive outlook on consumer rights and remedies, whereas female graduates show a neutral stance. Income-wise, graduates earning above ₹40,000 display a neutral view on the practical application of consumer rights, and no significant difference is observed based on monthly expenditure.

Consumer Protection Act : Rights and Responsibilities

The analysis using TWA indicates that among commerce graduates, those with other higher studies are most actively exercising consumer rights and responsibilities, showing the highest mean scores (3.627 for rights, 4.111 for responsibilities). When classified by occupation, professionals demonstrate the highest level of experience in exercising consumer rights (mean 3.786), while the level of exercising consumer responsibilities remains consistent across all occupational groups, showing no significant variation

Reasons for Non-compliance of Consumer Protection Measures

The analysis shows that commerce graduates spending between ₹5,001 and ₹10,000 monthly attribute their non-compliance with consumer protection measures to factors such as poor law implementation, difficulty in understanding the laws, lengthy and expensive procedures, and lack of time to pursue legal actions, with high mean values indicating strong agreement on these reasons.

Suggestions for Effective Consumer Protection Mechanisms

The Kruskal-Wallis test results indicate that professionals show a stronger preference for promoting online complaint facilities, while students favor organizing seminars, workshops, and group discussions to enhance consumer protection mechanisms, with mean ranks of 18.50 and 20.95, respectively.

Suggestions

1   Consumers prioritize quality, and branded products are often associated with higher quality and fewer issues or complaints. Therefore, consumers should exercise rational judgment by choosing branded products when making purchases..

2   Consumers face multiple problems while purchasing which include sub standard quality, misleading advertisement and adulteration etc. The proper measures are to be taken by the Local Authority to address and discourage the unfair trade practices.

3   special awareness programs on consumer protection are to be Conducted mainly focusing rural consumers in order to Improve their level of awareness on consumer protection initiatives.

4   Consumers have the basic awareness on consumer protection act. But in the practical perspective they are not taking much interest to report issues in front of law . So effective programs have to be organized especially focusing the female consumers by the government. Encourage them on the application perspective.

5   It is found that, most of the selected consumers have no knowledge on the consumer rights and consumer responsibilities under Consumer Protection Act. Therefore, awareness campaigns regarding consumer rights and responsibilities are to be conducted . So that the public can have a better idea on consumer rights and responsibilities.

6   The main reason for the non adoption of consumer protection measures is that it is lengthy procedure and have no faith in this system . In order to promote the compliance of consumer protection measures the procedure of consumer laws need to simplify and conduct proper awareness programs or seminars . So that more consumer will come forward to comply the consumer protection measures.

7   Efforts can also be made to Include consumer awareness in the school curriculum, which will help even the Youngsters to understand the importance of consumer protection and consumer rights.

8   Online services have to be promoted for the improvement of effective consumer protection mechanisms and also promote seminars, Workshop and group discussions for the students especially .

Conclusion

 The study underscores that while commerce graduates demonstrate a fair degree of awareness about consumer rights and rational behavior, significant challenges persist in the practical adoption of consumer protection measures. Younger consumers exhibit greater rationality during pre-purchase stages, while middle-aged consumers are more attentive to post-purchase issues. However, barriers such as lengthy legal processes, lack of awareness, and skepticism about redressal effectiveness hinder the full exercise of consumer rights. To address these issues, targeted awareness campaigns—especially for rural and female consumers—must be strengthened. Additionally, simplifying complaint procedures, promoting online grievance mechanisms, and integrating consumer education into academic curricula are essential steps toward empowering consumers. These initiatives can bridge the awareness-action gap and create a more informed, assertive, and protected consumer base.

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