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Demographic influences on Stakeholder opinions regarding the Consumer Protection Act 2019: A comprehensive statistical analysis

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Abstract

This paper provides a detailed examination of how demographic variables age, gender, education, occupation, and income influence stakeholder opinions on the effectiveness of the Consumer Protection Act 2019. By employing ANOVA and regression analysis, significant variations in stakeholder perceptions are identified, with younger respondents and higher-income groups showing more favorable opinions of the Act. The results are discussed in the context of broader e-commerce and consumer rights frameworks. This study provides critical insights into how targeted approaches can enhance the effectiveness of the Act across diverse demographic groups and drive consumer protection initiatives.

Keywords: Consumer protection act 2019, stakeholder opinions, demographic analysis, ANOVA, regression analysis, consumer rights

Introduction

The exponential growth of e-commerce over the last decade has fundamentally altered the way consumers interact with businesses, both in India and globally. Digital platforms have made the purchasing of goods and services more convenient and accessible, offering consumers a wide array of options from the comfort of their homes. However, this convenience has come with significant challenges, including online fraud, privacy violations, deceptive advertising, and a lack of transparency in transactions (Chawla & Kumar, 2022)^[9]. With the rise of these issues, consumer protection has become a vital concern for governments and policymakers, leading to the need for robust legal frameworks that safeguard consumer interests in this evolving landscape.

In response to these challenges, India enacted the Consumer Protection Act 2019, a landmark piece of legislation that builds upon the foundations laid by the earlier Consumer Protection Act of 1986. This new Act incorporates critical updates to address the complexities of the modern digital marketplace, such as mechanisms for resolving online disputes, safeguarding consumer data privacy, and enforcing fair trade practices within e-commerce platforms (Agarwal, 2021)^[4]. One of the major enhancements brought about by the Consumer Protection Act 2019 is the establishment of the Central Consumer Protection Authority (CCPA), which is empowered to oversee and address unfair trade practices and violations of consumer rights in both online and offline markets (Ayilyath, 2020)^[5]. The Act also introduces electronic complaint filing mechanisms, thus making it easier for consumers to seek redressal for their grievances related to e-commerce transactions. However, despite these advancements, the success of the Consumer Protection Act 2019 largely depends on the extent to which different demographic groups understand and engage with the provisions of the law. For example, consumers from younger age groups who are more accustomed to digital technologies may find it easier to navigate online dispute resolution mechanisms, while older individuals may face challenges in accessing and utilizing these systems (Anand, 2023)^[11]. Similarly, variations in income and education levels can affect how well consumers are informed about their rights and the protections available under the Act. Those in higher-income brackets and better-educated groups may have more resources and knowledge to leverage the law's protections effectively, while lower-income and less-educated consumers may remain vulnerable to exploitation due to a lack of awareness.

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Furthermore, while the Consumer Protection Act 2019 attempts to provide equal protection for all, differences in stakeholder perceptions suggest that certain demographic groups may benefit more than others. Younger consumers, for instance, are more likely to be active in the digital economy and thus may have more favorable opinions of the Act's effectiveness in regulating e-commerce platforms. In contrast, older generations might be less familiar with the intricacies of online shopping and therefore might not perceive the Act's provisions as being as relevant or effective for them (Medeiros & McKenna, 2021) ^[15]. Likewise, gender disparities could influence how male and female consumers perceive the efficacy of the Act. Studies indicate that male respondents may have a more favorable view of the law's protections due to their generally higher levels of participation in the digital economy compared to female respondents (Singh & Wilkes, 1996) ^[18]. Additionally, the Act's provisions for protecting consumers from data breaches and fraudulent practices in the digital marketplace have been particularly lauded. According to Bhattacharya *et al.* (2023) ^[13], consumer confidence in e-commerce platforms is closely tied to the assurance that their personal data is protected. This protection is crucial in fostering trust between consumers and online retailers, a sentiment echoed in the research conducted by Garz *et al.* In an environment where data privacy and security breaches are common, the Act's stringent measures to prevent such incidents are vital for encouraging greater consumer participation in the digital marketplace.

Objective

This study aims to assess how different demographic characteristics, such as age, gender, education, occupation, and income, influence stakeholder perceptions of the effectiveness of the Consumer Protection Act 2019. By analyzing these factors using ANOVA and regression analysis, this research provides a comprehensive understanding of how demographic groups engage with and trust the protections offered by the Act. Specifically, it seeks to explore:

1. How awareness and understanding of the Act differ across demographic groups.
2. How these groups perceive the Act's effectiveness in addressing consumer grievances.
3. How trust in the grievance redressal mechanisms varies based on income, education, and occupation.

Literature Review

In recent years, e-commerce has grown exponentially, offering consumers greater convenience, variety, and access to goods and services. However, the rise of digital transactions has also led to an increase in challenges related to fraud, privacy violations, and unfair trade practices, which have raised significant concerns about consumer protection in the online marketplace. As a result, the importance of comprehensive consumer protection laws in e-commerce settings has been highlighted in several studies, pointing to the need for strong legal frameworks to safeguard consumer interests in the rapidly evolving digital economy.

Chawla & Kumar (2022) ^[9] emphasize the critical need for stringent consumer protection laws due to the increasing prevalence of e-commerce fraud and the growing concerns over data privacy. With the growing use of online platforms,

consumers face a heightened risk of being exposed to deceptive practices, misleading advertisements, and unauthorized use of their personal information. As a result, consumer protection laws must be robust enough to address these issues effectively. The Consumer Protection Act 2019 plays a key role in this regard by mandating strict transparency requirements for online platforms and ensuring that consumers have access to grievance redressal mechanisms to resolve disputes related to their online transactions. By enforcing these protections, the Act aims to boost consumer confidence in digital commerce, making it safer for users to engage with e-commerce platforms.

Garz *et al.* further explore the importance of trust and transparency in digital transactions, advocating for legal frameworks like the Consumer Protection Act 2019 to mitigate the risks associated with online shopping. The absence of physical interaction in e-commerce makes it difficult for consumers to verify the authenticity of products or the reliability of sellers. Consequently, consumers must rely on the assurances provided by legal protections to feel secure in their online purchases. Garz *et al.* argue that without these protections, consumers are less likely to trust e-commerce platforms, leading to decreased engagement with the digital marketplace. The Consumer Protection Act 2019 addresses this issue by establishing a legal structure that holds e-commerce platforms accountable for unfair trade practices and ensures that consumers have access to accurate and transparent information before making a purchase. This structure, in turn, helps foster greater consumer trust and encourages more frequent and confident participation in online shopping.

In addition to enhancing transparency, the Consumer Protection Act 2019 also plays a crucial role in addressing concerns about data privacy, which has become an increasingly important issue as consumers share sensitive personal information during online transactions. Studies such as those by Agag (2017) ^[2] highlight the correlation between consumer satisfaction and the presence of clear legal protections, particularly in the context of data security and privacy. Satisfied consumers are more likely to trust online platforms and continue to engage in digital commerce, knowing that their personal information is protected by law. The Consumer Protection Act 2019 introduces stringent provisions for protecting consumer data, ensuring that e-commerce platforms handle personal information responsibly and comply with data privacy regulations. These protections are vital in maintaining consumer confidence and preventing data breaches, which can lead to severe financial and personal consequences for consumers.

The correlation between consumer satisfaction and trust in legal protections underscores the significance of comprehensive consumer protection laws in the digital marketplace. Agag (2017) ^[2] notes that when consumers feel secure and supported by robust legal frameworks, they are more likely to develop long-term loyalty to e-commerce platforms. This loyalty translates into increased consumer engagement, higher repurchase intentions, and a greater willingness to explore new products and services offered online. In contrast, the absence of adequate legal protections can lead to a breakdown of trust, resulting in reduced consumer participation in the digital economy and a reluctance to engage with e-commerce platforms.

Overall, the Consumer Protection Act 2019 serves as a

critical safeguard for consumers in India's e-commerce landscape, addressing issues related to fraud, privacy, and unfair trade practices. By promoting transparency, ensuring data protection, and providing efficient grievance redressal mechanisms, the Act significantly enhances consumer confidence in digital transactions. As studies like those conducted by Chawla & Kumar (2022)^[9], Garz *et al.* and Agag (2017)^[2] illustrate, these legal frameworks are essential for maintaining trust and satisfaction among consumers, which are the foundational elements of a thriving digital marketplace. Furthermore, the successful implementation of these protections is likely to drive the growth of e-commerce in India by ensuring that consumers feel safe and secure while shopping online.

This growing body of research points to the broader conclusion that consumer protection laws must evolve in parallel with the digital marketplace to address emerging challenges. As e-commerce continues to expand, the Consumer Protection Act 2019 will need to adapt to new trends and technologies to ensure that it remains effective in protecting consumers. Legal frameworks that can respond to the dynamic nature of e-commerce will be crucial in fostering a safe, transparent, and trustworthy online environment where consumers feel empowered to make informed purchasing decisions without fear of exploitation.

Methodology

Data Collection

The study surveyed 382 participants from various demographic groups, using an online questionnaire that assessed their awareness of and perceptions about the Consumer Protection Act 2019. The sample included diverse age groups, genders, education levels, occupations, and income brackets to ensure a comprehensive analysis.

The demographic distribution of respondents is shown in Table 1.

Table 1: Demographic Profile of Respondents

Category	Count	Percentage (%)
Age		
Up to 18	26	6.81
18-30	118	30.89
30-45	129	33.77
45-60	73	19.11
Above 60	36	9.42
Gender		
Male	184	48.17
Female	178	46.60
Prefer not to say	8	2.09
Other	12	3.14
Education		
High School	78	20.42
Bachelor's	129	33.77
Master's	111	29.06
Ph.D.	50	13.09
Income		
Less than 2.5 L	81	21.20
2.5 - 5 L	103	26.96
5 - 7.5 L	103	26.96
7.5 - 10 L	59	15.45
Above 10 L	36	9.42

Statistical Analysis

To assess the influence of demographic factors on perceptions of the Consumer Protection Act 2019, the study used both ANOVA and regression analysis. The ANOVA

was employed to test whether significant differences exist in opinions across various demographic groups, while regression analysis explored which specific demographic variables (e.g., age, income) were predictors of overall stakeholder opinion.

Six key areas of analysis were conducted, detailed in Tables 2-6, providing a comprehensive breakdown of demographic effects on perceptions of the Act.

Results

ANOVA Analysis

Table 2: ANOVA Results for Age Groups

Age Group	N	Mean	F-Statistic	p-value
Up to 18	26	3.76	4.0	0.003
18-30	118	4.92		
30-45	129	4.97		
45-60	73	3.40		
Above 60	36	4.23		

Younger respondents (ages 18-45) expressed significantly more favorable opinions about the Consumer Protection Act, with a mean score of 4.97 (for the 30-45 group) compared to 3.40 for those aged 45-60. The p-value of 0.003 indicates these differences are statistically significant.

Table 3: ANOVA Results for Gender

Gender	N	Mean	F-Statistic	p-value
Male	184	4.98	4.5	0.004
Female	178	4.05		
Prefer not to say	8	3.00		
Other	12	2.88		

Males rated the Act more favorably than females, with a mean score of 4.98 compared to 4.05. Those who identified as "Other" or "Prefer not to say" rated it the lowest, suggesting possible gaps in representation or understanding.

Table 4: ANOVA Results for Income

Income	N	Mean	F-Statistic	p-value
Less than 2.5 L	81	2.95	4.2	0.004
2.5 - 5 L	103	3.95		
5 - 7.5 L	103	4.12		
7.5 - 10 L	59	4.00		
Above 10 L	36	4.22		

Higher-income groups tended to perceive the Act more positively, with those earning above ₹7.5 lakh annually rating it 4.00 and higher, compared to lower-income earners who rated it below 3.00.

Regression Analysis

Regression analysis was used to examine which demographic factors were the most significant predictors of stakeholder opinions. The results in Table 5 highlight the variables with significant t-values and low p-values.

Table 5: Regression Analysis for Stakeholder Opinions

Variable	Estimate	Std. Error	t-value	p-value
Age_18-30	0.10	0.03	3.33	0.001
Age_30-45	0.15	0.04	3.75	0.000
Gender_Female	-0.15	0.05	-3.00	0.003
Income_5 - 7.5 L	0.15	0.04	3.75	0.000
Education_Master	0.12	0.03	4.00	0.000

These results confirm that younger individuals, males, those with higher education, and higher-income earners are more likely to have favorable views of the Act.

Discussion

Age

The study revealed that younger respondents, particularly those in the 18-30 and 30-45 age groups, demonstrated significantly more favorable opinions toward the Consumer Protection Act 2019 compared to older respondents. This trend is largely attributable to younger individuals' greater involvement in e-commerce and their familiarity with digital platforms, making them more aware of consumer rights and the protections offered in the online marketplace (Anand, 2023) [11]. Younger consumers tend to have higher digital literacy, which equips them to navigate e-commerce platforms more confidently and understand the importance of consumer protection laws. These consumers frequently encounter situations where the Act's provisions directly influence their online shopping experiences, thus fostering a stronger appreciation for the protections it offers. Additionally, younger generations are typically more technologically savvy, enabling them to use digital resources to learn about their consumer rights and engage with grievance redressal mechanisms when necessary. As such, younger respondents' positive perceptions of the Act are closely linked to their proficiency in navigating the digital marketplace, which is aligned with previous research showing the connection between digital literacy and support for consumer protection (Anand, 2023) [11].

Gender

The findings indicated that male respondents generally rated the Consumer Protection Act more favorably than female respondents. One possible reason for this difference is that men tend to have higher engagement with e-commerce platforms, leading to a more positive perception of the Act's effectiveness in protecting consumers (Medeiros & McKenna, 2021) [15]. This aligns with existing research suggesting that men and women often have different priorities when it comes to online shopping and consumer protection. Men may place greater emphasis on factors like transaction speed, availability of products, and efficiency in resolving disputes, which may contribute to their more favorable views of the Act. Conversely, women may focus more on product safety, returns, and privacy concerns, areas where they might perceive the protections as less robust (Medeiros & McKenna, 2021) [15]. This disparity underscores the need for targeted education and outreach initiatives aimed at addressing the specific concerns of female consumers. By improving female consumers' understanding of their rights under the Act and how to effectively use the grievance mechanisms, policymakers can enhance their perceptions of the Act's benefits and boost their satisfaction with consumer protection policies.

Income and Education

The study also found that respondents with higher income levels and higher education were more likely to express greater approval of the Consumer Protection Act 2019. This is likely because these groups have greater access to legal information and a better understanding of how consumer protection laws can benefit them. Individuals in higher-income brackets tend to have more financial resources and

are often more aware of the protections provided under the Act, such as grievance redressal systems, refund policies, and data protection mechanisms. Similarly, respondents with higher education levels, particularly those with graduate or postgraduate degrees, tend to have a greater awareness of their consumer rights and are more adept at navigating the legal landscape surrounding consumer protection (Chawla & Kumar, 2022) [9]. These individuals are more likely to engage in complex e-commerce transactions, such as making high-value purchases, making them more appreciative of the Act's provisions. The correlation between education and consumer engagement with legal protections has been well-documented, as those with higher education levels tend to have a deeper understanding of legal processes and are more confident in using consumer protection mechanisms (Agag, 2017) [2]. Consequently, these groups are more likely to perceive the Act as a critical tool for safeguarding their rights as consumers.

Conclusion

This study reveals significant demographic influences on stakeholder opinions regarding the Consumer Protection Act 2019. Younger individuals, males, higher-income groups, and those with higher education levels show more favorable opinions. These findings suggest a need for targeted education and outreach efforts to raise awareness and improve perceptions of the Act, particularly among older and lower-income populations. By addressing these gaps, the Consumer Protection Act can be more effectively implemented to protect consumer rights across diverse demographic groups.

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