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E-COMMERCE AND CONSUMER RIGHTS: A STUDY ON CONSUMER PERCEPTION WITH SPECIAL REFERENCE TO AHMEDABAD

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ABSTRACT

E-Commerce is the process of buying and selling goods and services on the Internet. Since the emergence of the World Wide Web, merchants have sought to sell their products to people who surf the Internet. Shoppers can visit web stores from the comfort of their homes and shop as they sit in front of the computer. Now a day, online shopping has become popular among people, they have become techno savvy and feel very comfortable in using internet. So online shopping has become a trend that is why it is necessary to make a study on online shopping usage and perception. This research has identified key factors affecting to Customer to Business context. The research has tried to search the perception regarding consumer rights. Research has tried to find out the consumer rights awareness in online purchasing.

KEYWORDS

e-commerce, consumer, consumer rights, awareness.

INTRODUCTION



Over the past two decades technologies diffuse rapidly in the modern global economy as a consequence of continuing electronic, technological and scientific advancements. The globalization of the market place, economy and the means of accessing the market through the national and global information superhighways have given a new dimension to the concept of business or commerce. Technologies that are associated with the electronic commerce have brought a revolution in the way business takes place.

E-Commerce blue print captures full spectrum of business processes that are being redefined and improved by leveraging the Internet and its associated technologies towards success. E-commerce means using the Internet to connect people and processes. It can be anything from building a website to having an integrated value chain that allows trader, seller as well as customer to work simultaneously and automatically. In simple words, e-Commerce is web enable existing business processes to conduct transactions over the Internet. It opens new doors for customers around the world, improves efficiency, increases profits and delivers better customer services.

E-Commerce (electronic commerce) is the buying and selling of goods and services on the Internet. It helps in conducting traditional commerce through new ways of transferring and possessing of information since information is the lifeblood of any business. It is about taking advantage of revolutionary new technology to improve operating efficiencies, maintain or extend the lead over competition. E-Business (Electronic Business) is the conduct of business on the Internet, not only buying and selling but also servicing customers and collaborating with business partners. E-Business encompasses the use of technologies, process and management practices that enhance organizational competitiveness through strategic use of electronic information.

DEFINITIONS

E-COMMERCE

Wigand defines e-Commerce as, "The seamless application of information and communication technology from its point of origin to its endpoint along the entire value chain of business processes conducted electronically and designed to enable the accomplishment of a business goal. These processes maybe partial or complete and may encompass business to business as well as business to consumer and consumer to business transactions.

The Gartner Group defines e-Commerce as an evolving set of:

- (a) Home-grown or packaged software applications that link multiple enterprises or individual consumers to enterprises for conducting business;
- (b) Business strategies aimed at optimizing relationships among enterprises and between individuals and enterprises through the use of information technologies;
- (c) Business process (such as procurement or selling or orders status checking or payment) that cross boundaries; and
- (d) Technologies and tools that enable these applications, strategies and processes to be implemented and realized.

CONSUMER RIGHTS

There are six rights of consumer, which are provided in the *Consumer Protection Act, 1986*.

1. Right to safety: Right to protection against hazardous goods.
2. Right of informed: Right to be informed about the quality, quantity, potency, purity, standards, weighing alternatives, price of goods or services, and protection from false and misleading claims in advertising and labeling practices.
3. Right to choose: Right to Access of variety of goods and services at competitive prices, quality, service.
4. Right to be heard: Right to be heard and receive Due consideration at Appropriate Forums.
5. Right to Seek Redressal: Right against unfair or restrictive Trade Practices, unscrupulous Exploitation.
6. Right to Consumer Education: Right to know about Legal Remedies.

LITERATURE REVIEW

Singh, Avtar (1994) has discussed the basic definitions as used in Consumer protection Act, 1986. This book has examined case judgements and tried to explore the applicability of consumer protection Act, 1986 to various services such as housing, airlines, banking, insurance and medical. Author has defined that the sale of Goods Act, 1930 also provides protection of some sort to buyers of goods whether consumers or not. Consumer Protection Act has made some changes in the existing structure consumer remedies, such as privacy of Contract and Tort of Negligence.

Nicoleta Dorina (1994) has find that the level of the respondents' awareness regarding the online consumers' rights and protection is low. They actually know just one of their fundamental rights as online consumers, "Online consumers have the right to clear information about product characteristics, prices (cost, hidden taxes, and payment deadline) and conditions before making any online purchase of services or goods". Websites' addresses with their significations (The websites "https", have the "s" as a guarantee for security) are the most little known facts regarding online protection.

Agarwal, A.D. (1989) in his handbook aims at educating the Indian consumers on the right methods of purchasing goods/services. It enlightens the consumers about their rights in market. Very important as well as easy remedies are mentioned for consumers for their guidance. This book has four parts. The introductory part offers guidelines on choosing and buying goods of quality like canned food products, electrical appliance, utensils etc., etc. at reasonable price. The second part deals with various types of exploitation of consumers in day to day life. The third part depicts day-to-day examples of consumer protection and legal attitude in this field. The last part of this book highlights remedies that are provided in the case of fraud with consumers by sellers. This is a very short but effective handbook for guidance to consumers. This book is focused on the consumer protection in physical world.

Bhatt Ashish (2014) has analyzed Online shopping is rapidly changing the way people do business all over the world. In the business-to-consumer segment, sales through the web have been increasing dramatically over the last few years. Understanding the factors that affect intention, adoption and repurchase are important for researchers and practitioners alike. Online shopping is gaining popularity among people specially the younger generation but in today scenario to become equally popular among all age groups e-marketing will have to cover a longer distance. The result of our study shows that mode of payment is depended upon income of the respondents. People having monthly income below Rs 1, 00,000 prefer cash on delivery and above Rs 3, 00,000 prefers Internet banking payments. People from different age groups are doing online shopping regularly. The attitude of consumers is changing with the time. From the conclusion that we got through literature review was in a country like India, online experiences are still looked up as complex and uncomfortable. People are tradition bound & have doubt in mindset as far as issue of online shopping/purchase of product is concerned but we found that Indian consumers are finding online shopping very comfortable because of many variables like cash on delivery, customization or personalization of the websites, home delivery etc.

Singh, S.N. (1987) has presented a critical analysis of the consumer protection legislations in India. An analysis of present laws for consumer protection is made in detail. It is expressed that present legislations have failed to safeguard the interests of consumers in almost all areas. A good discussion is given on various enactments, their scope, enforcement, procedure and provisions. It is concluded that the inadequacy and lethargic response of Consumer Forums and Commissions established under the Consumer Protection Act, 1986 has been the major reason of malpractices in market.

R.Kavitha (2015) has found that Majority of the populations aware about the online shopping through advertisements, frequently purchase the products through online sites. Purchase their products through Flipkart, prefer to buy electrical and electronics goods prefer quality in their purchase. Majority of the respondents are highly aware about the terms and conditions, aware about the functions of Federal Trade Commission. Majority of the populations said that the duties of this commission is to safeguard the customer, and feel that the benefit of online shopping is a time saving process, gives safety, and quality. All of them prefer cash on delivery, door delivery, and recommend the online shopping method to other people. Majority of the customers are satisfied with the product and service offered by on line shopping sites. On-line shopping in India is significantly affected by various Demographic factors like age, gender, marital status, family size and income. Sharma Renuka (2014) found that the e-commerce market has a great potential for youth segment. If the demographic features are considered carefully then it can be easily identified that maximum number of respondents of online shopping are lying in age group of 18- 25 years. Various factors identified, from that the corporate can make their marketing strategies in better way. It will help to convert their potential customers into active customers. By improving the after sales services, providing more secured payment options, timely delivery of the goods with better packaging can further boost the demand of various products and services through web stores. The market segments like toys, flowers and house wares must be targeted by the marketers on through e-tail penetration. And the market for other products and services must be expanded through more awareness among the customers. As many people has shown fear of unsecured transactions in online payment therefore the e-stores specifically mention about the security of transactions of their e-stores which will increase the faith of customers for online shopping.

Chaudhary (2001) has begun by saying that the evolution of new and fast communication systems and electronic digital technology has changed the face of worldwide business. The traditional ways of conducting business are being outmoded and to certain extent, in future, may be obsolete with the emergence of e-Commerce. The paperless electronic transactions have made it necessary that new laws, rules and regulations must be framed to deal with the drastic changes, which have occurred on account of the introduction of vast communication systems and digital technology for carrying on the business and other commercial transactions. The industries as well as the consumers are frequently using computer to transmit and store information in electronic form instead of written documents. In order to legalize and recognize transactions via Internet, e-Commerce and electronic governance, India has enacted the Information Technology Act, 2000 under the guidance of UNCITRAL Model Law, 1996. In this article, the provisions of the IT Act, 2000 have been discussed in detail. In end, the study has concluded that after reading all the provisions of the Act it is clear that there is nothing in the Act to protect the consumers from false and untrue advertisement or presentation of online information to the consumers and redressal of consumer disputes arising out of e-Commerce transactions. The other important aspects of e-Commerce are certain financial issues, such as customs and taxation in relation to sale of consumer goods. Such issues need to be resolved at the earliest to promote systematic growth of e-Commerce in India.

CONTRIBUTION OF THE RESEARCH PAPER

In this paper researcher has tried to find various factors affecting online shopping and consumer rights awareness. As the online shopping is increasing day by day the research has tried to analyze the consumer rights awareness of online shoppers. The research tries to significantly highlight the awareness of consumer rights among Gen Y consumers. It also aims in finding the most influencing factors for online shoppers.

OBJECTIVES

1. To study factors affecting online shopping.
2. To search relationship between frequency online purchasing and consumer rights awareness.
3. To find out the consumer rights awareness in online purchasing.

HYPOTHESIS

- H01 : Consumer rights awareness has positive influence to purchase Online frequently.
 H1 : Consumer rights awareness has negative influence to purchase Online frequently.
 H02 : Online Purchasers are satisfied with consumer protection laws in India.
 H2 : Online Purchasers are not satisfied with consumer protection laws in India.
 H03 : Consumer Rights awareness has positive influence on Education.
 H3 : Consumer Rights awareness has negative influence on Education.

RESEARCH METHODOLOGY

Type of Research: Analytical Study
Type of Data: Primary Data
Sampling Frame: Gen Y of Ahmedabad City
Sampling Method: Stratified Convenience Sampling
Sample Size: 100 Gen Y
Sampling Area: Ahmedabad (Gujarat)

DATA COLLECTION

Questionnaire (mail, online) is suitable to collect primary data.

RESULTS AND DISCUSSION

RELIABILITY OF MEASURES

Reliability of measures was assessed with the use of Cronbach’s alpha of all items. The Cronbach’s alpha is calculated to be 0.871. As a general rule a coefficient greater than or equal to 0.7 is considered acceptable. Hence, it was found that the data is highly reliable for further analysis.

TABLE 1: DEMOGRAPHIC PROFILE RESPONDENTS

Sr. No	Factor of Respondent	Category	Frequency
1	Gender	Male	60
		Female	40
2	Age	20-30	80
		30-40	20
3	Qualification	Below 12 (H.S.C)	8
		Graduate	36
		Post Graduate	54
4	Income	Below 1,00000	3
		1-00000-5,00000	67
		More than 5,00000	30
5	Occupation	Student	36
		Service	27
		Business	27
		House wife	0

From the above table it is evidence that male highly inclined towards E-commerce with 60%. Education is one of the important factors to determine lifestyle, product choices and living standard. In case of E-commerce individual education is very much influencing factor as shown in above table. Income indicates that 67% of respondents have yearly income between 1,00000 to 5,00000. It is also observed that larger parts of respondent are lower middle and middle income group.

TABLE 2: FREQUENCY OF INLINE PURCHASING

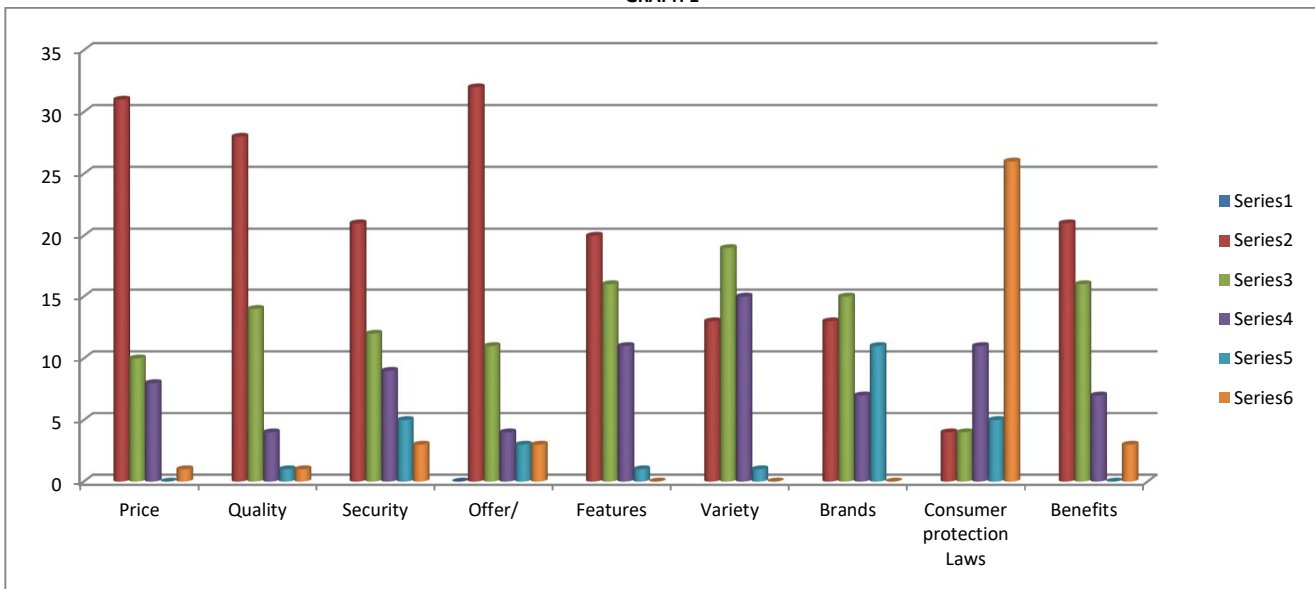
Category	Frequency/ Percentage
1. Footware	32
2. Clothing	62
3. Flower, gift and cakes	8
4. Books and Magazines	24
5. Cameras and optics	10
6. Kitechen & Home Appliances & Electronics	24
7. Laptops and computers	10
8. Memory cards, Pen drive and HDD	60
9. Mobile Phones And accessories	64
10. Watches	50
11. Photo Prints	0
12. Movie and Music	18
13. Fitness and Sports	10
14. Cosmetics and Health	20
15. Fun Stuff	4
16. perfumes	18
17. Jewellery	16
18. Baby Products and Kids Toys	2
19. Travel	24
20. Food	16
21. Groceries	2
22. Mobile recharge and Bill Payments	50

From the above table it is evident that most commonly purchased products online are Mobile Phones and accessories, Clothing and Memory cards, Pen drive and HDD.

TABLE 3: FACTORS AFFECTING TO ONLINE PURCHASING

Factors	Price	Quality	Security	Offer/Discount	Features	Variety	Brands	Consumer protection Laws	Benefits
1	31	28	21	32	20	13	13	4	21
2	10	14	12	11	16	19	15	4	16
3	8	4	9	4	11	15	7	11	7
4	0	1	5	3	1	1	11	5	0
5	1	1	3	3	0	0	0	26	3

GRAPH 1



From the above graph, we conclude that the Most important factors affecting to online purchasing are Discount and Price of the product, while the least important factor affecting online purchasing is Consumer Protection Laws.

TO SEARCH PERCEPTION REGARDING CONSUMER RIGHTS

Hypothesis

H01: There is significant relationship between Consumer rights awareness and Online purchasing frequency.

H1: There is no significant relationship between Consumer rights awareness and Online purchasing frequency.

Test: Pearson Correlation

TABLE 2

Correlations		Online Purchasing Frequency	Awareness
Online Purchasing Frequency	Pearson Correlation	1	.003
	Sig. (2-tailed)		.982
	N	100	100
Awareness	Pearson Correlation	.003	1
	Sig. (2-tailed)	.982	
	N	100	100

From the above test, we conclude that there is no significant relationship between Consumer rights awareness and Online purchasing frequency. As the value of Pearson Correlation coefficient is near to zero. Also the T-value of two tailed test is 0.982, which is in the rejection region. So, we reject the null hypothesis.

TO FIND OUT THE CONSUMER RIGHTS AWARENESS IN ONLINE PURCHASING

Hypothesis

H03: Consumer Rights awareness have positive influence on Education.

H3: Consumer Rights awareness have negative influence on Education.

Test: Person correlation coefficient

TABLE 3

Correlations		Educational Qualification	Awareness
Educational Qualification	Pearson Correlation	1	-.108
	Sig. (2-tailed)		.283
	N	100	100
Awareness	Pearson Correlation	-.108	1
	Sig. (2-tailed)	.283	
	N	100	100

From the above table we conclude that the Person correlation coefficient is -0.108 between education and consumer rights awareness. So, education and consumer rights awareness have negative relationship.

So, we reject null hypothesis.

CONCLUSION

Gen-y is the population that highly prefers online shopping. And the payment method they prefer is cash on delivery due to fear of security. The factors affecting to online purchasing are discounts and price. While the consumer rights are least affecting to online purchasing. There is no significant relationship between Consumer rights awareness and Online purchasing frequency. Education and consumer rights awareness have negative relationship. So, Education has no specific role in consumer rights awareness.

E-commerce is increasing day by day and the issues regarding online purchasing is also increasing day by day so, online purchaser should be aware about the available consumer rights. As there is no quick remedy available for violation of consumer rights. So, consumers avoid taking legal actions against violation of E-commerce laws. According to our study, online shopping is getting more popularity among Gen-Y. Students usually prefer to purchase mobile, mobile accessories, clothing and Pen drive and HDD. Also the results revealed there is no correlation between online purchasing and education. We found there is no significant relationship between Consumer rights awareness and Online purchasing frequency.

RECOMMENDATIONS

With the emergence of E-commerce has created opportunity for the firms to provide customers with faster and cheaper rates to purchase. As the online purchasing frequency are increasing with tremendous rate, Consumer rights awareness should be increased among online consumers regarding online purchase.

LIMITATIONS OF THE STUDY

1. This study is limited to Gen-Y only.
2. This study is limited to E-commerce with regards Consumer-to-Business
(Includes: commercial transactions between consumers and businessmen in online shopping and trading)

SCOPE OF THE FURTHER STUDY

1. A study can be done on consumer rights awareness for online shopping.
2. A study can be done on factors affecting to online shopping.

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BOOKS

13. The Consumer Protection Act, 1986

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