

# CONSUMERS' AWARENESS AND ATTITUDES TOWARDS CONSUMER PROTECTION ACT 2019 – A STUDY WITH REFERENCE TO CONSUMERS IN LUDHIANA CITY

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## ABSTRACT

Consumer awareness and protection play a vital role in maintaining a fair and transparent marketplace. This study explores the level of awareness and perceptions of consumers in Ludhiana city regarding the Consumer Protection Act 2019. It assesses awareness across different age groups, the tendency to file complaints, and consumer satisfaction with redressal mechanisms. Through primary data collected via structured questionnaires, the study presents findings in a tabular format. The research identifies key challenges and proposes policy measures to strengthen consumer protection.

**Keywords:** Consumer Awareness, Consumer Protection Act 2019, Consumer Rights, Complaint Redressal, Consumer Satisfaction, Ludhiana, Policy Recommendations.

## 1. INTRODUCTION

Awareness of consumer rights among consumers varies across different regions in India, with the rural population generally exhibiting poorer awareness compared to their urban counterparts. (Clement, 2016) This trend is observed even in a country like India, with a large population, where the overall level of consumer awareness lags behind developed nations. In the present-day business landscape, consumers are the focal point of all commercial activities, often referred to as the "king of the market." Nonetheless, the reality is that consumers continue to face exploitation by unscrupulous sellers and marketers who take advantage of the low levels of awareness regarding rights and responsibilities, as well as the weak enforcement of remedial measures in the country. (Malkanthi et al., 2021) (Dondapat & Basariya, 2019)

To address these concerns and provide better protection for consumer interests, the Consumer Protection Act, 1986 was introduced and enacted by the Parliament of India. Despite the passage of more than three decades since the implementation of this legislation, the public continues to be exploited in various ways, such as through false weight and measures, substandard quality, overpricing, duplicate articles, adulteration, lack of safety devices, artificial scarcity, misleading information, and unsatisfactory after-sales services (Sigalingging, 2018).

### Background and Context

The literature on consumer protection highlights the diverse challenges faced by consumers across different geographic regions and economic conditions. In the context of Indonesia, the Consumer Protection Act of 1999 aimed to safeguard consumer rights and obligations, as well as the rights and obligations of businesses. However, the heterogeneous nature of Indonesian society, characterized by differences in education, economic capability, and legal awareness, has posed a significant challenge in effectively implementing and enforcing the consumer protection laws. (Purwoko et al., 2018)

Similarly, in the United States, the decentralized nature of consumer protection laws, with a

combination of federal, state, local, and private law enforcement, has led to a complex legal landscape. This complexity can make it challenging for consumers to navigate their rights and find appropriate remedies when faced with issues.

### **Who is a consumer?**

The concept of the consumer is a fundamental aspect of modern economic theory and practice, encompassing the individuals or households who purchase goods and services for personal use or consumption. According to the literature, the consumer is not merely a passive recipient of products, but an active decision-maker who carefully evaluates options, calculates costs, and seeks to maximize their satisfaction. (Asha & Joy, 2016) (Madichie, 2009)

### **Consumer protection:**

Consumer protection means safeguarding the interest and rights of consumers. In other words it refers to all those measures adopted for the protection of consumers from unscrupulous and unethical malpractices performed by the businesses and to provide them speedy redressal of grievances. Various measures are adopted by the government or non government organizations (NGOs) for safeguarding the interests of the consumers constitute consumer protection. Consumer protection is on the rise, where there is consumer discontent, protests, ignorance and unfavourable economic conditions. AAKER AND DAVID defined consumer protection as, “The widening range of activities of government business and independent organizations that are designed to protect individuals from practices that infringe upon their rights as consumers.”

### **Examples of Consumer Exploitation in India**

The aftersales service provider of the television set charged Rs 200 as service charge though he paired the set within the warranty period.

The tickets issued to different passengers on the same day for the same journey showed the same seat number.

Penalty of Rs. 50 was charged by SBI after issuing the cheque book to the customer showing that the balance available in the account was less than the minimum required balance for issue of chequebook.

The supply of cooking gas cylinder to the consumers is found to be underweight.

## **2. OBJECTIVES**

- To study the level of consumer awareness about consumer rights among different age groups.
- To assess the trend of filing complaints in Consumer Courts and awareness regarding different redressal mechanisms.
- To analyze the satisfaction level of consumers regarding the working of redressal agencies.

## **3. REVIEW OF LITERATURE**

**Venkatesan & Leelavathi (2020) et al** examines the awareness of consumer rights in India, identifying factors such as illiteracy, financial instability, and social barriers that hinder consumer knowledge. The study found that many individuals fail to verify product details like MRP and expiration dates before purchasing. Due to the complex and time-consuming legal procedures, most consumers hesitate to file complaints. The authors suggest that the

government should introduce extensive awareness campaigns by establishing consumer education forums in rural areas. Organizing monthly consumer rights awareness programs and simplifying the grievance redressal process could significantly enhance consumer protection.

**Kalra (2019)** investigates consumer awareness, emphasizing that it extends beyond economic transactions to safety, health, and ethical purchasing. The findings indicate that many consumers lack knowledge about fair pricing, product certification, and legal protection mechanisms. Without sufficient understanding, they often fall victim to unfair trade practices. The study advocates for structured awareness campaigns, focusing on educating consumers about grievance redressal forums, legal rights, and available protection mechanisms. Community-based outreach and digital awareness initiatives are recommended to bridge the knowledge gap.

**Boro (2018)** highlights the direct link between consumer education and awareness levels. It reveals that due to limited literacy and economic constraints, many consumers do not utilize their rights effectively. The study emphasizes that awareness about legal recourse is low, resulting in underreporting of consumer grievances. The authors propose integrating consumer education into school and college curricula to foster early awareness. Additionally, they suggest that government agencies leverage mass media to promote consumer literacy and responsible purchasing decisions.

**Ameen (2017)** evaluates public attitudes toward consumer protection laws in India, finding that despite the existence of legal frameworks, many consumers remain unaware of their rights. The research highlights that rural populations, in particular, struggle with legal literacy. Even when they recognize fraudulent practices, they often refrain from taking legal action due to the perceived difficulty of navigating the legal system. The authors recommend that the government collaborate with NGOs to organize targeted legal awareness campaigns, especially in economically disadvantaged regions.

**Chaudhary (2017)** analyzes the efficiency of consumer protection mechanisms and their accessibility. While legislation exists to safeguard consumer rights, weak enforcement remains a significant challenge. Many individuals avoid pursuing legal action due to slow judicial processes and the misconception that seeking redress is costly. The study suggests streamlining the complaint filing system and utilizing digital platforms to expedite consumer grievances. Encouraging online dispute resolution and increasing awareness about alternative redressal methods are also recommended.

**Babu & Kumar (2017)** assesses public knowledge regarding product certification marks, including ISI, Agmark, and FSSAI. The study reveals that only a small percentage of consumers recognize the significance of these certifications when making purchasing decisions. Price remains the dominant factor influencing consumer choices, often leading to compromised quality and safety. The authors propose that regulatory bodies introduce mandatory consumer awareness programs to educate individuals about certification standards. Greater visibility of these quality marks in advertising and packaging is also recommended.

**Jamuna (2017)** investigates consumer awareness regarding responsibilities such as demanding receipts, warranty documentation, and verifying product authenticity. While over 60% of respondents were aware of consumer protection forums, only a fraction actively engaged in seeking redressal. Many remained skeptical about the effectiveness of the Consumer Protection Act in safeguarding their interests. The research emphasizes the need for government-led campaigns to promote consumer education, particularly targeting rural

and less-educated populations.

**Mohan & Suganthi (2017)** explores the relationship between demographic factors and awareness of consumer rights. Findings indicate that education levels significantly impact legal awareness, with urban consumers demonstrating a higher understanding of their rights compared to rural counterparts. The study underscores the necessity of strengthening consumer education initiatives to bridge this gap. The authors advocate for the use of digital platforms, mass media, and educational institutions to disseminate information about consumer rights and responsibilities.

**Devi, Umamaheswari & Shankar Rao (2016)** highlights that consumerism in India is still in its developmental stage. The findings reveal that a significant portion of the population, particularly in rural areas, remains vulnerable to exploitation due to low awareness levels. Despite government efforts, many consumers are still uninformed about their legal rights and available redressal mechanisms. The research recommends enhancing consumer education through structured programs in schools, television campaigns, and social media outreach. Strengthening consumer advocacy groups to assist in legal proceedings is also suggested.

**Ghosh (2000)** emphasizes the critical role of consumer education in empowering individuals to make informed purchasing decisions. The study argues that many consumers lack sufficient knowledge about their rights, leading to increased vulnerability to unfair trade practices. The author stresses that comprehensive consumer awareness programs should be implemented, targeting different age groups and socioeconomic backgrounds. Leveraging digital technology, print media, and community-driven initiatives could significantly improve consumer protection efforts.

## 4. RESEARCH METHODOLOGY

### 4.1 Population and Sample Size

The study surveyed 100 consumers of different age groups in Ludhiana city using a structured questionnaire. A three-point Likert scale was used to analyze awareness levels (fully aware, partially aware, and not aware).

### 4.2 Data Collection

- **Primary Data:** Collected through a structured questionnaire.
- **Secondary Data:** Collected from books, journals, and websites related to consumer rights and protection laws.

### 4.3 Sampling Technique

Convenience sampling was used to select respondents.

## 5. DATA ANALYSIS AND INTERPRETATION

Consumer Rights Awareness Level	Fully Aware (%)	Partially Aware (%)	Not Aware (%)
Right to Safety	50	30	20
Right to Information	45	35	20
Right to Choose	40	30	30
Right to Be Heard	35	40	25
Right to Seek Redressal	30	35	35

Consumer Rights Awareness Level	Fully Aware (%)	Partially Aware (%)	Not Aware (%)
Right to Consumer Education	25	30	45

### 5.1 Key Findings

- The highest awareness was recorded for the Right to Safety (50% fully aware), while the lowest was for the Right to Consumer Education (25% fully aware).
- 35% of consumers were unaware of their right to seek redressal, indicating gaps in the effectiveness of consumer courts and grievance mechanisms.
- Young consumers (18-30 years) exhibited higher awareness levels compared to older age groups.

### 5.2 Complaint Filing Trend

#### Reason for Not Filing Complaints Percentage (%)

Lack of Awareness	40
Time-Consuming Process	35
Fear of Repercussions	15
Satisfaction with Seller's Solution	10

### 5.3 Satisfaction with Redressal Mechanisms

Satisfaction Level	Percentage (%)
Highly Satisfied	10
Moderately Satisfied	25
Neutral	30
Dissatisfied	20
Highly Dissatisfied	15

## 6. FINDINGS AND LIMITATIONS

### 6.1 Findings

- There is a significant gap in consumer awareness, particularly concerning redressal mechanisms.
- The majority of consumers do not file complaints due to a lack of knowledge or the perception that the process is time-consuming.
- The Consumer Protection Act 2019 has yet to reach its full potential in protecting consumer rights effectively.

### 6.2 Limitations

- The study is limited to Ludhiana city, and results may not be generalizable to other regions.

- Convenience sampling may introduce bias.
- The sample size of 100 respondents is relatively small.

## 7. CONCLUSION

Consumer awareness and protection are vital for a fair market economy. This study reveals that despite legal frameworks, many consumers remain unaware of their rights. There is a need for government-led awareness programs, simplified complaint mechanisms, and stricter enforcement of consumer laws. The study suggests that increasing awareness and strengthening consumer protection mechanisms can lead to greater consumer empowerment and market fairness.

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