

Consumer Awareness Under the Consumer Protection Act, 2019: An Empirical Assessment of Consumer Rights, Dispute Redressal Mechanisms, And Penalties Among Respondents with Commerce Education

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ABSTRACT: Consumer awareness plays a vital role in safeguarding consumer interests and promoting fair trade practices in an increasingly digital and competitive marketplace. The enactment of the Consumer Protection Act, 2019 has strengthened the legal framework for consumer protection in India by introducing provisions relating to consumer rights, product liability, e-commerce regulation, consumer dispute redressal mechanisms, and penalties for unfair trade practices. However, the effectiveness of these provisions largely depends on consumers' awareness and understanding of the legislation. The present study examines the level of awareness regarding the Consumer Protection Act, 2019, consumer rights, consumer dispute redressal mechanisms, and penalties and offences among respondents who have studied or completed Commerce education. The study adopted a descriptive research design, and primary data were collected from 120 respondents using a structured questionnaire. Respondents were selected through convenience and snowball sampling techniques. Descriptive statistics, including mean, standard deviation, coefficient of variation, and mean percentage score, were used to assess awareness levels, while inferential statistical tools such as the one-sample *t*-test and Welch's one-way ANOVA were employed to test the hypotheses. The findings reveal that respondents possess a high level of awareness regarding the Consumer Protection Act, consumer rights, and penalties and offences, while demonstrating a satisfactory level of knowledge concerning consumer dispute redressal mechanisms. The one-sample *t*-test confirmed that the awareness levels were significantly higher than the neutral benchmark, whereas Welch's ANOVA indicated that age did not significantly influence respondents' awareness or knowledge. The study concludes that respondents with a Commerce background exhibit a favourable level of consumer awareness; however, greater emphasis on practical aspects such as grievance redressal procedures and digital complaint mechanisms is required. The findings provide useful insights for policymakers, educational institutions, and regulatory authorities in strengthening consumer education and promoting informed consumer behaviour.

KEYWORDS: Consumer Awareness, Consumer Protection Act 2019, Consumer Rights, Consumer Dispute Redressal & Commerce Education

I. INTRODUCTION

Consumers occupy a central position in every economy, as all production, distribution, and marketing activities are ultimately aimed at satisfying their needs and preferences. The rapid growth of globalization, technological advancements, digital transactions, and e-commerce has transformed the modern marketplace by providing consumers with greater choice, convenience, and accessibility. However, these developments have also increased consumers' exposure to challenges such as misleading advertisements, defective products, unfair trade practices, privacy concerns, counterfeit goods, and online fraud. In such a dynamic environment, consumer awareness has become an essential prerequisite for protecting consumer interests and ensuring fair market practices.

Consumer awareness refers to the knowledge and understanding that consumers possess regarding their rights, responsibilities, and the legal mechanisms available for protecting themselves against unfair business practices. An informed consumer can make rational purchasing decisions, identifying deceptive practices, and seeking appropriate legal remedies whenever consumer rights are violated. Consequently, consumer awareness not only safeguards individual interests but also promotes ethical business conduct, market transparency, accountability, and healthy competition.

Recognizing the growing need to protect consumers, the Government of India enacted the Consumer Protection Act, 1986, which

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established a legal framework for safeguarding consumer rights and providing a simple, speedy, and inexpensive system for resolving consumer disputes. To address the challenges arising from digital commerce and changing market practices, the legislation was subsequently replaced by the Consumer Protection Act, 2019. The new Act introduced several significant reforms, including provisions relating to product liability, regulation of e-commerce, misleading advertisements, mediation, and the establishment of the Central Consumer Protection Authority (CCPA), thereby strengthening consumer protection in the digital era. Despite the existence of a comprehensive legal framework, consumer exploitation continues due to inadequate awareness of consumer rights, grievance redressal mechanisms, and the legal remedies available under the Act. Many consumers remain unfamiliar with practical aspects such as filing complaints, the functioning of consumer commissions, the E-Daakhil portal, and the penalties prescribed for violations of consumer rights. As a result, consumers often fail to exercise their legal rights or seek appropriate remedies against unfair trade practices.

The respondents selected for the present study have either studied Commerce as their main discipline or have completed their Commerce education and are therefore expected to possess a comparatively better understanding of consumer protection laws and consumer rights. However, the extent of their actual awareness regarding the Consumer Protection Act, 2019, consumer rights, consumer dispute redressal mechanisms, and penalties and offences under the Act remains uncertain. Assessing their level of awareness is important for identifying existing knowledge gaps and evaluating the effectiveness of commerce education in promoting consumer literacy. Against this background, the present study examines the level of consumer awareness regarding the Consumer Protection Act, consumer rights, consumer dispute redressal mechanisms, and penalties and offences among respondents with a Commerce background. The findings are expected to provide useful insights for strengthening consumer education, enhancing legal awareness, and promoting informed and responsible consumer behaviour.

II. REVIEW OF LITERATURE

Recent research on consumer protection has shifted its focus from traditional legal interpretations to digital consumer rights, consumer awareness, and the effectiveness of regulatory mechanisms in the evolving marketplace. Goel, Khandelwal, and Ramachandran (2025), through a systematic review of three decades of consumer protection literature, identified major research themes including consumer rights, grievance redressal mechanisms, digital transactions, financial services, and regulatory governance. Their study highlighted a growing emphasis on consumer empowerment in the context of e-commerce, while also pointing out the need for greater empirical research on consumer awareness and behavioural responses.

Chatterjee and Singh (2025) critically examined the Consumer Protection Act, 2019 in comparison with international consumer protection frameworks. The study observed that the Act significantly strengthened consumer rights through provisions relating to product liability, regulation of e-commerce, misleading advertisements, and the establishment of the Central Consumer Protection Authority (CCPA). However, the authors noted that the effectiveness of these reforms largely depends on consumers' awareness of their legal rights and the proper enforcement of the legislation.

Tamilmani and Archana (2025) reviewed the evolution of consumer rights and awareness in India from 1986 to 2025 and reported that consumer education, technological advancement, and legal reforms have substantially improved awareness levels. Nevertheless, the study found that disparities continue to exist among different socio-economic groups regarding knowledge of consumer rights and grievance redressal procedures, particularly in the context of digital transactions.

Longkumer, Prabhakar, and Faishal (2025) analysed government initiatives aimed at enhancing consumer rights awareness in India. Their review concluded that campaigns such as *Jago Grahak Jago*, digital grievance portals, and awareness programmes have positively influenced consumer knowledge. However, the authors emphasized that legal literacy and active utilization of consumer protection mechanisms remain inadequate, particularly among young consumers and rural populations.

Overall, the recent literature indicates that consumer protection research has increasingly concentrated on digital consumer behaviour, online grievance redressal, regulatory reforms, and consumer empowerment. Although India possesses a robust legislative framework under the Consumer Protection Act, 2019, empirical evidence consistently suggests that inadequate awareness, limited legal literacy, and insufficient utilization of consumer redressal mechanisms continue to hinder effective consumer protection.

Research Gap

The review of recent literature reveals that most contemporary studies have focused on the legal reforms introduced by the Consumer Protection Act, 2019, digital consumer rights, e-commerce regulation, and the evolution of consumer protection policies. Existing research predominantly comprises systematic reviews, legal analyses, and policy-oriented discussions, with relatively fewer empirical studies assessing the actual level of consumer awareness. Although several studies have examined consumer awareness among the public and student populations, very limited empirical research has specifically investigated the level of awareness among individuals who have studied Commerce as their main discipline or have completed commerce education. Given their academic background, this group is expected to possess relatively higher knowledge of consumer protection laws and consumer rights, making it important to evaluate whether such educational exposure translates into greater consumer

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awareness. Furthermore, existing studies have rarely examined awareness of the Consumer Protection Act, 2019, consumer rights, consumer dispute redressal mechanisms, and penalties and offences within a single empirical framework. Therefore, the present study seeks to bridge these gaps by empirically examining these dimensions of consumer awareness among respondents with a Commerce background, thereby contributing to the literature on consumer protection, consumer education, and legal awareness.

III. STATEMENT OF THE PROBLEM

In today's rapidly evolving marketplace, consumers are increasingly confronted with issues such as misleading advertisements, defective products, unfair trade practices, online fraud, and deficient services. Although the Consumer Protection Act, 2019 provides a comprehensive legal framework to safeguard consumer interests and offers accessible mechanisms for grievance redressal, the effectiveness of these provisions largely depends on consumers' awareness of their rights, responsibilities, and the legal remedies available to them. Inadequate knowledge of consumer rights, dispute redressal mechanisms, and penalties for consumer law violations often prevents consumers from exercising their rights and seeking justice against unfair practices.

The respondents selected for the present study have either studied Commerce as their main discipline or have completed their Commerce education and are therefore expected to possess a relatively better understanding of consumer protection laws and consumer rights. However, the extent of their actual awareness regarding the Consumer Protection Act, 2019, consumer rights, consumer dispute redressal mechanisms, and penalties and offences under the Act remains uncertain. Assessing their level of awareness is essential for identifying existing knowledge gaps and evaluating the effectiveness of commerce education in promoting consumer literacy. Therefore, the present study seeks to examine the level of consumer awareness among respondents with a Commerce background and provide insights that may help strengthen consumer education and enhance informed consumer behaviour.

IV. SIGNIFICANCE OF THE STUDY

The present study is significant as it contributes to understanding the level of awareness regarding the Consumer Protection Act, 2019, consumer rights, consumer dispute redressal mechanisms, and penalties and offences among respondents who have studied or completed Commerce education. An informed consumer is better equipped to make rational purchasing decisions, identify unfair trade practices, and effectively utilize the legal remedies available under consumer protection legislation. The findings of the study are expected to assist policymakers, educational institutions, regulatory authorities, and consumer welfare agencies in identifying existing gaps in consumer awareness and formulating appropriate strategies to strengthen consumer education and legal literacy. The study also provides empirical evidence on the effectiveness of commerce education in promoting consumer awareness and contributes to the existing literature on consumer protection and consumer behaviour. Furthermore, the findings are expected to support initiatives aimed at enhancing consumer empowerment, encouraging informed consumer decision-making, and fostering ethical business practices in an increasingly digital and competitive marketplace.

V. OBJECTIVES OF THE STUDY

The study was undertaken with the following objectives:

1. To examine the level of awareness of respondents regarding the Consumer Protection Act, 2019.
2. To assess respondents' knowledge of consumer rights under the Consumer Protection Act, 2019.
3. To evaluate respondents' awareness of the consumer dispute redressal mechanisms available under the Consumer Protection Act, 2019.
4. To examine respondents' awareness of the penalties and offences prescribed under the Consumer Protection Act, 2019.
5. To analyse whether respondents' age has a significant influence on their awareness of the Consumer Protection Act, knowledge of consumer rights, awareness of consumer dispute redressal mechanisms, and awareness of penalties and offences.

VI. RESEARCH METHODOLOGY

The study adopted a descriptive research design to examine the level of consumer awareness regarding the Consumer Protection Act, 2019, consumer rights, consumer dispute redressal mechanisms, and penalties and offences. Primary data were collected using a structured questionnaire administered to 120 respondents from two districts of Kerala – Thrissur and Ernakulam, who had either studied Commerce as their main discipline or had completed their Commerce education. The respondents were selected using convenience and snowball sampling techniques. Secondary data were collected from books, research articles, government reports, official websites, and electronic journals. The collected data were analysed using both descriptive and inferential statistical techniques. Descriptive statistics such as frequency distribution, percentage analysis, mean, standard deviation, coefficient of variation (CV), and mean percentage score (MPS) were used to summarize the data, while inferential statistical tools, including the one-sample *t*-test and Welch's one-way ANOVA, were employed to test the hypotheses and examine differences among the respondents.

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VII. DATA ANALYSIS AND INTERPRETATION

Table 1 presents the demographic profile of the 120 respondents included in the study. The majority of the respondents belonged to the 18–25 years age group (66.7%), followed by the 26–35 years age group (15.8%), while respondents aged 36–50 years accounted for 10.0% and those below 18 years constituted 7.5%. With respect to gender, female respondents formed the majority of the sample (64.2%), whereas male respondents represented 35.8%. In terms of occupation, students constituted the largest group (55.8%), followed by salaried employees (22.5%), respondents in the other category (16.7%), and self-employed individuals (5.0%). This indicates that the study predominantly captured the perceptions of young student respondents.

Table 1: Demographic Profile of Respondents

	No. of respondents	Percentage
Below 18	9	7.5
18-25	80	66.7
Age 26-35	19	15.8
36-50	12	10
	120	100
Female	77	64.2
Gender Male	43	35.8
	120	100
Student	67	55.8
Salaried	27	22.5
Occupation Self employed	6	5
Other	20	16.7
	120	100
Below 25000	82	68.3
25000 - 50000	22	18.3
Monthly income 50000 - 75000	6	5
75000 - 100000	4	3.3
Above 100000	6	5
	120	100
Higher secondary	14	11.7
Undergraduate	55	45.8
Educational qualification Postgraduate	44	36.7
Doctorate	1	0.8
Other	6	5
	120	100

Source: Primary Data

Regarding monthly income, a significant majority of the respondents (68.3%) reported an income of below ₹25,000, followed by 18.3% earning between ₹25,000 and ₹50,000. Respondents with monthly incomes of ₹50,000–₹75,000 and above ₹1,00,000 each constituted 5.0%, while only 3.3% reported incomes between ₹75,000 and ₹1,00,000. With respect to educational qualification, undergraduates accounted for the largest proportion of respondents (45.8%), followed by postgraduates (36.7%), higher secondary respondents (11.7%), and those with other qualifications (5.0%). Only 0.8% of the respondents possessed a doctoral qualification. Overall, the demographic profile indicates that the study was largely represented by young, female, student respondents with undergraduate-level education and relatively lower monthly income, providing valuable insights into the perceptions of this important consumer segment.

LIKERT SCALE ANALYSIS

A five-point Likert scale was employed to measure respondents' opinions, attitudes, and awareness regarding consumer rights, consumer protection, and related practices. Respondents indicated their level of agreement with a series of statements using five response categories: Strongly Agree (5), Agree (4), Neutral (3), Disagree (2), and Strongly Disagree (1). The responses were analysed by computing the mean score, standard deviation, coefficient of variation, and Mean Percentage Score (MPS) for each statement to evaluate the overall level of awareness and perception. Higher mean scores and MPS values indicate greater consumer awareness and more positive attitudes towards consumer protection, whereas lower scores reflect comparatively lower levels of awareness or agreement. The Likert scale thus provides a reliable and effective method for assessing respondents' perceptions and

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awareness regarding consumer protection.

Table 2: Basic Awareness of the Act

Statements	Mean	SD	CV%	MPS (%)	Level of satisfaction
I am aware that the Consumer Protection Act, 2019 protects the rights of consumers	3.78	1.03	27.12	75.67	High
I know that the Act covers both goods and services	3.74	0.94	25.24	74.83	High
I am aware of the changes introduced in the 2019 amendment compared to the earlier Act	3.57	0.96	27.02	71.33	High
I know that unfair trade practices are prohibited under the Act	3.78	0.96	25.47	75.50	High
I know that misleading advertisements are punishable under the Act	3.81	0.96	25.21	76.17	High

Source: Primary data

Standard Deviation (SD), CV – Coefficient of Variation, MPS - Mean percentage score

The results presented in Table 2 indicate that the respondents possess a high level of basic awareness regarding the provisions of the Consumer Protection Act, 2019. Among the five statements, the highest mean score was recorded for the statement "I know that misleading advertisements are punishable under the Act" (Mean = 3.81; MPS = 76.17%), followed closely by "I am aware that the Consumer Protection Act, 2019 protects the rights of consumers" (Mean = 3.78; MPS = 75.67%) and "I know that unfair trade practices are prohibited under the Act" (Mean = 3.78; MPS = 75.50%). Awareness that the Act covers both goods and services also received a high mean score (Mean = 3.74; MPS = 74.83%). These findings suggest that respondents are generally familiar with the fundamental objectives and key provisions of the Consumer Protection Act, 2019.

Among the statements, awareness regarding the changes introduced under the Consumer Protection Act, 2019 compared to the earlier Act recorded the lowest mean score (Mean = 3.57; MPS = 71.33%), although it still falls within the high awareness category. The standard deviation values (0.94–1.03) and coefficients of variation (25.21%–27.12%) indicate relatively low variation in responses, suggesting a reasonable degree of consistency among respondents. Overall, the findings reveal that the respondents have a satisfactory level of knowledge about the basic provisions of the Consumer Protection Act, 2019, while comparatively lower awareness of the legislative changes indicates the need for greater dissemination of information regarding the updated features and reforms introduced under the Act.

Table 3: Knowledge of Consumer Rights

Statements	Mean	SD	CV%	MPS (%)	Level of satisfaction
I am aware of the Right to Safety under the Consumer Protection Act	3.82	0.97	25.31	76.33	High
I am aware of the Right to be Informed about the quality and price of the products	3.84	0.89	23.04	76.83	High
I am aware of the Right to be Heard regarding consumer complaints	3.69	0.99	26.81	73.83	High
I know about the Right to Consumer Education	3.68	1.01	27.47	73.50	High

Table 3 shows that the respondents possess a high level of awareness regarding consumer rights under the Consumer Protection Act, 2019. Among the various rights, the highest level of awareness was observed for the Right to be Informed about the quality and price of products (Mean = 3.84; MPS = 76.83%), followed closely by the Right to Safety (Mean = 3.82; MPS = 76.33%). These findings indicate that respondents are well aware of their entitlement to receive safe products and accurate information regarding the quality, quantity, price, and other essential characteristics of goods and services. Awareness of the Right to be Heard also remained high (Mean = 3.69; MPS = 73.83%), suggesting that respondents recognize their right to voice grievances and seek redress for consumer-related issues.

Among the rights examined, the Right to Consumer Education recorded the lowest mean score (Mean = 3.68; MPS = 73.50%), although it still falls within the high awareness category. The standard deviation values (0.89–1.01) and coefficients of variation (23.04%–27.47%) indicate relatively low variability in responses, reflecting a fair degree of consistency among the respondents. Overall, the findings suggest that respondents possess a satisfactory understanding of the major consumer rights guaranteed under the Consumer Protection Act, 2019. However, comparatively lower awareness regarding the Right to Consumer Education

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highlights the need for greater educational initiatives and awareness programmes to strengthen consumers' knowledge of their rights and responsibilities.

Table 4: Knowledge of Consumer Dispute Redressal Mechanism

Statements	Mean	SD	CV%	MPS (%)	Level of satisfaction
I am aware of the three-tier consumer dispute redressal system (District, State, National Commissions)	3.66	1.02	27.90	73.17	High
I know that consumers can file complaints online through the E-Daakhil Portal	3.58	1.05	29.18	71.67	High
I know the monetary jurisdiction for filing a complaint in District Consumer Commission	3.74	0.88	23.53	74.83	High
I am aware of the time limit for filing a complaint under the Act	3.49	0.98	28.16	69.83	High
I know that consumers can represent cases without a lawyer	3.73	0.92	24.74	74.50	High

Table 4 indicates that the respondents have a high level of awareness regarding the consumer dispute redressal mechanism available under the Consumer Protection Act, 2019. The highest mean score was recorded for the statement "I know the monetary jurisdiction for filing a complaint in the District Consumer Commission" (Mean = 3.74; MPS = 74.83%), followed closely by "I know that consumers can represent cases without a lawyer" (Mean = 3.73; MPS = 74.50%) and "I am aware of the three-tier consumer dispute redressal system (District, State, and National Commissions)" (Mean = 3.66; MPS = 73.17%). These findings suggest that respondents possess a satisfactory understanding of the institutional framework for consumer dispute resolution and are aware that consumer complaints can be pursued without the mandatory assistance of legal professionals.

Among the statements, awareness regarding the E-Daakhil Portal for online filing of consumer complaints (Mean = 3.58; MPS = 71.67%) and the statutory time limit for filing a complaint under the Act (Mean = 3.49; MPS = 69.83%) was comparatively lower, although both still fall within the high awareness category. The standard deviation values (0.88–1.05) and coefficients of variation (23.53%–29.18%) indicate relatively low dispersion in responses, reflecting a reasonable degree of consistency among respondents. Overall, the findings reveal that respondents are generally aware of the consumer dispute redressal mechanism established under the Consumer Protection Act, 2019. However, the comparatively lower awareness of the E-Daakhil Portal and the limitation period for filing complaints suggests the need for greater public awareness campaigns and educational initiatives to improve consumers' practical knowledge of the grievance redressal process.

Table 5: Awareness of Penalties and Offences

Statements	Mean	SD	CV%	MPS (%)	Level of satisfaction
I know that manufacture can be penalized for defective products	3.75	0.92	24.40	75.00	High
I am aware that celebrities can be penalized for endorsing misleading advertisement	3.62	1.06	29.26	72.33	High
I understand that e-commerce platforms are also accountable under the Act	3.70	1.00	26.94	74.00	High
I am aware that product liability claims can be made for harm caused by defective products	3.69	0.96	25.89	73.83	High

Source: Primary data

Table 5 reveals that the respondents possess a high level of awareness regarding penalties and offences under the Consumer Protection Act, 2019. The highest mean score was recorded for the statement "I know that manufacturers can be penalized for defective products" (Mean = 3.75; MPS = 75.00%), indicating that respondents are well aware of the legal consequences for supplying defective goods. This was followed by awareness that e-commerce platforms are also accountable under the Act (Mean = 3.70; MPS = 74.00%) and that product liability claims can be made for harm caused by defective products (Mean = 3.69; MPS = 73.83%). These findings suggest that respondents have a satisfactory understanding of the accountability of manufacturers, sellers, and digital marketplaces in protecting consumer interests.

Among the statements, awareness that celebrities can be penalized for endorsing misleading advertisements recorded the lowest mean score (Mean = 3.62; MPS = 72.33%), although it also falls within the high awareness category. The standard deviation values (0.92–1.06) and coefficients of variation (24.40%–29.26%) indicate relatively low variability in responses, reflecting a

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reasonable degree of consistency among respondents. Overall, the findings indicate that respondents possess a good level of awareness regarding the penalties and liabilities prescribed under the Consumer Protection Act, 2019. However, comparatively lower awareness of the legal accountability of celebrity endorsers highlights the need for greater public education on the expanded provisions of the Act relating to misleading advertisements and consumer protection in the digital marketplace.

Table 6: One Sample T-Test for Awareness of the Act & Knowledge of Consumer Rights

		Statistic	df	p
Awareness of the Act	Student's t	52.5	119	<.001
Knowledge of Consumer Rights	Student's t	50.0	119	<.001
Descriptives				
	N	Mean	Median	SD
Awareness of the Act	120	4.30	4.60	0.897
Knowledge of Consumer Rights	120	4.32	5.00	0.947

Source: Primary data

H_0 : The mean score for respondents' awareness of the Consumer Protection Act and knowledge of consumer rights is equal to the neutral level on the five-point Likert scale ($\mu = 3$).

H_1 : The mean score for respondents' awareness of the Consumer Protection Act and knowledge of consumer rights is significantly greater than the neutral level on the five-point Likert scale ($\mu > 3$).

A one-sample *t*-test (Table 6) was conducted to determine whether the respondents' mean scores for awareness of the Consumer Protection Act and knowledge of consumer rights were significantly higher than the neutral value of 3 on the five-point Likert scale. The results indicated that the mean score for Awareness of the Consumer Protection Act was 4.30 (SD = 0.897), while the mean score for Knowledge of Consumer Rights was

4.32 (SD = 0.947). Both mean scores were substantially higher than the test value of 3, indicating that respondents generally agreed with the statements measuring these constructs.

The one-sample *t*-test revealed that the differences between the observed mean scores and the test value were statistically significant ($p < .001$). Therefore, the null hypothesis ($H_0: \mu = 3$) was rejected, and the alternative hypothesis ($H_1: \mu > 3$) was accepted. The median scores of 4.60 for awareness of the Consumer Protection Act and

5.00 for knowledge of consumer rights further indicate that majority of respondents expressed agreement or strong agreement with the statements. Overall, the findings suggest that respondents who have studied or are currently pursuing Commerce as their main discipline possess a significantly high level of awareness regarding the Consumer Protection Act and strong knowledge of consumer rights, reflecting a favourable level of consumer awareness.

Table 7: One-Way Anova (Welch's) for Awareness of the Act & Knowledge of Consumer Rights

	F	df1	df2	p
Awareness of the Act	0.630	3	19.7	.604
Knowledge of Consumer Rights	1.794	3	19.6	.181
Note: $H_a \mu \neq 3$				
Group Descriptives				
Awareness of the Act	Below 18	8	4.17	1.337
	18-25	81	4.35	0.803
	26-35	19	4.01	1.104
	36-50	12	4.45	0.823
Knowledge of Consumer Rights	Below 18	8	3.66	1.288
	18-25	81	4.45	0.791
	26-35	19	3.93	1.274
	36-50	12	4.52	0.829

Source: Primary data

H_0 : There is no significant difference in the mean awareness of the Consumer Protection Act among respondents belonging to different age groups.

H_0 : There is no significant difference in the mean knowledge of consumer rights among respondents belonging to different age groups.

A Welch's One-Way ANOVA was conducted to examine whether respondents' age significantly influenced their awareness of the

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Consumer Protection Act and their knowledge of consumer rights. Welch's ANOVA was employed as it provides a robust alternative to the conventional ANOVA when the assumption of homogeneity of variances is not satisfied. The results revealed that there was no statistically significant difference in respondents' awareness of the Consumer Protection Act across the different age groups, $F(3, 19.70) = 0.630$, $p = .604$.

Although respondents aged 36–50 years reported the highest mean awareness score ($M = 4.45$), followed by those aged 18–25 years ($M = 4.35$), respondents aged 26–35 years ($M = 4.01$) and those below 18 years ($M = 4.17$), these differences were not statistically significant. Therefore, the null hypothesis for awareness of the Act was accepted, indicating that respondents across different age groups exhibited comparable levels of awareness.

Similarly, the analysis indicated no statistically significant difference in respondents' knowledge of consumer rights across the various age groups, $F(3, 19.60) = 1.794$, $p = .181$. While respondents in the 36–50 years age group recorded the highest mean score ($M = 4.52$), followed by respondents aged 18–25 years ($M = 4.45$), those aged 26–35 years ($M = 3.93$) and below 18 years ($M = 3.66$) reported relatively lower mean scores. However, these observed variations were not statistically significant. Hence, the null hypothesis for knowledge of consumer rights was also accepted. Overall, the findings suggest that age does not significantly influence respondents' awareness of the Consumer Protection Act or their knowledge of consumer rights, indicating that awareness levels remain relatively consistent across different age groups.

Table 8: One Sample T-Test for Knowledge of Consumer Dispute Redressal Mechanism & Awareness of Penalties & Offences

		Statistic	df	p
Knowledge of Consumer Dispute Redressal Mechanism	Student's t	4.62	119	<.001
Awareness of Penalties & Offences	Student's t	13.90	119	<.001
Note. $H_a: \mu \neq 3$				
Descriptives				
	N	Mean	Median	SD
Knowledge of Consumer Dispute Redressal Mechanism	120	3.32	3.60	0.759
Awareness of Penalties & Offences	120	4.21	4.50	0.951

Source: Primary data

A one-sample t -test was conducted to examine whether the respondents' knowledge of the consumer dispute redressal mechanism and awareness of penalties and offences under the Consumer Protection Act differed significantly from the neutral test value of 3. The results showed that the mean score for Knowledge of Consumer Dispute Redressal Mechanism was 3.32 ($SD = 0.759$), which was significantly higher than the test value, $t(119) = 4.62$, $p < .001$. This indicates that the respondents possess a reasonably good level of knowledge about the consumer dispute redressal system, including consumer commissions and grievance redressal procedures, although there is still scope for enhancing their understanding.

Likewise, the mean score for Awareness of Penalties and Offences was 4.21 ($SD = 0.951$), which was also significantly higher than the test value, $t(119) = 13.90$, $p < .001$, indicating a high level of awareness regarding the penalties and offences prescribed under the Consumer Protection Act. The comparatively higher mean and t -value suggest that respondents are more familiar with the punitive provisions of the Act than with its dispute resolution mechanisms. Overall, the statistically significant results ($p < .001$) support the conclusion that respondents demonstrate satisfactory knowledge of consumer dispute redressal mechanisms and a high level of awareness of penalties and offences under the Consumer Protection Act, leading to the rejection of the null hypothesis and acceptance of the alternative hypothesis that the population mean differs significantly from the test value of 3.

Table 9: One-Way Anova (Welch's) for Knowledge of Consumer Dispute Redressal Mechanism & Awareness of Penalties & Offences

	F	df1	df2	p
Knowledge of Consumer Dispute Redressal Mechanism	0.275	3	19.7	.842
Awareness of Penalties & Offences	0.144	3	20.3	.932
Group Descriptives				
Knowledge of Consumer Dispute Redressal Mechanism	Below 18	8	3.38	0.916
	18-25	81	3.33	0.687
	26-35	19	3.17	0.960
	36-50	12	3.47	0.828
Awareness of Penalties & Offences	Below 18	8	4.06	1.024
	18-25	81	4.22	0.888

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	26-35	19	4.14	1.256
	36-50	12	4.33	0.868

Source: Primary data

H₀: There is no significant difference in the knowledge of the consumer dispute redressal mechanism and awareness of penalties and offences under the Consumer Protection Act among respondents belonging to different age groups.

H₁: There is a significant difference in the knowledge of the consumer dispute redressal mechanism and awareness of penalties and offences under the Consumer Protection Act among respondents belonging to different age groups.

A Welch's one-way ANOVA was conducted to examine whether respondents belonging to different age groups differed significantly in their knowledge of the consumer dispute redressal mechanism and awareness of penalties and offences under the Consumer Protection Act. The null hypothesis (H₀) stated that there is no significant difference among age groups, while the alternative hypothesis (H₁) stated that a significant difference exists. The results revealed that there was no statistically significant difference in Knowledge of Consumer Dispute Redressal Mechanism across the different age groups, $F(3, 19.7) = 0.275$, $p = .842$. Although respondents aged 36–50 years recorded the highest mean score ($M = 3.47$), followed by those below 18 years ($M = 3.38$), 18–25 years ($M = 3.33$), and 26–35 years ($M = 3.17$), these differences were not statistically significant. Likewise, Awareness of Penalties and Offences also did not differ significantly across age groups, $F(3, 20.3) = 0.144$, $p = .932$. Respondents aged 36–50 years reported the highest mean score ($M = 4.33$), whereas respondents below 18 years had the lowest mean score ($M = 4.06$). However, the observed differences in mean scores were minimal and statistically insignificant. Since the p-values for both variables are greater than 0.05, the null hypothesis is accepted, and the alternative hypothesis is rejected. Overall, the findings indicate that age does not have a significant influence on respondents' knowledge of the consumer dispute redressal mechanism or their awareness of penalties and offences under the Consumer Protection Act. Respondents across all age groups exhibit comparable levels of understanding regarding consumer grievance redressal procedures and the legal provisions relating to consumer protection.

VIII. CONCLUSION

The present study concludes that respondents possess a high level of awareness regarding the Consumer Protection Act, 2019, consumer rights, and the penalties and offences prescribed under the Act, along with a **satisfactory** level of knowledge of consumer dispute redressal mechanisms. The descriptive analysis revealed consistently high mean scores for awareness of the basic provisions of the Act, consumer rights, and accountability measures relating to defective products, misleading advertisements, and e-commerce platforms. The one-sample *t*-test further confirmed that the respondents' awareness and knowledge levels were significantly higher than the neutral benchmark, indicating that Commerce students are reasonably well informed about consumer protection legislation and legal safeguards available to consumers. However, comparatively lower awareness regarding the E-Daakhil portal, the limitation period for filing complaints, consumer education, and legislative changes introduced under the Consumer Protection Act, 2019 suggests that practical aspects of consumer protection require greater emphasis through awareness programmes and educational initiatives.

The study also found that age does not significantly influence respondents' awareness of the Consumer Protection Act, knowledge of consumer rights, knowledge of consumer dispute redressal mechanisms, or awareness of penalties and offences, as evidenced by the non-significant results of Welch's one-way ANOVA. This indicates that consumer awareness is relatively consistent across different age groups within the sample. Overall, the findings highlight the effectiveness of commerce education in promoting consumer awareness while emphasizing the need for continuous consumer education campaigns, workshops, digital literacy initiatives, and greater dissemination of information on grievance redressal mechanisms to enable consumers to effectively exercise their rights and seek legal remedies. Strengthening practical knowledge of consumer protection will contribute to consumer empowerment, ethical business practices, and a more transparent and accountable marketplace.

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