

# A Study on the Awareness about Consumer Rights and Consumer Redressal Amongst Students in Mumbai Region

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**Abstract:** *The paper is particularly studying the awareness amongst the students particularly from Mumbai region. As we all know we buy goods & services from various applications or by self. There we have faced some unpleasant circumstances at least once in a while. We become furious but really have no knowledge about solution. There are redressal agencies developed by our government. But as a consumer whether we are aware of it? Whether we use it? The students of various boards & Mumbai university have one topic in their syllabus Consumer Protection Act 1986. The students study the same for their exam point of view but whether they really have knowledge about it? The syllabus is structured as application base. But even after having knowledge one does not implement it. To study various reasons why individual is not implementing what they have learned. The structured questionnaire has been given to 70 students who are undergraduates but have passed their twelve-standard exam in first attempt. They are particularly from Mumbai region. They have studied the Consumer protection act 1986 as part of their syllabus. It was found that even after having knowledge of Consumer Protection Act, they do not implement that knowledge. By their responses, researcher has found that authorities need to do certain changes in the act, the application of the act & in judiciary procedure.*

**Keywords:** Consumer, Consumer Rights, Consumer Redressal, Consumer Organisation.

## I. INTRODUCTION

Consumption is the basic activity of all individuals. We consumed various goods & services on daily basis. In economics consumer is defined as “Consumers are people who buy or use goods and services to satisfy their wants.”

As per Consumer Protection Act 1986, consumer is defined “As per section 2 (7) (i) consumer means any person who buys any goods for a consideration which has been paid or promised or partly paid and partly promised, or under any system of deferred payment and includes any user of such goods other than the person who buys such goods for consideration paid or promised or partly paid or partly promised or under any system of deferred payment when such use is made with the approval of such person”

The students who are studying are consuming things but that might have purchased by their parents or by themselves. They are future consumers. The study have been made to understand the awareness between those students whether they are aware of consumer rights, act, organisation & procedures.

- Consumer organisation: organisation works particularly for benefit of consumers & to protect their rights.
- Consumer Redressal: Consumer complaints for their genuine grievances need to be dissolved that machinery or system is called as redressal authority. It is a consumer court established by government in three levels- district, state & national.
- Consumer rights: there are various rights given by the act, the act known as Consumer protection Act 1986. The rights are right to safety, to choose, to be informed, to be heard, to seek redressal, to get educated. This some activities are done voluntarily by consumer organisations.

Previously the study regarding awareness of rights has been done by various scholars. In this paper the study is conducted on 70 students who have passed their twelve standard in first attempt & they are perusing under graduation from colleges located at Mumbai.

The proper structured questionnaire was sent on google form. Some students are even interviewed in due process. Various questions were asked related to awareness of consumer rights, consumer redressal authorities, unfair practices which they faced & the action taken or wished to be taken by them.

In Indirani, N., & Kumar, C. A. (2016). Awareness on consumer rights among undergraduate students in Tiruchirappalli city. In this paper the study has been conducted on undergraduate students of Tiruchirappalli, where students are well aware of the rights.

Liaqat, S., & Jindal, A. (2018). Consumer Rights & Responsibilities. In this research paper author is trying to explain us what are various types of rights & how that rights are supposed to be exercised by seeing expiry date, ingredients, other information. How the consumer should take care while purchasing goods are explained in it.

Simon, S. (2021). Consumer protection act of 2019: need for legislative reform. In this article the researcher has informed about latest new amendments such as even online submission of complaint is valid. One should proved that the consumer is exploited but still there should be certain changed that need to be executed by government in act such as time consumption, delay in procedure, backlog of cases due to technological upgradation and e-contracts are still not much included in it.

H., D. (2022). E-Commerce vs. Consumer Rights. In this paper the researcher has given various types of latest information of e commerce contract & how they should come under act. The researcher also made a comparative study of 1986 & 2019 Act & in transactions that need to be considered. In the paper various cases are discussed related to consumer issues.

Tan, C. N. L., Ojo, A. O., & Thurasamy, R. (2019). Determinants of green product buying decision among young consumers in Malaysia. In this paper the researcher has written about green products, which products are considered as green products whether they are known about it? Why people goes for green product? What are influential factor & what factors prevent others to buy the products? Mainly price, availability & unaware of the information are considered the main factors for same.

Arora, R., Chawla, A., & Sachdeva, V. (2014). An analytical study of consumer awareness among teenagers. In this paper the researcher has found out that teenagers are not much aware of the consumer rights. Male teenager are more vigilant about price, standards, brands than female teenagers. Advertisement, packing & brand are given more importance while buying products.

Nair, Indira (2012). "Assessment of consumer Awareness amongst undergraduate Students of Thane District –A Case Study," In this paper the study has been done for undergraduate students from 6 different districts from Thane. It was found that there was less awareness about the consumer rights & to avoid exploitations of consumers one should start consumer clubs at school & college level, government should take initiative and start more centres to help the consumers.

### 1.1 Objectives

1. To study the awareness about consumer, consumer organisations & consumer rights among the students.
2. To study the procedural awareness regarding redressal of dispute among the students.

## II. RESEARCH METHODOLOGY

There were 70 forms fully properly filled by students mainly from FY & SY from commerce backgrounds.

Simple percentage method is used to find out univariate analysis. The variables were gender, various actions taken against the incidence which occurred with them, procedure one must do against the issue, the knowledge of actual working of the process.

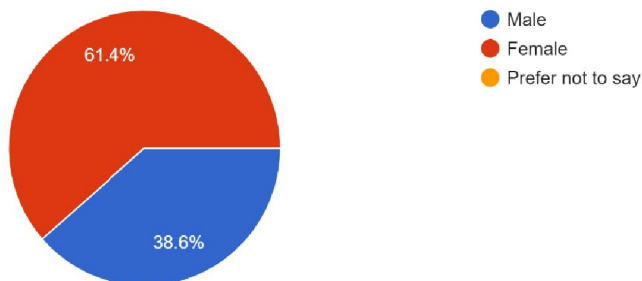
### 2.1 Hypothesis:

- H0: There is no significant relationship among gender of the student & the consumer rights knowledge.
- H01: There is no significant relationship between unfair incidence & procedure followed by the consumer.

## 2.2 Data interpretation

Gender

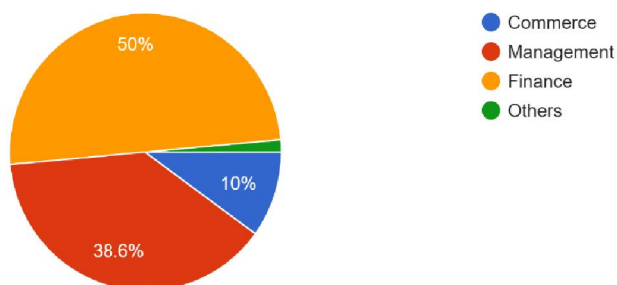
70 responses



There are total 70 students in that 27 males & 43 females.

Details of Course/Program studying in

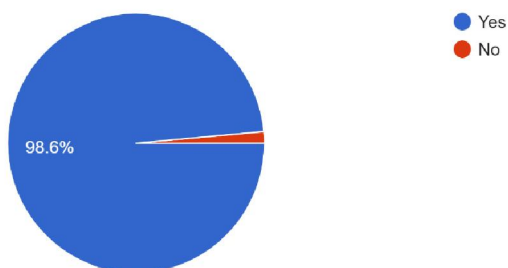
70 responses



The students are from various streams. Such as pure commerce, management, finance & others. As one can see there are 39% students are from management stream, while 10% (7 students) are from other stream means other than commerce, may be science or arts. While 50% are from finance background.

Do you know about the consumer?

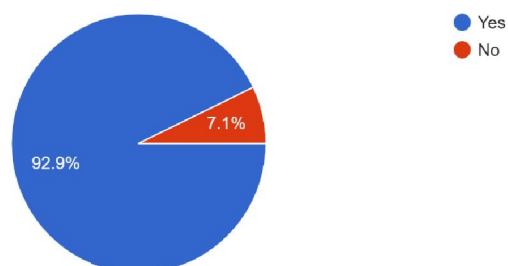
70 responses



Here the question was asked whether they know about who is considered as consumer? The 98% students told that they are aware of who can be called as consumer.

Do you know about consumer rights?

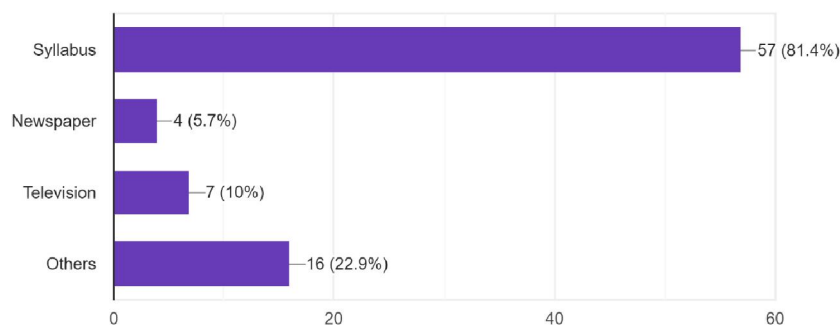
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The above diagram shows that 93% students are aware about consumer rights. Only 4 students do not know about the consumer rights.

How do you came to know about the rights?

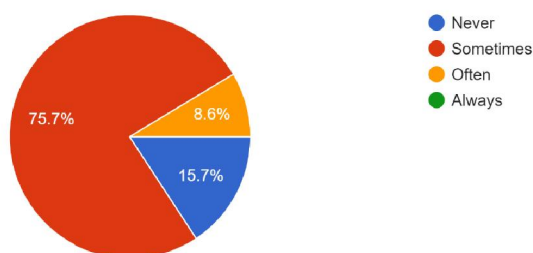
70 responses



Maximum students came to know about the consumer rights due to syllabus. As there is act which have been incorporated in the syllabus & due to this they studied that act, rights & procedure.

Do you face unfair trade practices as a consumer?

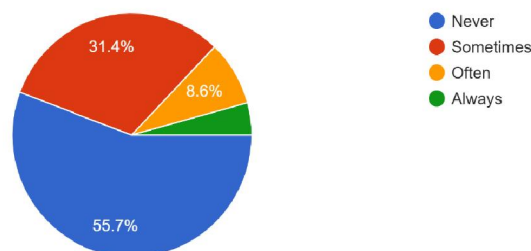
70 responses



When the question was asked that whether they have faced any unfair trade activity during their life? The 15% students were never faced the unfair trade activity, but 76% had faced sometime unfair trade activity.

Whether you have taken action against it?

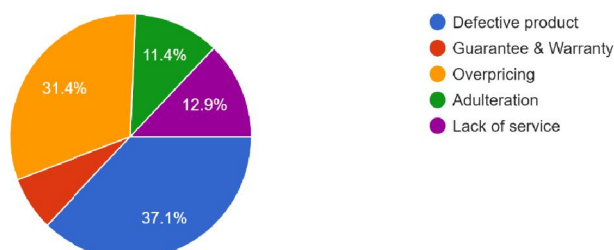
70 responses



This diagram showed us that 56% students never took action against it while have knowledge about the same. While just 8% of student took some action by giving complaint in writing, by orally giving their opinion or by asking them to replace the product.

Consumers maximum complaints are for

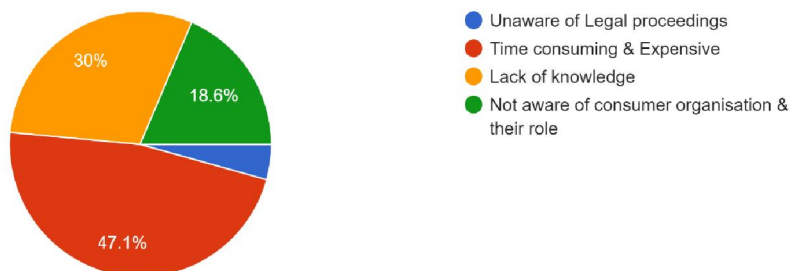
70 responses



Complaints are mainly of defective products. An overpricing that is charging or asking more than printed price, even though many of them have paid these unnecessary charges as there was need for same product. They could not do anything at that point of time.

Consumers do not take action against the unfair trade practices because

70 responses



As knowing that they have been exploited the students who are consumers are not taken any action mainly reason for it was time taken to resolve the same & expenses occurred while taking action.

### III. CONCLUSION

Thus the above data explained that students are consumers & do suffered from unfair trade activities.

There is no such significant relationship between gender & awareness. the female students are having more awareness about the unfair activities.

But they are reluctant to take action as it is time consuming, expensive & not much affirmative. Even actual procedure is not fully known to the students.

Thus there is no significant relationship between unfair incidence & procedure followed by the consumer. Even there is unfair trade practice faced by some students they are not taking action against it.

### IV. LIMITATIONS

As this paper is only considered on the students from Mumbai region while the conclusion drawn cannot be generalized for whole universe as it specifically for only Mumbai region.

There are 70 students which are comparatively very small sample size for the final implications.

The students are other areas from Mumbai may have different opinions & views.

### V. SUGGESTIONS

Thus from above study one can suggest that government should do such a provision so that there should be less time taken for any redressal procedure.

They should encourage to start other alternative redressal system for comparatively small issues to reduce the burden on judiciary system.

The students must be given practical knowledge about the consumer redressal procedure such as where to registered any complaint? Where to go for further clarifications? What are various types of alternative redressal procedure. At school level, college level the students should know about the same so it will be easy for them to take action.

Certain credits should be involved in their studies so they will work to earn that credits.

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