CHAPTER V
CONCLUSIONS AND SUGGESTIONS

5.1 INTRODUCTION

The existing literature on the present study suggests that the awareness level about consumer rights does effect the consumers' attitude towards marketing practices, consumerism and government regulations. The positive or negative predisposition towards such issues of consumerism and the awareness level about the consumer rights also affect the consumer complaining behaviour/CCB response. As the awareness level about consumer rights increases, theoretically consumers would realize their responsibilities as informed citizens and shall know the responsibilities of business and government to regulate the trade-practices at the marketplace. Accordingly the consumer based on his awareness about consumer rights and experiences at the market places form a positive or negative attitude towards the marketing practices, consumerism and government regulations. In the event of experiencing any unfair trade practices, the consumer based on his awareness and positive/negative attitudes might engage in any particular mode CCB response i.e. they would inform friends/relatives and/or would complain directly to the manufacturers/sellers and/or complain to the third party agencies such as consumer organization, trade association, consumer/civil court.

The insight about these effects as a consumer protection process has been studied in the present work in a similar way as for consumer behaviour studies in the marketing literature. However, the impact of consumer rights awareness, attitudes towards consumerism issues and complaining behaviour on each other may not be uniform among consumers. Consumers vary in their demographic profile and in turn this leads to variances in their responses. Therefore, these variations in awareness level, attitude towards consumerism issues and complaining behaviour has been tested across the demographic characteristics such as education, income, age, family size, occupation, gender, marital status, dependent members and earning members in the family.
5.2 THE FINDINGS

The responses elicited from the sampled cross-section of consumers about the awareness level of consumer rights; attitude towards marketing practices, consumerism and government regulations; and consumer complaining behaviour in the study suggests several broad conclusions and are indicative of the following;

5.2.1 Consumer Rights Awareness

a) Generally people have low awareness about the consumer rights as provided in the consumer protection laws. The mean raw score of just over seven out of fifteen possible (49%) and the mean adjusted score (after eliminating gains from guess work) works out to be under five (39%) reflects the low level of awareness about the consumer rights.

b) The awareness level of consumer rights is significantly high among highly educated and high income group respondents as compared to low educated and low income group respondents. The mean score of awareness is below five (out of fifteen possible) among low educated respondents and is ten among highly educated respondents. For low to high-income categories the mean score varied from six to just under nine.

c) The respondents from nuclear families have significantly higher level of awareness than the respondents from joint families. The professionals/executives have higher level of awareness vis-à-vis the respondents from other occupation categories, though among these categories service class has higher awareness than other classes.

d) Males have higher level of awareness about consumer rights than females. This is primarily due to the fact that males are more educated than females among the sampled respondents.

e) Age and marital status does not have statistically significant impact on the level of awareness about consumer rights. The number of dependent members and the earning members in the family is not significantly related to the level of awareness.

f) People, in general are not aware about the location of consumer courts (87%) and other complaint redress facilitating bodies. But they had some primary knowledge about the existence of some laws (53%-76%) meant for the protection of the consumer interests.
The reported low level of consumers awareness about consumer rights is not surprising in a developing country especially in the less developed state of J&K when the general level of formal education is low, where the standard of living is low, where consumer organizations are almost completely non-existent and where neither the government nor any other body engages in any noticeable form of consumer education and information. What is surprising, however is that the level of awareness of the consumer rights in USA (Cunnigham, W.H. and Cunnigham, I.C.M; 1976), Britain (Jobber and Bendelow, 1979) and Netherlands (Verhage, B.J, 1987), where consumer organization are quite active, do not appear to differ much than the developing countries such as Nigeria (Agbonifoh, B.A; and Edoreh, P.E, 1986) and India (the findings from the present study). Education and income, stands out clearly the major factors influencing the level of awareness in line with the findings of studies conducted in the developed and developing nations. The reason for the positive relationship is fairly obvious; highly educated people, perhaps, tend to have more access to, and pay more attention to (by reading) consumer rights information. Similarly high income group categories, tend to engage more in the exchange process at the market-place and have better communication facilities, and therefore get more information about consumer rights. The higher level of awareness among the males is because males are more educated compared to females. The lack of significant difference in the level of awareness between married and unmarried as well as among the various age groups supports the earlier findings in U.S.A (Cunnigham, W.H; and Cunnigham, I.C.M; 1976), Britain (Jobber, D., and Bandelow, R., 1979), Nigeria (Agbonifoh B.A; and Edoreh, P.E, 1986) and Netherlands (Verhage, B.J., 1987).

5.2.2 Attitude towards Marketing Practices

a) In general the society is skeptical about the marketing practices of the business as majority i.e. more than three-forth (above 75%) respondents responded negatively.
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b) A high level of consumer skepticism prevails regarding the ‘operating philosophy of business. More than 75% of respondents lack credibility in the fair business activities, though they were positive about the role of competition (64%) at the market place.

c) There is less dissatisfaction about the quality of products (67%) and the feelings prevail that the quality of products has improved over the past several years. This change in the perception of the respondents regarding the quality of products is primarily due to the liberalized economy that has fostered a healthy competition at the marketplace.

d) Towards advertising, the negative opinion (more than 60% in the present study) prevails universally. The obvious mistrust with advertising is due to the consumer belief that the messages in advertisements are exaggerated to a considerable degree.

e) People are less critical about the shortages of the products at the marketplace (65%) compared to previous years; implying thereby that there is a positive shift about their belief for the availability of products at convenient places. However, they are skeptical about the honesty in reduction sale/+ contests of the business.

f) Among the respondents, the people with low education and middle age group tend to be more negatively predisposed than their counterparts towards marketing practices. However income levels, gender and family size do not have any significant difference on their attitudes towards these practices.

g) Married people are more negatively predisposed than unmarried towards marketing practices. Besides, families having more than four dependents are also having negative opinion than families with less than four dependents.

h) Demographic variables explain mere 17 percent of variance. Model variables explain 35 percent of variance, the main contributors being the attitude towards government regulations, attitude towards consumerism and the modes of complaining behaviour.

The consumer skepticism towards marketing practices in India and particularly in the less developed state of J&K is highly expected. The results are in agreement with the findings of earlier studies (Bhardawaj et al, 1991; Varadarajan et al 1994; Hakim I.A, 1998) in Indian context, though there is a positive shift in attitudes as regards to quality and availability of the products. The extreme view about philosophy of business and
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advertising has also been reported in developed countries (Barksdale, H.C; and Darden, W.R., 1972; French, W.F; Barksdale, H.C and Perreault, W.D, 1982; Gaski, J.F, and Etzel, M.J., 1986; Wee, C.H., and Chan, M., 1989; Darley, W.K., and Johnson D.M, 1993). Therefore, it is not surprising that a country that is low in its education levels, low in its per capita income and having unorganized consumer voice; business takes advantage of the same for its short term benefits.

5.2.3 Attitude Towards Consumerism

a) The consumers in general do not take their responsibilities as informed consumers more seriously. Though the respondents are skeptical about the market related problems, yet have positive opinion about the information available to make better purchase decisions and also felt it is worthwhile to shop around for better products.

b) The disheartening factor is that mere 27% of respondents did show concern for the environment, as the environmental friendly products do not get the proper propagation by the various stakeholders, be it business, government or consumer groups.

c) A high level of dissatisfaction (77%) persists towards the sincerity of the procedures followed by manufacturers/ sellers for handling the consumer complaints. Greater attention from the business and other stakeholders is called for to address the issues of exploitation of consumers by business.

d) A positive perception towards the act of complaining (80%) is prevalent in the society, yet largely the individuals when dissatisfied at the marketplace (56%) seldom resort to the act of complaining.

e) The negative perception about consumerism is greater among low educated people. The middle class especially those in the government service tend to have more negative attitude towards consumerism vis-à-vis lower and upper income group people.

f) Females are more skeptical than males and the families having more than four dependents are also extreme in this skepticism than families with less than four dependents towards consumerism.

g) The negative attitude towards consumerism does not vary significantly across age groups, family size and as per marital status.
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h) The significant demographic variables that are; occupation, dependents and education explain 17 percent of variance for consumerism. The significant model variables that are; attitude towards government regulations, marketing practices; consumer rights awareness; and non-complaining behaviour, explain 36 percent of variance.

The results suggest the prevalence of overall negative perception of consumerism activity. However, the mass discontent and public support for social change though insufficient (as revealed in the study) requires well managed consumer organizations that can mobilize resources and support (Greyser, 1981). Lower negative opinion among better educated people suggests that literacy which has been increasing over the past few decades is the panacea for consumerism phenomena. Further, the persistence of negative attitude can act as a catalyst to ignite this phenomenon. The results are in variance with those obtained from the studies done in developed countries (Kaynak, E and Wikstrom, S; 1985) as it is obvious that these countries have higher literacy levels and better standards of living. The positive aspect is that the people in general have positive belief about acquiring the market related information, availability of products and the efficiency of the competitive marketing system; that shall be a hope for the future of consumerism activity for its present fledging state. The results suggest a positive shift from the earlier findings in the studies conducted by Bharadwaj et al (1991) and Varadarajan et al (1994). In the present information age where the world has shrunk, consumers in developing nations are increasingly becoming aware of western products and may develop western expectations. Thus, while consumerism remains predominantly a “western” phenomenon, the consumer movement is beginning to take on world-wide dimensions (Kerton, 1988).

5.2.4 Attitude towards Government Regulations

a) There is lack of faith in the government regulations among the general public. In general the sampled respondents (above 75%) are skeptical about the role of government regulations for safeguarding the interests of consumers.

b) Consumers lack awareness of the various government regulations (88%) meant for the consumer protection. However, mere 22% viewed government regulation as more effective than the self regulations of business.
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c) There is a strong felt need for the laws with more teeth and 82% respondents view that even the existing laws for consumer protection are not implemented effectively.

d) A high level of dissatisfaction persists in the public (70%) about the prevailing prices of products. Charging excessive profits by the business and the ineffective government price control mechanisms are seen by the respondents (76%) as the major reasons for high prices of the products.

e) Government is required to set minimum standards for all products sold to the consumers as opined by 90% of respondents, besides exercising its price control mechanism and regulatory role more responsibly and seriously.

f) Middle age group people are extremely skeptical about government regulations than their younger or older counterparts. Similarly service class and students have extreme negative predisposition towards laws than business class and professionals/executives.

g) Skepticism about government regulations/ laws does not vary significantly across education levels, income levels, family size, marital status and gender.

h) There is extreme skepticism towards the regulations/ laws among the respondents belonging to the families having more dependent members and less earning members.

i) The significant model variable that are; attitude towards consumerism, attitude towards marketing practices; consumer rights awareness; and non-complaining behaviour, explain 39 per cent of variance. The significant demographic variables that are; dependents in the family and the occupation categories predominately the service class explain mere 17 per cent of variance.

The apathy shown by the majority of consumers towards the regulatory mechanism of the government does confirm the results of the earlier studies conducted in developing nations (Bharadwaj et al 1991, Varadarajan et al, 1994; Darley and Jhonson 1993) and also support the views presented in numerous articles written about ineffectiveness of the government regulations. The results are also not different than the findings of the studies conducted in developed nations (Barksdale, H.C and Darden, W.R, 1972; Arndt, J., Crane, E., Tallhaug, K., 1977; French, W.H., Barksdale, H.C., and Perreault, W.D., 1982; Kaynak. E., 1985; Barker T.. 1987). There are infrastructural and institutional problems of extending consumer protection in the developing countries like India. The reason for this
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apparent dilemma can be attributed to the lack of information on the consumer protection legislations and institutions; and seemingly the middle and upper class getting the protection rather than the large number of people most in need of it. In the last decade government initiated several steps for amendments to the Consumer Protection Act apart from making other Acts more effective, yet the conceptual problems and procedural impediments render these exercises vastly futile. In the interest of enactment of a robust law(s) it is important to look at the structural components of the laws. It is imperative to discern whether the problem with government laws/ regulations is merely one of non-implementation or whether the law is flawed in its basic conception.

5.2.5 Consumer Complaining Behaviour

a) Majority of the sampled respondents, who had experienced dissatisfaction (94%) at the marketplace more often than not, suffer in silence (51%) than to voice their complaints. Among the complainants, very few (8%) take their complaints to the third party agencies such as; consumer/civil courts or government agencies or trade associations.

b) The respondents would most often engage in private action i.e. inform friends/relatives and to the extreme case would resort to public action (41%) i.e. complain directly to the sellers/ manufacturers instead of complaining to any third party (8%) such as write to the local newspaper or take some legal action or complain to some trade association in case they face any dissatisfying experience at the market place.

c) More than three-fourth of respondents view high complaining costs, tedious and time consuming procedures and insignificant compensation shall make the third party complaining unlikely.

d) People in general (approximately 60%) are skeptical about the sincerity of the government agencies, trade associations and consumer voluntary groups in helping them out to settle their grievances against sellers/manufacturers.

e) There is positive predisposition towards the complaining activity (80%) and if there is some assurance about the active role of third party agencies in helping to seek redress then most respondents’ (60%) view that complaining to these agencies is quite likely.
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f) People with low education tend not to complain but the low income category people who are more prone to marketplace malpractices tend to complain directly to the manufacturers/sellers. Families with more than one earning member are less likely to complain than those having single earning member in the family.

g) There is no significant difference in the way people complain/ or not-complain across age groups, family size, gender and dependent members in the family.

h) The determinants of consumer complaining behaviour explain 44 to 53 per cent of variance in the mode of complaining, the significant among them being; the intention of complaining/non-complaining, the act of complaining, attitude towards redress mechanisms, probability of complaining success and the value of complaining.

i) The model variables that are; consumer rights awareness and attitude towards marketing practices, consumerism and government regulations explain less than 20 percent of variance in the mode of complaining.

j) The demographic variables explain less than 25 percent of variance in the mode of complaining behaviour (private Vs public Vs third party). The variables such as education levels, occupation and income are significant to explain this variance.

The findings although might appear to be common across many variables with the results from studies conducted in developed countries, however can not be generalized. The important relationships have been demonstrated in the past studies of complaining behaviour vis-à-vis many variables (Fornell, C., and Westbrook, R.A, 1984; Resnik, A.J. and Harmon, R R, 1983; Singh, J., 1989; Singh, J., and Widing, Robert, E. II, 1991; Kolodinsky, J., 1993; Kolodinsky, J., 1995). It is justifiable to explore similar possibilities in the context of additional variables. The majority of dissatisfied respondents do not complain due to the lack of faith in the complaint redress system of the government and business. These results support the findings of the studies conducted by Saklani and Singh N (1997). However the usefulness of economics in explaining complaining behaviour as concluded by Kolodinsky, J. (1995) has not been supported. Instead the low-income group complains directly to the manufacturers/sellers than the high income group people. Free flow of information in the contemporary era is expected to make the general public more aware about the complaint redress mechanisms. Despite this positive aspect, complaining can
not be induced until the procedural impediments; bureaucracy; and corruption at government and business level are minimized.

5.3 IMPLICATIONS

The study suggests that regardless of the previous efforts of various agencies like government, business or consumer groups, the objective to improve the public awareness and understanding of consumer rights and legal protection, the nation has failed. This implies that the general public is not well prepared to cope in today’s complex economic marketplace. Unfortunately, only a minority of Indian citizens is knowledgeable enough to be able to assert their moral, ethical and legal consumer rights effectively.

In order to safeguard the interests of the general public strong and permanent consumer protection needs to be built up. The consumer movement can not be successful without the cooperation and coordination of the parties concerned i.e. government, consumer organizations, business houses and consumers’ themselves.

The major thrust of the movement should be on the availability, purity, price and the supply of essential commodities and services. The other aspects such as safety, quality, weight and follow up services need also to be considered. A code of conduct if evolved suitably would avoid unnecessary litigation and frustration. The scores of consumer protection legislation(s), especially the Consumer Protection Act was expected to give a boost to the consumer movement. The slow and ineffective implementation of these Acts in setting up consumer courts and bureaucratization of the redress mechanisms has caste apprehensions on the ability and sensitivity of the policy framers to protect the interests of the consumers. Besides framing laws for consumer protection government has to ensure the adequate enforcement of these laws. There is equally a role for industry as the supply side of the market, as well as for consumer groups who represent the demand side of the market equation. Hence there are implications for the government, business and consumer groups to give attention to consumer education and information; consumer problems and protection issues; consumer attitudes to marketing and consumerism issues; and the consumer complaint redress mechanisms at the marketplace.
5.3.1 Business and Managerial Implications

The massive expansion of the industrial and service sector and the spate of economic reforms during the last one decade have made available a wide range of goods and services of improved technology at the marketplace. As a result of this growth, business organizations in the trade and industry have expanded the scope of activities and have achieved a level of sophistication, the effect and process of which a consumer is unable to comprehend. However the concentration of business on improving product quality, expanding services, lowering prices, toning down advertising claims and proper complaint handling system shall reduce the causes of consumer dissatisfaction. A separate department of consumer affairs can propagate consumer information and offer assistance in redress besides inculcating a positive image among consumers. Business can give financial assistance, provide easy access to facilities, and lend managerial and creative talent to the consumer education and other such programmes. Such orientation requires an extended information system involving new measures of consumer-his attitudes, values and life-style - and a fresh interpretation of existing measures.

It is useful to have an independent group (consumer affairs cell) in the organization charged with representing the consumer interest, but only if it has top management support and is staffed with people who are both knowledgeable and respected. Attention must be given to the design and implementation of consumer welfare programmes such as education and information and complaint handling system. Lastly a new orientation is required as the success of the organization can not be measured by short run sales or profits but through the societal marketing concept that must be interpreted in terms of long run consumer interests.

The stricter self-regulation has been advocated to minimize the unfair practices in business to a greater extent. However doubts have been raised by Khanna (1985) about the adherence of voluntary self-regulation by business. With specific reference to Indian marketing system, he contends that self-regulation can be induced among businesses only by creating conditions wherein consumer interest emerges as countervailing force. However the growing adoption of societal-market philosophy for the long run survival shall motivate the self-regulation among the firms as a viable proposition.
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Consumer welfare could be enhanced at the marketplace by encouraging and promoting the internalizing of consumer protection in corporations. This would recognize the increasing convergence of consumer protection, consumer welfare and customer service in competitive markets. Internal consumer welfare mechanisms include, at the industry association level, the setting up of Consumer Issues committees whose job would be to talk to consumer affairs agencies and relevant consumer/community groups; look at problems from complaints data; study trends in comparable industries both domestic and overseas; and to do this on continuing basis so that the industry and its members can be pro-active in dealing with these issues rather than sitting back and waiting for the government and regulators to do the job for them. At the corporate level, such work could be done by in-house consumer affairs departments.

Many companies are realizing that the promotion of ethics, system of controlling corruption, provision of information, and the promotion of concept of a quality corporation where a company operates with certain consumer safeguards and therefore need to implement their consumer protection mechanisms to the satisfaction of the ultimate consumers.

The findings of the study apart from the various other studies have shown that the number of dissatisfied consumers, who complain for dissatisfying experience or give their suggestions, is often very small. In this context implication for the marketer are two fold. Firstly, complaint shall be reviewed as feedback from customers for facilitating the redesign and improvements in the product. Therefore proper care is required for satisfactory resolution of the complaint, as a satisfied customer is a key to the success and growth of any organization in today’s highly competitive environment. Secondly, complaining should be induced from customers and the procedure of complaining should be made easier. Feedback through complaining will not only help to solve the immediate problems of customers, but will initiate company-wide prevention measures. Customer complaint handling is an operational issue with strategic importance. It is very important that everybody in the organization understands the significance of soliciting complaints from customers and disposing of them quickly. Productive complaint handling should, in fact, be an integral part of a company’s overall business strategy.
5.3.2 Government and Public Policy Implications

Government has a vital role to play in furthering the cause of education and information about consumer rights besides performing a regulatory and facilitator role for safeguarding the interests of consumers. The central government has set into motion a system of consumer protection over the past one decade. The establishment of more than 500 district consumer forums and 32 state commissions countrywide has in addition to resolving grievances, furthered awareness about their rights among consumers. However, the follow up action at state levels for this quasi-judicial body that looks into the grievances and their redress, is not satisfactory. The increasing number of cases being filed in these courts, though is an indication of increasing awareness (mainly in metropolitan cities), yet the state mechanisms shows signs of faltering against the movement it has itself helped unleash. The system is characterized by repeated adjournments of cases, poor infrastructure, inadequate remuneration to members, and delays in appointing new presidents to head district consumer forums. To add on in J&K, apart from state commission, only two divisional commissions exists, though the requirement is for fourteen districts consumer forums.

It is significant to note that the system of providing justice to the consumers is becoming ineffective. In fact the consumer redress currently has backlog of lacs of cases. This signifies that increasingly, the consumer forums are unable to dispose off case(s) within 90 days, as stipulated in the Consumer Protection Act. Some of the problems in the system are due to laxity by state governments, which are responsible for monitoring and facilitating the operation of these courts. All districts do not have courts and even if they have, many of them are languishing for want of members to be appointed to take up the cases in these courts. The appointment of these members is political decision, hence affects the efficacy of the consumer courts and presents a depressing scenario.

Besides providing a legislative framework, the dissemination of information about consumer rights is also of paramount importance. The negative attitude towards the marketing practices and government regulations reported in the study, highlight the need for a increased level of resource commitment towards consumer education and information about the consumer rights and redress mechanisms. The stricter self-
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regulation though has been advocated to minimize the malpractices in business to a
greater extent, yet the general public is ignorant about the basic laws meant for consumer
protection. The initiatives to teach consumer education courses in elementary and high
school level with the efforts of the state could produce well-informed consumers.

The other areas where the government could play a pivotal role; includes
participating in business, framing administrative prices for essential commodities,
ensuring product testing through its own laboratories and giving due importance to
consumer cause through mass media. The government-controlled mass media needs to
play a leading role in developing regular programmes specific to industries producing and
marketing consumer products. The financial support for consumer research and advocacy
organizations is one of the way through which government could help the independent
consumer organizations. The corruption is another significant issue to be met head on by
the government devoting resources through appropriate infrastructure and sanctions.
Government can also play a role in making business to adhere to the consumer welfare/
protection activities and facilitating the process of forming and aiding consumer groups.

5.3.3 Implications for Consumer Action Groups/
Consumer Organizations

Consumer-led initiatives for consumer protection have not always been welcome
but consumerist activity is alive and has a significant role to play. India has about six
hundred consumer organizations/ groups ranging from small group of volunteers to long
established institutions. The International Organization of Consumer Unions (IOCU) has
a branch linking some of the prominent consumer organizations in the Asia-pacific Rim
located in Penang Malaysia.

The results of the study indicate mass discontent and public support for social
movement but the same has to be transformed into an active social movement at the grass
root level. Despite the number of consumer organizations and other neutral bodies have
proliferated in the last two decades; however they are confined mainly to cities and other
prosperous regions of the country. Therefore much work is needed to organize the
consumers and bring cohesiveness for an active social movement towards the protection
of consumer rights. Khanna (1985) advocates that the self discipline in business can be
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induced only by creating conditions wherein consumer interest emerges as a countervailing force. Business can be motivated to keep consumer interest in mind, when the consumer interests are institutionalized in the form of consumer organizations, consumer protection laws are effectively implemented and consumer awareness campaigns are launched through press and electronic media.

Consumer voluntary groups can guide and lead consumers' to appropriate action and can represent their interest wherever necessary through consumer education and information campaigns. Consumer organizations can educate the public in the right policies and practices, which would help both the consumer and the producer and provide a continuous channel of communication. Enlightened citizens could take up the challenge of establishing local groups or councils for the protection of the consumer interests and such councils need to be given due publicity in the mass media. The various activities of these organizations could include; consumer education, surveys of consumer opinions and dissemination of information, providing common forums and product testing facilities, counseling and dispute resolution/complaint handling mechanisms. The collaborative approach among these organizations at national and international level in sharing their experiences; supply of basic information through publications; and in providing the financial support for consumer research and infrastructure development of these organizations is the need of the hour. The use of modern technology like Internet can never be understated as a tool to facilitate the system.

Effective consumer organizations can help transform the economies and societies in which we live, ensuring that they become more just, equitable and responsive to people's needs. The study reinforces the implications drawn by Cunnigham, W and Cunnigham, I (1976) in USA and Verhage, B (1987) in Netherlands about the role of electronic media (Radio, T.V) and the press (magazines, newspapers, publications, handouts etc) in fostering the awareness level of consumer rights and protection laws through consumer action groups. Only a few organizations like Consumer Education Research Centre (CERC) Ahmedabad, Consumer Guidance Society of India (CGSI) Mumbai, Consumer Unity and Trust Society (CUTS) Delhi and Consumer Unity and Trust Society (CUTS) Calcutta etc. have taken up the awareness campaigns, testing of the
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safety norms in products and other allied activities more seriously, though have concentrated on broader issues of national stature. The practice needs to be taken up at much larger scale and special focus should be given to low income and under privileged classes of the society. Post (1986) argues that it is a lot of motivated consumers, led by well managed organizations that can mobilize resources and support which can infuse a life to the consumer movement.

5.4 CONCLUDING COMMENTS

The findings of the study and the implications thereof highlights the need for public policy makers, government, trade and industry and consumer action groups to be aware, sensitive and responsive to consumers awareness level about consumer rights; their attitude towards the marketing practices of firms, government regulations and the related issues of consumerism; and their mode of complaining behaviour. Despite the rush to become industrialized, there are pressing consumer problems especially for those who have as yet shared little in the fruits of growth (Widdows, R and Hong, G.S, 1995). Poverty still exists in parts of the country particularly in J&K and the real purchasing power of consumers on the average is below that of the industrialized nation counterparts.

Consumer movement must be viewed as an essential and integral part of wider socio-economic development encompassing education, health, employment and economic support. The consumer movement that propagates consumer interest can become a countervailing force only if there are social mechanisms which identify and reject business strategies that injure consumer interest. Khanna (1985) recommends a three pronged strategy for establishing consumer interest as a countervailing force in the prevailing environment. The recommended strategy is institutionalization of consumer interest through voluntary organizations, government agencies and industry groups; legislating consumer interest through consumer protection laws; and communicating consumer interest through mass media and formal education system. Despite such enlightened collective efforts, at any point in time, there is bound to be a small minority of firms engaging in questionable marketing practices such as deceptive advertising or unethical sales promotion etc. Marketing practices of firms in general and advertising
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practices in particular are required to be under constant scrutiny by the government agencies, public interest groups, consumer organizations, the mass media and others.

Consumer education is one of the foremost instruments for empowerment of common consumer. Initiatives run from formal schooling programmes to popular education techniques, with emphasis on consumer rights awareness, public information and organizational skills. What is needed may not be tougher laws but access to information about the laws/ rights be made available to consumers at all level of society. Work of consumer organizations, government and business in consumer protection range from providing consultancy on laws/ rights and helping people achieve specific remedy to support action for fair prices and safe goods. To make business, including MNCs more responsive to consumer concerns, consumer organization, government and trade associations could make business adhere to ethical standards in competition, marketing practices, product quality, and provision of information, guarantees and complaints procedures. Therefore, it is crucial that such groups take the lead in implementing a fortified version of consumer information and education. The enlightened marketer attempts to satisfy the consumer and enhance his total well-being on the theory that what is good in the long run for consumers is good for business.

The general discontentment level, as revealed in this study and argued by French et al (1982) is unlikely to disappear entirely in any country, and the criticism of business marketing activities, whether justified or not, will always be present. However, the efforts to minimize this discontent level in the society needs to be encouraged at all levels. Apart from the larger access to sophisticated products of the Indian consumer, the easy access to world-wide information through the large network of mass media and the internet shall definitely force the business and the government agencies to be more accountable towards their rights. This is welcome indication for the societal welfare, consumerism and its related issues that shall definitely be the issues of concern in the future.

A set of guidelines for the government, business and the consumer action groups is needed, for effectively elaborating, strengthening and implementing the consumer protection policies, information programmes and complaint redress mechanisms. In order to complement and strengthen the trend, periodic surveys should be undertaken about
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consumerism issues by consumer activists/ consumer action groups etc. and the results thereof should be made public. In the light of the findings of the study and the requirements of societal factors, the remedial measures may be taken for improving the plight of the consumer in the contemporary complex marketplace. As opined by Kotler (1972), Consumerism is inevitable, enduring, pro-marketing and beneficial.

5.5 SUGGESTIONS

In view of the findings and implications drawn, following are the recommended measures/suggestion to improve and rectify the imperfections at the marketplace; eliminate or reduce the consumer exploitation at the hands of business; and provide speedy justice by establishing effective complaint redress mechanisms.

1. Business

1. Business should employ the marketing practices that combine short-run and long-run values for the consumer in their day-to-day activities. Adoption of societal marketing concept shall earn increased consumer goodwill and profits.

2. Firms need to educate consumers to better appreciate the differences in product attributes, upgrade their shopping skills and understand product usage. The information provided to buyers should be objective and easily understandable.

3. The focus of business should be on underlying consumer problems instead of chasing symptoms of these problems. Such an orientation requires an extended information system and a fresh interpretation of existing measures.

4. The business should monitor, understand and be sensitive to trends in public attitudes towards marketing practices and other related issues of consumerism, besides present their own viewpoints on these issues.

5. Healthy competition among producers needs to be fostered as this shall promote self regulation among business and shall motivate them to be fair in their practices and dealings with the customers.

6. A separate consumer affairs department needs to be instituted with the active support of top management in the corporate, that shall disseminate the material information
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regarding the products; receive and resolve consumer complaints; address the consumer dissatisfaction; and supervise the follow-up procedures.

7. Business firms should invite and encourage consumers to come forward with their complaints by providing assistance and making procedures simpler. Through productive complaint handling, business gets a second chance to satisfy complainers.

8. The firms especially multi-nationals need to create the image of a good corporate citizen. They can participate in community events, contribute to local charities, establish consumer advisory boards and sponsor other meaningful social activities.

9. A mechanism should be developed in corporate decision-making wherein consumers and community participate on the issues affecting society in general and could come in the form of technical and professional services rendered to the business.

II Government

1. Government should develop or encourage the development of general consumer education and information programmes keeping in view the disadvantaged consumers i.e. low-income and those with low/ non-existent literacy levels, to enable them to act as discriminating consumers and conscious of their rights and responsibilities.

2. Government should facilitate fair and effective competition in order to provide consumers with the greatest range of choice among products and services at the lowest cost and should ensure adequate availability of reliable after-sales service.

3. Government should take specific measures against misleading information to consumers, such as the development of advertising codes and standards and the regulation and verification of environmental claims, backed by legal sanctions.

4. Punitive legal action be enforced by the government against the unfair trade practices of business and violation of consumer rights/laws to give symbolic and actual support to ethical traders against the operations of unethical traders.

5. Government need to review Consumer Protection Act (CPA) by including mandatory services like health, education, utility, municipal corporation etc. Further the lawyers should be permitted in consumer courts only in exceptional circumstances.
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6. Government should encourage, develop and support by providing unfettered financial grants for; product testing for purity, safety, weight, environment etc.

7. Government should establish or maintain legal and administrative measures to enable consumers or, as appropriate, relevant agencies to obtain redress through formal or informal procedures that are expeditious, fair, inexpensive and accessible.

8. Regular training programmes should be conducted by the government to all appointees of consumer forums/commissions before they begin to discharge their duties of handling and resolving consumer grievances/complaints in these courts.

9. Government need to enforce consumer protection regulations especially Consumer Protection Act (CPA) effectively by creating consumer courts at all district headquarters with its full strength of the staff i.e. president and members. Government could also set up mobile courts to reduce the cost of litigation and provide easy access to consumers for redress of their grievances.

III Consumer Organizations

1. Consumer action groups should help to create a fair marketplace at the national as well as at the grass root level. Enlightened citizens in the smaller cities/towns and rural areas should take up the task of organizing consumer’s voice through forming consumer organizations in their localities having cooperation with each other.

2. Consumer education/information should be provided to the activists of voluntary consumer organizations for efficient dissemination to the ultimate consumer.

3. Consumer educators/ extension agents and consumer protection agencies should develop and strengthen the consumer information/ education. The information/ education programmes should provide the knowledge about consumer rights, government regulations and the location of consumer courts, institutional laboratories and consumer organizations.

4. Seminars and workshops should be organized to facilitate exchange of experience/ ideas among consumer activists/ educators. Programmes should be run to maintain communication with the people, government and other consumer organizations.
5. Effective consumer organizations, as a countervailing force should help consumers to realize their rights and transform the societies in more just, equitable and responsive to consumers needs to take recourse for unfair and fraudulent trade.

6. The organization of consumers into powerful unions at state, district and tehsil level should be formed to protect their rights and privileges and safeguard them against the fraudulent businessmen and industrialists.

IV General

1. A code of conduct in marketing and other business practices needs to be evolved for successful coordination among government, consumer organizations and business to ensure adequate consumer protection besides the dissemination of consumer rights and complaint redress mechanism information.

2. Consumer education and information should be implemented at all levels from formal schooling programmes i.e. high school and college stages to popular education techniques, with emphasis on consumer rights awareness, public information, organizational skills and redress of marketplace grievances.

3. Consumer education/ information programmes should include information about consumer rights/ protection laws, product quality, prices, utility, safety norms and availability to avoid conflicting views through advertisements etc.

4. Mass media and the press should be extensively used to educate consumers about their rights and protection laws. Consumer education programmes in local languages should be made available to consumers at all levels of society.

5. Consumer should shoulder his responsibilities that include purchasing products after thorough search and evaluation of right quality and right price. He should seek information about the attributes and utility; and needs to take remedial action as provided under consumer protection laws when dissatisfied at the marketplace.

6. Cooperation at the international level with the voluntary consumer organizations, business and government in the developed economies should be developed in the form of publications such as consumer reports, surveys etc., and financial support for product testing, training facilities, consumer research and advocacy organizations.
5.6 LIMITATIONS AND RESEARCH DIRECTIONS

The implications and suggestions of the study provide a framework as the future research avenues in the light of the study's limitations. However it may be noted that the results present a general view of the consumerism issues and further research is needed to validate and generalize the findings and implications across the variations in the regions/sample areas, nature of product/service categories and the variables involved.

5.6.1 Limitations

While the study provides new empirical insights into the consumer rights awareness; attitude towards marketing system and consumerism issues; consumer complaining behaviour; and their interactions, it nevertheless suffers from certain limitations, which are practical and methodological in nature.

Firstly the sample studied was northern region of the country, more specifically the urban district of the Kashmir region. The time, resource and the scope of the study constraints were the major reasons to limit the study to the district Srinagar of Kashmir region. It is important to note that the district limits has 80 per cent of urban population and 20 per cent of rural population. However urban-rural status for individual respondents was not known, which may have impacted individual responses. The question arises, therefore is, as to how representative is the sample of the study reflective of total populace of the Kashmir region and the country and would have understate the true levels of the variable measures. On the other hand it is plausible that these individual predominantly from urban areas, are exposed more to the marketplace phenomena and would also have higher expectations in regard to exchange process with the business and thus become more sensitive to marketplace imperfections. Moreover, consumerism is regarded as urban phenomena in the developing country like India; hence the sample would reflect the true scenario of the issues involved at the marketplace.

Secondly, the questionnaire was administered in English, hence could restrict the sampling procedure. Since the questionnaire was administered by the researcher himself in cooperation with local aids, such problems were kept to the minimum. Prospecting of the respondents and informal discussions in local language facilitate the true collection of
the data. The results of the study across more developed regions of the country and across
different nations in the future research which entails questionnaire development in
multiple languages, there is a need to employ appropriate procedures to ensure the
equivalence of questionnaire items across languages (Barksdale et al, 1982).

Thirdly, the size of the data set prohibited disaggregating of private complainers into;
Exit versus Word-of-Mouth (W.O.M) to friends/relatives. However this break down is
not essential as private complaining i.e. W.O.M or Exit, does not give sellers information
about dissatisfaction. Moreover the categorized Consumer Complaining Behaviour scale
has the respondents into three sets of behaviours with the assumption of superimposing of
third party action over private and/or direct complaint action; and direct complaint action
over private action. Further the study did not segregate the complainers on the basis of
the nature of complaint and the compensation involved in these complaints. Therefore the
anomalies need to be validated in different culture settings by variations in the nature of
complaints and across different product categories.

Lastly, another potential limitation of our findings relates to the adequacy of the survey
method for the purpose. Survey method implies systematic collection of specific
information from a relatively large number of individuals (Sahoo, 1977). However in
such methodology there are chances of getting wide variation in terms of complexity. In-
depth study of this complexity gets lost in this kind of a methodology. Further it is
conceivable that consumers might choose not to disclose their ignorance and purchase
decision difficulties and overstate the imperfections at the marketplace.

5.6.2 Agenda for Future Research

In the present study, certain aspects could not be dealt in view of the study
objectives and other constraints of time and resources. Besides, findings and implications
thereof also provide certain clues that could be viewed as the agenda for future research
given the study’s limitations that may be theoretical or methodological or practical in
nature. In the light of the study, the future research areas have been highlighted below;

- As the study has followed survey methodology, certain level of in-depth
  understanding of the complexities might have lost. A social science study demands
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the use of multi-method techniques to build on in-depth understanding. Hence, it would be useful to follow up with some case studies to build on the understandings generated by this research.

- The study has tapped the responses of the consumers to gauge their awareness level about consumer rights, attitudes towards consumerism issues and complaining behaviour, without regard to any specific consumer protection laws and particular product/service category(s). However it would be interesting to learn about these issues more in-depth taking in view the specific consumer protection laws/rights and for particular product/service category(s).

- Scrutiny of the marketing practices and in particular advertising claims by the government, the media, and public interest group is most needed in addition to periodic surveys of consumers attitude towards marketing practices, can provide firms with a historical perspective of consumers' sentiments towards business and business practices. Beside, periodic surveys of consumer attitudes towards consumerism issues and government regulations shall provide an insight about their development phase in the country.

- The theoretical model of Consumer Complaining Behaviour (CCB) can be expanded to include additional factors as empirical investigations suggest that dissatisfaction might lead to complaints which yields some sort of resolution which can affect future demand. Further the variety of CCB responses need to be studied for different product/services categories, as per frequency of complaints and by the available avenues/mechanisms for complaint redress.

- The proposed model of the study of; Rights Awareness - Attitude to Consumerism Issues - Complaining Behaviour; the themes for interaction effects, needs to be validated in future replication studies. Further the impact of psychographic and demographic variables on the interaction effect shall provide greater insight.

- The findings in the present study highlight, as has been discussed by Halsteed (1991) and Saklani and Singh (1997), that it would be worth-while to study various CCB responses, including private, public and third party complaining in detail for e.g. to understand word-of-mouth(WOM) more deeply and to know what triggers a complaint.
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There is need to study and understand the role of government and consumer organizations. This requires them to be the part of analysis for understanding their regulatory and facilitator role in the future researches.

The rights/laws awareness; attitude towards marketing practices, consumerism and government regulations; and complaining behaviour needs to be studied among business executive as well to figure out the significant differences with the opinions of the consumers in general.

The efficacy of Consumer Protection Act needs to be evaluated in the light of their coverage, compensation, accessibility and complaint redress mechanisms.

Comparative study of the working of business groups, government and voluntary organizations in the developed and developing countries is required to be studied periodically. It shall entail to look for the urban-rural comparisons as well.

Consumer organizations have its presence mainly in the big cities. Why these organizations have not been able to play a significant role in smaller cities/towns needs to be looked into. The specific education/information programmes besides their protection mechanism should be evaluated for improvements over time.

Research on Consumerism should not be aimed at examining the activities relating to consumer protection but also act as an instrument of creating awareness about consumption function and educating different segments such as business, government and community about grievance redress mechanisms. There is constant need for public policy makers and business organizations to be aware of, sensitive and responsive to consumer rights; his attitudes towards marketing practices, consumerism and government regulations; and the pattern and antecedents of consumer complaining behaviour, hence requires periodic surveys. Moreover the consumerism studies in less developed countries continues to be under-researched relative to the needs of intelligent policy making (Darley and Johnson, 1993), so longitudinal research designs/studies needs to be carried out to examine the issues taken up in this study, over time across developing and developed countries.