

# An Analysis of Consumer Awareness About Consumer Protection Act in the State of Goa - Case Study Analysis

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***Abstract---**Consumer is to be protected from unsafe products, poor quality of goods and services, high prices, unfair trade practices and misleading advertisements. The present study on “An Analysis of Consumer Awareness about Consumer Protection Act in the State of Goa- Case Study Analysis” aims to study the level of Consumer awareness regarding Consumer Protection Act and to study the factors involved in increasing the level of Consumer Awareness about Consumer Protection. For the purpose of study, 150 respondents were selected randomly from South Goa and were interviewed. From the study it was found that most of the respondents are aware about the Act and their rights. Factor Analysis has reduced the dimension of the 14 factors into 4 major components. They are, promotion measures, providing relevant information, bringing mutual understanding and knowledge regarding solution of problems.*

***Index Terms---** Consumer Awareness, Consumer Protection, Consumer Forum, Consumer Rights.*

## I. INTRODUCTION

Consumer is to be protected from unsafe products, poor quality of goods and services, high prices, unfair trade practices and misleading advertisements. Therefore, it is necessary for Consumer rights awareness to prevail amongst the consumer to protect them from unscrupulous trade practices and to give them the idea of the utility of money spent by them. Consumer rights awareness is about making the consumer aware of products or services; however, this is largely unknown to many consumers irrespective of whether they are educated or uneducated.

Consumer Protection refers to the measures adopted for the protection of consumers from unscrupulous and unethical malpractices by the business and to provide them speedy redressal of their grievances. The most common business malpractices leading to consumer exploitation are given below:

- Sale of adulterated goods i.e., adding something inferior to the product being sold.
- Sale of spurious goods i.e., selling something of little value instead of the real product.
- Sale of sub-standard goods i.e., sale of goods which do not confirm to prescribed quality standards.
- Sale of duplicate goods.
- Use of false weights and measures leading to underweight.
  - Hoarding and black-marketing leading to artificial scarcity and rise in price.
  - Charging more than the Maximum Retail Price (MRP) fixed for the product.

- Supply of defective goods.
- Misleading advertisements i.e., advertisements falsely claiming a product or service to be of superior quality, grade or standard.
- Supply of inferior services i.e., quality of service lower than the promised quality agreed upon.

## II. LITERATURE SURVEY

Garg Sambhav (2010) paper titled “An exploration into working and performance of Consumer disputes redressal agencies in India” This study is exploratory in nature. It critically examines the working and performance of consumer disputes redressal agencies functioning at National, State and District level. The study observes that the redressal agencies are efficiently functioning to provide speedy and timely justice to the consumers. On the basis of disposal of the cases, the study found that district consumer disputes redressal forums, national consumer disputes redressal commission and state consumer disputes redressal commissions may be assigned first, second and third rank respectively. The study concludes with the fact that the district consumer disputes redressal forums in India are striving its’ best to dispose of the cases at the grass root level. However, there is critical need of settlement of pending cases at the State as well as National Level to facilitate the ultimate justice to the consumers.

Balaramalingam C. (2012) Paper titled “Women awareness on consumer rights – A study with reference to Vellore city”. This paper investigated the socio-economic status and the awareness about consumer rights among women consumers and also aims to explore the association between independent variables and dependent variables. The study was conducted at Vellore city of Tamil Nadu State, India. Data sample of 450 women consumers were purposively selected and interviewed. This study reveals that the consumers with low income groups and least educated, had low awareness about consumer rights. The findings revealed that generally the women consumers showed low level of awareness about consumer rights due to low education and low socio-economic status. Therefore, the exposure of mass media, awareness training camps through Government, NGOs and other educational institutions improve the awareness level of consumer rights and thereby increase utilisation of their rights.

Khurana et. al (2012) in their research paper titled “Consumer Awareness Regarding Consumer Protection and Consumer Protection Act 1986 – An Empirical Study”, examined the general awareness among consumer regarding consumers protection and specially awareness of provisions of Consumer Protection Act 1986. It specifically studies the level of awareness with regard to procedural formalities to be completed while filing a complaint in consumer forum. It also explains the important theoretical points related to protection of consumers’ interest. For this purpose, a sample of 100 respondents was collected through well-structured questionnaire. At the end, some recommendations were given for strengthening the present setup more effective.

Sewanand (2012), in his research paper titled “Consumer awareness and consumer protection Act –A study” has studied the general awareness among consumers about consumer protection and specially awareness of provisions of Consumer Protection Act. For this purpose a sample of 50 respondents has been taken. Data has been

collected through well-structured questionnaire. Analysis and interpretation of data have shown interesting, alarming and informative results and findings.

Sikha et al (2012) in their research paper titled “Consumer Protection Act – Awareness”, Assesses and compares the awareness about Consumer Protection Act among dentists in teaching institutions and dentists in private practice. A questionnaire survey was carried out on a total of 224 dentists consists of 112 dentists in teaching institutions [DTI] from Manipal and Mangalore and 112 dentists in private practice [DPP] from Udupi and Mangalore, Karnataka, India. Statistical analysis was done using SPSS version 10. Chi- square test was used to compare between the categorical variables. A total of 69.6% of DTI and 76.8% of DPP reported to be aware of Consumer Protection Act but subsequent analysis of responses did not reveal the same. Awareness (> 75%) about rules and regulations of Consumer Protection Act was found to be low in both the dentist group. No difference was seen in awareness based on gender, degree and type of practice.

Singh Virendar Pal (2014), paper titled, “Awareness about Consumer Protection Act and Medical Negligence among Private and Government Medical College & Hospital Faculty Members”. This study was conducted to know the awareness about CPA and medical negligence among medical and surgical specialists working in Private and Govt. Medical Colleges. It was found that the awareness about CPA and medical negligence among the medical as well as surgical specialists was unsatisfactory. A total of 75% of medical specialists working in Private Medical College scored very poor to poor and 25% scored moderate to good. 80% of medical specialists working in Govt. Medical College scored very poor to poor and 20% scored moderate. 60% of surgical specialists working in Private Medical College scored very poor to poor and 25% scored moderate to good and 50% of surgical specialists working in Govt. Medical College scored very poor to poor and 50% scored moderate to excellent.

Ahmad (2015), paper titled “A Study into the awareness of Consumer rights and attitude towards Consumerism in Kashmir”. The study highlights the need for cooperation and coordination among the key stakeholders ie business, government and consumer organizations to build an environment of greater confidence among consumers and to take care of their interests at the marketplace. However, the objectives of the consumer protection and welfare shall be difficult to achieve unless consumer himself asserts his rights and performs his duties more responsibly at the marketplace to usher the cause of Consumerism newline.

Mazumdar (2015), paper titled “An evaluative study on consumer rights in the context of business”. In this paper an attempt is being made to evaluate the present position of consumer rights in the field of business. In doing so, the entire paper is divided in to three parts. The first part entitled, “Theoretical Prospect” includes an Introduction, Meaning of consumer rights and Consumerism, Position of consumer rights in global context, Review of literature, Objectives and Methodology. The second part entitled, “Evaluative Study on Consumer Rights in the Context of Business” provides a comprehensive study of consumer rights such as various dimensions of consumer rights, Needs of consumer rights and Measures of protection. The third part entitled, “Conclusion” shows different findings as identified throughout the study are given.

### **III. IDENTIFICATION OF RESEARCH PROBLEM**

Taking into consideration the above literature survey, the following research problems have been identified, due to which the present study stands highly significant. Many researchers have conducted studies in the area of consumer awareness about consumer protection in different countries and also in different States of India. But in Goa, no such studies seem to be undertaken at this level. There is no specific study that has been undertaken related to awareness about consumer protection among consumers in Goa. Thus, it opens a space for undertaking this issue with a special reference to Goa.

#### **IV. OBJECTIVES OF THE STUDY**

The main objectives of the study is are:

IV.1 To find out the level of Consumer Awareness regarding Consumer Protection Act in the State of Goa in In India

IV.2 To study the factors involved in increasing the level of Consumer Awareness about Consumer Protection.

#### **V. RESEARCH METHODOLOGY**

The research methodology adopted and executed to study the above stated research objectives are discussed below:

**Universe:** The State of Goa is considered as Universe for the purpose of study.

**Sample:** A sample of 150 respondents were selected from South Goa and studied.

Sources of data

The sources of data are both primary and secondary.

**A. Primary data:** Primary survey of 150 consumers from South Goa has been undertaken. The primary data for the study is collected directly from the respondents through a structured questionnaire and personal interview. There has been random selection of consumers for the purpose of survey.

**B. Secondary data:** The present study also relies on secondary data sources. The secondary data for the study is collected from different sources such as books, magazines, internet, journals and other published matter related to consumer protection Act.

**Period of the Study:** For the purpose of analysis the period of the study is considered to be period of survey. This ranges for 6 months i.e from July 2019 to January 2020.

**Scope of Study:** The study is conducted in the South Goa. The study is restricted to specific areas i.e , Salcete, Sanguem, Marmugao, Darbadoda, Quepem talukas.

**Statistical Analytical tools:**

For the purpose of analysis, the following appropriate statistical tools were used;

**a) Factor Analysis:** For the purpose of analysis, 14 factors have been identified which contribute in increasing the level of awareness among consumers about Consumer Protection. A factor analysis has been performed to reduce the dimension of these 14 factors into 4 major factors.

**b) Correlation Analysis:** Correlation is a measure of the linear relationship between two variables. It expresses the extent to which two variables vary together. A correlation coefficient reveals the magnitude and direction of the relationship.

A correlation analysis has been performed to see the correlation between awareness about Consumer Protection Act with knowledge consumers have of consumer protection Act and to check the correlation between awareness about Consumer Protection Act and awareness about consumer rights

**c) Frequency Distribution:** Frequency Distribution of respondents is done based on awareness of Consumer Rights, awareness about different rights among Consumers, Source of information about Consumer Rights.

**d) Cross Tabulation:** It was used to check Gender wise Distribution about Awareness of Consumer Protection Act.

**e) Descriptive Analysis:** Descriptive Analysis was used to check the Consumer Rights Awareness with the help of a pie chart.

**Significance of study**

The present study is significant as it analyse an important aspect of day to day life of the consumers' as it focuses on to find out the level of awareness among consumers about Consumer Protection Act. Consumer awareness is a need of present days. Some of the basic advantages of the present study is to examine the level of awareness among consumers about Consumer Protection so that initiatives can be taken to increase awareness among the Consumers.

### **Limitations of the study**

Every object in existence has its own limitations; similarly the present study is not an epitome of perfection. Following are some of its limitations.

- The study is restricted only to South Goa.
- Sample taken for the study is limited to 150.
- The respondents selected for the study are based on Random Sampling.

### Analysis of the Study

The information collected about the consumer awareness of consumer protection is analysed by applying appropriate analytical tools and are presented below:

**Table No.1 Distribution of respondents based on awareness of Consumer Rights**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	25	16.7	16.7	16.7
	Yes	70	46.7	46.7	63.3
	Somewhat	55	36.7	36.7	100
	Total	150	100	100	

Source: Compiled from Primary data

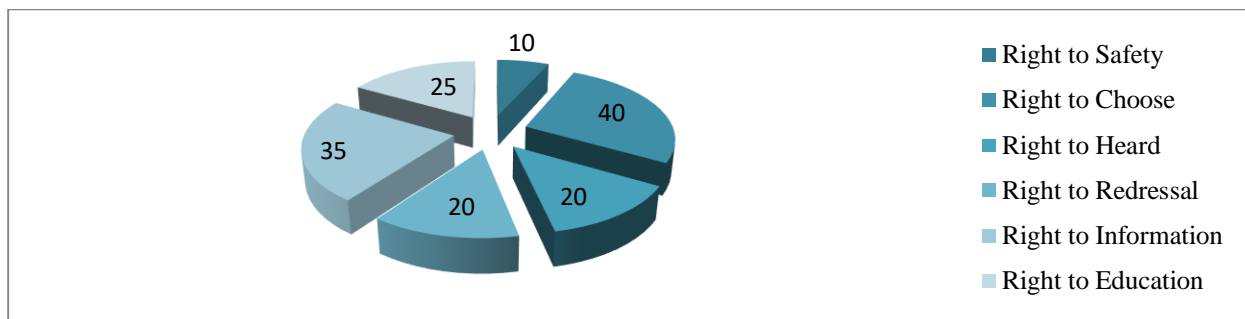
From the above table it is observed that out of 150 respondents, 46.7 percent of respondents are aware about their rights. 36.7 percent of respondents aware about some of their rights and 16.7 percent of respondents are not aware about their rights as a consumer.

**Table No. 2 Consumer Awareness about different Consumer rights**

Rights of Consumer	Frequency	Percentage	Cumulative Percentage
Right to Safety	10	6.7	6.7
Right to Choose	40	26.7	33.4
Right to Heard	20	13.3	46.7
Right to Redressal	20	13.3	60
Right to Information	35	23.3	83.3
Right to Education	25	16.7	100
<b>Total</b>	<b>150</b>	<b>100</b>	

Source: Compiled from Primary data

**Figure No. 1 – Awareness of Consumer Rights**



Source- Drawn from Primary data

The above chart depicts that out of 150 respondents, 6.7 percent of respondents are aware of right to safety, 26.7 percent of respondents are aware about right to choose, 13.3 percent of respondents are aware of right to heard. 13.3 percent of respondents are aware about right to redressal. 23.3 percent of respondents are aware about right to information and 16.7 percent of respondents are aware about right to education. It can be concluded that majority of respondents are not fully aware about their rights as a consumer.

Table No. 3 – Source of information about Consumer Rights

Source of Information	Frequency	Percentage
Newspaper	25	16.7
Magazine	20	13.3
Cinema	10	6.6
Radio	4	2.7
Sales Representatives	2	1.3
Exhibit Stalls	4	2.7
On the internet	26	17.3
From family, friends and colleagues	20	13.3
Television	35	23.3
Any other	4	2.7
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Compiled from Primary data

The above table shows that 16.7% of respondents came to know about their rights through advertisement in newspapers and 13.3% of respondents came to know about their rights through magazines. 6.6% of respondents were aware about their rights through cinema and 2.7% of respondents were aware about their rights through Radio on Jago Gahak Jago. 1.3% of respondents came to know about his rights as consumer through sales representatives. 2.7% Of respondents came to know about their rights through exhibit stalls. 17.3 % of respondents came across different rights of consumer through internet. 13.3% of respondents were aware about their rights as they came to

known this rights from their family, friends and colleagues and 2.7% of respondents came to know about their rights from schools and colleges. It can be concluded that T.V is a major source of information followed by interest.

**Table No. 4 Gender wise Distribution about Awareness of Consumer Protection Act**

Education	Awareness about Consumer Protection Act		Total	% of consumer awareness
	No	Yes		
Below SSC	10	3	13	23.07%
SSC	12	7	19	36.84%
HSSC	7	35	42	83.33%
Graduate	6	48	54	88.88%
Post Graduate	2	16	18	88.88%
Doctorate	0	4	4	100%
<b>Total</b>	<b>37</b>	<b>113</b>	<b>150</b>	

**Source: Compiled from Primary data**

From the above table it is observed that out of 13 respondents from below SSC, 10 are not aware about Consumer Protection Act and 3 respondents are aware about Consumer Protection Act. Followed by respondents from SSC, 7 respondents aware about Consumer Protection Act and 12 respondents are not aware about Consumer Protection Act. Followed by respondents with HSSC out of 42 respondents, 35 respondents are aware about Consumer Protection Act and 7 respondents are not aware about Consumer Protection Act. Followed by respondents who has done Graduation out of 54 respondents, 48 respondents are aware about Consumer Protection Act and 6 respondents are not aware about Consumer Protection Act. Respondents who have completed Post Graduation out of 18 respondents, 16 respondents are aware about Consumer Protection Act and 2 respondents are not aware about Consumer Protection Act. It can be concluded that respondents with higher qualification have better awareness about Consumer Protection Act.

**Table No. 5 Correlation between awareness about Consumer Protection Act with the level of knowledge consumers have of consumer protection Act.**



		<b>Are you aware about consumer protection act</b>	<b>Do you have knowledge about the consumer protection Act</b>
<b>Are you aware about consumer protection act</b>	Pearson Correlation	1	-.832**
	Sig. (2-tailed)		.000
	N	150	150
<b>Do you have knowledge about the consumer protection Act?</b>	Pearson Correlation	-.832**	1
	Sig. (2-tailed)	.000	
	N	150	150

Source- Compiled from Primary data

Three piece of information appear in each cell of the correlation matrix, the top most number is the value of correlation coefficient; the number below is the two tailed p-value for the correlation; and bottom number in the cell show the sample size. If the value of correlation is equal to 1 there exist a perfect correlation but as per above table the variable is negatively correlate with the knowledge Variable. There is negative correlation between awareness of Consumer Protection Act and Knowledge about Consumer Protection Act. The correlation coefficient is  $-0.832$  and it is statistically significant as the p-value is less than 0.05.

**Table No. 6 - Correlation between awareness about Consumer Protection Act and awareness about consumer rights**

		<b>Awareness about Consumer Rights</b>	<b>Awareness about Consumer Protection Act</b>
<b>Awareness About Consumer Rights</b>	Pearson Correlation	1	.295**
	Sig. (2-tailed)		.000
	N	150	150
<b>Awareness About Consumer Protection Act</b>	Pearson Correlation	.295**	1
	Sig. (2-tailed)	.000	
	N	150	150

### Source- compiled from Primary data

Three piece of information appear in each cell of the correlation matrix, the top most number is the value of correlation coefficient; the number below is the two tailed p-value for the correlation; and bottom number in the cell show the sample size. As per above table the variable Awareness about Consumer Protection is positively correlated with the awareness of consumer rights Variable. There is positive correlation between awareness of Consumer Protection Act and awareness about Consumer Rights. The correlation coefficient is 0.295 and it is highly significant as the p-value is 0.000. It can be concluded from above table that, as the consumer's awareness about Consumer Protection Act increases it has positive impact on awareness of consumer rights. The study also reveals that as the awareness about Consumer Protection Act increases the level of awareness about consumer rights also increases.

### Reliability test

**Table no. 7- Reliability of scale variables through Cronbach's Alpha Reliability Statistics**

Cronbach's Alpha	No. of Items
0.805	14

Source- Calculated from Primary data

The data collected has been tested for its reliability by using Cronbach's Alpha test of reliability. The normal range of acceptability in this test is 0.7 and above. The reliability value shown by this test however is 0.805 which is excellent value. This proves that all the 14 scale variables tested for their reliability stand to be reliable.

### Factor Analysis on 14 Scale Variables

Factor Analysis is a statistical approach that can be used to analyse interrelationships among a large number of variables and to explain these variables in terms of their common underlying dimensions (factors). The objective is to find a way of condensing the information contained in a number of original variables into a smaller set of variables, the minimum loss of information. In summarizing the data, factor analysis derives underlying dimensions that, when interpreted and understood, describe the data in much smaller number of concepts than the original individual variables. Prior to any factor analysis is done on a number of required variables, a KMO (Kaiser- Meyer- Olkin Measure of sampling adequacy) test has to be done to confirm whether the sample selected is adequate and whether the data collected is in a proper direction. The below given table shows the result of KMO test done for the same purpose.

**Table No. 8 – KMO and Bartlett's Test values of factor analysis KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.771
Bartlett's Test of	Approx. Chi-Square	516.071
Sphericity	Df	91
Sig.		.000

**Source- Calculated from Primary data**

KMO and Bartlett's Test is one of the prime test required for any analysis. This test shows that the data is significant and it is proved when the value obtained as .000. From the above table it is observed that the value of sample adequacy test is 0.771 which is quite good to be acceptable for the factor analysis to be done. This is further proved by the significance level at 5 percent which shows a value of 0.000. For the purpose of factor analysis a rotated component matrix has been constructed where varimax method of rotation with Kaiser Normalisation have been chosen and principle component analysis has been considered as an extraction method. Relations have been converged in 5 iterations. The output of factor analysis provides 4 most prominent factors from 14 items provided as the base. The following table shows the factor analysis done on 14 items.

**Table No. 9– Rotated component matrix for factor analysis**

Component	1	2	3	4
Interaction with electronic and print media on success stories of consumers	0.750			
Establish links with educational institutions like universities, colleges, high schools	0.725			
Organizing motivational campaigns for group of potential consumers both in urban and rural areas	0.701			
Organize discussions and conduct seminars, workshops	0.643			
Strengthen the existing institutional set up of consumer dispute redresal	0.505			
Information about good practices conducted by trader		0.815		
Templates of documents/complaints forms useful for consumer		0.736		
National awards on consumer protection to encourage outstanding work by women and youth		0.453		
Periodical and product specific booklets .			0.746	
Promote General awareness of the rights of the consumer by encouraging consumer education			0.672	
Bring together the consumer, trader and policy makers to exchange information of mutual interest			0.572	
Success or bad stories about consumer complaints				0.742

Law interpretation and clarification				0.715
Forming consumer clubs				0.456

**Source: Computed from Primary data by using SPSS**

The above 14 factors are grouped into 4 major factors.

**Interpretation of Factor Analysis Results:** Factor Analysis has reduced the dimension of the 14 factors into 4 major components. These 4 components are renamed and explained as under.

1. **Promotion Measures:** This factor comprises of periodic interaction with electronic and print media on success stories of consumers, establish links with educational institutions like universities, colleges, high schools, Conduct motivational campaign for groups of potential consumers both in urban and rural areas, Organize discussions and conduct seminars, workshops and Strengthen the existing institutional set up of consumer dispute redressal. This will help to spread awareness among consumers so that they make a informed decision in marketplace.

2. **Providing Relevant Information:** This component includes Information about good practices conducted by trader, templates of documents/complaints forms useful for consumer and national awards on consumer protection to encourage outstanding work by women and youth.

3. **Bringing Mutual Understanding:** This factor comprises publish periodical and product specific booklets, Promote General awareness of the rights of the consumer by encouraging consumer education and bring together the consumer, trader and policy makers to exchange information of mutual interest.

4. **Knowledge Regarding Solution of Problems:** This factor comprises success or bad stories about consumer complaints, Law interpretation and clarification and forming consumer clubs. Through this awareness among consumers can be increased so that each and every consumer takes initiatives to protect themselves from all activities.

## VI. FINDINGS

- It is found that 113 respondents are aware about Consumer Protection Act and 37 respondents are not aware about Consumer Protection Act.
- It is also noted that majority of respondents have little knowledge about Consumer Protection Act and only few consumers are fully aware about Consumer Protection Act
- Through this study it is noted that majority of consumers are not fully aware about their rights and most of the respondents were aware about the right to information and right to choose.
- Mostly consumers came to know about their rights through T.V, from internet and from family, friends etc.

## VII. CONCLUSION

- Consumer awareness about consumer protection is important at different levels.

- All the Government agencies, consumer forums and consumer protection laws can be of any use only, when we realize, our supreme veto powers of refusing a sub-standard products and exercises our rights to get the best and not by compromising on sub-standard products sold to us by traders, manufacturers and salesmen.
- In short, the consumer should be empowered with respect to his rights as a consumer. He should be well equipped so that he is able to protect himself from any wrongful act on the part of the trader. In order to be able to position the consumer in such a state, there is need, not only to evolve legal remedies but also provide reliable and thorough information, which he can access without much effort and cost.
- The Consumer Protection Act, 1986 and various other laws like the Standard of Weight and Measure Act, 1976 have been formulated to ensure fair competition in the market place and free flow of true information from the providers of goods and services to those who consume them. However, the success of these laws would depend upon the vigilance of consumers about their rights, as well as their responsibilities. In fact, the level of consumer protection in a country is considered as the correct indicator of the extent of progress of the nation.

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