"A STUDY INTO THE AWARENESS OF CONSUMER RIGHTS AND ATTITUDE TOWARDS CONSUMERISM IN KASHMIR"

Abstract

The multi-issues of consumerism, consumer rights awareness and consumer complaining behaviour has been explained at the macro and the micro level in the last three decades mainly in the context of developed nations. Except for some isolated studies, not much attention has been given to such issues in the developing nations like India, where consumerism is still in its infancy stage. However in the recent past it has gained significance in the developing nations as well. The liberalization of the Indian economy associated with the overflow of products of intricate technology in the market on the one hand and the rise in the income and education level of the people on the other, has surfaced many issues of consumerism and consumer rights protection.

Against this backdrop, this research proposes to focus on gauging the awareness level of consumers about consumer rights; their attitudes towards marketing practices, government regulations and other related issues of consumerism; and the pattern and antecedents of consumer complaining behaviour, in the Kashmir region of J&K state. Besides, the impact of various demographic characteristics on them has been studied. The interaction effect among these variables has also been analysed in the study.

The main questions that the study addresses are:

- What is the level of awareness about consumer rights among consumers?
- What are the consumers’ attitudes towards marketing practices, government regulations and related issues of consumerism?
- What are the patterns of consumer complaining behaviour and the antecedents affecting the same?
- Is there a difference in the themes of consumer- awareness, attitude and behaviour- across demographic characteristics such as education, income, age, family size, occupation, gender, marital status, dependent members and earning members in the family?
- Is there any significant relationship among- consumer rights awareness; attitudes towards marketing practices, government regulations and related issues of consumerism; and consumer complaining behaviour?

To answer the above questions, primarily survey method has been used. The instrument for the study consists of ‘a checklist of questions of consumer rights, attitudinal scale to gauge consumerism issues; and consumer complaining behaviour (CCB) scale to understand the pattern and its antecedents. The focus of the present study is the Kashmir region of J&K, as a case for the developing nation.
Consumerism

The main results of the study indicate the following:

- People in general have low level of awareness about consumer rights. Education and income are positively related to the level of awareness.

- There is a high level of consumer skepticism in the society about the prevailing marketing practices and there is a lack of faith in the government regulations meant for consumer protection and view self-regulation more effective than government regulations.

- The society in general does not take their responsibilities towards consumerism issues more responsibly as informed consumers at the marketplace.

- There is variation, though little in the consumer attitudes towards marketing practices, government regulations and consumerism issues across demographic variable categories.

- Consumers more often than not suffer in silence than voice their complaints when dissatisfied at the marketplace. High complaining costs, ineffective complaint handling procedures, insignificant compensation and lack of sincerity of government and business makes complaining activity unlikely.

- The complaining behaviour vary as per education and income but do not have impact across age groups, family size, gender and the dependents in the family.

- There is variation though small in the way consumers complain as per the determinant variables identified in the study, but more factors need to be identified in the dynamic marketplace situation that affect the same.

- There is significant variations among the proposed model themes -the rights awareness, attitude towards consumerism issues and complaining behaviour- though little, as proposed in the model of the study.

The study reveals that despite Indian consumers having low level of awareness about consumer rights, negative attitudes towards consumerism issues and redress mechanisms, he craves for education and information campaigns of; consumer rights/laws, redress mechanisms of consumer problems and the effective role of the government and business in fostering fair marketing practices at the marketplace. This outlook of the Indian consumer has implications for the; business- to adhere to a code of conduct for regulating consumer protection and welfare activities, government- to not only frame laws but to provide effective redress mechanisms and its implementation, and consumer organizations- to organize consumers at the grass root level and taking the education and information campaigns more seriously besides to provide help to consumers for seeking redress. The study highlights the need for cooperation and coordination among these key stakeholders i.e. business, government and consumer organizations to build an environment of greater confidence among consumers and to take care of their interests at the marketplace. However the objectives of the consumer protection and welfare shall be difficult to achieve unless consumer himself asserts his rights and performs his duties more responsibly at the marketplace to usher the cause of Consumerism.