Consumerism

APPENDIX – 1
Questionnaire on Consumer Rights and Consumerism

Dear Respondent,

I am carrying out a study on “Consumer Rights Awareness and Attitude towards Consumerism in Kashmir”. In this connection you are requested to respond to the following schedule. The responses thus collected shall be kept confidential and shall be used for academic purposes only. I shall be grateful for your cooperation.

Iqbal A. Hakim
Department Of Management Studies,
University Of Kashmir, Srinagar.

Background Information
(Please ✓ wherever applicable)

Name: (Optional) ____________________________________________
Address: (Optional) __________________________________________

Sex Marital Status Occupation
Male Married i) Professional
Female Unmarried ii) Business
                      iii) Executive
                      iv) Service
                      v) Other, specify

Education Age (years) Monthly Household Income(Rs.)
i) Did not attend school i) 18 – 25 i) Less than 4000
ii) Primary level ii) 26 – 35 ii) 4001 - 7000
iii) Matriculate iii) 36 – 50 iii) 7001 - 10000
iv) Graduate iv) 51 – 60 iv) 10001-15000
v) Post graduate v) Above 60 v) Above 15000

Family Size Number of Dependent members in the family Earning Members in the family
i) Up to 3 i) Up to 3 i) One
ii) 4 - 6 ii) 4 - 6 ii) Two
iii) 7 - 9 iii) 7 - 9 iii) Three
iv) Above 9 iv) Above 9 iv) Four or above
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SECTION A

Note: Please respond to the following, by putting (√) at the appropriate choices wherever necessary.

Q1) Do we have laws to protect the interests of consumers?  
Yes / No / Don’t know

Q2) Do we have right(s) as consumers, to protect us from the malpractices of business?  
Yes / No / Don’t know

Q3) Are you aware about Consumer Right(s) which are provided in the various laws?  
Yes / No
   If Yes; a) Please √ those in the boxes given;
      i) Right to safety □   ii) Right to be informed □
      iii) Right to choose □   iv) Right to be heard □
      v) Right to Redress □   vi) Right to education □
      vii) Right to Healthy Environment □

   b) Where from you have come to know about the consumer right(s)? (Please √)
      i) Friends / Relatives □
      ii) Newspaper/ magazines □
      iii) Radio, T.V □
      iv) Voluntary Consumer Organisations □
      v) Government Agencies □
      vi) Any other source (please mention)

Q4) Are you aware about any consumer organisation(s) working for the interests of consumers?  
Yes / No
   If Yes, Name the organisation(s);
      At local level ____________________________
      At national level ____________________________

Q5) Do you know where your nearest consumer court/ consumer redressal forum is situated?  
Yes / No
   If Yes, please mention ____________________________

Q6) On an average in a month, for how much do you make the purchases for yourself and your family. (Please √ the applicable item.)
      i) Less than Rs. 1000
      ii) Rs 1000 – Rs. 2000
      iii) Rs. 2000 – Rs. 4000
      iv) Rs. 4000 – Rs. 7000
      v) Above Rs. 7000
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Q 7) Who influences you most in purchasing the various items for yourself or for your family members. (Please rank the applicable items in order of priority giving 1 to the highest.)

Rank
   _____ i) Spouse / Family members
   _____ ii) Friends
   _____ iii) Boss i.e. Senior at your workplace
   _____ iv) Shopkeeper / Manufacturer himself
   _____ v) Advertisement in the media
   _____ vi) Professionals / Experts in the field

Q 8) Which purchases normally you make yourself? Please (✓) the applicable item(s)
   i) Daily Necessities e.g. rice, vegetables, oils, LPG/ Kerosene
   ii) Other Necessities e.g. Medicines, cosmetics
   iii) Consumer Durables like TV, Refrigerator, furniture
   iv) Clothing and dress materials
   v) Construction material like cement, iron, bricks

Q 9) Normally how do you make the purchases for the following? (Please (✓) the applicable item(s)
   i) Daily Necessities e.g. rice, vegetables, oils, soaps Small Quantities/ Bulk
   ii) Other Necessities e.g. Medicines, cosmetics Small Quantities/ Bulk
   iii) Consumer Durables like TV, Refrigerator, furniture Small Quantities/ Bulk
   iv) Clothing and dress materials Small Quantities/ Bulk
   v) Construction material like cement, iron, bricks Small Quantities/ Bulk

Q 10) Have you ever experienced any improper trade practice from the shopkeeper/ dealer/ manufacturer, which caused dissatisfaction?

   If Yes,
   a) What action did you take ;(Please (✓) the applicable item(s) from the following)
      i) Informed friends/ relatives and did nothing more. Yes / No
      ii) Complained to seller and / or manufacturer. Yes / No
      iii) Informed consumer organization(s) or any trade association. Yes / No
      iv) Complained to the appropriate government agency. Yes / No
      v) Took some legal action i.e. Filed a case in the consumer / civil cour Yes / No
Consumerism

Note: The Q No’s. 11, 12, 13 and 14 in this section contains the statements about the various issues of complaining behaviour. Please reveal your opinion towards the statements as per the scale given below:--

<table>
<thead>
<tr>
<th>Very Likely</th>
<th>Somewhat Likely</th>
<th>Cannot Say</th>
<th>Somewhat Unlikely</th>
<th>Very Unlikely</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

Q 11) If you experience an improper (cheating) trade practice by the seller/manufacturer, how likely is that you would;

(i) Inform friends/relatives and do nothing.
(ii) Complain to seller and/or manufacturer directly.
(iii) Write a letter to the local newspaper about your bad experience.
(iv) Complain to a third party like government agency or trade association or consumer organization and ask them to make the seller/manufacturer to take of your problem.
(v) Take some legal action i.e. File a case in the consumer/civil court against the seller/manufacturer.

Q 12) Assume you experience an improper (cheating) trade practice by the seller/manufacturer, how likely is that you would report or complain to a third party like government agency/trade association/voluntary consumer organization, if;

(i) The cost of complain is high.
(ii) The procedure of complaining is tedious and time consuming.
(iii) The claim for the compensation is insignificant.

Q 13) Assume you reported the improper (cheating) trade practice incident to a third party such as government agency or trade association or voluntary consumer organization, how likely is that they would;

(i) Take no action.
(ii) Make the seller/manufacturer take care of your problem.
(iii) Solve your problem and ensure that the seller/manufacturer is careful in the future.

Q 14) How likely is that you would report the improper (cheating) trade practice incident to a third party such as government agency or trade association or voluntary consumer organization, if you were pretty sure that they would;

(i) Take no action.
(ii) Make the seller/manufacturer take care of your problem.
(iii) Solve your problem and ensure that the seller/manufacturer is careful in the future.
Consumerism

SECTION B

Note: The section contains the statements about the various issues of marketing practices, government regulations and consumerism. Please reveal your opinion towards the statements in the space provided ____, as per the scale given below:

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Uncertain</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

1 Marketing Practices

____ (i) Manufacturers believe that the consumer is always right.
____ (ii) Competition in the market ensures that consumers pay fair prices for products.
____ (iii) Manufacturers are more interested in serving consumers than in making profits.
____ (iv) Manufacturers own their responsibility to the consumer, for any defect in the product.
____ (v) Manufacturers never operate on the principle “let the buyer beware”
____ (vi) Manufacturers design the products as per the needs of the consumers.
____ (vii) The quality of products has improved over the past several years.
____ (viii) The improvements in the quality of products are more important than the style changes.
____ (ix) The wide variety of competing products does not affect intelligent buying decisions.
____ (x) Manufacturers do not design products which will wear out as quickly as possible.
____ (xi) The differences among competing brands of a product are insignificant and unimportant.
____ (xii) Product advertising is credible.
____ (xiii) Advertised products are more dependable than unadvertised ones.
____ (xiv) Manufacturers’ advertisements are reliable sources of information about the quality.
____ (xv) Manufacturers’ advertisements present a true picture of the performance of the products advertised.
____ (xvi) The products required by a consumer are available at convenient places.
____ (xvii) The quality of repair and maintenance services provided by dealers is getting better.
____ (xviii) Generally manufacturers provide guarantees for their products.
____ (xix) The “reduction sale” and the contests that dealers/ manufacturers sponsor are honest.
____ (xx) There is no shortage of products in the market required by an average consumer.
**Consumerism**

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Uncertain</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

**II Consumerism**

1. (i) As consumers the problems of a person are less serious now than they were in the past.
2. (ii) For making a better purchase decision, the information required is readily available.
3. (iii) The average consumer is willing to pay higher prices for products that will cause less deterioration in environment.
4. (iv) The problems of a person as consumer are unimportant, as compared to the problems he/she faces at home.
5. (v) It is worthwhile to search and shop around for a better product.
6. (vi) Concern for the environment influences the product choices made by consumers.
7. (vii) Consumer organisations have succeeded in organising the consumers voice against the unscrupulous traders/manufacturers.
8. (viii) It is easy to get the product related problems of consumers corrected.
9. (ix) The exploitation of consumers by business, does receive enough attention.
10. (x) Complaining of defective products is an appropriate activity under any circumstances
11. (xi) Manufacturers are sensitive to consumer complaints
12. (xii) The procedures of handling consumer complaints by manufacturers are satisfactory
13. (xiii) It bothers me quite a bit if I don’t complain about defective products/services.
14. (xiv) I often complain when I am dissatisfied with the manufacturers/sellers
15. (xv) Business firms make a sincere effort to resolve the consumer complaints fairly.

**III Government Regulations**

1. (i) Consumers in general are aware of government regulations for the consumer protection.
2. (ii) The government regulations for the consumer protection are adequate.
3. (iii) A minimum standards of quality should be set for all products, sold to consumers.
4. (iv) The government is exercising more responsibility for regulating the advertising, sales and marketing activities of manufacturers.
5. (v) The govt implements consumer protection laws to the satisfaction of consumers.
6. (vi) Government regulations are more effective than the self-regulations by manufacturers.
7. (vii) High prices of goods and services, is not the major problem for consumers today.
8. (viii) High prices of consumer goods is not caused by businessmen taking excessive profits.
9. (ix) Considering the income levels today, the prices of consumer products are reasonable.
10. (x) Government price control mechanism has been effective to keep the prices of consumer goods at reasonable levels.
11. (xi) Refusal of consumers to buy high priced products is not the effective way of keeping prices at reasonable levels.
SECTION C

Note: In this section the possible situations in day to day life, along with the mode of action has been given. Please give your opinion, and accordingly put a (✓) on one of the three choices given below; i.e. True/False/Don’t know.

Q1. You purchase a TV set from a retail shop. Despite following instructions carefully you found that its remote control does not work properly. You can ask for a full refund from the retailer from whom you had bought the TV set.

   True ( )       False ( )       Don’t know ( )

Q2. You insure your motorcycle against the risk of theft. Later the scooter which you had parked in your friend’s house is stolen, the insurance firm is not entitled to pay for the loss, as the scooter was not parked in your own house.

   True ( )       False ( )       Don’t know ( )

Q3. You buy a woolen sweater from a clothes shop. Despite following the instructions carefully, after its wash it shrinks considerably. You ask for a suitable replacement, which is not in stock. You are entitled to have your money refunded.

   True ( )       False ( )       Don’t know ( )

Q4. If milk powder spoils before the stated expiry date, you are entitled for a full refund on returning to the seller.

   True ( )       False ( )       Don’t know ( )

Q5. A pharmaceutical company is not bound to print the maximum retail price on the wrapper cover of medicines.

   True ( )       False ( )       Don’t know ( )

Q6. When, after purchasing a steel locker, you discover that it has been slightly damaged. You have to accept the reduction, which the supplier may offer you.

   True ( )       False ( )       Don’t know ( )

Q7. The flour (atta) has caused food poisoning, which kept you ill for a week. You are entitled for compensation from the retailer from whom you had bought the flour.

   True ( )       False ( )       Don’t know ( )

Q8. Banks and other finance companies are not required to publicly state the true interest rate and all other costs of a credit transaction.

   True ( )       False ( )       Don’t know ( )

Q9. When a retailer wants to sell a wrist-watch for Rs.900 but has accidentally priced it for Rs.800, the interested customer has to pay Rs.900 to purchase it.

   True ( )       False ( )       Don’t know ( )
Q10. With some products you receive a warranty card to be sent back to the manufacturer. If you do not return the card, you will lose the rights described in the warranty.

True ( ) False ( ) Don't know ( )

Q11. The drycleaner has damaged your expensive shirt. On approaching the drycleaner, he is bound to pay the compensation, even though the cash memo has instruction that "drycleaner is not responsible for any damage to the clothes".

True ( ) False ( ) Don’t know ( )

Q12. The post office (Postal department) is not responsible for any delay than the stipulated time period, in the delivery of registered letters to its addressees (clients).

True ( ) False ( ) Don’t know ( )

Q13. The Insurance Company can reject your compensation claim for not submitting all the required documents.

True ( ) False ( ) Don’t know ( )

Q14. If you receive excess electricity or telephone bill for a particular month, you are bound to pay that excess bill amount.

True ( ) False ( ) Don’t know ( )

Q15. If you buy cement, but on using it for the construction purposes you find that it does not set in the stipulated number of days (normally 21), you can claim for the compensation.

True ( ) False ( ) Don’t know ( )

Q16) Give your suggestions regarding the fair marketing practices of businesses, raising the awareness level of consumer rights, role of government and voluntary organizations, complaining procedures etc.

THANK YOU VERY MUCH FOR YOUR COOPERATION
APPENDIX – II

a) Initial Factor Analysis: Marketing Practices

<table>
<thead>
<tr>
<th>Item</th>
<th>Rotated Factor Matrix (Factors)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
</tr>
<tr>
<td>PB1</td>
<td>0.161</td>
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<tr>
<td>PB2*</td>
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<tr>
<td>PB3</td>
<td>0.119</td>
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<tr>
<td>PB4</td>
<td>0.122</td>
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<td>PB5</td>
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<td>QL1*</td>
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</tr>
<tr>
<td>QL2*</td>
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<td>-0.001</td>
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<tr>
<td>QL4</td>
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<tr>
<td>AD1</td>
<td><strong>0.861</strong></td>
</tr>
<tr>
<td>AD2</td>
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<tr>
<td>AD3</td>
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<td>AD4</td>
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<tr>
<td>OM1</td>
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<tr>
<td>OM2</td>
<td>0.167</td>
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<tr>
<td>OM3</td>
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</tr>
<tr>
<td>OM4*</td>
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</tr>
<tr>
<td>OM5</td>
<td>-0.107</td>
</tr>
<tr>
<td>Eigen Value</td>
<td>4.27</td>
</tr>
</tbody>
</table>

Cumulative Variance explained by 5 factors is 60.2%.

Note: For Appendix IIa, IIb, IIc:
1. Items marked with * mark show unexplained double loadings/ weak loadings.
2. High loadings shown with bold values.
## APPENDIX - II

### b) Initial Factor Analysis: Consumerism

<table>
<thead>
<tr>
<th>Item</th>
<th>Rotated Factor Matrix (Factors)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
</tr>
<tr>
<td>CR1</td>
<td>0.154</td>
</tr>
<tr>
<td>CR2</td>
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<tr>
<td>CR3</td>
<td>0.113</td>
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<tr>
<td>CR4</td>
<td>0.060</td>
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<tr>
<td>CR5*</td>
<td>0.212</td>
</tr>
<tr>
<td>CR6</td>
<td>0.126</td>
</tr>
<tr>
<td>CR7</td>
<td>0.145</td>
</tr>
<tr>
<td>CC1</td>
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<tr>
<td>CC3</td>
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<td>CC8</td>
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</table>

**Eigen Value**: 3.60 1.96 1.43 1.29

Cumulative Variance explained by four factors is 61.9%.

### c) Initial Factor Analysis: Government Regulations

<table>
<thead>
<tr>
<th>Item</th>
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<tbody>
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<td></td>
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<td>GR4</td>
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<tr>
<td>GR5</td>
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<tr>
<td>GR6*</td>
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<tr>
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</tr>
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<td>PC5*</td>
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</tbody>
</table>

**Eigen Value**: 2.45 1.50 1.49 1.06

Cumulative Variance explained by four factors is 59.2%.
### Key to questions on Consumer Rights

<table>
<thead>
<tr>
<th>Hypothetical Situation (Item Summary)</th>
<th>Correct Answer</th>
</tr>
</thead>
<tbody>
<tr>
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<td>True</td>
</tr>
</tbody>
</table>
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