CHAPTER III
METHODOLOGY

3.1 INTRODUCTION

The preceding chapters presented and discussed the conceptual framework for the consumerism issues and reviewed the literature in the light of the present study. The field of consumer behaviour studies shows how individuals, groups and organizations select, buy, use and dispose off goods, services, ideas or experiences to satisfy their needs and desires. Understanding the antecedents, consequences and measurement of consumer satisfaction/dissatisfaction (S/D) has received more attention in context of developed countries (Westbrook, R.A., 1981; Bearden & Tell J.G., 1983; Rasnik and Harmon, 1983; Fornell and Westbrook, 1983). Such knowledge appears useful in improving marketing strategy and forming post purchase attitudes (Oliver, A L. 1981). Researchers have explored consumer information seeking behaviour, the type and amount of information sought and the sources to get this information.

One of the reasons the studies are of interest is that their findings frequently have been assumed to be related to consumer satisfaction. For example, it is commonly thought that a positive relationship exists between the amount of information sought and the buyer satisfaction (Westbrook et al, 1978). However, in case of dissatisfaction the consumer may either complain (behavioural response) or will not complain. In the similar way, this can be treated to the information sought by the consumer about the consumer rights and consumer protection laws. From his awareness about consumer rights and laws and his day-to-day experiences, he acquires beliefs and attitudes. A belief is a descriptive thought that a person holds about something (Kotler, 1997), whereas an attitude is a person’s enduring favourable or unfavourable evaluations, emotional feelings, and action tendencies toward some object or idea.
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A common consumer whether aware or not aware about consumer rights, forms positive or negative attitude towards marketing practices. It is believed that attitudes lead people to behave in a fairly consistent manner toward similar objects. Thus it can be said that consumer’s response/reaction to a dissatisfying experience with a seller/manufacture—having a positive or negative predisposition towards marketplace, will also be in a certain consistent manner. Conceptually speaking, consumer’s behaviour (consumer complaining behaviour) either private or public depends on, whether he knows about his rights and whether he is positively or negatively predisposed towards the marketing practices of the manufacturers/sellers. The present study aims at to explore these issues i.e. consumer awareness level about consumer rights, his attitude towards marketing practices, consumerism and government regulation and finally his behavioural (complaining) response to dissatisfied experience in the marketplace. Also the study looks at the relation impact of each.

The chapter discusses the need and purpose of the study. The objectives and the proposed model of the study have also been presented. The chapter also presents the details of the database used and the sample/sub-samples selected for the study. It discusses the steps taken to construct the instruments for data collection. The basic instrument prepared for the study is a detailed questionnaire, which has been divided into three sections. The items have been prepared to measure; Awareness of consumer rights;
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Attitude towards consumerism (marketing practices, consumerism & government regulations), and consumer complaining behaviour. However, the informal discussion has also been held with some select respondents to gain an insight on the questionnaire responses as well as capture any other variable that could have got missed in the questionnaire. Besides this, the records of consumer-forums have also been consulted to understand their role in the consumer complaining and the resolution of consumer complaints.

The study seeks to analyse the level of awareness among consumers about their rights and to understand their attitude towards marketing practices, consumerism and government regulation, besides the consumer complaining behaviour. Each of them has been taken as the dependent variable one by one taking others as independent variables. The demographic variables such as education, income, age, family size, occupation, gender, marital status, dependent members and earning members of the family are the independent variables.

3.2 NEED FOR THE STUDY

Quest for improvement in the availability of standard products, disclosure of all related facts, prevention of unfair trade practices and redressal against low quality and defective goods is the philosophy behind consumer movement. Economic prosperity, increasing education and higher levels of sophistication on the other hand lead to greater expectations on the part of the consumers from the producer. Consequently, despite vast differences in market conditions (trade practices, product availability, competition, purchasing power and consumer consciousness etc.) in the developing economies, consumerism is making inroads and is gaining strength worldwide.

The two main forces behind consumerism i.e. the consumer and the government apart from academic experts in India, have become conscious of the consumer rights today. This has resulted in the enactment of scores of laws for the protection of consumers, besides a comprehensive act for consumer protection i.e. Consumer Protection Act of 1986 (CPA, 1986). About six hundred consumer organizations have
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been set up in India, though limited to big cities, and innumerable articles published in various journals, magazines, newspapers, books, syndicated reports etc., all for the cause of protection of the Indian consumer. It is just the infancy stage of consumerism in India, which is far from being accomplished.

The consumer movement can be said to have fulfilled its aims when producers abandon improper trade practices, which does not appear to be the case as revealed by some research studies in developed economies (Arndt et al, 1977; Barker, 1987; Barksdale and Darden, 1972; Barksdale and Perreault, 1980; Gaski and Etzel, 1986). These studies show high level of discontent and wide spread buyer-dissatisfaction towards consumer orientation of business but they seem to be satisfied with the product. At the micro level they have explored consumer dissatisfaction and complaints about specific products or services. At the macro level, national and cross-national aspects of consumerism have been studied. There has been some improvements in consumer sentiment towards business in U.S.A (Gaski and Etzel, 1987) and this can be attributed to improvements in business practices, efforts for effective public relations of business and changes in the environment that produce less hostility towards business. The consumer movement is gaining strength in the developing world as well, as a result of the efforts of international organizations of consumer unions and grass-root consumer groups (Kaynak, 1985). Therefore the movement that develops the consumer sentiment and generates the feeling of security among consumers at the marketplace has a high chance of conscious or sub-conscious resistance to the malpractices of the businesses among consumers at the individual or at the community level.

In the light of the above discussion and the research gap identified in the previous chapter, a comprehensive and systematic study is called for gauging the awareness level of consumer rights, attitudes of consumers to varied facets of consumerism and the consumer complaining behaviour. Moreover, the conceptual linkage of these variables does also warrant an analysis for developing a framework for further studies and implications thereof. Notwithstanding the growth of consumerism, it is the lack of studies in the Indian context, implications of the growth of consumerism and spate of economic reforms that highlights the need and significance of this kind of study.
3.3 OBJECTIVE OF THE STUDY

Most of the marketing literature on consumerism has described the relationships of members of the marketing system with consumers, their representatives, or government agencies seeking to protect the consumers in every conceivable way. For this reason, consumerism has managed to stay as an influential countervailing power between the consumer and the businessman in many industrialized nations (Aaker, D.A., 1982). However, the development of consumerism in developing countries like India has been either very slow or non-existent. Furthermore, there is as yet almost no solid research of direct relevance to the needs of these nations. More so consumer policy makers and/or the government cannot engage in policy formulation without an adequate research base. Therefore to understand the reasons for the slow development of consumerism movement and the responsiveness of the marketplace to the needs, wants and purchasing power of the consumer attains greater importance.

The study of consumer behavior is ongoing process, because of the ever-changing and complex economic marketplace. Changes in the market economy have a significant impact on consumer decision making and purchase patterns. Consumers have no choice except to face a wider variety of buying situations than in the past. The result is that there has been and will continue to be an increase in the number of consumer problems, disputes and complaints incidences particularly those involving consumer rights and legal protection. Further it would give a fillip to the state of consumerism, as the consumers will exert more through voluntary organizations and the consumer protection laws. However to meet these challenges successfully, consumers need to be informed and educated about their rights and remedies that exist to resolve their problems and grievances as a consumer in the marketplace. Also it requires behavioral responses on the part of the consumer in case they experience dissatisfaction due to the malpractices of the business. The fact is that only few complain in such a situation. It requires the understanding of the complaining pattern and the factors affecting it. Further to understand the significance of measuring the link between consumers rights awareness and consumer complaining behavior besides consumer dissatisfaction/ positive or negative attitude towards marketplace is yet another major concern for the researcher and
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managers alike to draw implications for public policy formulations. Thus there is a strong
felt need to carry out such studies, that shall measure such consumerism issues and they
should be a regular feature in the present marketplace scenario, as the world has shrunk
into a global village.

The purpose therefore is to develop working propositions to study consumerism
issues in the fast changing environment. These issues will be discussed and their
implication for trade and marketing will be elucidated. The influences that various socio-
economic, governmental and cultural aspects have upon consumerism shall be studied. It
is therefore essential to ascertain systematically the degree of awareness of consumers
about their rights, their attitude towards consumerism issues, consumer complaining
behaviour and the linkages thereof. At this backdrop, the present study shall attempt to
explore such issues. The study aims to measure the “Consumer Rights Awareness and
Attitude towards Consumerism in Kashmir”.

The study therefore has been undertaken in the light of the following objectives;

1. To gauge the awareness level of consumers about the consumer rights consumer
   protection laws.

2. To measure the attitudes of consumers towards marketing practices, government
   regulations and other related issues of consumerism.

3. To measure the extent to which consumers seek redress for perceived injustices
   inflicted on them by the producer / seller / manufacturer, besides analyse the
   mode of Consumer Complaining Behaviour.

4. To infer from the study that, whether the awareness level about consumer rights
   in 1) and attitude towards consumerism issues in 2) and consumer complaining
   behaviour in 3) above vary with formal education, income, age, gender, family
   size, occupation, marital status, dependent members in family and earning
   members in the family.

5. To infer as envisaged in the proposed model for the study; the interaction effects
   of consumer rights awareness, attitude towards marketing practices, attitude
towards consumerism, attitude towards government regulations and consumer complaining behaviour; besides demographic variables.

6. In the light of above, to suggest ways and means to increase the awareness level about consumer rights awareness in the general public; to generate positive attitude among consumers about marketing systems and consumerism issues; and to inculcate the redress seeking behaviour among dissatisfied consumers.

3.4 HYPOTHESIS

For the purposes of this study the following hypothesis have been laid down;

1. The level of awareness of consumers about the consumer rights is quite low.

2. Consumers are negatively predisposed towards the marketing system and practices of business.

3. The attitude of consumers towards consumerism is that of discontent.

4. Consumers do not have faith in the government laws/ regulations meant for the consumer protection and welfare.

5. Generally consumers suffer in silence than to voice their complaints when dissatisfied at the marketplace.

6. Consumer Complaining Behaviour can be predicted by the consumers' attitude toward complaining, redress mechanisms, cost & procedures of complaining, complaining intentions, success of complaining activity and value of complaining.

7. According to the demographic characteristics of the consumers such as formal education, income, age, gender, family size, occupation, marital status, dependent members in family and earning members in the family, there will be difference in the levels of consumer rights awareness; consumer attitudes to marketing practices, consumerism and government regulations; and in the way the consumers complains.
3.5 THE PROPOSED MODEL

The major themes of previous researches have been synthesized to develop a framework applicable to the modern day consumer - marketplace interface. The cue has been taken from the marketing literature premise of the process of consumers arriving at attitudes (judgments, preferences) towards the marketing practices. It is believed that consumer awareness about his rights and responsibilities does have a significant impact in the way they form attitudes toward the marketplace which are organized, relatively enduring and have a direction. The two i.e. consumer’s awareness level and his positive / negative attitudes determine the way he complains (private or public action) in case he faces a dissatisfying experience at the marketplace.

For the purpose of the research broadly five dependent variables have been considered in the manner as shown in the model as shown in figure 3.1, to explain the variance / interacting effect if any. The dependent variables considered are as follows:

In all there are five dependent variables considered for the model as shown in figure 3.1, and these were subjected to regression analysis to explain the variance. The variables have been described as follows:

i) AWARE Awareness of Consumer Rights
ii) ATTI MKTG Attitudes Towards Marketing Practices
iii) ATTI CONISM Attitudes Towards Consumerism
iv) ATTI GVTRGN Attitudes Towards Government Regulations
v) CCB Consumer Complaining Behaviour

Further the model also takes into account demographic (independent) variables to explain any significant variance visa-a-vise the dependent variables. The interacting variables in absolute terms have been used as dependent variables in the study. They have an affect on each other due to its theoretical rationale as depicted in the model and therefore become independent variables in such situations.
In the model, based on the theoretical rationale awareness has an impact on the attitudinal variables. In turn attitudes affect the complaining behaviour although awareness itself will have an impact on the complaining behaviour as well. Moreover complaining behaviour may itself have an impact on awareness as well as attitudinal variables. The variance on these dependent variables may also be explained by demographic variables as shown in the model. Broadly, the variables categories are awareness, attitudes and complaining behaviour besides other demographic characteristics.
"Awareness" in the study does not simply take into account the knowledge aspects of consumer rights and their remedies but also takes into account the comprehension element of it and the situation under which these consumer rights/laws can be exercised. For this consumer recognizes the existence of the powers vested in him as consumer. Besides it, he has the requisite information and is able to evaluate the possible alternatives available to him to rectify the problem in case he has a dissatisfying experience at the market place. Awareness level has a relationship with the person's ability to think, evaluate or act in a predictable manner i.e. in the way he forms an attitude towards the aspects in question.

Attitude is a "mental and neural state of readiness, organized through experience, exerting a directive or dynamic influence upon the individual’s response to all objects or situations with which it is associated" (Allport, 1935). Attitude is distinguished from perception, yet perceptions can be said as building blocks for attitude. Attitudes are seen as 'a relative permanent organization of beliefs around an object or situation predisposing one to respond in some preferential manner.' They are seen as building blocks for a more complex and behaviorally oriented mental structure. In that sense they are organized, relatively enduring, and have a direction. They enter in with social structural factors as joint determinants of conduct, playing a mediating role between social situations and behaviour (Lennon, 1973). In short they are evaluative, reflecting a person's tendency to feel (affective), think (cognitive) or act (behavioral) in a positive or negative manner towards the object of the attitude (Arnold, Robertson & Cooper, 1995). Therefore, they predispose an individual to evaluate some symbol as object or aspect of the world in a favorable or unfavorable manner.

Measurement of attitude depends upon what people say about their feelings, beliefs or behaviour towards the object in question. In the study consumer's attitude towards the variables such as marketing practices, consumerism and government regulations has been gauged through the statements reflecting their opinions, feeling or beliefs etc. towards these aspects.
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The dependence of consumer attitudes on the behaviour has brought about the controversy of how best behaviour can reflect some one's attitude. Therefore, the study also looks into the complaining behaviour. Consumer complaining behaviour can be broadly exhibited into two i.e., private action or public action. In case a consumer does not report to the manufacture, voluntary organization or the government agency/redressal forum(s) than the consumer is said to take private/no action. If he does otherwise then the consumer is said to take direct public action in case he complains only to the manufacturer/seller or third party action in case he reports to the voluntary organization/government agency/redressal forum(s). It also poses the question as to what extent is complaining behaviour and attitude or for that matter awareness and attitude related.

Research evidences show a 50 per cent chance that attitude can be predicted from behaviour (Miller & Tesser, 1998; Arnold et al, 1995). The 'Theory of Reasoned Action' propounded by Aizen & Fishbein (1969) assumes that actions are best predicted by intentions and that intentions in turn are determined by a person's attitude towards that object and his perception of the social situation. Therefore this link of attitude and behaviour call for a test in the study. Further “Awareness” does have strong implications on the behaviour, which also could be tested in the model. These predicting variables are further gauged through various sub-variables. Moreso the significant relationship of various demographic variables such as age, income, education, gender, marital status, occupation, family size, earning members and dependent members in the family shall also be looked into with any of the predicting variables, as proposed in the model.

3.6 METHOD USED FOR THE STUDY

Method to be used for investigating the research questions depends on the nature of the study and the context of the study (Saxena, 1997). The variables included under “nature of the study” are related to the objectives with which the study is being undertaken. In this regard, the study can be distinguished either exploratory or explanatory. In exploratory researches, the underlying phenomena and the consequences are uncovered, while in explanatory studies, the generalizability of the findings are tested.
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with respect to the phenomenon being studied. As related to the present study, the variables studied are for their explanatory power for their generalization. However, the linkages among the variables as proposed in the model discussed in the previous chapter in quite exploratory.

The variables included under context of study are those related to the field level conditions and the characteristics of the subjects being studied. The present study is characterised by the complexity of the subjects and the expected high control over variables. Further the accessibility of data might not be easy because of the tools are limited as slightly complex tools are difficult to administer. The other factor that affects the method to be used is time and resource availability. As this factor represents a shortcoming on the part of the researcher, hence little importance has been attached to it.

The researches done in the field of consumer rights and consumerism have often used the survey method. As discussed earlier (previous chapters) the researches done in this field in the context of developing nations especially in India are limited. Therefore only survey method due to its versatility has been used in the various studies. While analysing the various methods such as case study, observations and experimentation, the survey method proves to have an edge over these tools for controlling the objects, such as explanatory power, generalisability of the process complexity, variable manipulation and data accessibility. Other methods including case study, observation and controlled experiments though may have better validity and have ability to study micro aspects, yet suffer from various limitations. Survey method involves the identification of consumers (households) and obtaining their responses through a question-answer session or through a well-structured questionnaire. It allows taking larger samples for explanatory researches. Since survey method is able to study diverse dimensions besides providing easy control over variables of the study and allows greater sample size, it is superior method than other mentioned methods.

The objectives of the study have been to gauge the awareness level of consumer rights; the attitude measurement towards marketing practices, consumerism and government regulations; and assessing the consumer complaining behaviour pattern. Therefore, all the research strategies have been reviewed to identify the research method
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most appropriate to the present study. For this purpose a number of related research studies, as mentioned in the previous chapter, have been reviewed and reveals that in most of the research studies of this kind, the survey method has been used both in India and abroad. Barksdale et al (1972, 1976, 1982), Jobber and Bandelow (1979), Agbonifoh and Endoreh (1986), Bharadawaj et al (1990), Varadarajan et al (1994), Singh, J., (1989, 1991), Saklani et al. (1997) have extensively used survey method as the data in these studies has been collected through well-structured questionnaires. Further given the consideration of socio-economic conditions and the paucity of time and resources, survey method has been found to be the most suitable method for the present study.

For the purpose of the study, field survey using a well-structured questionnaire was used for data collection. Since the consumer responses is the primary source of the data, the secondary sources like, Consumer Protection Commission of J&K, Divisional Consumer Forum(s) at Srinagar/ Jammu apart from reputed libraries in India have also been consulted for facilitating the data collection and its analysis.

3.7 SURVEY INSTRUMENTS

The questionnaire (see Appendix I) is the major survey instrument used in the study. It has been designed in a manner so that items presented to the sample of consumers measures their; i) awareness level of their consumer rights, ii) attitudes towards marketing practices, consumerism and government regulations, and iii) redress seeking behaviour/ consumer complaining behaviour. The final version of questionnaire schedule has been adopted after pre-testing the originally developed questionnaire on 75 respondents who have been drawn from three areas of low income, middle income and high income group categories. Besides this, the pre-test questionnaire has been discussed with the experts, friends and participant respondents for its content validity. The pre-test data was subjected to statistical analysis for reliability confirmation. Accordingly the pre-test questionnaire has been modified to frame the final version of questionnaire schedule.

The questionnaire has three sections A, B and C apart from a separate introduction section for background information. The background information from the respondents has been elicited in the beginning of questionnaire schedule. Section A aims
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at to get the information about the primary knowledge of respondents about laws, consumers rights and other facilitating bodies and the mode of action when faced with dissatisfaction experience in the market place. Apart from this, the items/ questions expected to measure the variables (Q12-Q15) that have been envisaged as the determinants of consumer complaining behaviour formed the last part of Section-A. Section B primarily measures the attitudinal model variables such as attitude towards marketing practices, consumerism and government regulations. Section C has items aimed to measure the awareness level (comprehension aspect as well) of consumer rights among the respondents.

3.7.1 Developing a checklist of questions measuring Consumer Right Awareness

Awareness of consumer rights is the cognitive element of attitudes towards consumerism. Further it is suggested that awareness of these rights and laws shall have an impact on redress seeking/ complaining behaviour. The high level awareness of these rights will help to exercise (behavioural response) the rights embedded in the laws in the situation of infringement or in case of dissatisfying experience at the market place. In the present study the items that aimed to measure awareness level about the consumer rights, have been kept in the Section C of the questionnaire (See Appendix I). However the first five questions of section A, have been used to measure the general awareness level but more specifically the knowledge about laws and the facilitating bodies for seeking the redress of the grievances.

In the absence of any systematic study in Indian context, the related studies done in other countries have been reviewed (Cunningham and Cunnigham, 1976; Jobber and Bandelow, 1979; Agbonifoh and Edoreh, 1986). Moreover it is difficult and would have been unreliable to measure awareness level by straightforward questions, as the respondents have the tendency to hide their ignorance. Therefore, sixteen questions for the inclusion in the questionnaire have been chosen though similar in style and format to that used by Jobber & Bandelow (1979) in their study conducted in Britain.
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Each question of the scale has been described by a hypothetical incident of some business malpractice, along-with the possible right/wrong remedy of that malpractice as given under consumer rights/laws. These incidents are of common occurrence in day-to-day life. However consumer forums have been also contacted to check for the cases/consumer complaints that had frequent happenings. The respondents were required to indicate that whether the remedy given to the incident in the item is “True” or “False”. The study differs in the context, as the Jobber and Bandelow (1979) study was conducted in the developed country while as the present study has been conducted in India, the developing country. However Agbonifoh and Edoreh (1986) have conducted study in Nigeria, a developing country though having different socio-economic and political system than India.

While pre-testing the questionnaire among 75 respondents, it was detected that the respondents perceived one of the question as incomplete. After discussions with the experts, this question has been deleted in the final version of questionnaire. Further the language of certain items has been changed in post pre-test questionnaire. Finally fifteen questions aimed at to measure awareness level of consumer rights (See Appendix-I) has been adopted to be included in the final version of the questionnaire. Nine items are true and six are false, however they have been randomly distributed in the section-C of the questionnaire. Out of the fifteen questions, nine questions are related to legal (grievance redressal or hearing) aspects of consumer rights, whereas six items are related to information seeking aspects of consumer rights. The key to actual correct response to the fifteen items of the scale has been presented in Appendix III.

The items measuring the knowledge aspects of consumer rights are dichotomous in nature. The first three items of the Section-A of the questionnaire elicits the responses regarding the knowledge of consumers about the consumer rights/laws. The next three items gathers the information regarding the knowledge about the facilitating bodies meant for the consumer protection. They include the knowledge of consumer activists, consumer organizations and consumer courts. In post pre-test questionnaire, the question aimed at to scale the knowledge of consumer activists has been deleted as none of the pre-test respondent answered in affirmative. This is so as there is hardly any consumer
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activist in this region of the country. Further the question seeking the knowledge on consumer organisation have been retained in the final version of questionnaire, despite getting weak-line response. This has been done, as the consumer organizations form an important pillar of the consumer movement. However for checking the responses, additional information, (for affirmative responses) has also been sought.

3.7.2 Developing Attitudinal Scale:

   Attitude towards Marketing Practices, Consumerism and Government Regulations

   Attitudes in fact are subjective in nature, yet researchers measure it quantitatively through various types of scales. The most common is Likert Scale put forth by Rensis Likert (1932) that consists of a series of statements about an object or an idea. The respondent is asked to indicate his level of agreement on a scale of choices nature (e.g. from 1-5 scale), which are quantitative in nature. Greyser(1977) notes that the development of attitude questions relating to marketing practices, consumerism and government regulations that are straight forward and comprehensible to the majority general masses is a difficult task. The problem is further compounded when the population to be surveyed is diverse in demographics and psychographics.

   In the light of the above, employing an existing measurement instrument that has been extensively field-tested and originally developed by Barksdale and Darden (1972) and used in several replication studies (Barksdale, et al 1976; Barksdale and Perreault, 1980; Barksdale et al, 1982; French et al, 1982; Bharadwaj et al 1991; Varadarajan et al 1994) has been employed as a part of the survey instrument. However the scale has been modified in the light of field level conditions and objectives of the study. In this connection, literature and expert opinions were also sought to develop the items for the scale. All possible variables/ items that literature quotes as either could affect attitude towards marketing practices, consumerism and government regulation were listed.

   In all 52-likert type statements were framed, that were exclusively used to measure the attitudes of consumers towards marketing practices, government regulations and other related issues of consumerism. These items were classified under eight categories namely; philosophy of business, product quality, advertising, other marketing activities, consumer responsibility, consumer complaining, government regulation and
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prices/price control. The first four categories were designed to measure attitude towards marketing practices, next two were designed to measure attitude towards consumerism and the last two categories were designed to measure attitude towards government regulations respectively. Certain items were included and the language was checked to fit the local survey conditions. Respondents were asked to indicate their degree of agreement towards these statements on a five-point rating scale. The alternatives on the scale were "strongly agree", "agree", "uncertain", "disagree" and "strongly disagree" with the scores ranging from 1 to 5 respectively.

The scale was pre-tested on 75 respondents. The pre-test data was subjected to principal component factor analysis with varimax rotation. Factor analysis gave twelve factors explaining 71 per cent of variance as presented in Table 3.1.

Table 3.1: Pretest Factor and Reliability Analysis Results of Attitudinal Scale

<table>
<thead>
<tr>
<th>Factors</th>
<th>Number of Items</th>
<th>Alpha Value</th>
<th>Factor Loadings Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Philosophy of Business (Customer Needs) - PBa</td>
<td>3</td>
<td>0.72</td>
<td>0.71 - 0.534</td>
</tr>
<tr>
<td>2. Philosophy of Business (Customer Service) - PBb</td>
<td>3</td>
<td>0.70</td>
<td>0.64 - 0.51</td>
</tr>
<tr>
<td>3. Product Quality -QL</td>
<td>5</td>
<td>0.54</td>
<td>0.59 - 0.43</td>
</tr>
<tr>
<td>4. Advertising – AD</td>
<td>4</td>
<td>0.76</td>
<td>0.81 - 0.72</td>
</tr>
<tr>
<td>5. Other Marketing Activities (Promotional activities)-OMa</td>
<td>3</td>
<td>0.64</td>
<td>0.61 - 0.46</td>
</tr>
<tr>
<td>6. Other Marketing Activities (Availability)-OMb</td>
<td>2</td>
<td>0.59</td>
<td>0.58 - 0.52</td>
</tr>
<tr>
<td>7. Consumer Responsibility- CR</td>
<td>7</td>
<td>0.58</td>
<td>0.64 - 0.47</td>
</tr>
<tr>
<td>8. Consumer Complaining - CC</td>
<td>8</td>
<td>0.69</td>
<td>0.67 - 0.51</td>
</tr>
<tr>
<td>9. Government Regulations –GR</td>
<td>6</td>
<td>0.71</td>
<td>0.66 - 0.57</td>
</tr>
<tr>
<td>10. Prices &amp; Price Control - PC</td>
<td>5</td>
<td>0.70</td>
<td>0.69 - 0.53</td>
</tr>
</tbody>
</table>

The items were screened for low loadings on all the factors, multiple high loading and explainability of each item with other items in the main factor. Screening of items selected six items, for low loadings and non-contribution, hence were deleted. The second round of factor analysis of the remaining 46 items gave ten factors explaining 69 per cent variance. Each factor fell into a broad variable category and was in consonance
with the broad variable that had been initially identified before the pre-test except for the variables ‘philosophy of business, and ‘other marketing activities’. These variables got split into two separate individual factors. “Philosophy of business” got split into ‘Customer needs’ and ‘Customer service’ whereas “Other marketing activities” got split into ‘promotional activities’ and ‘availability’. In each of the variable, the splitted factors are in line with the theoretical rationale and conform under the main variable and therefore originally identified variables i.e. ‘philosophy of business’ and ‘other marketing activities’ were retained. As such no new sub-variables were created.

Reliability analysis for the total scale and each factor of the scale was done to check if there was consistency in the respondents’ interpretation of items. Cronbach’s alpha tests the accuracy with which a score represents the status of an individual in the aspect he is measured on. The results of the test are given in Table 3.1. The alpha value for the total scale is 0.78. Alpha value for each factor is as; Factor 1(PBa) has reliability of 0.72; Factor 2(PBb) has reliability of 0.70; Factor 3(QL) has reliability of 0.54; Factor 4(AD) has reliability of 0.76; Factor 5(OMa) has reliability of 0.64; Factor 6(OMb) has reliability of 0.59; Factor 7 has reliability of 0.58; Factor 8 has reliability of 0.69; Factor 9 has reliability of 0.71; and Factor 10 has reliability of 0.70. The high values of reliability alpha of the constructs confirm the consistency of the scale.

Post pre-test, the scale had 46 items measured on a 5-point Likert scale. The reliability of the scale as calculated was 0.78. The eight broad variables of the scale, measures the attitude towards marketing practices (ATTI MKTG), consumerism (ATTI CONISM) and government regulations (ATTI GVTRGN). Therefore, the scale for the study chosen would be regarded as highly reliable.

3.7.3 Developing measure for Consumer Complaining Behaviour (CCB)

The awareness level of consumer rights and attitude towards marketing practices, consumerism and government regulations may lead to various kinds of behavioural or non-behavioural responses to the malpractices of business. To study this pattern, consumer complaining behaviour (CCB) has five items testing on individual’s response
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on a Yes/No (1/0) scale. These items had preceding question, wherein the respondents were asked to indicate whether they have ever suffered due to the malpractices of business and if they answered in affirmative, then they were asked to respond to these items. These five items could be broadly categorised into three sets of consumer complaining behaviour (CCB). A dissatisfied consumer may exhibit these three sets of CCB responses as follows. He might inform friends and relatives or do nothing more i.e., private action CCB, or complain directly to the seller/manufacturer i.e., Voice action CCB or shall report to the consumer organisation/trade association/government agency/consumer court/civil court i.e., third party action CCB.

In the pre-test questionnaire, originally only one question with above-mentioned sets of complaint behaviours provided as options was kept to measure the mode of consumer complaining behaviour (CCB). However, the responses from the pre-test respondents gave misleading information on their mode of complaining, as majority of these respondents mentioned only one mode of behaviour even though they might have been engaged in two or three modes of behaviours simultaneously. Further the experts acknowledged the same difficulty in the pre-test questionnaire. Therefore, five separate items depicting these three sets of complaint behaviours (CCB's) was provided in the Question 10 of the section A of the final version of questionnaire (See Appendix-I).

Consumer Complaining Behaviour (CCB) has been taken as categorical variable for the study. Therefore, from the analysis point of view, these five items were categorised as private action, direct action/voice CCB and third party action. The first item of question No.10 of section A measures private action. The second item measures voice CCB/direct action. This item supersedes the first item i.e. the affirmative responses to this question would be categorized as having taken direct action/voice CCB. The third, fourth and fifth item(s) measures the third party action. The affirmative answer to any of this would qualify as third party action and would supersede the private action and direct action i.e., items 1 and 2.

In the study Consumer Complaining Behaviour (CCB) has been taken as categorical dependent variable, therefore the antecedents which would affect CCB were
identified. There is a wealth of literature on CCB that provides an insight into the factors leading to a particular kind of CCB response (Richins, 1979; Andreasen, 1984; Day, 1984; Ursic, 1985; Singh and Howell, 1985; Oliver, 1986; Singh, J. 1989; Singh, J. 1991; Saklani et al., 1997). Several specific studies have also been conducted to understand the third party action as a mode of complaining behaviour (Ursic, 1985; Singh, J. 1989; Saklani et al., 1997). From quoted studies, authors have suggested various factors/variables instrumental in affecting or determining a particular mode of CCB, which of course, was used for developing the scale for ‘determinants of CCB’ for the present study. Expert opinion was also sought to arrive at the scale development that identifies variables and items to measure these variables. Broadly five variables such as ‘attitude towards complaining’, ‘complaining intentions’, ‘complaining cost and procedures’, ‘probability of complaining success’ and ‘value of complaining’ has been identified as variables to determine the CCB response. In all twenty-two items were selected to measure these variables. Eight items measured the first variable i.e., attitude towards complaining. These eight items are in the Section B of the questionnaire under the variable head consumerism (item No. viii to xv), which has also been used to measure the attitude towards consumerism. The other four variables are in the Section A of the questionnaire and form Q. No. 11, 12, 13 and 14 respectively (See Appendix-I).

The scale was pre-tested on 75 respondents. The pre-test data was subjected to principal component factors analysis with varimax rotation. The pre-test factor and reliability analysis of the CCB determinants have been presented in Table 3.2.

Table 3.2: Pretest Factor and Reliability analysis Results of Determinants of Consumer Complaining Behaviour (CCB) Scale

<table>
<thead>
<tr>
<th>Factors</th>
<th>Number of Items</th>
<th>Alpha Value</th>
<th>Factor Loadings Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Private Complaining Intention</td>
<td>2</td>
<td>0.62</td>
<td>0.58 – 0.52</td>
</tr>
<tr>
<td>(INTENA)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Public Complaining Intention</td>
<td>3</td>
<td>0.65</td>
<td>0.59 – 0.53</td>
</tr>
<tr>
<td>(INTENb)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Costs &amp; Procedures</td>
<td>3</td>
<td>0.61</td>
<td>0.57 – 0.41</td>
</tr>
<tr>
<td>(C&amp;P)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Probability of Complaining success</td>
<td>3</td>
<td>0.68</td>
<td>0.69 – 0.61</td>
</tr>
<tr>
<td>(PROB)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Value of Complaining</td>
<td>3</td>
<td>0.65</td>
<td>0.61 – 0.53</td>
</tr>
<tr>
<td>(VALUE)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The items factored into six factors explaining 67 per cent of variance. The items have been screened for low loadings and non-contribution. However, one item (item No. 1 of the variable) presumed to measure costs and procedures (C&P) show relatively low loading, but keeping in view the importance of the purpose of the item, it was retained in the final version of questionnaire. The language of the said item has been modified so that the purpose is attained in the final version of questionnaire. The proposed variable of ‘Intentions towards complaining’ got split into two factors. The first two items and the subsequent three items of this variable showed loading on two different factors. Therefore, the first two items (factor 1) measures the intention of complaining privately and the subsequent three items measures the intention of complaining to the third party. The other three broad variable categories that emerged from factor analysis were in line with the proposed variables i.e. ‘complaining costs and procedures’, ‘probability of complaining success’ and ‘value of complaining’. Since the variable ‘attitude towards complaining’, has already been tested for reliability and confirmatory factor analysis in the attitudinal scale, hence the said variable has not been checked for the same along-with the other determinants of consumer complaining behaviour (CCB).

Factor analysis gave five factors explaining the antecedents of CCB response. Reliability analysis for the total scale and each factor of the scale has been done to check the consistency in the respondent’s interpretation of the items. Cronbach’s alpha value for each factor has been calculated using SPSS package and shown in Table 3.2. The alpha value for the total scale is 0.78. The pre-test alpha values for each factor i.e. factor 1, 2, 3, 4 and 5 are 0.62, 0.65, 0.61, 0.68 and 0.65 respectively. The alpha values provide additional support to the consistency of the scale. Post pre-test scale had twenty-two (22) items measuring the six variables (factors) including the attitudinal variable. The attitudinal variable i.e. “attitude towards complaining” has eight items and has been validated in the attitudinal scale. All the items in these variables are measured on the 5-point Likert scale as depicted in the final version of questionnaire (see Appendix-I).
3.8 MEASURES OF THE VARIABLES FOR STUDY

The variables taken for the study from the proposed model are: Awareness of Consumer Rights (AWARE), Attitude towards Marketing Practices (ATTI MKTG), Attitude towards Consumerism (ATTI CONISM), Attitude towards Government Regulations (ATTI GVTRGN) and Consumer Complaining Behaviour (CCB). Each variable was studied as dependent variable (DV) of the study. However, interaction effects have also been studied among each other. All the five dependent variables have been referred as model variables as reflected in the proposed model. The demographic variables such as education, income, age, family size, occupation, gender, marital status, dependent members and earning members of the family have been taken as independent variables (IVs) in the study.

3.8.1 Awareness of Consumer Rights (AWARE)

The model variable ‘AWARE’ measures not only the knowledge but also the comprehension aspect as well, about the consumer rights in vogue. Studies by Cunnigham and Cunnigham (1976), Jobber and Bandelow (1979), Agbonifoh and Edoreh (1986) and German et al. (1995); on consumer rights awareness are the inputs for this variable. Drawing from these studies and the records of the cases/complaints filed at the State Commission J&K and the Divisional Consumer Forum Srinagar besides considering day-to-day experiences of the common consumer at the market place, this variable measures the perception of respondents on varied dimensions such as; deficient after sales service, rejection of insurance claims, compensation for defects/low quality, hiding product/service information, rights described under warranties, delayed deliveries and excessive billing by the providers of goods/services at the market place.

3.8.2 Attitudinal Variables

The three model attitudinal variables taken up for the study are; Attitude towards Marketing Practices (ATTI MKTG), Attitude towards Consumerism (ATTI CONISM) and Attitude towards Government Regulations (ATTI GVTRGN). Studies by Gaski and Etzel (1971), Barksdale and Darden (1972), Barksdale, Darden and Perreault (1976),
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Barksdale and Perreault (1980), Barksdale et al. (1982), French, Barksdale and Perreault (1982), Wee and Chan (1989), Bhardawaj et al. (1991) and Varadarajan et al. (1994) are used as the input for the three altitudinal variables. These studies identified the above mentioned three attitudinal model variables to infer about the related issues of consumerism in any national settings.

a) Attitude towards Marketing Practices (ATTI MKTG): The variable has been gauged through measuring attitudes towards the marketing mix elements. The four sub-variables that have been used to measure the ATTI MKTG are; attitude towards philosophy of business (PB), product quality (QL), advertising (AD) and other marketing activities (OM). ‘Philosophy of Business’ sub-variable has items on the perception of consumers about manufacturers’ policies towards consumer choice, needs, competition and owning of responsibility by business for their defective products. Product quality has items on the importance of improvements in quality, difference among competing brands/products and the policy of the manufacturers to produce better and more reliable products. The sub-attitudinal variable advertising has items on the credibility of advertising, reliability of advertised products and reliability of the information of the advertisements about the quality and performance. The fourth sub-attitudinal variable that measures ‘ATTI MKTG’ is ‘Other Marketing Activities’ and has items on the availability of goods and services, the provision of repair and maintenance services, the provision of warranties/guarantees and the honesty of reduction/discount sales.

b) Attitude towards Consumerism (ATTI CONISM): The variable has been measured through the two sub-attitudinal variable categories namely Attitude towards consumer responsibility (CR) and consumer complaining (CC). The sub-attitudinal variable, ‘Consumer Responsibility’, has items on’ the problems faced by the consumer and the importance attached to it, information seeking behaviour of consumers, concern for environment shown by consumers, willingness to search for better product and the role of consumer organisations in organising the consumers voice against the unscrupulous traders/ manufacturers. The variable, ‘Consumer Complaining’, has been taken up in the light of the items that address; easy rectification of product related problems, attention given to consumer exploitation, complaint handling procedures, sincerity and sensitivity
of business towards resolution of consumer complaints, appropriateness of complaining and frequency of complaining in the event of dissatisfying experience at the market place. However, the ‘consumer complaining’ got split it into two variables that are; ‘complaint redress mechanism’ and ‘complaining action’ during reliability and confirmatory factor analysis. The relevant items accordingly got collapsed into these two sub-variables.

c) **Attitude towards Government Regulations (ATTI GVTRGN):** The variable has been measured through the two sub-altitudinal variable categories that are ‘attitude towards government regulations (GR)’ and ‘attitude towards prices and price control (PC)’ . The sub-altitudinal variable of ‘government regulations’ has items on; awareness of government regulations for the consumer protection, adequacy of government regulations, governments role in exercising its responsibility, effectiveness of government regulations vis-à-vis self-regulations by manufacturers and the effective implementation of consumer protection laws to the satisfaction of consumers. The other variable ‘prices and price control’ has items on; the problems of high prices, role of businessmen to surge prices for excessive profits, price levels vis-à-vis income levels and the effectiveness of government price control mechanism to keep the prices of consumer goods/ services at reasonable levels.

### 3.8.3 Consumer Complaining Behaviour (CCB)

The model variable ‘Consumer Complaining Behaviour (CCB)’ measures the pattern of complaining behaviour of dissatisfied consumers. For the study purposes, the CCB has been categorised into three sets of behaviour/ responses to the experience of the dissatisfaction at the market place. Studies by Andreasen (1984), Day (1984), Ursic (1985), Oliver (1986), Singh, J. (1989), Singh J. (1991) and Saklani et al. (1997) have been taken as inputs for this variable. The CCB has been coded as categorical variable and the five items were devoted to measure the same as discussed in the earlier section. The items that measures the three sets of CCB response to the customer dissatisfaction are, informing friends/ relatives and do nothing more i.e., private/ no action, complaining directly to the manufacturer/ seller i.e. direct action/ voice CCB and complaining to
appropriate government agency or informing consumer organisation/ trade association or taking some legal action i.e., third party action.

The above quoted studies were also used for identifying the determinant variables that affect CCB responses. The variables included as determining factors of CCB are attitude towards complaining, private complaining intentions, public complaining intentions, complaining costs and procedures, probability of complaining success and value of complaining. The items that measure ‘attitude towards complaining’ are the same as in sub-attitudinal variable mentioned earlier. The items that measure ‘private complaining intentions’ are the chances for informing friends/relatives and chances for complaining directly to the manufacturer/seller in case of experiencing an improper trader practice. The items that measure ‘public complaining intentions’ are the likelihood of writing a letter to newspaper or complaining to the third party like consumer organisation/trade association or take some legal action for the improper trade practice inflicted by the seller/manufacturer. The variable ‘complaining costs and procedures’ has items on the impact of costs, procedures and the claims of compensation on the complaining activity. The variable ‘probability of complaining success’, has items on; the perception of the success for the action taken by the manufactures/seller on complaining to a third party agency. The variable ‘value of complaining’ has items on; the perceived value attached to complaining activity to the third party agency even if these agencies ensure that seller/manufacturer takes care of the problem of the complainant.

3.9 THE SAMPLE FOR RESEARCH

3.9.1 Sample Area

The population for the purpose of the present study covers the consumers in the Kashmir region of the state of Jammu & Kashmir. Consumer has been defined as anyone who spends money on the purchase of goods and services, and that includes the residents of the region, above the age of 18. However, it was ensured that only one member (consumer) from one household participates in the sampled study.

Kashmir region has six districts namely Srinagar, Baramulla, Budgam, Anantnag, Kupwara and Pulwama. Srinagar district was selected for the present study due to its
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numerous advantages over the other districts. In Srinagar district more than 80 per cent population is urban based and the main city of Srinagar is also the Capital of J&K State. Hence data was collected from this district only. The literature also suggests that consumerism is an urban phenomenon and is still at take off stage in India. More so, the results of the various studies (Bhardwaj et al., 1991; Saklani et al., 1997; Hakim, I. A. 1998) have indicated fledging state of consumerism phenomena, despite having been conducted in the major cities of India. Hence it was regarded proper to conduct the study mainly in the urban area. Further that J&K being on educationally and economically backward state than majority of the other states in India, only a predominantly urban district like Srinagar was considered more feasible than other districts of the state.

Srinagar district also includes on rural block i.e., Ganderbal to makeup for rural representation, which shall provide an insight about the stage of consumerism in these areas also. Resource and time constraints also necessitated restricting the survey of consumers (households) to a single district of Kashmir region i.e. Srinagar district. It should, however, be noted that the population composition of Srinagar is quite diverse in composition. The location of large number of government/ semi-government offices, educational institutions, business offices, non-governmental organisations (NGO’s) and better avenues of good working life etc. besides being the capital of the state, has been instrumental in attracting people from various regions of the state to this city/district. Therefore twelve lac population in Srinagar (as per census report, 2001) forms the population of the study. The number of households in the Srinagar district were approximately just over one lac (Census Report 2001), hence one lac households in the district forms the population of the study.

3.9.2 Sample Design

A sample of 75 respondents was drawn for pre-testing the questionnaire. The sample was taken from the low, middle and high income group categories equally. For pre-testing the questionnaire convenience sampling procedure was adopted. After purifying the scales and so the questionnaire, systematic approach has been undertaken to include 900 respondents in the survey for in-depth analysis. A two stage stratified sampling procedure has been employed to select 900 respondents for the inclusion in the
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survey. Firstly, six areas of two sites each of having low income, middle income and high income divisions of the district were selected. Subsequently 150 respondents were systematically selected from each one of the six residential areas. However, purposive sampling was done to select the research areas/sites.

Expert opinion has been sought and subjective analysis has been done to select the six areas of the district Srinagar as research sites. The two areas categorised as high income group research sites selected are Rajbagh and Rawalpora areas of the district, whereas two middle income group research sites selected are Nowhatta and Qamarwari. The low income group research sites selected are Ganderbal and Anchar areas of the district Srinagar. This may be mentioned no site is exclusively having such characteristics but as per the parameters of the research process, more than 60 per cent (expert opinion) of the said research sites have the characteristics of the categorization scale.

In each research area/site, the respondents have been further systematically selected to provide approximately fair representation to the low, middle and high education group categories. The other demographic characteristics have been allowed to vary as per the sample variation. In certain instances convenient sampling procedure has been also adopted for fair representation of all categories having differing demographic characteristics. In the process of data collection some questionnaires have not been either received at all and/or some were incomplete for tabulation and analysis purposes. Therefore only 715 completed data forms (questionnaires) have been tabulated for the analysis purposes.

<table>
<thead>
<tr>
<th>Questionnaires administered</th>
<th>Received completed questionnaires</th>
<th>Response rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>900</td>
<td>715</td>
<td>79%</td>
</tr>
</tbody>
</table>

Since the present study also aims to look into the variations in awareness level, attitudinal aspects of consumerism and the mode consumer complaining behaviour as per the various demographic characteristics, but no quota was fixed to include various classifications of these variables.
3.9.3 Sample Characteristics

The sample consists of the respondents as per classifications summarized in Table 3.3.

Table 3.3: Cross-Tabs of Demographic Variables

<table>
<thead>
<tr>
<th>Demographic Variables</th>
<th>Category</th>
<th>Number</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education Levels</td>
<td>(i) Low (Upto Primary)</td>
<td>253</td>
<td>35.4</td>
</tr>
<tr>
<td></td>
<td>(ii) Moderate (High school)</td>
<td>251</td>
<td>35.1</td>
</tr>
<tr>
<td></td>
<td>(iii) High (College/ University)</td>
<td>211</td>
<td>29.5</td>
</tr>
<tr>
<td>Monthly Income Levels (Rs.)</td>
<td>(i) Upto 7000</td>
<td>182</td>
<td>25.5</td>
</tr>
<tr>
<td></td>
<td>(ii) 7000-15000</td>
<td>334</td>
<td>46.7</td>
</tr>
<tr>
<td></td>
<td>(iii) Above15000</td>
<td>199</td>
<td>27.8</td>
</tr>
<tr>
<td>Age (years)</td>
<td>(i) 18 - 35</td>
<td>283</td>
<td>39.6</td>
</tr>
<tr>
<td></td>
<td>(ii) 35 - 50</td>
<td>304</td>
<td>42.5</td>
</tr>
<tr>
<td></td>
<td>(iii) Above 50</td>
<td>128</td>
<td>17.9</td>
</tr>
<tr>
<td>Family Size (Members)</td>
<td>(i) Upto3</td>
<td>62</td>
<td>8.7</td>
</tr>
<tr>
<td></td>
<td>(ii) 4 - 6</td>
<td>515</td>
<td>72.0</td>
</tr>
<tr>
<td></td>
<td>(iii) 7&amp; Above</td>
<td>138</td>
<td>19.3</td>
</tr>
<tr>
<td>Occupation Category</td>
<td>(i) Professional &amp; Executive</td>
<td>130</td>
<td>18.2</td>
</tr>
<tr>
<td></td>
<td>(ii) Business</td>
<td>175</td>
<td>24.5</td>
</tr>
<tr>
<td></td>
<td>(iii) Service</td>
<td>181</td>
<td>25.3</td>
</tr>
<tr>
<td></td>
<td>(iv) Others (Unemployed/Housewives)</td>
<td>229</td>
<td>32.0</td>
</tr>
<tr>
<td>Gender</td>
<td>(i) Male</td>
<td>492</td>
<td>68.8</td>
</tr>
<tr>
<td></td>
<td>(ii) Female</td>
<td>223</td>
<td>31.2</td>
</tr>
<tr>
<td>Marital Status</td>
<td>(i) Married</td>
<td>489</td>
<td>68.4</td>
</tr>
<tr>
<td></td>
<td>(ii) Unmarried</td>
<td>226</td>
<td>31.6</td>
</tr>
<tr>
<td>Dependent Members in Family</td>
<td>(i) Upto 3</td>
<td>393</td>
<td>55.0</td>
</tr>
<tr>
<td></td>
<td>(ii) 4&amp; Above</td>
<td>322</td>
<td>45.0</td>
</tr>
<tr>
<td>Earning members in Family</td>
<td>(i) One</td>
<td>325</td>
<td>45.5</td>
</tr>
<tr>
<td></td>
<td>(ii) Two or more</td>
<td>390</td>
<td>54.5</td>
</tr>
<tr>
<td>Total Sample (N)</td>
<td></td>
<td>715</td>
<td>100.0</td>
</tr>
</tbody>
</table>

To measure the demographic characteristics, a separate introduction section of background information at the beginning of the questionnaire was provided (see Appendix I). The information regarding these demographic variables such as education,
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income, age, family size, occupation, gender, marital status, dependent members and earning members of the family was collected in this part of the questionnaire, which has been used for the analysis. In scaling these independent variables education, income, age, and occupation were measured on a five-category scale whereas family size, dependent members and earning members of the family have been measured on a four-category scale. For purpose of the analysis, education, income, age and family size have been collapsed into three categories ranging from low to high, whereas occupation has been analysed on four-category scale. Dependent members and earning members of the family, variables have been classified into two categories each for meaningful interpretation.

3.10 DATA COLLECTION AND ANALYSIS FRAMEWORK

The data has been collected from the identified areas as per the sampling design. On reaching the site, identity of the researcher and the purpose of the research was revealed to the prospect respondents. Most often local contacts were used to get acceptability among the respondents. Since the context under study focus are the consumers from variety of backgrounds in terms of various demographic profiles, therefore precautions were taken while administering the questionnaires and conducting the interviews/ discussions, especially for the respondents having low education and hailing from low socio-economic strata of the society. The data thus collected through the procedure has been subjected to quantitative and qualitative analysis.

The completed data forms would be tabulated and analysed using the various statistical tools in the light of objectives of the study. The study envisages that the socio-economic environment, political-legal environment and the prevailing accepted value and norms does have the capacity to influence the consumer’s awareness about his rights, his attitude towards business and the complaining pattern. Therefore, it has been presumed necessary to unearth the factors which would effect be the pattern of consumer responses for the variables of the study.
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After completion of the questionnaire, the respondents' suggestions have been sought regarding the fair marketing practices of businesses, raising the awareness level of consumer rights, role of government and voluntary organisations, complaining procedures etc. However, an open ended question has also been provided for giving such opinion/ suggestions. This has been done to facilitate the emergence of new issues concerning the study. The variables such as monthly spending, purchasing influences, purchasing pattern has been measured through question Nos. 6, 7, 8 and 9 of section A of the questionnaire (See Appendix-I).

A few sampled representative respondents have been also interviewed. The aim has been three fold. a) To understand the overall perception of consumers about the role of the business, the government and the other agencies at the marketplace. b) To validate the information gathered from the questionnaire. c) To check if there are other variables of concern for the general consumers with respect to the malpractices of business, consumer rights and complaining procedures.

The post pre-test questionnaire used mainly had Likert type scale and/or close ended questions. It was possible that a particular dimension/ variable could either have got missed or needs elaboration to understand the variable well. In this context, these interviews and the discussions were conducted with the respondents in an informal way such that they did not feel constrained to talk only about specified subjects. These discussions would help bring out issues which may not have been covered in the questionnaire and would facilitate the elaboration of important issues of the questionnaire schedule.

The relationship of variables such as awareness of consumer rights with attitude towards marketing practices, consumerism and government regulations apart from consumer complaining behaviour has also been measured. The impact of demographic variables such as age, gender, marital status, education, income, occupation, family size, dependent members and earning members of family on the above stated variables has also been measured in the light of the objectives set for the study. Besides this, content
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analysis has also been done to the suggestions put forth by the respondents, to get an insight about the feelings of the respondents.

3.11 TOOLS USED FOR ANALYSIS

The data collected through the questionnaires has been subjected to the statistical analysis for reliability and confirmation of results in the light of objectives of the study. The description of the same has been presented below;

3.11.1 Reliability and Confirmatory Factor Analysis

The data used for initial factor analysis has been the data on the attitudinal scale and determining factors of consumer complaining behaviour scale. After initial factor analysis, the scales have been tested for reliability through calculating Cronbach Alpha values. The items showing weak loadings/ multiple high loadings on factors in initial factor analysis and the items showing low item-to-total correlation in reliability analysis have been eliminated for their non-contribution in the respective scales. As a confirmatory test/ check, final round of factor analysis using principal components factor analysis has been done through varimax rotation. Further correlation analysis has also been used for the scale variables to check for the uni-dimensionality of the constructs/variables of the study. Hence for in-depth analysis the purified scales have been chosen.

3.11.2 Descriptive Analysis through Cross-Tabs

The descriptive of all the scales of the study has been used for the basic initial analysis. This has been done through portraying for the frequency distribution of the Awareness scale, attitudinal scale and consumer complaining behaviour scale. Cross-tabs have been used to gauge the level of awareness about consumer rights through summing up the correct responses to find the distribution of the awareness level of consumer rights. The distribution of awareness has also been portrayed graphically. Frequency distribution of all the items on the attitudinal scale has been also exhibited through cross-tabs to look for the attitudinal predisposition of consumers towards various aspects of
marketing practices, consumerism and government regulations. In this regard, frequency of respondents agreeing and disagreeing with the attitudinal statements along with the mean and standard deviation have been calculated and portrayed in the exhibits. Similarly, frequency distribution of the CCB Scale determinants has also been portrayed to look for the number of respondents intending to adopt a particular mode of consumer complaining behaviour (CCB). The cross-tabs have been also used to portray the distribution of the various modes of consumer complaining behaviour (CCB) responses. Apart from the scales, the cross-tabs have also been used to infer about the information captured in the Section-A of the questionnaire regarding the knowledge about rights/facilitating bodies and the consumer influences in purchasing and their shopping behaviours.

3.11.3 Univariate Analysis

The univariate analysis has been used, as such analysis is treated a more sound approach to exhibit the significant differences in the scales if any. The distribution of 'Awareness Raw Scores' were checked for their degree of normality. The significant deviation of the mean raw score from the scale average and modified scale average were measured through T-tests. The impact of each of the demographic variable on the awareness raw score has also been measured through T-tests and ANOVA (F-value). Similarly in attitudinal scale, the means of all the items and variables have been tested for their significant differences from the scale average to comment for their significant positive/ negative predisposition.

The impact of the demographic variables on the attitudinal model variables have also been tested separately using T-tests for bivariate comparisons and ANOVA for multi-category comparisons. The items on the CCB determinant variables have also been tested in the similar way as the attitudinal variable. Since CCB itself is a categorical variable, hence non-parametric tests like Man-Whitney Z-test and Kruskal Wallis Test for the chi-square value have been used to test the significant differences across the bi-category and multi-category demographic variables respectively. Further the AWARE and attitudinal variables have also been tested for their significant differences across the
three consumer complaining behaviour (CCB) response categories. Such tests have been used to check for the significant differences in the sub-attitudinal variables and CCB determinants (variables) as well. Skewness and Kurtosis has also been presented for the model variables and the sub-variables of the study to infer about the degree of normality.

3.11.4 Multivariate Analysis:
Multiple Regression/ Discriminant Analysis

The primary objectives of using multivariate analytical techniques were to study the proposed model for the study and to infer about the variance accounted by the model and the demographic variables for the respective dependent variable. For the purpose of regression/ discriminant analysis, AWARE has been considered a continuous (metric) variable which is based on the number of correct responses to the scale, hence could vary from 0 to 15 (maximum number of questions are 15) i.e. from low to high. Attitudinal variables are measured through the item categories of its sub-variables, that have been measured on 5- point likert scale, hence treated a continuous variable. Consumer complaining behaviour (CCB) is a categorical variable and does have three sets of consumer complaining behaviour (CCB) responses. Therefore, CCB variable having three categories has been converted into two dummy variables CCB1 and CCB2. Similarly, among the demographic variables, the variables such as education, income, age and family size have been treated as continuous from low to high, even though for each of them the responses have been collected under three categories in the questionnaire. The variables such as gender, marital status, dependents and earners in the family have been treated as dummy variables, as they have only two categories each in the questionnaire. Only occupation does have four categories in the questionnaire, hence has been converted into three dummy variables i.e. Occup-1, Occup-2 and Occup-3.

Stepwise Regression and discriminant analysis has been preferred so that the results are rigorous and the superfluous variables are eliminated. Further this method extracts only those variables that are strong predictors of the dependent variable (DV). AWARE and the three model attitudinal variables were taken as dependent variables one by one for the regression. The Independent variable groups are model variables, sub-
attitudinal variables and the demographic variables. For consumer complaining behaviour (CCB), instead of multiple discriminant analysis, two group discriminant analyses have been used for three possible combination of CCB as dependent variable (DV) groups. The independent variables for the discriminant analysis are the CCB determinant variables, the model variables and the demographic variables. Hence in both regression and discriminant analysis the objective is not only to study the impact of individual variable(s) on the dependent variable (DV) but also estimate the variance explained by the groups of significant independent variables.

To have reliable scales for the methods of analyses discussed above, the checklist of questions to understand the knowledge and comprehension about the consumer rights; the attitudinal scale to elicit the consumer's perception on nine sub-attitudinal variables namely; philosophy of business, product quality, advertising, other marketing activities, consumer responsibility, consumer complaining action, complaint redress mechanism, government regulations and prices/price control; and the consumer complaining behaviour to know about the pattern of complaining i.e. private action, public action and third party action of the respondents, have been prepared and purified through pre-testing and put to reliability and confirmatory factor analyses. The pre-tested determinants of consumer complaining behaviour that are; attitude towards complaining, private complaining intentions, public complaining intentions, complaining costs and procedures, probability of complaining success and value of complaining have also been identified to check for their impact on the mode of complaining. The sample for research that includes sample area, sample design and sample characteristics have been discussed in the chapter. Data collection procedure, analysis framework and the statistical tools used for the analysis has also been presented in the chapter. The findings/results and their analysis have been discussed in the next chapter.