



Consumers Attitude towards Consumer Protection Act, with reference to India.

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ABSTRACT

World consumer rights day was declared on March 15th of every year. US president John F Kennedy who addressed, on this day, about the need for protecting consumer rights and, consequently the first consumer movement was recorded in 1983.

In 1986, core laws were introduced by the government of India through Consumer protection Act (CoPRA) and then amended it in the year 2002. According to the statement displayed in website <http://cuts-cart.org>, even after 25 years from the date of implementation of the CoPRA, still, only 20 percentage of consumers in India aware about it. This paved the researcher a way to conduct further study on the attitude of the consumers towards their consumer rights against unethical business practices. Comprehensive literature study was observed in connection with the study and significant period of gap was found, especially with respect to the attitude of educated consumers. Thus, the researcher decided to conduct exploratory study on the selected sample of Graduate and Non-Graduate respondents. Research questionnaire was circulated to randomly selected 1578 respondents residing in the metropolitan cities of India. But 324 questionnaire were returned blank. The collected primary data from 1254 respondents were analysed with the help of using online statistical tools to derive the conclusion. The result of the study depicted that the attitude of consumer was dependent variable on independent variables of consumers' level of knowledge on consumer protection act and interest to claim through consumer court for their justification. Other depended variables were connected with factors that are influencing consumers attitude towards approaching consumer court for legal remedy are such as lack of training, cumbersome court procedure, cost of advocacy, coercion.

Key words: Unethical trade practices, Consumer awareness, Consumer rights, Consumer grievances, Consumer Protection, Consumerism, Consumer Laws.

INTRODUCTION

The consumer awareness was recognized globally on March 15th, 1962. Consequently steps were taken to protect the rights of consumers. The efforts put by John F.Kenedy, in 1962, stated "Consumer days are consumer rights". This was depicted by the process of Vinay Vaish, (2017), who listed different forms of consumer rights and acts. They were enacted in different forms and years are; consumer protection act 1986, Drugs and Cosmetics Act 1940, Contract Act 1872, Essential Commodities Act 1955, Drugs and Magic Remedies (Objectionable advertisements) Act 1954, Food Safety and Standards Act 2006, Competition Act 2002, The Legal Metrology Act 2009, and Bureau of Indian Standard Act

2016. Consumers' rights were framed based on consumer's safety, information accessibility, freedom in selecting their own choice and right to get heard. Importance of setting up Consumer grievance cell was recognised in order to resolve various issues stimulated by unethical business practices. It also includes misleading advertisements. Subsequently, two establishments initiated, one was to the State level and another one was to the National Level. On following it, most accessible helpline was launched to resolve consumer grievances. Thereafter, online consumer communities were created and it helped the consumers easy to register the dispute. In addition to that, many consumer awareness campaigns were conducted in connection with safety and knowledge on consumerism. In 1985, Consumer protection guidelines were implemented by United Nations that was taken to the further process in United Nations general assembly on December 2015. India participated in that assembly and showed interest on the revision of consumer protection guidelines. The discussion held in general assembly, confirmed the mutual understanding on appropriate strategies for enhancing the awareness on consumer protection. As a result a mechanism was recommended for Inter-Governmental group Experts (IGE). Furthermore, e-commerce was placed as an important part of the discussion and it got a global level of recognition on consumers' welfare. Subsequently, Indian consumers on the impact of their environmental factors, directed to deal with the key issues such as unethical and unfair trade practices. It was put across the table in general assembly and suggestions were invited for its eradication. The Minister of State consumer affairs and Food and Public Distribution of India represented the issues in connection with Indian consumerism. , Bello, K.B., Aduke J.B., and Danjuma S.I. (2012) stated that unfair trade practices have to be viewed critically in order to increase the consumer awareness. This will increase the tendency to find the way to get their justification. Similarly , Barnard, J. (2015), who manifested predisposition of South African Consumers on their attitude towards their rights. Moreover, he proposed to set up an automatic system to reduce unfair trade practices and its effect was evidenced from the exemplified situation that happened significantly in monopolistic conditions. Whereas, Dawson, J. (2005) who pointed out in his study that the urban consumers could easily access experts opinion and so, this locational factor dominates the level of awareness. This also was followed by Hartlieb, S., & Jones, B. (2009), who mentioned about the low level of awareness of rural consumers due to non-availability or non-approachability of legal guidance. Inversely, Kumar, S., Garg, R., & Makkar, A. (2012), explored that both urban and rural consumers hesitate to approach consumer court for claiming their rights. This was envisaged by Gupta, S., & Ogden, D. T. (2009) and who suggested that the experts must be delegated to create awareness on consumer rights. According to Glegg, G., Richards, J., Heard, J., & Moser, A. K. (2015), experts should be facilitated in resolving grievances either by approaching court or civil suit against unethical trade practices. Moreover Laroche, M., Bergeron, J., & Babaro, F. G.(2001), recommended to set up simplified court procedures that would encourage the consumers to approach the court. Similarly Donoghue, S., & De Klerk, M. (2009), recommended to use local newspapers, seminars, conferences, consultancies, National and International media. Above all, social medias were suggested, for utilising better way of awareness creation, by Vijayakumar, P., and Venugopal, P. (2012).

PURPOSE OF THE STUDY

Government of India, in spite of its efforts in creating awareness among the consumers, still found unsatisfactory number of legal claims by the consumers for their legal remedy against the unethical business practices . Though, there were many avenues of communication developed by the advancement of modernised technological devices such as mobile and internet, yet, the same attitude was found among Literates as well. Thus, the

researcher observed extensive previous literature on the attitude status of educated segments and their awareness about consumer protection act. As a result, noteworthy gap was identified in secondary data, especially about the educated groups. Hence, the researcher took up a comparative study between Graduates and Non-Graduates for knowing their attitude in protecting their consumer rights. This may point out the government to focus on another dimension of issues and it may lead to consider alternative steps to create awareness among consumers. Three research questions were formulated on the basis of the study focus , they were,

Number one, Do the knowledge level of consumer protection act of Graduates and Non-Graduates, encourage their attitude towards claiming their consumer rights?

Second one, Do the Level of interest in claiming legal remedy of Graduates and Non-Graduates, gives any impact on their attitude to approach consumer court?

Third one, Do the factors in this connection, influence the Graduates and Non-Graduates' attitude towards claiming their consumer rights?

LITERATURE REVIEW

Comprehensive literature study was observed on previous studies were as follows;

Consumer Association: According to Jayasubramanian, P. and Vaideke, A. (2012), consumer protection and its measures were not enhanced. It was considered by Jones, T. M. (2001) who suggested amending the Monopolistic Restrictive Trade Practices Act (MRTP) and pointed the need for supportive policy measures that helps the consumers to understand their rights. Subsequently, the positive attitude was initiated by the government to establish consumer associations and the measures framed for the welfare of the consumers. Cherian, J., & Jacob, J. (2012), who revealed the new approach in Consumer protection by the way of institutional supports. He insisted the support, through the educational wing. In Zimbabwe, the Consumer Council of Zimbabwe (CCZ) was mandated to protect consumers' rights by educating consumers (Consumer Council of Zimbabwe, 2019).

Discouraging factors: Chang, C. (2011), pointed out the ambiguity in implementation of policies was a discouraging facto to consumers in claiming their legal rights. Similarly, the apprehension of consumers in protecting their right was recognized by Hima, (2016). Borin, N., Lindsey Mullikan, J., & Krishnan, R. (2013), suggested that the legal remedies would be appreciated only if legal procedures were simplified. However, Shruti P.M. (2014) states that the customers buying behaviour was unchangeable as their perception was influenced on the basis of price and seasonal factors. Inversely, Tiwari, S., Tripathi, D. M., Srivastava, U., & Yadav, P. K. (2011), manifested that purchasing attitude of consumers shows different reactions with reference to the purchase in essential and Giffen goods. But, Shanmugam, Wen and Savarimuth (2014), significant relationship exists between the consumer attitudes and their perception on usefulness of legal approach. If the consumers understand that legal approach was unproductive, they abandon the effort to get their justification. According to Forkink, A. (2010), the simplification towards claiming procedures encourages the consumers to understand the importance of fighting against unjustified practices.

Impact in competitive conditions: Mark Armstrong (2008), Stated that the consumers awareness level increases mechanically under monopolistic condition. This also was supported by Wahid, N. A., & E. Rahbor (2011), who correlated different forms of competitive conditions and purchasing behaviour. They stated that even a single consumer

was also considered most valuable in tough competitive environment and their reactions to the unethical practices were resolved immediately. It becomes the part of modern marketing system. According to Wang et al., (2020), Consumer attitude was directly influenced by consumer's intention to purchase despite of types of completion (Kolkailah et al., 2012; Makanyeza, 2014; Wang et al., 2020)

Impact by technology: Hima, K. (2016), found that young aged consumers were greatly preferred the purchase through E.Commerce. As a result they jump in finding alternative ways of purchase, instead of wasting their time in spending legal remedies. Dommeyer, C. J., & Gross, B. L. (2009) manifested the strategic attitude of Young consumer under the influence of technological advancement. According to Babaogul, M., Sener, A., and Surgit, E.B. (2010), capitalistic economy pay attention in consumer protection by implementing advanced technology in increasing their awareness.

Awareness on rights : Pillemer, K (2011), pointed that consumers prefers neutral approach towards the unethical trade practices as they did not show interest to resolve their issues in legal way. This is on the reason of lack of awareness and interest to approach consumer or civil court. Similarly Kulkarni, M.S., and Mehta, M.B. (2013), conducted the survey with a random sampling technique and collected primary data to understand the consumers awareness level about their rights through consumer protection Acts. The findings revealed that the awareness level was moderate and this was supported by Jannuna (2016), who identified that only 20 per cent awareness exist even among the educated consumers .

Need of educating consumer: It is imperative to educate consumers to increase awareness and confidence to fight against unscrupulous business practices. According to Barnard et al.; 2015, consumer should view positively about their responsibility on their own decisions. Moreover, he stated that it could be attained by acquiring skill and knowledge about their rights. In order to establish it, they have to maintain their attitude in such a way that corrupt business practitioners feel difficult to cheat the consumers. Ingram, R., Skinner, S. J., and Taylor, V. A. (2005), who examined consumer judgments on unethical practices followed by the corporate and its impact in the behaviour of consumers at market place. The hypothesis was framed and study resulted based on 334 respondents. The study concluded that the advancement of practices considered toleration in unethical practices. Therefore, it is of the best practice, if the consumer awareness programs were offered from the learning stage onwards.

Observations on the review of the literature

Extensive study and observation on the available Literature for the present research study resulted that the consumer awareness was influenced by the factors of improper communication and no communication. And common issue on the part of consumer was found that they hesitate or not showing interest to stand legally against corrupt practices of sellers. Besides the other factors, the noticeable attention paid on significant role of the government and education. There was significant gap, in research studies, found on the consumer's reaction against the unethical business practices. Especially there is no research paper released, so far, on the comparative difference in attitude between the Graduates and Non-Graduates and their reaction against unethical, illegal and corrupt business practices. As a result, the present research study selected sample of respondents of Graduates and Non Graduates.

OBJECTIVES OF THE STUDY

1. To know level of knowledge on consumer protection Act of Graduates and Non Graduates and its impact on their attitude towards claiming legal remedy through consumer court.
2. To understand the level of interest of graduate and none graduate consumers in claiming their legal rights and its impact on their attitudes in approaching consumer court against corrupt business practices.
3. To find the factors influencing Graduate and None graduate Consumers to claim their legal justification through consumer court.

RESEARCH METHODOLOGY

The period of the research study was conducted in between 2021-2022. The area of the study was the Metropolitan cities in India. It was selected on the basis of the density of population and status of literacy rate. As per the census in 2011, population literacy rate of Mumbai in Maharashtra state 18,394,912, 89.78% , Delhi 16,349,831,86.32%, kolkatta in West Bengal State 14,035,959 ,87.54%, Chennai in Tamil Nadu 8,653,521.90.23%. 1,578 was computed as the sample size of the population for the study and it was based on 95% confidence interval of 2.47 to the total of the population in all metropolitan cities added together that comes around 57,43,4223. (www.surveysystem.com). the descriptive study was designed and respondent consumers for the study were Graduate and none graduates residing in Metropolitan cities in India. Non Graduates were not completed their graduation but completed up to their Higher Secondary level of education. The sample of respondents was collected from the available alumna data from the randomly selected colleges and schools in the selected study area. Pilot study discussion was conducted in the month of September 2021 over phone, with the selected 3 active consumer association heads, 4 senior advocates specialized in consumer cases and two experienced staff in consumer court in the respective metropolitan cities. Research questions, objectives and hypotheses of the present study framed based on the discussion with resource persons and further recommendations of the secondary data studies. The self-administered questionnaire with likert's scale was circulated to the respondents via email. The variables in the questionnaire were grouped into three heads that were as follows; Questions numbered 1, 3, 5, 7 10 were grouped under the head of ' Level of knowledge of consumers on consumer protection Act'. The heading "The level of Interest to claim for consumer rights" were grouped in Questions numbered 2,8,12,13,14, 'Factors influencing their attitude in getting legal remedy for their consumer rights were grouped in the questions numbered 4, 6, 9, 11,15. Demographic variables such as age, education address were considered relevant for the study. The male respondents above 18 year only included. Both Graduates and Non-Graduates were taken equally 627 for primary data analysis. Internal consistency and reliability of the response calculated. The questionnaire was sent through email to Graduates and non-Graduates of 1,578 samples of respondents. Out of the total, 1254 respondents were participated as 324 respondents return the questionnaire blank. The collected primary data were analysed with the help of online statistical tools to derive the conclusion.

HYPHOTHESES

Three following three Null- hypotheses were framed for the present study were as follows:

1. **HYPHOTHESIS 1: Null Hypothesis** There is no significant difference between the level of consumer protection Act knowledge of Graduates and Non Graduates and its impact on their attitude towards claiming legal remedy through consumer court.
2. **HYPHOTHESIS 2: Null Hypothesis** There is no significant difference between the level of interest of graduate and Non graduate consumers in claiming their legal rights and its impact on the attitudes in approaching consumer court against corrupt business practices.

3. **HYPHOTHESIS 3: Null Hypothesis** There is no significant difference between the factors influencing attitude of Graduate and Non graduate Consumers towards consumer protection act and its impact towards claiming their consumer rights.

QUESTIONNAIRE

The questionnaire administered and classified for the purpose of data analysis was follows;

1. I know there are some consumer association.
2. If I get cheated by the sellers, would approach the court to file a complaint.
3. I know the procedure to lodge the complaints in consumer court.
4. I feel pre- training is important that will boost confidence to approach consumer court
5. I studied about the details in consumer protection act.
6. I am not interested to know about consumer protection Act.
7. I know the services covered by the consumer protection act
8. If I find that the product is substandard, will complained immediately to the toll free
9. I feel court procedures in filing is cumbersome
10. I do not know about what is consumer protection act
11. Advocate fees to claim my consumer right is costly affair
12. I already filed case in consumer court against unethical practice of a Seller.
13. I help my friends to protest in consumer court
14. I will change the product purchase instead of going to consumer court
15. I do not approach court as there is a possibility of getting threaten from unethical Business man

DATA ANALYSIS

Hypotheses	Chi square	P value
Hypothesis 1	68.33	0.00
Hypothesis 2	9.624	0.00
Hypothesis 3	9.624	0.00

HYPHOTHESIS I:

From the results , the variable “I Know there are some consumer association” responded yes by 87 Non-Graduates and 88 by Graduates. The variable “I know the procedure to lodge the complaints in consumer court” was responded “yes’ by 78 Non -Graduates and 69 Graduates. Non Graduates of 67 and 321 Graduates responded “yes”, for the question “I studied about the details in consumer protection act”. The response “yes”, was collected from 269 Non Graduates and 65 Graduates for the question “I do not know about what is consumer protection act” The variable ” I know the services covered by the consumer protection act” was responded “ yes” by 126 Non –Graduates and by 84 Graduates. The statistical tool chi-squire test applied on the above primary data with 5% significance,

resulted chi square 68.33 and P value 0.00. Thus, Null Hypothesis with reference to chi – square test is rejected.

2. HYPHOTHESIS 2:

From the response of the values, the response for variable “If I get cheated by the sellers, would approach the court to file a complaint” answered “yes” by 269 Non Graduates and only 84 from Graduates. 67 Non Graduates and 65 Graduates responded positively “yes” for the variable “If I find that the product is substandard, will complained immediately to the toll free”. The response of “yes” for “I already filed case in consumer court against unethical practice of a seller” was responded by 87 Non Graduates and 344 from Graduates. The “yes” response in the questionnaire for “I will change the product purchase instead of going to consumer court” was answered positively by 78 Non Graduates and 65 from Graduates. The variable included in question “I help my friends to protest in consumer court” answered “yes” by 126 non Graduates and 69 by Graduates “The chi square depict the result 9.624 is the result in chi squire and P value was 0.00 Thus, the Null with respect to chi-square test was rejected.

HYPOTHESIS 3:

The respondents response depicts that the answer “yes” response from 270 Non-Graduates and 343 Graduates for “I feel pre- training is important that will boost confidence to approach consumer court .The positive response of “yes” from 66 Non Graduates and 64 Graduates for “. I am not interested to know about consumer protection Act” The answer to the variable, “I feel court procedures in filing is cumbersome was answered “yes “by 87 Non Graduates and 85 Graduates. There were 78 Graduates and 66 Graduates responded positively “yes” to “Advocate fees to claim my consumer right is costly affair” the Response to “I do not approach court as there is a possibility of getting threaten from unethical Business man “was answered “yes” from 126 Non Graduates and from 69 Graduates. The statistical measure the chi square test 9.624 and P value 0.00. Thus the Hypothesis with reference to Chi-square test was partially accepted.

ANNOVA TABLE: DATA SUMMARY

Null Hypothesis: There is no significant difference among the groups of knowledge, interest and factors influencing towards consumer rights of Non- Graduates and Graduates.

Groups	N	Mean	Std. Dev.
Group 1	5	250.8	109.2071
Group 2	5	250.8	203.9637
Group 3	5	250.8	208.3355

The data summary of ANOVA table shows that N=5 and Mean of three groups 250.8 and standard deviations of group 1 is 109.20171, group 2 203.9637 and group 3 208.35355.

ANNOVA SUMMARY

source	Degree of freedom DF	Sum of squares SS	Mean square MS	F - state	P-State
Between groups	2	0	0	0	1
Within groups	12	387724.2487	32310.3541		
total	14	387724.2487			

The above table of ANNOVA summary depicts the results that degree of freedom between groups 2, sum of squares 0, Mean square 0, and within groups DF 12, SS

387724.2487 and MS are 32310.3541. Summery resulted F state is 0 and P state is 1. Significance level (denoted as α or alpha) of 0.05 works well. A significance level of 0.05 indicates a 5%. The p-value is greater than the significance level 1 and population means are equal 250.8.

LIMITATIONS OF THE STUDY

The present study focused only metropolitan cities and hence rural area consumers' perceptions were excluded. As the study considered only male respondents, Gender perception differences were ignored. The study could have been included more number of variables with different dimensions' of preferences and non-preferences of customers.

IMPLICATIONS OF THE STUDY

The research questionnaire was formulated to know the knowledge level of consumers about the consumer protection acts and its impact on their attitude towards legal approach in protecting their consumer rights. The study resulted that there was a significant difference with reference to chi-square test. The study of Ishak and Zabil (2012) found that educated consumer awareness on their rights were higher than the less educated consumers. The research hypothesis 2 is null hypothesis stated there is no difference between level of interest and its impact on claiming interest. The study result found that there is significant difference exist. This also supported by Rimal (2005) who found in his study that there is a positive correlation between consumers' attitude and behavioural and Similarly, studies conducted in Pakistani and China found that consumers' green purchase attitude is positively correlated with green purchase intention ,Ali et al., 2011; Wang et al., (2020). The present study finally considered factors influencing the attitude of educated consumers and it resulted that there are partial influence by the factors and the impact on their attitude. This also was supported by Alexander, E. C (2002) who stated that consumers were expecting measures against unethical trade practices. The present study also revealed that the interest and intention of the purchase will encourage the consumers to think their legal remedy against unethical practices. Whereas, in connection with other factors, the present research study depicts only partial correlation.

CONCLUSION

The study found that there is significant difference between knowledge level of consumers about the consumer protection act and its impact on their attitude towards legal approach in protecting their consumer rights. If consumers were more knowledge, then the attitude towards claiming their rights found high. The present study resulted that there was a significant difference between the level of interest of graduate and Non graduate consumers in claiming their legal rights resulted on the attitudes changes in approaching consumer court against corrupt business practices. If the consumers have more interest, it will result frequent approach to claim their consumer rights. The present study finally revealed that there is a significant difference between the factors influencing Graduate and Non graduate Consumers to claim their rights through the consumer court and it led on their attitude in claiming their rights. The respondents insisted the necessity of practical training on consumer protection act and its importance in awareness creation. There were many Graduates responded that they were afraid to approach legal ways to get justification against the corrupt business owners, as there would be possibility of getting threatened. Hence, government should pay more attention to increase the customer knowledge , build confidence by critically paying view against coercion from the unethical business practices and providing more practical oriented training at free of cost. Positive correlation resulted with the factors and its impact on the consumer attitude towards the approach for their legal remedy.

RECOMMENDATIONS FOR THE FURTHER STUDY

The present study considered quantitatively less variables and so, further study can be extended with more variables in factors influencing the consumers in approaching their legal rights. The analysis on the three hypotheses resulted that more number of non -Graduates responded the necessity for imparting training for more awareness creation. So, future study can be conducted with practical training sessions to understand the differences before and after training sessions. The study also depicted the factor that the fear of threatening by corrupt business man may cause less interest to approach for legal remedy. Hence, it is recommended that this factor can be analysed detail further by including more dimensions of variables to find its impact on the attitude of the consumers.

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