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A STUDY ON CONSUMER AWARENESS WITH SPECIAL REFERENCE TO GOA

Jonus Issac D'souza¹

I. ABSTRACT

From the Barter system where needs were met through the exchange of goods without the involvement of money in the 18th century to the present era of digital currency a major revolution has taken place in the exchange of goods and services and here consumer plays a pivotal role in generating effective demand which helps in the upliftment of an economy of a country. The concept of consumer protection is not of new one, it has evolved and developed at a tremendous pace bringing into account new rights and areas in the consumer law arena. Every human being be it from birth to death is a consumer of goods and services. Being ignorant of their rights and responsibilities makes them victims of various unfair trade practices be it unfair pricing, supply of inferior products or misleading advertisements. With the broadening of the market, consumers find it tough to make appropriate choices and receive correct information about any product they purchase or any service they avail. In today's time where the aim of every seller or producer is to maximize sales and profits, they resort to various unfair or unethical practices to achieve their targets. Hence there arises a dire need to promote consumer awareness by protecting one's consumer rights at all levels in the country. Goa being the smallest state with a huge inflow of tourists annually, consumer awareness and consumer protection is in need of the hour. Enhancing consumer protection and preventing consumer detriment is something that needs to be looked upon. The present study aims to explore and analyse the perception of consumers towards consumer protection and seeks to ascertain the awareness of consumer protection among consumers in the state of Goa.

II. KEYWORDS:

Consumer rights, Consumer awareness, Consumer protection, Unfair trade practices.

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"Awareness is empowering ~ Rita Wilson"²

III. INTRODUCTION

The right to consumer protection is a basic human right. A Consumer³ is a person who purchases any goods or avails any services, or it can be said that he is a final person who consumes the utility of goods and services. They play an important role in the economic system of a country; their consumption patterns highly influence the economy and society at large. In today's modern world, he is regarded as the king, but the king himself is being manipulated by his own kingdom by being subjected to various unfair and unethical practices. The Industrial Revolution and the development of trade and commerce have led to a substantial increase in the circulation of goods and services. Concerns over consumer protection have grown as a result of dishonest business and trade practices that negatively impact the welfare of a country by inciting social unrest and thereby placing consumers in needless financial hardship. The market has become so broad, displaying a wide range of consumer goods in each sector that cater to the needs of consumers and making a choice between them becomes a concern. Keeping in mind the needs it is important that consumers are vigilant of their rights and responsibilities. Product safety, informed quality and quantity, decent pricing, satisfactory after-sales service, proper redressal of grievances and control of misleading advertisements are some of the main attributes of consumer protection. Lack of awareness and ignorance of consumer rights is something that is concerning in today's time. Considering the welfare and

² Rita Wilson Quotes. QuotesGram. (n.d.). <u>https://quotesgram.com/rita-wilson-quotes/</u> (Last visited March 10, 2024)

³ Section 2(7) of the Consumer Protection Act, 2019 defines a consumer:

[&]quot;consumer" means any person who— (i) buys any goods for a consideration which has been paid or promised or partly paid and partly promised, or under any system of deferred payment and includes any user of such goods other than the person who buys such goods for consideration paid or promised or partly paid or partly promised, or under any system of deferred payment, when such use is made with the approval of such person, but does not include a person who obtains such goods for resale or for any commercial purpose; or

⁽ii) hires or avails of any service for a consideration which has been paid or promised or partly paid and partly promised, or under any system of deferred payment and includes any beneficiary of such service other than the person who hires or avails of the services for 6 consideration paid or promised, or partly paid and partly promised, or under any system of deferred payment, when such services are availed of with the approval of the first mentioned person, but does not include a person who avails of such service for any commercial purpose.

protecting the interest of the consumers, the Consumer Protection Act was enacted. The importance of consumer protection is realised only when a consumer is subjected to unfair of unethical practices by a seller or producer of goods or services, and it is from here onwards that consumer protection plays an important role in safeguarding the rights and interests. In the case of *Development Authority V. M.K. Gupta*⁴ the Honourable Supreme Court observed that "The importance of the Consumer Protection Act lies in promoting the welfare of the society by enabling the consumer to participate directly in the market economy. It attempts to remove the helplessness of a consumer which he faces against powerful business, described as, a network of rackets or a society in which, 'producers have secured power' to 'rob the rest' and the might of the public bodies which are degenerating into storehouse of inaction where papers do not move from one desk to another as a matter of duty and responsibility, but for extraneous considerations leaving the common man helpless, bewildered and shocked."

IV. REVIEW OF LITERATURE

- (Kumar, 2016)⁵ Concluded in their study that the majority of the consumers showed low levels of awareness and low levels of utilization of consumer rights. The research was based on the initiative to study consumer awareness among the public in a backward district in Telangana, India.
- 2. (Rani and Kumar, 2014)⁶ Conducted a study on the awareness of consumers in the District of Hisar where it was concluded from the study that 18 percent of the consumers in this district had knowledge about their consumer rights. 46 percent of the consumers were aware of their consumer rights, but they were hesitant to take action against sellers or producers due to ignorance. 36 percent of the consumers were not aware of the Consumer Protection Act.

V. STATEMENT OF THE PROBLEM

⁴ Development Authority V. M.K. Gupta, 1994 (1) SCC 243.

⁵ Madugu Vijay Kumar "An assessment of consumer protection", 2, International Journal of Humanities and Social Science Studies (IJHSSS), (2016).

⁶ Rekha Rani and Arun Kumar "A study on Awareness of Consumers on District Hisar", 5, International Research Journal of Management Science and Technology, (2014).

The age of globalisation, technological advancements and the introduction of sophisticated devices have opened the doors for consumers to make a choice between a wide range of goods and services. It truly becomes an issue to identify which product or service is original or genuine. Lack of awareness of one's rights and duties make them vulnerable to such unfair and unethical practices carried out by sellers or producers whose main aim is to achieve their sales and profit targets. A plethora of issues come into existence when such stringent competition is present in today's time. The Consumer Protection Act, of 2019 guarantees six consumer rights that aim at protecting the welfare and interests of consumers. In this context, awareness plays a very important role. If only consumers are aware or vigilant of their rights, they can seek redressal for their grievances rather than being silent over it. Goa having a huge inflow of tourists every year makes it extremely important to promote consumer awareness which is in dire need to protect consumers interests. The researcher has selected the state of Goa to understand the level of consumer awareness in general.

VI. RESEARCH METHODOLOGY

The current study is based on primary data. A well-structured questionnaire was prepared for the collection of primary data through online interactions with the respondents. The method of simple random sampling was adopted for collecting data in this survey. The data was derived from the population of Goa itself. Questionnaires were prepared by way of Google Forms and were circulated to random people in the State, for which responses were obtained. The sample size of this survey consists of 160 respondents from the North and South Districts of Goa. The data collected was analysed keeping in view the objective of this survey. Pie charts and graphs have been used as tools of analysis to present the responses of the respondents and for drawing conclusions of the same.

VII. OBJECTIVES OF THE STUDY

- 1) To study the awareness and impact of the Consumer Protection Act, 2019.
- 2) To study and measure the level of consumer awareness among the consumers of the North and South Districts of Goa.

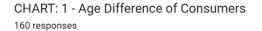
VIII. IMPORTANCE OF THE STUDY

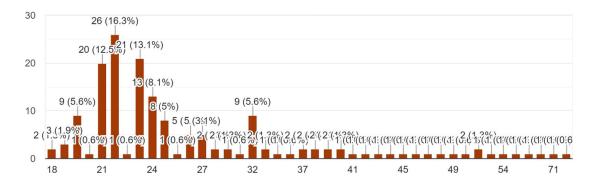
Lack of education, poverty, and lack of information are the key reasons why people are not aware of their consumer rights, and it is important to review and analyse the reasons behind such deficiency. The study focuses on analysing the mindset of consumers residing in the State of Goa. It will help in drawing a conclusion about the awareness level of consumers about their rights, duties and knowledge in general.

IX. LIMITATIONS OF THE STUDY

- 1) This study has been confined to the State of Goa only.
- 2) This study is limited to 160 responses only.

X. RESEARCH FINDINGS AND DISCUSSIONS

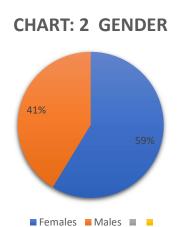




Source: Primary Data

INTERPRETATION

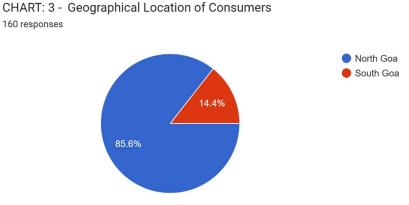
The above chart indicates the different age groups of consumers. The age group of the consumers were between 18 to 72 years. It is clear from the above chart that the maximum number of the age group of consumers was between 19 to 32 years.



Source: Primary Data

INTERPRETATION

The above chart depicts that 59 percent of Females and 41 percent of Males have responded to the given survey. It can be seen that females are the highest respondents in this survey.

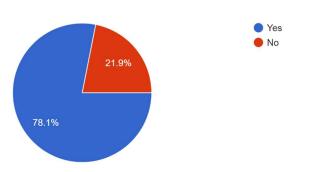


Source: Primary Data

INTERPRETATION

The above chart shows the geographical location of the consumers residing in the State of Goa. It is classified into 2 districts i.e., North Goa and South Goa. The above chart indicates 85.6 percent of the respondents are from the North of Goa, while 14.4 percent of the respondents are from the South of Goa.

CHART: 4 - Awareness level of the Provisions of the Consumer Protection Act, 2019 160 responses



Source: Primary Data

INTERPRETATION

The above chart depicts the awareness level of the provisions of the Consumer Protection Act, 2019. It is evident that 78.1 percent of the consumers are aware of the provisions of the Act, while 21.9 percent of the consumers are not aware of the provisions of the Consumer Protection Act, 2019.

CHART: 5 - Awareness level of Consumer Rights recognized under the Consumer Protection Act, 2019 160 responses • Yes • No

INTERPRETATION

Source: Primary Data

The above chart indicates the level of awareness of the consumer rights recognised under the Consumer Protection Act, 2019. It is observed that 78.8 percent of consumers

78.8%

are aware of their consumer rights, while 21.3 percent of consumers are not aware of their consumer rights recognised under the Consumer Protection Act, 2019.

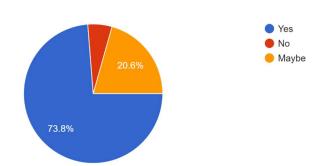


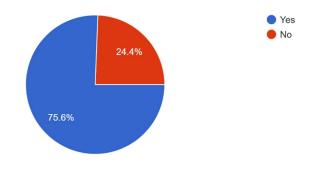
CHART: 6 - Awareness level of Consumer Duties/Responsibilities 160 responses

Source: Primary Data

INTERPRETATION

The above chart shows the level of awareness level of consumer responsibilities or duties. It is clear from the above chart that 73.8 percent of consumers are aware of their responsibilities as a consumer, while 5.6 percent of the consumers are not aware of the same and 20.6 percent of the consumers are not completely sure about their responsibilities or duties as a consumer.



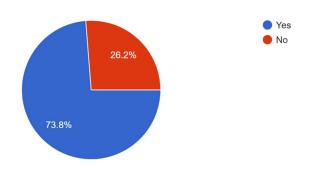


Source: Primary Data

INTERPRETATION

The above chart indicates the level of awareness of consumers of the terms "Unfair Trade Practice" and "Deficiency of service" as given under the Consumer Protection Act, 2019. It shows that 75.6 percent of consumers are aware of these terms, while 24.4 percent of consumers are not aware of the same.

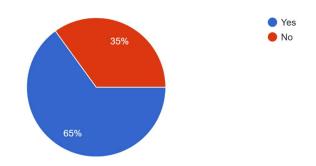
CHART: 8 - Awareness level of the Consumer Dispute Redressal Commissions situated at District and State levels in the state of Goa ? 160 responses



Source: Primary Data

INTERPRETATION

The above chart depicts the awareness level of consumers of the Consumer Dispute Redressal Commissions situated at the District and State levels in the State of Goa. It indicates that 73.8 percent of the consumers are aware of these respective redressal commissions, while 26.2 percent of the consumers are not aware of the same. CHART: 9 - Whether consumers have experienced any Fault/ Issue/ Defect / Deficiency with any product purchased or any services availed 160 responses

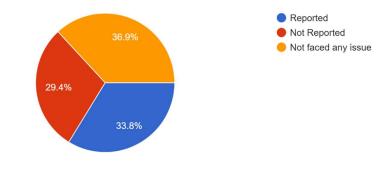


Source: Primary Data

INTERPRETATION

The above chart indicates whether consumers have experienced any fault or issue or deficiency with any product purchased, or services availed. It shows that 65 percent of the consumers have experienced such deficiency, while 35 percent of the consumers have not experienced the same.

CHART: 10 - If consumers have experienced any Fault/ Issue/ Defect / Deficiency with respect to any product or services, have they reported/ complained about the same 160 responses

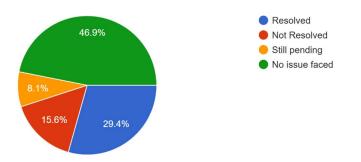


Source: Primary Data

INTERPRETATION

The above chart indicates whether the consumers have sought redressal of their grievance with respect to any product purchased or services availed. It shows that 33.8 percent of the consumers have reported their grievances, 29.4 percent of the consumers have not reported their grievances and 36.9 percent of the consumers have not faced any issues.

CHART: 11 - Whether the Issue/ Difficulty/ Grievance of consumers have been resolved with regards to any deficiency/ defect of products purchased or services availed ¹⁶⁰ responses

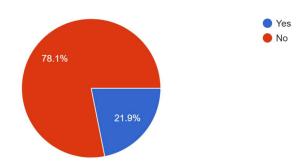


Source: Primary Data

INTERPRETATION

The above chart indicates whether the grievances of consumers are resolved or not. It shows that 29.4 percent of the consumer grievances are resolved, 15.6 percent of the consumers grievances are not resolved, 8.1 percent of the consumer grievances are still pending to be resolved and 46.9 percent of the consumers did not face any issue or grievance with regards to any product purchased or service availed.

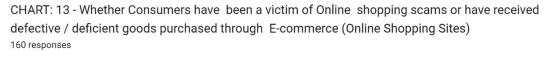
CHART: 12 - Whether consumers have been a victim of online fraud/ scams with regards to any online payment / online money transfers etc. 160 responses

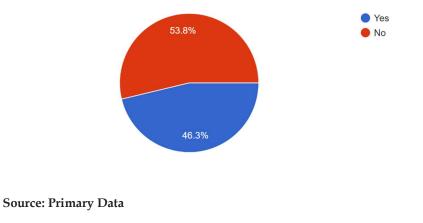


Source: Primary Data

INTERPRETATION

The above chart depicts whether consumers have been victims of online fraud or scams with regard to any online payment or online money transfers. It indicates that 78.1 percent of consumers have not been victims of online payment or money transfer scams, while 21.9 percent have been victims of online scams with regard to online payment or online money transfers.

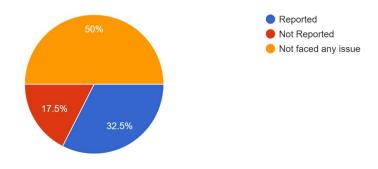




INTERPRETATION

The above chart depicts whether consumers have been victims of online shopping scams or have received defective or deficient goods purchased through E-commerce platforms. It indicates that 46.3 percent of the consumers have been victims of online shopping scams or have received defective or deficient goods purchased through E-commerce platforms, while 53.8 percent of the consumers have not been victims of the same.

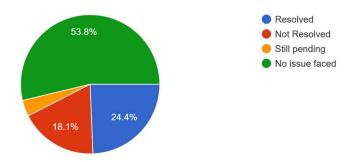
CHART: 14 - If consumers faced any issue /or have been a victim of online shopping scams through E-commerce (Online Shopping) sites, have they complained or reported about it ¹⁶⁰ responses



Source: Primary Data

INTERPRETATION

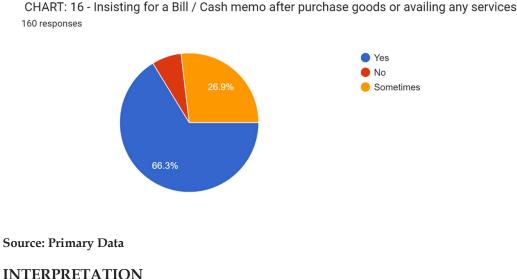
The above chart depicts if consumers have reported their grievances for online shopping scams through E-commerce platforms. It indicates that 32.5 percent of the consumers have reported their grievances, 17.5 percent of the consumers have not reported their grievances and 50 percent of the consumers did not face any issue or grievance with the same. CHART: 15 - Whether the Issue / Difficulty / Grievance of consumers have been resolved for the Defeciencies faced through E-commerce (Online Shopping) sites? 160 responses



Source: Primary Data

INTERPRETATION

The above chart depicts whether the grievances or issues faced by consumers through E-commerce platforms have been redressed or not. It shows that 24.4 percent of the consumers grievances have been resolved, 18.1 percent of the grievances of consumers have not been resolved, 3.7 percent of the grievances are still pending to be resolved and 53.8 percent of the consumers opined that they have not faced any issue or grievance.



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The above chart reveals whether consumers insist on a bill or cash memo after they purchase goods or avail of any service. It shows that 66.3 percent of the consumers insist on a bill or cash memo, 6.9 percent of the consumers do not insist on the same, while 26.9 percent of the consumers occasionally insist on a bill or cash memo after they purchase goods or avail any services.

CHART: 17 - Whether consumers look for the MRP (Maximum Retail Price), ISI mark, Expiry date, etc. before they purchase a product 160 responses • Yes • No • Sometimes

Source: Primary Data

INTERPRETATION

The above chart depicts whether consumers look for product attributes before they purchase any product, some of which include the Maximum Retail Price (MRP), ISI Mark, Expiry date, etc. 87.5 percent of the consumers agree that they look for the above product attributes, while 3.1 percent of the consumers do not look for the same and 9.4 percent of the consumers occasionally look for such product attributes before, they purchase any product.

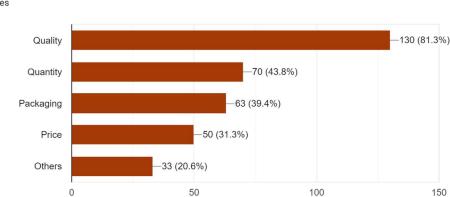
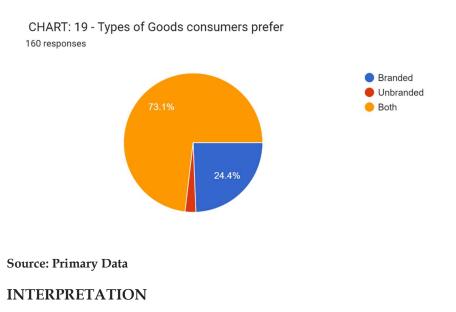


CHART: 18 - Most common types of Defects consumers often find in a good 160 responses

Source: Primary Data

INTERPRETATION

The above chart indicates the most common types of defects that consumers often find in a product. It shows that 81.3 percent of consumers find quality as a major defect in a product, 43.8 percent of the consumers find quantity as a defect in a product, 39.4 percent of consumers find packaging as a common defect of a product, 31.3 percent of the consumers find price as a common defect and 20.6 percent of the consumers cite other reasons for most common defects in a product.



The above chart depicts the types of goods which consumers prefer. It indicates that 24.4 percent of the consumer prefer branded goods, 2.5 percent of consumers prefer unbranded goods and 73.1 percent if the consumers prefer both, branded and unbranded goods.

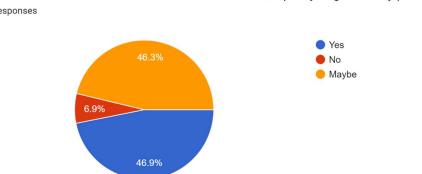


CHART: 20 - Whether consumers are satisfied with the quality of goods they purchase 160 responses

Source: Primary Data

INTERPRETATION

The above chart depicts if consumers are satisfied with the quality of goods they purchase. It indicates that 46.9 percent of the consumers are satisfied with the goods they purchase, 6.9 percent of the consumers are not satisfied with the quality of the goods, and 46.3 percent of the consumers are not sure if they are satisfied with the quality of the goods they purchase.

CHART: 21 - Need for Consumer Awareness Programmes to be carried out in Goa on a large scale 160 responses



Source: Primary Data

INTERPRETATION

The above chart depicts the need to carry out consumer awareness programmes in the State of Goa. It shows that 97.5 percent of the consumers agree with the need to carry out consumer awareness programmes on a large scale, while 2.5 percent of the consumers do not agree with the need to carry out awareness programmes in the State.

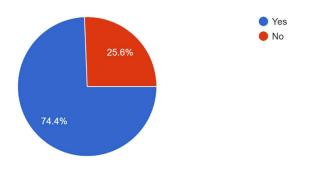


CHART: 22 - Whether consumers tally their bills with the goods they purchase 160 responses

Source: Primary Data

INTERPRETATION

The above chart reveals whether consumers tally their bills with the goods they purchase. It indicates that 74.4 percent of the consumers tally their bills, while 25.6

percent of the consumers opined that they do not tally their bills with the goods they purchase.

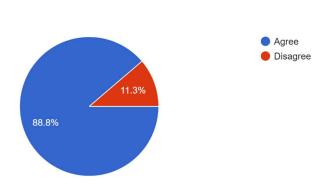


CHART: 23 - Whether sellers in Goa use unfair/ unethical methods / strategies to sell their products 160 responses

Source: Primary Data

INTERPRETATION

The above chart indicates if sellers in Goa use unfair or unethical methods or strategies to sell their products, it shows that 88.8 percent of the consumers agree that sellers in Goa resort to such unfair strategies to sell their products, while 11.3 percent of the consumers disagree on the same.

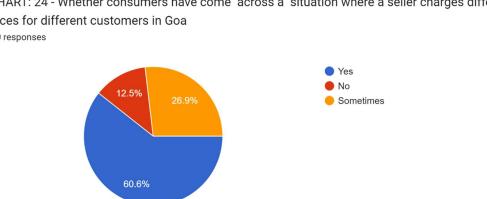


CHART: 24 - Whether consumers have come across a situation where a seller charges different prices for different customers in Goa 160 responses

Source: Primary Data

INTERPRETATION

The above chart depicts if consumers have come across situations where a seller charges different prices for different customers in the State of Goa. It shows that 60.6 percent of the consumers agree that seller's resort to such unfair pricing practices for different consumers, 12.5 percent of the consumers disagree with the same and 26.9 percent of the consumers are of the view that sellers occasionally resort to such unfair pricing practices.

CHART: 25 - Need for educating every Goan irrespective from where they belong with respect to their Consumer Rights and Duties/Responsibilities 160 responses

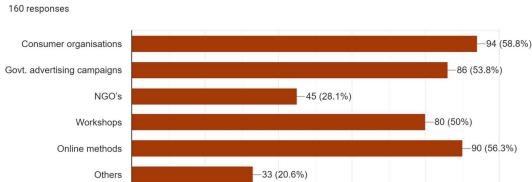


Source: Primary Data

INTERPRETATION

The above chart depicts the need for educating every consumer in the State of Goa with respect to their rights and duties irrespective of where they belong. It reveals that 99.4 consumers agree to such a measure of educating every Goan with respect to their consumer rights and duties, while 0.6 percent disagree with the same.

100



40

60

80

CHART: 26 - Effective modes of creating Consumer Awareness in Goa

20

Source: Primary Data

INTERPRETATION

0

The above chart depicts the effective modes for creating consumer protection awareness in the State of Goa. It shows that a majority of the consumers i.e., 58.8 percent agree that awareness could be done by the involvement of consumer organisations. 56.3 percent of the consumers are of the view that awareness by online methods is an effective method of creating awareness. 53.8 percent of the consumers opined that consumer awareness could be created through Government advertising campaigns. 50 percent of the consumers feel that conducting workshops is an effective mode for creating awareness. 28.1 percent of the consumers are of the view that awareness can be achieved through NGO's and 20.6 percent of the consumers vote that any other effective methods may be used for creating awareness.

XI. RESULTS AND DISCUSSION

The above study includes the age distribution of consumers, ranging from 18 to 72 years old. The largest proportion of consumers falls within the 19 to 32 age group. It reveals that 85.6% of respondents reside in North Goa, while 14.4% are from South Goa. The study shows the awareness level of consumers regarding the provisions of the Consumer Protection Act, 2019. Approximately 78.1% of consumers are aware of these provisions, while 21.9% are not aware. It shows that 78.8% of consumers are aware aware of their Consumer rights, while 21.3% are not. Also, it showed that 73.8% of

consumers are aware of their responsibilities, 5.6% are not aware, and 20.6% are unsure about their duties as consumers. The above study reflected awareness level of Consumer Dispute Redressal Commissions in Goa. It indicated that 73.8% of consumers are aware of these commissions, while 26.2% are not. The study shows whether consumers have faced any faults, issues, or deficiencies with products purchased or services availed. It reveals that 65% of consumers have experienced such deficiencies, while 35% have not. It reveals that 33.8% of consumers have reported grievances, 29.4% have not reported any grievances, and 36.9% have not faced any issues. Approximately 29.4% of grievances are resolved, 15.6% remain unresolved, 8.1% are pending for resolution, and 46.9% of consumers did not face any issues or grievances with their purchases or services. The study also showed whether consumers have been victims of online fraud or scams related to online payments or money transfers. It shows that 78.1% of consumers have not experienced such scams, while 21.9% have been victims of online scams in this regard. In this study the resolution status of consumer grievances with E-commerce platforms was evident. Approximately 24.4% of grievances have been resolved, 18.1% remain unresolved, 3.7% are pending resolution, and 53.8% of consumers have not faced any issues or grievances. The study also indicated that 66.3% of consumers consistently request a bill or cash memo, 6.9% do not insist on it, and 26.9% occasionally ask for a bill or cash memo, also it shows that 87.5% of consumers typically consider product attributes like Maximum Retail Price (MRP), ISI Mark, and expiry date before making a purchase. 9.4% occasionally consider these attributes, while only 3.1% deny doing so. The study reveals that the majority of consumers, 81.3%, commonly identify product quality as a major defect. It is evident from this study that 24.4% of consumers prefer branded goods, 2.5% prefer unbranded goods, and the majority, 73.1%, prefer both branded and unbranded goods. The study displayed the consumer satisfaction with the quality of goods purchased. It shows that 46.9% of consumers are satisfied with their purchases, 6.9% are dissatisfied with the quality, and 46.3% are unsure about their satisfaction level with the quality of goods purchased. With regards to awareness, it indicates that 97.5% of consumers agree that there is a necessity to conduct consumer awareness programs on a large scale, while only 2.5% of consumers do not agree with this need. The study shows that 74.4% of consumers do tally their bills, while 25.6% of consumers do not. The study indicates that the majority of consumers in Goa, 88.8%, believe that seller's resort to unfair or unethical strategies to sell their products, while 11.2% disagree with this assertion, it also reveals that sellers in Goa are charging different prices for different customers, 60.6% of consumers agree such practices occur, 12.5% disagree, and 26.9% believe this occasionally occurs. The study revealed that 58.8% of consumers believe that the involvement of consumer organizations would be an effective mode for raising awareness.

XII. CONCLUSION

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Informed consumers are empowered consumers. Consumer education and awareness will ensure a well-built consumer-centric base which will contribute to a healthy and vibrant market economy. From the above data, it can be concluded that consumer awareness in the State of Goa is in need of the hour. Even though the majority of the respondents are aware of their rights and responsibilities, it is necessary that the unaware population be educated about the provisions of the Consumer Protection Act, 2019. Many consumers have been victims of online and offline frauds, and their grievances are not resolved, one of the major reasons being lack of awareness. Promoting consumer awareness to the uneducated sections will bring a huge change in the society at large and it is the government who plays a key role in protecting the rights and interests of the consumers. Some of the key initiatives that can be taken up by the government to protect the rights and interests of consumers is by conducting educational campaigns which will help in spreading awareness about consumers rights and responsibilities. These campaigns can provide information on how consumers can identify deceptive practices, exercise their rights when purchasing goods or services, and make informed decisions. Education or awareness should not only be limited to rights and responsibilities but also the legislation dealing with consumer protection, consumers should be made aware of the provisions of the Consumer Protection Act, 2019. It is of dire importance that consumers are educated about the redressal mechanisms available to them in case they face any deficiency. Next, the Government can collaborate with manufacturers, and industries to develop and update safety regulations in response to new technological advancements and the emerging risks attached to it, which will in turn ensure product safety standards. Next awareness initiatives in ecommerce platforms are also in need of the hour in today's time. The State governments can come up with online campaigns of what precautions a consumer can take to protect himself from unfair trade practices and how can one be vigilant while transacting online on these platforms. It is only when a consumer is aware of his rights and duties he can seek redressal, that is where consumer protection awareness plays a major role.

XIII. REFERENCES

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