

Domains Of Consumer Education: With Reference To The Indian Consumer Protection Act

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Abstract The Consumer Protection Act of 2019 replaced the Consumer Protection Act of 1986. The Right to Consumer Education in the old act has been renamed as the Right to Consumer Awareness in the 2019 act, thus widening the ambit of this consumer right. This paper attempts to identify the domains of Consumer Education and therefore has identified four domains of Consumer Education which are Product Label, Consumer Consciousness, Consumer Awareness and Consumer Decision. The findings of the study confirm a relationship between Consumer Education and the targeted constructs respectively. Exploratory and Confirmatory Factor Analysis were used for the proposed construct. A 16-item scale has also been proposed. The identification of the domains will be helpful in formulating policies for consumer education and this will result in better implementation of the Right to Consumer Awareness of the Consumer Protection Act, 2019 and give a fillip to the Consumer Movement.

Keywords Consumer Awareness · Consumer Consciousness · Consumer Decision · Consumer Education · Consumer Protection Act · Product Label

I. Introduction

Consumerism has been defined by Philip Kotler as “a social movement which seeks to augment the powers and rights of buyers in relation to the sellers” (Kotler, 1972). Consumer movement is one of the three core elements of consumer politics. The lobbying and advocacy to advance and protect the consumer interests is called as consumer movement (Glickman, 2012). (Mayer, 2015) described it as organized actions of individuals which are in pursuit of more equality in the relationships between sellers and buyers. These movements are involved with serious issues of life and death as they deal with issues like food safety, automobiles and drugs.

The consumer movement in India passed its embryonic stage in the early eighties and during

the late eighties it passed the infancy stages. It has now entered the stage of adolescence in which, there is a need to further strengthen the consumer information and education programmes, in rural areas especially, as it accounts for nearly 75 per cent of the entire population (Verma, 2002).

In India the Consumer Protection Act of 1986 was replaced by the Consumer Protection Act of 2019. This act has given a legal face to the Indian consumer. The 1986 act encompassed six consumer rights among which, was the “Right to Consumer Education”. This right has been renamed as the “Right to Consumer Awareness” in section 2 sub section 9 of the Consumer Protection Act of 2019. The ambit and the focus of the “Right to Consumer Education” remains unchanged if not widened in the 2019 act.

(Kaptan, 2003) Consumer education is the second phase in the development of consumer movement in India, the first phase being the awareness phase and the third phase being the advanced phase. The main task of consumer education phase is to create awareness among consumers and train them to exercise their rights in the best manner possible.

1.1. Consumer Education

“Consumer Education” as a term has been used for over a century as it has been mentioned in more than one paper from a conference on home economics in 1908 (Van Horn, 1941). (Green, 1988) Consumer education has been re conceptualized over the years by consumer educators. (Martens, 2005) There has been a fall out of ‘market as educator’. Formal consumer education is required in a consumer society to counter the uncensored lessons of the marketplace.

(Kaptan, 2003) Consumer education is required for India as it creates critical awareness, imbibes social responsibility in consumers. It also results in active consumer involvement, brings about consumer solidarity and the realization of ecological responsibility. (Babutsidze, 2009) One of the most important aspects of cultivating a more aware consumer mindset, developing consumer culture, and moving toward more sustainable consumption habits is consumer education.

Consumer education is among the five domains of consumer legal literacy, the rest being the right to compensation, the right to quality and safe goods and services, the right to be heard and to obtain information and the right to be informed of matters of finance (Norhafifah, Elistina, Zuroni, Afida, & Norhasmah, 2018). Informed consumers are more able to make better purchases and address customer issues (Brennan & Gallagher, 2002). (Bostan, Burciu, & Grosu,

2010) To ensure that French customers have sufficient knowledge about the merchandise before purchasing it, they are taught. Consumer awareness is highly valued in Spain, Canada, France, Belgium and other western countries.

Students who took a specially planned consumer education course strengthened their competency of consumer economics (Langrehr, 1979). (Schuh & Kltsen, 2003) Consumer education is a cross curricular subject in most countries’ formal education system.

In Botswana's home economics programme, consumer education complements subjects like food and nutrition, as well as fashion and fabrics. It is now taught as a class. (Division, 2002).

Challenges for Consumer Education

The approach to consumer education is fragmented and inconsistent (McGregor S. , 2018). (Szucs, 2018) The amount of knowledge on consumer protection reported was largely inadequate. Consumer education has not entered the hierarchy of the education system (Mazlan, Redzuan, & Bakar, 2014).

It was recommended that consumer educators reassess existing consumer instructional strategies and materials in order to tailor the quality of consumer-related courses to the needs of students. (Moschis & Churchill JR., 1978).

Consumer Education and Product Labels

A significant third-party source of information on health and diet for consumers is food labels (Caswell & Padberg, 1992). It helps consumer choose healthier alternatives (Mahgoub, Lesoli, & Gobotswang, 2007). (Osei, Lawer, & Aidoo, 2012) The importance of informing customers on the use of food labelling has been emphasised, as the information offered on food packaging is renewed/changed on a regular basis. (Emmanuel C, Aham V, & Cosmas A, 2016) customers did

not take the time to read food labels before ordering, resulting in them not getting any of the information they needed to secure their interests.

Consumer Education: A necessity

Consumer education becomes important as the complexity of the market place rises (Halatin & Taylor, 1995) (Viswanathan, Harris, & Ritson, 1998).

From industries' point of view the market potential can be tapped by educating the consumers (Kumar & Ali, 2011). (Sanchez & Martinez, 2020) Consumer education creates more engaged consumers.

(Langrehr & Mason, 1977) Consumer educators should examine the historical origins of new trends to place a greater focus on consumer education so as to establish a broader outlook for preparing the future course of consumer education.

Consumer education must keep up with global economies, rampant consumerism, and the rift between the consumer culture of 1.7 billion people and the environment and the remainder of the globe, so consumer empowerment which is sustainable and critical is the chosen path for consumer education in future (McGregor S. , 2005). From the UNCTAD [United Nations Conference on Trade and Development], it was observed that consumers who had access to education are well-informed and make better purchasing decisions (The benefit of competition policy for consumers, 2014). Since the consumer's position is intertwined with global system developments and is continually evolving, consumer education should be regarded as a continuous education (Jarva, 2011). (Agbonifoh & Edoreh, 1986) The responsibility of consumer education lies with the government and the consumers' associations. Consumers should be educated about their rights and how to seek redress under the law.

1.2. Consumer Consciousness

(Carr, Gotlieb, Lee, & Shah, 2012) It was observed the elucidation of conscious consumption as "any choice about products or services made as a way to express values of sustainability, social justice, corporate responsibility, or worker's rights and that takes into account the larger context of production, distribution, or impact of goods and services." Conscious consumers' decision centres on selecting ethical alternatives and thus consuming with sensitivity (Szmigin & Carrigan, Exploring the dimensions of ethical consumption, 2005). Consumers who are conscious look for products which are ethically certified and also engage in boycotts. They often are ready to increase expenditure on commodities which complement their world view (Micheletti, 2010; Prasad, Kimeldorf, Meyer, & Robinson, 2004), no less than partly due to their subjection to news and programming related to public affairs (Shah, et al., 2007). Conscious consumption covers concerns over society, environment, health and others. But majority of the issues are associated with socially conscious behaviour. (Mayer, 1976) Education was among the three most powerful predictors of conscious consumer behaviour. A study was conducted among college students. It was revealed that there was a relationship between environmental conscious consumption and social political subjects (Ay & Ecevit, 2005).

(Webster & JR., 1975) In terms of education the socially conscious consumer is well placed. Consumers who are educated are more conscious of the environment and their consumption. This leads to the marketers and manufacturers be more responsible (Mazlan, Redzuan, & Bakar, 2014). According to (Aziah, Nurizan, Naimah, & Jariah, 2002) "Consumer education is a means of providing knowledge so that the individual consumers are able to develop or acquire the skills, aptitude and values needed to become a responsible and responsive consumer in market

place as well as in the society.” (Sule, 2010) Consumer behaviour is driven by knowledge acquisition which is focused on consciously interpreted product information and how those goods or behaviours can add to the fulfillment of desires.

(Ibarra & Revilla, 2014) Consumer education programmes are necessary to make sure a community is informed of its rights. (Szmigin, Carrigan, & McEachern, 2009) Conscious customers show a diverse range of behaviours and are still a work in progress. Since the consciousness and motivation to make the most knowledgeable and responsible decisions are there, it was discovered that there are likely a significant number of individuals who are conscious customers. Consumer behavior is always developing. It is formed via social learning. It is a long complex process to become a conscious consumer with a critical consumer attitude (Babutsidze, 2009).

Consumer Consciousness and Product Labels

(Fazal & Singh, 1991) Four reasons for the necessity of consumer education were value system, informed choice, catalyst for action and recognition of rights and responsibilities.

(Nagaya JR., Lipinski, & Savur, 1998) Consumers needed the requisite nutrition information, which was present on labels of food products, and they were required to utilize the knowledge in order to maintain nutritional safe practises.

(Poleman & Peckenpaugh, 1995) Food labeling education is a part of a comprehensive nutrition education programme. The information on the label is used by a conscious customer to decide if each serving of food meets the recommended nutritional requirements. (Hartlieb & Jones, 2009) Ethical labelling’s aim is to instill ethical traits in features of the product in order for

the consumers to gain knowledge and become aware of the vital factors which affect their behaviours or decisions as consumers. (Kempen, Bosman, Boucher, Klein, & Van Der Merwe, 2011) South Africans who were conscious consulted the food labels for ingredient lists, health information and quality of the food product. (Giskes, Van Lenthe, Brug, Mackenbach, & Turrel, 2007) Consumer who belonged to lower socio economic groups did not use food labels and had a proclivity to make less-than-healthy eating decisions.

1.3. Consumer Awareness

(Dickinson & Shaver, 1982) Consumer researchers, advocates and educators have put forward that to increase awareness of consumers, consumer education programmes should be commenced. It was revealed that “consumer awareness score of those respondents who had taken a consumer education class was significantly higher than the mean score of those respondents who had not taken a class.” (Agbonifoh & Edoreh, 1986) Consumer awareness in a developing country is low because formal education levels are low and there is a lack of consumer organizations. It was revealed that with different levels of education there was a difference in the levels of awareness of people. With higher level of education there was a higher level of awareness. Education significantly influences consumer awareness (Rousseau & Venter, 1995) (Kumar & Ali, 2011) (Ergönül, 2013) (Ibarra & Revilla, 2014) (Lee, et al., 2014).

However in one recent study by (Yilmaz & Kocoglu, 2017) contradicts the above, it suggested that business education has less effect on consumer awareness.

Consumer Awareness and Product Labels

(Badrie, Gobin, Dookeran, & Duncan, 2006) The study revealed the gaps in food safety knowledge

and suggested for food safety education programmes. (Gellynck, Verbeke, & Vermeire, 2006) Consumers' awareness of product traceability was significantly associated with education. (Mahgoub, Lesoli, & Gobotswang, 2007) The level of knowledge on food labels increased with the increase in level of education.

I.4. Consumer Decision

In consumer decision making the part played by information has been studied from various points of views. But very less empirical and theoretical research has been focussed on the role of information on consumer's efficient decision making (Anderson & Engledow, 1977). (Langrehr, 1979) It was suggested that students should be registered in a curriculum focussed on consumer education for improving their economic competencies as a consumer. It was revealed that education, age and household size were significant in explaining the consumer's decision to buy (Lockie, Lyons, Lawrence, & Grice, 2004). (Sproles, Geistfeld, & Badenhop, 1978) conducted an exploratory research. It was revealed that the effect of consumer information on augmenting consumer's efficiency of choice was significant. The results especially applied when more information about the characteristics of competitive product was provided to the individual making the decision.

(Sproles & Kendall, 1986) suggests the application of consumer decision making styles in consumer education and consumer research. (Lamb, Hair, Mcdaniel, Boshoff, & Terblance, 2010) Consumers with low education level lacked the ability to optimize information of products which would have enabled them to make informed choices and go for affordable and better value for money product alternatives.

Consumer Decision and Product Labels

(Hamidon & Buang, 2010) And (Najiha, Fatimah, Mohhidin, & Rahmana, 2018) suggested that a

thorough knowledge of goods could influence customer behaviour and help to create secure conditions and an able consumer culture. (Whitney & Rolfes, 2008) Product labels are perfect tools to educate consumers and to aid consumer's decision, provided consumers know how to interpret the labels. (Macanda, 2005) Research on food labels should be redirected to consumer education, and food label research should take into account consumers' needs. (Caswell & Padberg, 1992) To design label formats with a view to be used in educational programmes will be of tremendous advantage. Product labels which do not comply with this standard lead to an expense in educational programme effectiveness and causes consumer confusion. Labels play a significant role in making purchase decision as it helps in informing consumers about potential product risk and proper handling methods of the product. They guide in buying decisions and add to the consumers' information base. They also impact consumer's education.

(Osei, Lawer, & Aidoo, 2012) Consumer knowledge was the key factor that influenced consumer's purchase decision. (Prinsloo, Merwe, Bosman, & Erasmus, 2012) More ways should be explored to educate consumers to purposefully use food labels throughout the process of consumer decision making. (Gellynck, Verbeke, & Vermeire, 2006) (Mahgoub, Lesoli, & Gobotswang, 2007) Consumers' label preference was significantly associated with education.

(Wang, Fletcher, & Carley, 1995) If customers can use label facts, society can benefit tremendously from a public health standpoint. According to a 1999 study by the National Institute of Nutrition, the lack of knowledge was identified as a deterrent for utilizing information about nutrition on food labels (Nutrition, 1999).

(Makoae, 2006) Most of the people in Lesotho bought plenty of processed goods and followed

the dietary warnings on the labels. (Nayga JR., 1997) observed direct relationship between education and the level of nutrition awareness and its use. (Shafer, Gillespie, Wilkins, & Borra, 1996) It was recommended that services for education on nutrition provide strategies for potentially causing behaviour transformation, in order to close the growing distance between consumer understanding of nutrition and real implementation. The objective should be to provide consumers with usable labels so that they make healthier food choices (Nagaya JR., Lipinski, & Savur, 1998).

2. Research Gap

No significant study has been conducted which identifies the domains of Consumer Education in terms of Product Label, Consumer Consciousness, Consumer Awareness and Consumer Decision.

3. Objectives

This paper aims to identify the domains of Consumer Education by establishing a relationship between each targeted construct and Consumer Education.

4. Method

Research Design

The research design used for the study is exploratory design. Intensive review of existing literature was carried out to target the constructs. Primary data has been used for the empirical validation of the construct.

Sampling Design and Demographic Profile

The research population is the consumers of Uttarakhand state. The formula used for sample size determination was given by (Krejcie & Morgan, 1970). The formula is as follows:

$$N = \frac{X^2 NP(1-P)}{[E^2(N-1) + X^2 P(1-P)]}$$

E= Margin of error (.05), n= Sample Size, X^2 =Chi square at 1 degree of freedom for specified confidence level, N= size of population, P= Population Proportion (.50 for this study).

The chi square value is 3.84 for 95% confidence level. The population of Uttarakhand is at 1,0086,292 according to year 2011 census (Kharkwal, 2018). The sample size arrived with the formula is at 384. Therefore sample size of 450 was set for the main study keeping in mind the assumption of EFA where the sample should be at least 5 times the number of variables. Convenience sampling has been used. Following is the demographic profile in percentage. (Source: Author's calculation)

Gender	(Males) 53.9%		(Females) 46.1%		
Age	(Below 25 years) 35.9%	(26 to 39 years) 56.7%	(40 to 50 years) 5.1%	(Above 50 years) 2.3%	
Marital status	(Single) 76.5%	(Married) 21.2%	(Other) 2.3%		
Education	(Intermediate) 4.6%	(Graduate) 46.5%	(Post Graduate) 43.8%	(M.phil/Ph.D) 4.6%	(Others) .5%
Job	(Self Employed) 31.3%	(Government Sector) 5.1%	(Private Sector) 34.1%	(Not Working) 29.5%	
Income (in rupees)	(Below 25,000) 46.1%	(25000 to 50000) 25.8%	(500001 to 100000) 13.8%	(Above 100000) 14.3%	

Research Instrument

A 5-point Likert scale has been used for the questionnaire (1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree and 5=Strongly Agree). Pre testing of the questionnaire has been carried out. Reliability of the research instrument has been measured by Cronbach's Alpha and Item Analysis has been done. Exploratory Factor Analysis (EFA) has been used to find the underlying dimensions and Confirmatory Factor Analysis (CFA) has been used to validate the dimensions revealed in EFA. Convergent validity and Discriminant validity has also been analysed. SPSS (Statistical package for social sciences) and AMOS (Analysis of a Moment structures) has been used for analysis.

5. Results

5.1 Questionnaire formation and pre test

A questionnaire with 25 items with 5 items per construct was formed with the help of literature review. The questionnaire was checked for Content Validity with the help of experts and Face Validity with the help of 12 respondents. Three items were removed as a result. The questionnaire was then distributed for pre testing and 196 responses were received by online mode.

Exploratory Factor Analysis using principal component analysis was conducted thereafter to find the underlying dimensions and remove the items which cross loaded. A questionnaire with 16 items and 5 dimensions was finalized as follows:

- a.) Consumer Education Intensity (3 items): CED
- b.) Consumer Consciousness (3 items): CC
- c.) Consumer Awareness (4 items): CA
- d.) Consumer Decision (3 items): CD
- e.) Product Label Usage (3 items): PL

For 196 sample the KMO Value was .786 and Bartlett's Test of sphericity had a significance level of 0.00. The total variance was 65.693%.

5.2 Results from Exploratory Factor Analysis and Item Analysis

The finalized questionnaire was distributed for the main study by online mode to 450 respondents. 434 usable responses were derived after checking for outliers and missing data.

Table 1. Descriptive Statistics for the final sample of n=434

Items	Mean	Std. Deviation
CED1 I try to search online to know about my rights as a consumer.	3.65	1.060
CED2 I consult specialized consumer magazines.	2.45	1.078
CED3 I often visit consumer affairs website to know more about consumer law.	2.98	1.202
CC4I never buy products which are animal tested.	3.39	1.007
CC5 I never buy products which encourage child labour.	3.97	.977
CC6 Between two products I always choose the product which is ethically sourced.	3.89	.834
CA7 One should file a complaint if the price being charged is more than the price fixed under law.	4.38	.704
CA8 I am familiar with the tagline "Jago Grahak Jago".	4.55	.629
CA9 I have a right to be educated about my rights as a consumer.	4.54	.679

CA10 I always look at expiry date on food items.	4.53	.732
CD11 I always check the ingredients of a food product before purchasing.	3.82	.930
CD12 Before purchasing a food product I always check the nutrition information.	3.74	.858
CD13 I always check the “Health Claims” before purchasing a product.	3.50	.971
PL14 I always check the Producers/Manufactures/Brand of the product.	3.94	.836
PL15 I always read the “Instructions for use” of a product.	3.97	.815
PL16 I always read the name of the product.	4.36	.638

Source: Author’s calculation

EFA was run on the final data (n=434). The Kaiser-Meyer-Olkin (KMO) value was .759 and the Bartlett’s Test of sphericity had a significance

level of 0.00. Five components with Eigen value above one constituted the total variance of 63.822%.

Table 2. Rotated Component Matrix

Items	Components				
	CA	CD	CED	PL	CC
CA9 I have a right to be educated about my rights as a consumer.	.791				
CA7 One should file a complaint if the price being charged is more than the price fixed under law.	.751				
CA8 I am familiar with the tagline “Jago Grahak Jago”.	.725				
CA10 I always look at expiry date on food items.	.665				
CD11 I always check the ingredients of a food product before purchasing.		.796			
CD13 I always check the “Health Claims” before purchasing a product.		.788			
CD12 Before purchasing a food product I always check the nutrition information.		.750			
CED3 I often visit consumer affairs website to know more about consumer law.			.775		
CED1 I try to search online to know about my rights as a consumer.			.769		
CED2 I consult specialized consumer magazines.			.761		
PL16 I always read the name of the product.				.770	
PL15 I always read the “Instructions for use” of a product.				.751	
PL14 I always check the Producers/Manufactures/Brand of the product.				.648	
CC5 I never buy products which encourage child labour.					.804
CC4 I never buy products which are animal tested.					.767
CC6 Between two products I always choose the product which is ethically sourced.					.636

Extraction Method: Principal Component Analysis.
 Rotation Method: Varimax with Kaiser Normalization.
 Source: Author's calculations

Item Analysis was conducted after EFA. Reliability (Cronbach's Alpha) and Corrected-item Total Correlation (CITC) was checked.

Composite Reliability and Average Variance Extracted was also calculated. CITC for all items was above .3.

Table 3.

Sr. no.	Component	Cronbach's Alpha	Composite Reliability	Average Variance Extracted
1.	Consumer Education Intensity	.703	71.29%	.455
2.	Consumer Consciousness	.670	69.26%	.429
3.	Consumer Awareness	.754	80.41%	.5025
4.	Consumer Decision	.768	78.35%	.547
5.	Product Label Usage	.649	69.67%	.434

Source: Author's calculations

5.3 Results from Confirmatory Factor Analysis

Confirmatory Factor Analysis was performed on the data and two models were proposed out of which, one with most favourable values was selected. Models should be compared whenever possible for establishing if a model fit is acceptable or not (Hair Jr, Black, Babin, &

Anderson, 2014). Table 4 shows the following: χ^2 - chi square, df- degree of freedom, p- probability value, RMSEA-Root mean squared error of approximation, Model AIC- Akaike Information Criterion, CFI- Comparative fit index, NFI- Normed Fit index, TLI- Tucker Lewis index, GFI- Goodness of fit index and AGFI- Adjusted goodness of fit index of the two proposed models.

Table 4. Model fit indices of the two proposed models.

Model	χ^2	df	χ^2/df	p	RMSEA	Model AIC	CFI	NFI	TLI	GFI	AGFI
First Order Model	405.99	94	4.319	.000	.087	489.993	.862	.829	.824	.905	.862
Second Order Model	472.053	99	4.768	.000	.093	546.053	.835	.802	.800	.883	.840

Source: Author's calculations

The chi-square value cannot be relied upon as it is affected by the sample size. With the increase in sample size the probability value tends to

become significant therefore other indices have been discussed below (Asoka, 2015).

The first order model has the better model fit indices among the two models. It also has the lowest model AIC value which is considered as the closest model to reality. (Karagoz, 2016) . $\chi^2/df < 3$ is an acceptable fit (Kline, 1998) whereas according to (Marsh & Hocevar, 1985) $\chi^2/df < 5$ is a reasonable fit. First order model's value of χ^2/df is closer to the acceptable range. The RMSEA values < 0.01 is excellent, < 0.05 is good, < 0.08 is mediocre and RMSEA > 0.1 is a poor fit (MacCallum, Browne, & Sugawara, 1996). The RMSEA value of the first order model is a mediocre fit whereas the RMSEA value of the second order model is closer to a poor fit.

(Mulaik, James, Van Alstine, Bennett, Lind, & Stilwell, 1989) The AGFI and GFI values depend on the sample. The GFI value for the first order model is .905, it is closer to the acceptable values of $> .90$ which is a good fit indication (Kline T. , 2005). The AGFI, CFI and NFI value of first order model are closer to the threshold of .9 than the second order model. Also according to (Sica & Ghisi, 2007) AGFI more than equal to 0.80 and

GFI value more than equal to 0.85 is a good fit. For TLI, a value more than equal to 0.85 is a good fit and a mediocre fit is a value > 0.8 (Shadfar & Malekmohammadi, 2013) (Carlbach & Wong, 2018).

Convergent validity: Composite reliability has also been calculated for each construct, table 3., all values are above the .6 cutoff (Bagozzi & Yi, 1988). The threshold for average variance extracted is to be higher than .5 but according to (Fornell & Larcker, 1981) the convergent validity is still acceptable if the composite reliability is higher than .6 even if the average variance extracted is less than 0.5.

Discriminant Validity has also been established as the AVE (average variance extracted) is higher than the corresponding SIC (Squared inter-construct correlation) Table 5. The square root of AVE for F1, F2, F3, F4 and F5 are 0.708872, 0.73959, 0.6745, 0.6587 and 0.6549. They are higher than the corresponding SIC.

Table 5. Discriminant Validity: F1-Consumer Awareness, F2-Consumer Decision, F3-Consumer Education Intensity, F4-Product Label Use, F5-Consumer Consciousness; SIC- Squared inter-construct correlation; AVE-average variance extracted.

	F1	F2	F3	F4	F5
F1	.5025 (AVE)				
F2	.1421 (SIC)	.547 (AVE)			
F3	.0213 (SIC)	.2371 (SIC)	.455 (AVE)		
F4	.4108 (SIC)	.2809 (SIC)	.0134 (SIC)	.434 (AVE)	
F5	.2621 (SIC)	.2830 (SIC)	.1772 (SIC)	.2116 (SIC)	.429 (AVE)

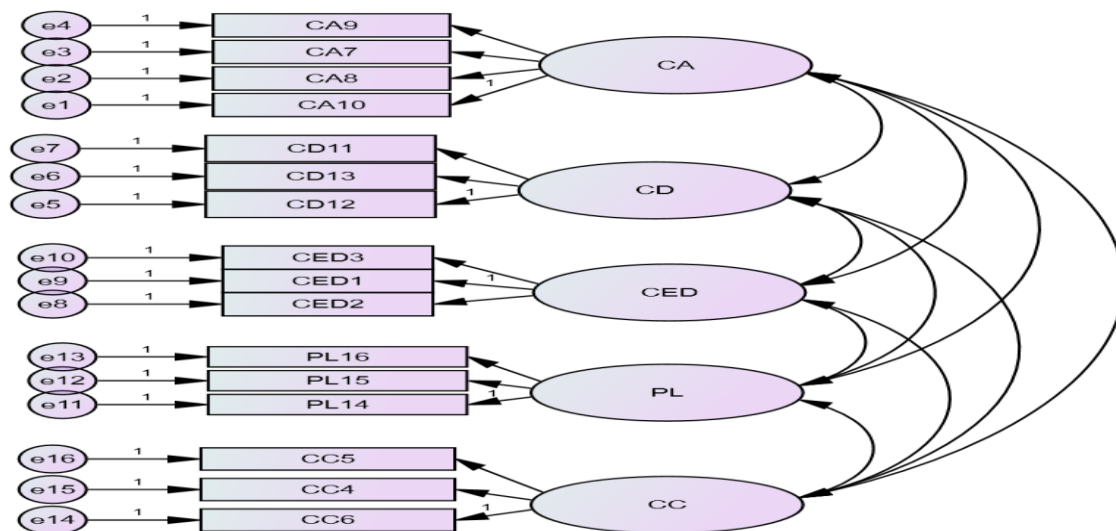
Source: Author's calculations

This paper therefore proposes to measure the domains of consumer education as a first order

model. In figure 1 the CFA results of the first order model shows the five dimensions of

consumer education and the respective items with which they are measured.

Figure 1. The domains of consumer education: CA- Consumer Awareness, CD- Consumer Decision, CED- Consumer Education Intensity, PL- Product Label Usage and CC- Consumer Consciousness.



Source: Author's calculations

6. Discussion and Conclusion

The findings of the study confirm a relationship between Consumer Education and the targeted constructs which are Consumer Consciousness, Consumer Awareness and Consumer Decision respectively.

Consumer Education becomes important as complexity of market place rises. Consumer Education acts as a means to develop Conscious Consumers. Conscious Consumption covers concerns over society, environment, health and others. It helps in creating responsive and responsible consumers in the society as well as the market place. To increase Consumer Awareness, Consumer Education programmes should be commenced. Consumer Awareness in developing countries is low because of low levels of formal Education and a lack of Consumer

Organizations. Awareness among consumers who attended Educational courses was greater than the ones who did not. Consumer Education campaigns were effective in raising Consumer Awareness. More programmes on Consumer Awareness should be highlighted to build knowledgeable consumers. One recent study by (Yilmaz & Kocoglu, 2017) contradicted the above as it suggested that Business Education has less effect on Consumer Awareness. The effect of Consumer Information on augmenting consumer's efficiency of choice was significant. Education influenced the acquisition of information and the resulting behaviour. Consumers with low education level could not optimize information of products which would have enabled them to make informed choices and go for affordable and better value for money product alternatives.

A new construct namely “Product Labels” specifically “food labels” has emerged as an important construct in literature review as it has a relationship both with the main construct namely Consumer Education and the other identified domains of Consumer Education namely, Consumer Consciousness, Consumer Awareness and Consumer Decision.

Product Labelling is an important aspect of consumer protection and it should be included by consumer education and information programmes according to the United Nations Guidelines for Consumer Protection. The Right To Consumer Awareness under the Indian Consumer Protection Act, 2019 involves educating a consumer about safety, information and redressal options available. It considers that Consumer Education should become an integral part of the basic curriculum of the educational system. Business should, where appropriate, undertake or participate in factual and relevant consumer education and information programmes which should cover topics like Product Labelling, Health, Nutrition, prevention of food borne diseases and food adulteration among a few.

Product Label is a valuable tool and has emerged as a significant source of information which consumers use to secure their interests. The information on Product Labels is regularly changed and renewed to inform consumers. Consumers need the requisite information so that they utilize the knowledge to maintain nutritional safe practices. Value system or Consumer Consciousness and informed choice in the form of Product Labels are a few requisites for Consumer Education. The information on the food label helped a conscious consumer decide if the food product met the recommended nutritional requirement. Ethical Labelling instils ethical traits in features of the product so that consumers gain knowledge which affects their decisions as a consumer. Consumer’s level of

awareness of food labels increased with consumer’s level of education. Product labels are a perfect tool to educate consumers and can influence consumer behaviour as they guide in buying decisions and add to the consumer’s information base. More ways should be explored so as to educate consumers on how to purposely use food labels in the process of consumer decision making. Not only is consumer’s label preference significantly associated with education but the biggest motivator for consumers to buy food was detail on food labelling. A relationship was observed between education, awareness and its use.

The identification of the domains of Consumer Education will help the government focus on the identified aspects of the same and reveals the importance of Product Labels in Consumer Education. This will help in better implementation of the Right to Consumer Awareness of Consumer Protection Act, 2019 and give a fillip to the ongoing Indian Consumer Movement.

7. Suggestions

Product Labels should be regulated by the Government as its importance in consumer education cannot be undermined. New policy measures should be explored on how to use Product Labels as a tool to increase consumer awareness.

For further research, the relationship between the constructs identified in this study can be analysed.

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