

# CONSUMER REDRESSAL ACTIONS ON CONSUMER AWARENESS IN KERALA

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### **ABSTRACT**

Consumers are defended against the marketing of goods and services which are dangerous to life and property. Consumers are allowed to direct, simple, and affordable relief under the act. Effective redressal department is accessible to consumers. They generally resolve controversies relating to product quality, price, and service. In India, consumer disagreement redressal agencies are created at the quarter, state, and public situations to arbitrate complaints filed by consumers against dealers or manufacturers. These redressal agencies have the governance to arbitrate the complaints entered from consumers against any disfigurement in the goods bought or scarcities in the services profited or any illegal/preventive trade performs, etc. espoused by any dealer or person. The right to seek redressal is defined as the right to seek return due to impairment caused by illegal trade performances and mistreatment. The recompense bestowed depends on the degree of impairment. To dissect the influence of consumer redressal agencies on consumer mindfulness. To dissect the performance of consumer controversies redressal agencies.

Keywords: Consumer, mindfulness, Redressal

#### Preface

The consumer movement is growing and gathering instigation from the growing Consumer mindfulness and the growing feeling that the consumer is ruthlessly exploited and taken for granted. Consumers would receive consumerism as an income of declaratory and enjoying their rights. Consumer mindfulness implies being conscious of and having information about the colorful consumer rights, products, brands, services, pricing, etc. Consumer mindfulness helps an individual in sympathetic to the conditions for everyday living to achieve within the frame of one's values and maximum application of the satisfaction from one's coffers. As it's salutary to the public, it's essential to spread information about Consumer rights, liabilities and product evaluation and choice, grievance redressal, and remedies available, which leads to a healthy living and sustainable terrain. Right to seek redressal This right promises impartiality to patrons against mistreatment and embraces reward for any loss or grievance agonized by the

consumers, release of goods, or form of blights in the properties in order to give satisfaction to consumers.

As an indispensable means of redressal, patrons can also gatehouse complaints with the National Consumer Helplines (NCH). Complaints entered against these companies appertain to them for redressal. In terms of the BIS Act, of 1986, the Bureau of Indian norms has been established for the harmonious development of the conditioning of standardization, marking and quality instrument of goods, etc. The Bureau has powers to scholarship, repeat, suspend, or cancel a license for use of the normal mark and entomb alia, make inspections, and amass tasters to see conformity with the Indian standard as also whether the standard mark has been inaptly used. The Department has introduced Consumer Protection Bill, 2015 in the Lok Sabha in August 2015, which contains a number of vittles' for strengthening the consumer grievance redressal medium. A new BIS Act, 2016 has also been notified.

#### REVIEW OF LITERATURE

Ajesh Kumar (2011) Consumer defines is a socio-profitable program to be pursued by the government as well as the business as the satisfaction of the consumers is at the attention of both. In this environment, the government, still, has a primary responsibility to cover the consumers' welfares and human rights through applicable policy measures, legal structure, and executive frame.

Alicia Barroso and Gerard Llobet (2012) explain how announcement inspirations shopper mindfulness. Through a separate-choice model, the experimenter depicts a picture of expenditures, which has an important effect in the sapience that they boost consumer mindfulness of a product, perfecting present and unborn deals. Shaji Unnikrishnan (2013) reveals that quarter-position redressal forums are showing a better performance than the other two layers.

Arora et al (2014) paper was to measure the position of consumer mindfulness among adolescents and also to distinguish their perception of a moment's request. Sinha (2015) perception of users near customer grievances redressal. A descriptive exploration design was espoused for the study. The unit of the sample was individual users who filed complaints at District Consumer Controversies Redressal Forums. Sindhu (2015) major device of knowledge, rows themselves can plagiarize lime practices and thereby principal the technique in this global action. The paper gives sapience into the green banking conditioning of the Indian investment organizations and the mindfulness position of guests on this enterprise and their preference for these green banking conditioning critically evaluates the performance of the commission for the last 8 times using statistical ways viz. standard divagation, mean and correlation measure.

Nair (2016) actual is the effectiveness of the grievance redressal medium in Wayanad (study area), the weakness in the ministry and procedures for the requital of citizens' complaints and to suggest applicable remedial measures for perfecting its effectiveness.

Thavarajah et al(2019) Dental malpractice/ negligence actions against dentists in India aren't been extensively studied. The end is to report on the Indian dentist-related action geography in the consumer redressal forum (CRF) and to comprehend further of the nature of the same.

Haridas et al (2020) consumers have buying faculty; their consumer education position isn't much good. utmost consumers are apprehensive of their rights but only a many are like to file complaints in the forums.

**Sharma(2021)** attempts to estimate the performance of the Himachal Pradesh Consumer Controversies Redressal Commission in terms of the disposal of cases by them. For assaying the performance of the Commission, data have been anatomized with the help of probabilities, correlation measure, and mean and interpreted consequently.

Agasti et al( 2022) know the mindfulness position of scholars regarding the same and also spread mindfulness in the attempt. The guard against mistreatment and unconscionable conditioning of the manufacturers and dealers handed by law is equal for each one of us.

### **OBJECTIVES**

- 1. To divide the influence of consumer redressal agencies on consumer mindfulness.
- 2. To dissect the performance of consumer controversies redressal agencies exploration.

#### METHODOLOGY

The sampling system espoused is convenience slice. Samples are named and accessible from different wards after considering numerous aspects. In this study, a Questionnaire was used for the primary data collection. Secondary data was from journals, books, websites, etc.

## DATA ANALYSIS

**TABLE 1: PERCENTAGE ANALYSIS** 

| Category | Classification | Frequency | Percent |
|----------|----------------|-----------|---------|
| Gender   | Male           | 108       | 71.1    |
|          | Female         | 44        | 28.9    |
| Age      | 19-29          | 2         | 1.3     |
|          | 30-39 Years    | 47        | 30.9    |
|          | 40-49 Years    | 50        | 32.9    |
|          | 50-59 Years    | 16        | 10.5    |
|          | Above 60 Years | 37        | 24.3    |

| Occupational       | Student                                | 1   | .7   |
|--------------------|--|-----|------|
| Status             | Government job                         | 42  | 27.6 |
|                    | Private Job                            | 57  | 37.5 |
|                    | Own business                           | 12  | 7.9  |
|                    | Labor                                  | 34  | 22.4 |
|                    | Retired                                | 6   | 3.9  |
| Qualification      | SSLC                                   | 14  | 9.2  |
|                    | Diploma                                | 76  | 50.0 |
|                    | UG                                     | 43  | 28.3 |
|                    | PG                                     | 19  | 12.5 |
| Marital status     | Single                                 | 14  | 9.2  |
|                    | Married                                | 59  | 38.8 |
|                    | Divorced                               | 40  | 26.3 |
|                    | Widow                                  | 39  | 25.7 |
| Monthly salary     | Less than 10,000                       | 11  | 7.2  |
|                    | 10,001 - 25,000                        | 49  | 32.2 |
|                    | 25,001 - 50,000                        | 33  | 21.7 |
|                    | 50,001 - 1,00,000                      | 59  | 38.8 |
| Area of            | Rural                                  | 108 | 71.1 |
| residency          | Urban                                  | 44  | 28.9 |
| State the source   | Self-Awareness                         | 20  | 13.2 |
| of Information     | Legal advisors                         | 33  | 21.7 |
| about Consumer     | Friends / neighbours                   | 42  | 27.6 |
| Disputes           | Print & electronic media (Radio, T.V.) | 26  | 17.1 |
| Redressal<br>Forum | Voluntary consumer organizations       | 31  | 20.4 |

TABLE 2: DESCRIPTIVE STATISTICS OF CONSUMER DISPUTE REDRESSAL

| Descriptive Statistics               |     |         |         |      |           |  |  |
|--------------------------------------|-----|---------|---------|------|-----------|--|--|
| C D: D I I                           |     |         |         |      | Std.      |  |  |
| Consumer Dispute Redressal           | N   | Minimum | Maximum | Mean | Deviation |  |  |
| Economical redressal system          | 152 | 1       | 5       | 4.23 | .917      |  |  |
| Provide Speedy trial mechanism       | 152 | 1       | 5       | 4.15 | .904      |  |  |
| Technically efficient for handling   | 152 | 1       | 5       | 4.30 | .837      |  |  |
| Complaints                           | 132 | 1       | 3       | 4.30 | .037      |  |  |
| Decisions are regular and consistent | 152 | 1       | 5       | 4.19 | .926      |  |  |
| Easily accessible                    | 152 | 1       | 5       | 4.26 | .924      |  |  |
| Fully transparent                    | 152 | 1       | 5       | 4.18 | .907      |  |  |
| Impartial judgment                   | 152 | 3       | 5       | 4.38 | .698      |  |  |
| Strong execution of final order      | 152 | 1       | 5       | 4.39 | .789      |  |  |

| Systematic mechanism | 152 | 1 | 5 | 4.34  | .898 |
|----------------------|-----|---|---|-------|------|
| Valid N (listwise)   | 152 |   |   | 38.42 | 7.8  |

The above table indicates the Consumer Dispute Redressal Mean and standard deviation. The variables are an Economical redressal system, Provide Speedy trial mechanism, technically efficient for handling Complaints, Decisions are regular and consistent, Easily accessible, Fully transparent, Impartial judgment, Strong execution of final order, and Systematic mechanism. The overall mean value is 38.42.

TABLE 3: SKEWNESS AND KURTOSIS OF NATURE OF REDRESSAL SOUGHT

S- Statistic Mini- Minimum Max- Maximum

| Descriptive Statistics                |     |      |     |      |                   |              |       |              |       |  |
|---------------------------------------|-----|------|-----|------|-------------------|--------------|-------|--------------|-------|--|
|                                       | N   | Mini | Max | Mean | Std.<br>Deviation | Skewness     |       | Kurtosis     |       |  |
|                                       |     |      |     |      |                   |              | Std.  |              | Std.  |  |
|                                       | S   | S    | S   | S    | S                 | $\mathbf{S}$ | Error | $\mathbf{S}$ | Error |  |
| Compensation                          | 152 | 1    | 6   | 3.87 | 1.403             | 375          | .197  | 722          | .391  |  |
| Replacement                           | 152 | 1    | 6   | 3.47 | 1.361             | 191          | .197  | -1.412       | .391  |  |
| Re-installment                        | 152 | 1    | 6   | 3.75 | 1.754             | 051          | .197  | -1.256       | .391  |  |
| Refund of excess payment              | 152 | 1    | 6   | 3.33 | 1.500             | .019         | .197  | -1.227       | .391  |  |
| Replacement with compensation         | 152 | 1    | 6   | 3.28 | 1.895             | .293         | .197  | -1.394       | .391  |  |
| Refund with interest and compensation | 152 | 1    | 6   | 3.30 | 2.135             | .169         | .197  | -1.642       | .391  |  |
| Valid N (listwise)                    | 152 |      |     |      |                   |              |       |              |       |  |

Skewness And Kurtosis of Nature of Redressal Sought, the variables are Skewness statics Compensation -.375, Replacement -.191, Re-installment -.051, Refund of excess payment, Replacement with compensation .019, Refund with interest and compensation .293. Kurtosis value are Compensation -.722, Replacement-1.412, Re-installment -1.256, Refund of excess payment -1.227, Replacement with compensation -1.394 Refund with interest and compensation -1.642.

TABLE 4: DIFFERENCE BETWEEN THE CONSUMER DISPUTE REDRESSAL AND GENDER

|                             | ANOVA          |         |    |        |       |      |
|-----------------------------|----------------|---------|----|--------|-------|------|
|                             |                | Sum of  |    | Mean   |       |      |
|                             |                | Squares | df | Square | F     | Sig. |
| Economical redressal system | Between Groups | 12.536  | 4  | 3.134  | 4.027 | .004 |

|                                 | Within Groups  | 114.405 | 147 | .778  |       |      |
|---------------------------------|----------------|---------|-----|-------|-------|------|
|                                 | Total          | 126.941 | 151 |       |       |      |
| Provide Speedy trial mechanism  | Between Groups | 4.972   | 4   | 1.243 | 1.541 |      |
|                                 | Within Groups  | 118.547 | 147 | .806  |       | .193 |
|                                 | Total          | 123.520 | 151 |       |       |      |
| Technically efficient for       | Between Groups | 9.123   | 4   | 2.281 | 3.472 |      |
| handling Complaints             | Within Groups  | 96.554  | 147 | .657  |       | .010 |
|                                 | Total          | 105.678 | 151 |       |       |      |
| Decisions are regular and       | Between Groups | 7.796   | 4   | 1.949 | 2.355 |      |
| consistent                      | Within Groups  | 121.671 | 147 | .828  |       | .056 |
|                                 | Total          | 129.467 | 151 |       |       |      |
| Easily accessible               | Between Groups | 10.742  | 4   | 2.686 | 3.338 |      |
|                                 | Within Groups  | 118.251 | 147 | .804  |       | .012 |
|                                 | Total          | 128.993 | 151 |       |       |      |
| Fully transparent               | Between Groups | 5.122   | 4   | 1.280 | 1.581 |      |
|                                 | Within Groups  | 119.082 | 147 | .810  |       | .182 |
|                                 | Total          | 124.204 | 151 |       |       |      |
| Impartial judgment              | Between Groups | 7.433   | 4   | 1.858 | 4.127 |      |
|                                 | Within Groups  | 66.192  | 147 | .450  |       | .003 |
|                                 | Total          | 73.625  | 151 |       |       |      |
| Strong execution of final order | Between Groups | 11.003  | 4   | 2.751 | 4.866 |      |
|                                 | Within Groups  | 83.095  | 147 | .565  |       | .001 |
|                                 | Total          | 94.099  | 151 |       |       |      |
| Systematic mechanism            | Between Groups | 11.954  | 4   | 2.989 | 3.996 |      |
|                                 | Within Groups  | 109.934 | 147 | .748  |       | .004 |
|                                 | Total          | 121.888 | 151 |       |       |      |

There is no significant difference between the Consumer Dispute Redressal and Gender. Economical redressal system .004, Provide Speedy trial mechanism .193, Technically efficient for handling Complaints .010, Decisions are regular and consistent .056, Easily accessible .012, Fully transparent .182, Impartial judgment .003, Strong execution of final order .001, Systematic mechanism .004. Provide Speedy trial mechanism, fully transparent these two variables are significant value is greater than .005. So that other variables are less than the p value 0.05. Therefore, null hypothesis is rejected.

# **CONCLUSION**

From the colourful studies, it's noticed that the maximum complaints are due to insufficiency in services and to overcome this main cause there's a great necessity to regulate the sectors similar as banking, finance, insurance, electricity, telecom, real estate, etc. It's farther suggested that to streamline the perpetration of the Act in letter and spirit the grievance redressal medium should be applied rigorously in each and every association. furnishing further finances which can be created through commercial social responsibility finances, so that consumers may

escape from the clutches of this wrong of exploitation and the frugality of the country may grow effectively.

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