



## **Impact of Consumer's Awareness Regarding Consumer Rights on Their Buying Behaviour in Bilaspur District**

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### **ABSTRACT :**

The present research looks at how consumer rights awareness affects purchasing decisions in Chhattisgarh state's Bilaspur district. In order to measure consumer awareness of the four fundamental consumer rights and their purchasing behavior, the empirical study used a structured questionnaire with a five-point Likert scale to gather data from primary sources collected from a convenience sample of 118 consumers in various locations in the Bilaspur district. Overall, the results indicate a strong positive correlation between customers' purchasing behavior and their awareness of their rights. Additionally, the study showed that the four facets of consumer rights had a favorable effect on consumers' purchasing decisions. The investigation looked into whether or not consumer rights awareness is the most crucial element in influencing consumer behavior. The study's findings can be useful in understanding consumer rights and how they affect consumers' purchasing decisions. They can also serve as a resource for consumers, consumer forums, businesses, government agencies, legislators, and researchers.

**Keywords:** Consumer Awareness, Consumer Buying Behaviour, Consumer Protection, Consumer Rights, Market Exploitation.

### **1. Introduction :**

The factors that affect consumers' decisions to buy and use products are the focus of buying behavior. In other words, a variety of elements, including economic, sociocultural, demographic, psychological, and others, influence the purchasing decisions of consumers. Perception is a psychological element that influences customer purchasing decisions, and marketing initiatives are impacted by consumer perception. Consumer knowledge and awareness are now crucial factors in influencing customers' attitudes and behaviors toward products, which is necessary to support market expansion (Freeland & Nitzke, 2002; Solar et al., 2002). The mental activity that takes place independently of conscious awareness affects consumer behavior (Chartrand, 2005). Additionally, he asserted that consumer awareness—whether conscious or unconscious—occurs before human behaviors and decisions are altered, eliminated, controlled, and changed. A crucial component of assisting buyers in making informed decisions and gathering accurate information about goods and services is consumer awareness. According to Sekhar (2018), John Fitzgerald Kennedy established the four fundamental rights of consumers: the right to safety, the right to information, the right to be heard, and the freedom to make their own decisions. The rights to protection, information, choice, hearing, readdress, and consumer education were the main focuses of the Consumer Protection Act (2019) in India. John F. Kennedy's bill of four fundamental consumer rights - the right to safety, the right to information, the right to choose, and the right to be heard-is essentially covered in this paper.

Since unethical marketing practices pose a severe danger to consumers' fundamental rights, the majority of today's issues are found in the marketplace, where many customers are exploited. Newspaper articles about the harmful business practices in the Indian market became more prevalent in the Indian setting. Though attempts to curb black marketing have not been successful, the Indian government has modified the Consumer Protection Act to guarantee consumer rights for efficient market monitoring. The low level of consumer knowledge and their rights in Indian marketplaces was evident in a number of scenarios. Bilaspur is a significant market in the state of Chhattisgarh and one of the thirty-three districts. Bilaspur, one of the state's largest markets, is also having a lot of problems with consumer rights knowledge. As a result, it's important to determine how the rights of customers in the Bilaspur area affect their purchasing decisions.

It is also the duty of consumers to be aware of and combat unfair business practices. They ought to be informed of their rights under the Consumer Protection Act and file a complaint if any of those rights are violated. The connection between customer knowledge and their successful purchasing behaviour requires a thorough investigation (Ishak & Zabil, 2012). Consumer awareness has a significant influence on consumer purchasing behaviour, according to several research (Ateke & Didia, 2018; Fatima & Lodhi, 2015; McEachern & Warnaby, 2008; Thomas, 2013). As a result, research has supported the claim that "consumer awareness affects consumer behaviour." In light of this, the purpose of this study is to investigate the connection between purchasing behaviour and consumer rights knowledge. Furthermore, rationing buying behaviour is adapted as a result of knowledgeable consumer rights information. Perfect consumerism results from their logical purchasing habits and knowledge, which enable them to defend their rights as consumers and remain vigilant against potential market abuse. The following are the study's primary goals:

- To investigate how consumer rights knowledge and purchasing behaviour are related

- To assess how consumer rights awareness affects consumers' purchasing decisions

## 2. Review of Literature :

Agbonifoh and Edoreh (1986) conducted a study on the complaint behaviour and consumer awareness of all adults in Benin City, Nigeria. The study found a positive correlation between education and consumer awareness, meaning that those with higher levels of education are more likely to obtain and pay attention to information about consumer rights. Results from an experimental auction market on Spanish consumers' acceptance of organic food were examined by Solar et al. (2002). According to the report, education and awareness are now crucial for altering customers' attitudes and behaviours towards products, which is necessary for market expansion. A research on customer knowledge and behaviour was carried out by Dommeyer and Gross in 2003. According to the report, consumers know relatively little about the rules and procedures around direct marketing. Furthermore, the awareness and understanding of customers had a major influence on the actions of effective consumers. Chartrand (2005) came to the unmistakable conclusion that consumer awareness—whether conscious or unconscious—occurs before human actions and decisions are controlled, modified, eliminated, or changed. Furthermore, awareness is the only way for successful customer behaviour to manifest. According to a UK context research, customer awareness is crucial in assisting with purchasing decisions (McEachern & Warnaby, 2008). Additionally, clients learn about the crucial factors that were anticipated to affect their choices or actions (Hartlieb & Jones, 2009).

A study on the relationship between consumer awareness and knowledge and successful consumer behaviour in the Malaysian setting was carried out by Ishak and Zabil (2012). The study discovered a strong correlation between successful consumer conduct and consumer understanding of their rights. The findings also showed that ignorance results in ignorance and a reduction in the ability of consumers to defend their rights against expropriation by sellers. According to Abdolvand et al. (2014), customer awareness and knowledge are crucial factors that are anticipated to affect their choices or actions. Another study discovered a correlation between customer purchasing behaviour and consumer awareness. The investigation also noted that factors like safety, gender, age, income, education, attitude, values, environmental concern, packaging, brand, labelling, and so on affect customer awareness and further encourage consumers to buy green products (Kaur & Bhatia, 2018).

On March 15, 1962, John Fitzgerald Kennedy, the 35th President of the United States, made the notion of consumer rights and protection public. Since then, a large number of academics have studied topics pertaining to consumer protection. With the exception of a research on perceptions of consumer rights (Aslamid & Tariq, 2015), many studies have simply examined the degree of consumer knowledge and their rights without classifying the various aspects of these rights. Furthermore, only a small number of research have explicitly looked at the connection between consumer rights knowledge and purchasing behaviour (Chandra, 2011; Ishak & Zabil, 2012; Kaur & Bhatia, 2018). However, these studies have not included the categorised independent variable in the various consumer rights dimensions. Research on the influence of consumer rights and awareness on purchasing behaviour in Nepal is particularly lacking. Thus, it is anticipated that this study will close the temporal and geographical research gaps and particularly examine the connection between purchasing behaviour and consumer rights knowledge in their four fundamental aspects.

## 3. Conceptual Framework and Hypothesis :

The conceptual structure that follows has been integrated based on a survey of the literature. Alsmadi and Tariq (2015) and Isak and Zabil (2012) also support this approach.

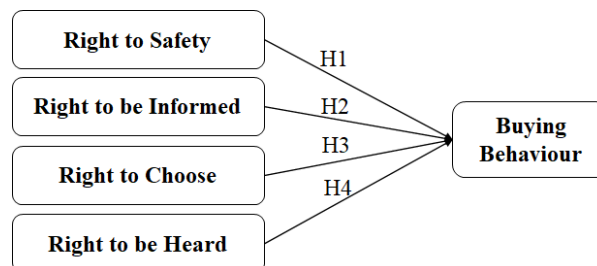


Fig. 1 - Conceptual framework.

The notion of consumer rights knowledge and purchasing behaviour is represented by the conceptual framework. Right to safety, right to be informed, right to choose and right to be heard are independent variables and buying behaviour is dependent variable. The framework also explains how consumer rights knowledge affects purchasing decisions both overall and across individual dimensions. Hence, following hypothesis were framed:

- H1: Awareness of right to safety has a significant influence on buying behaviour.  
 H2: Awareness of right to be informed has a significant influence on buying behaviour.  
 H3: Awareness of right to choose has a significant influence on buying behaviour.  
 H4: Awareness of right to be heard has a significant influence on buying behaviour.

## 4. Research Methodology :

The correlational and casual comparative research design was used in this study. A convenience sample was employed in this quantitative investigation. The core data for this study was gathered from various respondents using a standardised questionnaire. Measurement statements were all positively stated, and a five-point Likert scale was employed. Originally created in English, the surveys were sent with translations into Hindi for ease of understanding.

To ensure the content validity of all attitude statements in the research region, a small-scale pilot test was carried out prior to final data collection. The internal consistency of the entire measuring device was assessed using Cronbach's alpha for pilot test reliability. The outcome was satisfactory. As a total, the Cronbach's alpha value varied between 0.81, 0.91, and 0.94 (Nunnally, 1978). Thus, for the final data collection in this study, these all-research instruments of variable were employed. A total of 200 structured questionnaires were distributed evenly among customers based on certain demographic and geographic characteristics. Only 139 of the 200 surveys were returned, and 21 of the questions were not fully completed. Because of the useable sample size of 118, the response rate was close to 59 percent, which is a suitable proportion for analysis (Cochran, 1977). SPSS software version 23 was used to code and input the collected data. Every Likert scale question was subjected to a Cronbach alpha test. The Cronbach's alpha score for all 28 dependent and independent items in this study's reliability test was 0.96, indicating a reasonable and acceptable range of Cronbach's alpha values from 0.81 to 0.89, as shown in Table 1.

**Table 1 - Cronbach Alpha for different variables**

<i>Variables</i>	<i>No. of Items</i>	<i>No. of Item Deleted</i>	<i>No. of Items Retained</i>	<i>Cronbach Alpha</i>
Right to Safety	5	-	5	0.85
Right to be informed	5	-	5	0.81
Right to Choose	5	-	5	0.87
Right to be Heard	5	-	5	0.89
Buying Behaviour	8	-	8	0.88

The Skewness and Kurtosis tests were used to check if the data was normal. Skewness and Kurtosis threshold values are  $\pm 3$  and  $\pm 10$ , respectively (Musil et al., 2002). All of the variables' skewness and kurtosis values fall inside the criteria value. As a result, all of the study's variable data, as displayed in table 2, are normally distributed.

**Table 2 - Descriptive statistics of variables**

<i>Variables</i>	<i>Minimum</i>	<i>Maximum</i>	<i>Skewness</i>	<i>Kurtosis</i>
Right to safety	5	25	0.34	-1.16
Right to be informed	5	25	0.45	-0.93
Right to choose	5	25	0.25	-1.16
Right to be heard	5	25	0.47	-0.89
Buying behaviour	5	40	0.21	-1.04

Correlation analysis was employed in this study to investigate the connection between the independent and dependent variables. To examine the effect of awareness of rights on customers' purchasing behaviour, a multiple regression model was employed.

## 5. Analysis and Discussion :

Table 3 displays the Pearson coefficients of correlation between the studied variables. In general, correlation shows how strongly and in which direction two variables are linearly associated. The range of the correlation coefficient ( $r$ ) is -1.00 to +1.00. where 0.00 denotes the lack of a linear relationship between two variables, +1 denotes perfect positive linear correlation, and -1.00 denotes perfect negative linear correlation. According to Even and Fox (2006), there is weak correlation if  $r$  is less than 0.30, moderate correlation if  $r$  is between 0.30 and 0.60, and strong correlation if  $r$  is greater than 0.60.

**Table 3 - Correlation analysis**

<i>Variables</i>	<i>Mean</i>	<i>SD</i>	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
Right to safety	13.63	5.19	1				
Right to be informed	12.7	4.66	.846**	1			
Right to choose	13.86	5.08	.841**	.837**	1		
Right to be heard	12.22	4.99	.769**	.788**	.832**	1	
Buying behaviour	23.22	7.27	.802**	.799**	.834**	.803**	1

\*\* Correlation is significant at the 0.01 level (2 tailed)

The variables that define awareness of the right to safety and right to be informed ( $r = .846$ ,  $p < .01$ ), right to safety and right to choose ( $r = .841$ ,  $p < .01$ ), right to safety and right to be heard ( $r = .769$ ,  $p < .01$ ), right to be informed and right to choose ( $r = .837$ ,  $p < .01$ ), right to be informed and right to be heard ( $r = .788$ ,  $p < .01$ ), and right to choose and right to be heard ( $r = .832$ ,  $p < .01$ ) are all significantly correlated with independent variables, as shown in Table

3. All of the independent variables' r values were more than 0.60 in the correlation matrix's significance level test. As a result, the independent variables showed a high positive connection.

Likewise, there is a significant correlation between all independent variables and the dependent variable (buying behaviour), including awareness of the right to safety and buying behaviour ( $r = .802, p < .01$ ), the right to information and buying behaviour ( $r = .799, p < .01$ ), the right to choose and buying behaviour ( $r = .834, p < .01$ ), and the right to be heard and buying behaviour ( $r = .803, p < .01$ ). The results also showed that there was a relatively low link (association) between the right to be informed and buying behaviour ( $r = .799, p < .01$ ) and a higher relationship (association) between the right to choose and buying behaviour ( $r = .834, p < .01$ ) than other factors. All of the variables' r values in the correlation matrix test of significance level were 0.60. As a result, the independent and dependent variables have a high positive association.

In summary, correlations indicate a positive and substantial relationship between all explanatory factors and outcome variables. Knowledge of consumer rights and purchasing habits are positively correlated. Furthermore, with the highest mean value of 13.86, knowledge of the right to choose has the greatest relevance on the overall relationship of independent variables. Regression analysis is used to determine how consumer rights knowledge affects consumers' purchasing decisions. Based on the association, a multiple regression equation was created and is shown in Tables 4 and 5.

**Table 4 - Model summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.872	0.762	0.758	3.573

Predictors: (Constant), Right to Safety, Right to be Informed, Right to Choose Right to be Heard

The values of R, R<sup>2</sup>, and modified R<sup>2</sup> are shown in Table 4, together with the standard error of estimation. A high degree of correlation is shown by the R value, which is 0.872 and reflects the simple correlation. The complete variance in the dependent variable that can be accounted for by the independent variable is shown by the R<sup>2</sup> value (0.760). Thus, when taken as a whole, the independent factors that contribute to consumer awareness-the rights to safety, information, choice, and hearing-account for 76% of the variation in the dependent variable, which is purchasing behaviour.

Together with the associated degrees of freedom and mean squares, Table 5 displays the SSR (sum of the squares for regression) and SSE (sum of the squares for the residual) along with the TSS (sum of the squares for the total). The ANOVA table further displays the F value and significance level.

**Table 5 - ANOVA**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	16736.271	4	4184.068	327.736	.000
Residual	5272.59	413	12.767		
Total	22008.861	417			

*Dependent Variable: Buying Behaviour*

According to the ANOVA table above, the regression model substantially predicts the dependent variable if the significance value is less than .05 ( $p = .000$ ). The multiple regressions' ANOVA table indicates that the model is statistically significant with  $F(4,413) = 327.736, p < .01$ . The consumer awareness aspects (ARS, ARI, ARC, and ARH) have a statistically significant influence on purchasing behaviour (BB) in the research region, and the entire model fits the data well. Regression analysis details, including estimated coefficients, standard errors, and test statistic values, are provided in Table 6. t-value and p-value.

**Table 6 - Regression Coefficients of Buying Behaviour**

Model	Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Standard Error	Beta		
1	(Constant)	5.345	0.53		10.086	.000
	Right to safety	0.286	0.071	0.204	4.014	.000
	Right to be informed	0.249	0.08	0.16	3.106	.002
	Right to choose	0.443	0.079	0.31	5.629	.000
	Right to be heard	0.382	0.067	0.262	5.73	.000

*Dependent Variable: Buying Behaviour*

The regression analysis in Table 6 shows that consumer buying behaviour is positively impacted by statistically significant awareness of the dimensions of consumer rights (Right to safety  $\beta = 0.286, p < 0.01$ , Right to be informed  $\beta = 0.249, p < 0.01$ , Right to choose  $\beta = 0.443, p < 0.01$  and Right to heard

$\beta = 0.382, p < 0.01$ ). Every hypothesis that has been formed on its relationship to purchasing behaviour is either confirmed or not. According to the results of multiple regressions, consumers' purchasing behaviour is positively impacted to a greater extent when they are more aware of their rights.

The greatest influence on purchasing behaviour, according to each coefficient, is knowledge of one's right to choose. When the linear influence of other factors is controlled (i.e., holding all other independent variables constant), there is a positive 0.443-unit rise in purchasing behaviour for every unit increase in consumer knowledge of the right to choose. Awareness of the right to be heard is the next most important aspect. It has a positive correlation of 0.382 with changes in purchasing behaviour. Similarly, when all other independent variables are held constant, purchasing behaviour improves by 0.286 units for every unit increase in knowledge of the right to safety. In contrast, knowledge of the right to information is the least significant predictor, favourably impacting changes in purchasing behaviour by 0.249.

According to inferential analysis, the study's Pearson's correlation result showed a substantial positive link between purchasing behaviour and knowledge of consumer rights, including the rights to safety, information, choice, and hearing. Furthermore, the most important factor or one that is most connected with purchasing behaviour is awareness of one's right to choose. The idea that general consumer rights awareness and purchasing behaviour are positively correlated is also supported by earlier research (Agbonifoh & Edoresh, 2006; Solar et al., 2002; Thomas & Mills, 2006; McEachern & Warnaby, 2008; Ishak & Zabil, 2012; Abdolvand et al., 2014; Fatima & Lodhi, 2015; Ateke & Didia, 2018). The idea of consumer awareness (Chandra, 2011; Indirani, 2016) also supports it; higher levels of awareness result in more logical purchasing decisions, and there are clear positive correlations between a customer's general purchasing behaviour and their understanding of the many aspects of their rights.

## 6. Conclusion :

In the Bilaspur district of Chhattisgarh state, this study looked at the link between consumer rights dimensions awareness and purchasing behaviour. It also forecasted the effect of consumer rights dimensions awareness on purchasing behaviour. According to the study's findings, purchasing behaviour is positively connected and statistically significantly influenced by knowledge of consumer rights, including the rights to safety, information, choice, and heard. It indicates that a high degree of customer awareness promotes more logical purchasing decisions. The most important factor that positively influences consumer purchasing behaviour is awareness of the freedom to choose, which is followed by the rights to safety, information, and heard. This study tests and supports all four of the hypotheses, which all pertain to the relationship between consumer rights knowledge and purchasing activity.

The investigation only focused on consumer rights and was carried out in the Bilaspur district with a small sample size. The generalisation of consumer rights awareness and purchasing behaviour is not possible. Nonetheless, it may serve as a representation of all Indian customers. The government is less focused on consumerism, consumer rights, corporate social responsibility, and other marketing initiatives, and it has not been actively involved in implementing the consumer protection initiatives covered by the Consumer Protection Act (2019). As a result, consumers must raise their degree of knowledge in order to make wise purchasing decisions. Additionally, as consumers were very worried about it, additional work is required to improve the quality of consumer protection, with a particular focus on their rights to safety, information, choice, and, most importantly, hearing.

Consumer protection laws must change and remain strong in the face of several new possibilities and threats. It is anticipated that the study's findings will assist Indian policymakers and consumer forums in comprehending the level of consumer rights knowledge among farmers, students, businesspeople, and consumers in the service sector, with implications for improved business practices and more beneficial consumption. Large sample sizes can be used for future studies in a variety of regulatory, political, sociocultural, and economic contexts. Additionally, research may be done on consumer rights knowledge and how it affects purchasing decisions across a range of demographic characteristics, such as household customers, consumer ethnocentrism, and psychographic variables. Additional research may be conducted by employing the hierarchical regression approach and examining the moderating influence on purchasing behaviour.

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