

Knowledge of Fraud Practices done by Seller in Present Senior

Dr. Deepa Swamy
Associate Professor

Department Home Science Govt. Arts Girls College, Kota

Abstract:

In the present scenario consumer are vulnerable lot for exploitation with the prevalence of mass poverty and illiteracy in developing country in India

People are better exposure towards the rights and responsibilities act 1986. But they are not using it because of nature of “who care”, timing problem and mainly rules and regulation of court. But consumers not only fight for the right but also publish it in media. So that seller should be cautioned and other consumer should be motivated and educated.

Introduction :

According to Mahatma Gandhi “A consumer is the most important visitor on our premises. He is not dependent on us, we are on him. He is not interruption of work but he is the purpose of the work. We are not doing a favour to a consumer by giving him an opportunity. He is doing us a favour by giving is opportunity to serve him.”

Theme and conditions of consumer in modern has been changed continuously from retail shopping to mall marketing & then to online shopping. But in all different types modern business techniques, consumers are cheated with various methods.

Consumer is an important component without which any type of business is not possible. Still for little benefits consumers are cheated very nicely. Government has made different rules and regulations for to sort out this problem and due to unawareness of rights and responsibilities by consumer cheating rates are increasing day by day. Education as well as promotion not to be cheated in favour of consumer is done in time interval by government and voluntary organization.

Many talks and documentations is done on consumer rights and awareness but very few have done on the college going girls. So the present study was done aimed on college going girls teenagers as they are the main target for sellers.

Teenagers are group of age from thirteen to nineteen, where all types of changes (Physical, Psychological, Biological etc.) are occurring rapidly. As consumer teenagers does not care much

about money. If they want something that means they want where there is requirements or not. Parents are also capable to fulfil their desire. Since, punishment given to seller who cheats the consumer is very few due to different causes so courage of them are increasing day by day. Teenagers and children are also easy target for seller so now days.

Consumer are cheated in different ways like for online not sending products, sending low quality products, delay in sending products, charging more price for the products. Many common and repeated tricks are used by buyer to do fraud to get more benefits in lesser time.

Objective of the study:

The present study was planned to find out awareness among consumer (age 13-19 years) about the fraud practice done by seller.

Delimitations:

1. The study was delimited to girls of age group 13 to 19 years.
2. The study was delimited to Kota city of Rajasthan.

Definitions:

According to [Sec 2(1) (d)] consumer means any person who buy any goods for (a) which has been paid a promised or partially paid and partially promised or (b) under any system of deferred payment. "Consumer" does not include a person who obtains goods for resale or for any commercial purpose.

Methodology:

Analytic research design was used to complete the objective of the study. The study design was as follows:

1. **Sample Selection:** The present study was conducted in Kota City (Rajasthan) Purposive sampling was done of sixty girls of going aged 13-19 years.
2. **Development of tool:** A close ended questionnaire was developed to find out personal characteristics. It also elected information about the knowledge about fraud practice done by seller to consumer.
3. **Data collection and Analysis:** Data collection was done by the investigator personally using questionnaire. Importance of research were explained before filling the questionnaire. The research also explained that data will be used only for the research purpose. Suitable statistical analysis to draw results i.e. means and percentage were calculated for the data obtained.

Results & Discussion: Results indicates that sellers are more smarter than the consumers. As teenagers girls are interested in purchase of low cost material without knowledge of quality products. Small spelling mistakes done by seller and ignorance of consumer give high profit to them.

The data showed that more than half of the respondents i.e. 63.33% were cheated by seller in one or another ways. Equal number of respondents (63.33%) reveals that seller cheated them with the common tricks. Even after having the knowledge of method they are cheated just because of ignorance.

Being a consumer 65% sample were satisfied where as 35% of the samples were not satisfied with the sellers. Regarding the policies of government for consumer 80% of the respondents were not satisfied it was due to they are not aware of the rights and responsibilities of consumer. They are not are of the theory that rights are given when responsibility has been completed

Very few numbers of the respondents (i.e. 25%) are aware of the rights of the consumers given by the government of India. Rest of the respondents have half cup of information. Maximum respondent 80% like the traditional method of shopping whereas only 20% of respondents are moving towards the net/online shopping. This is because cheating is less done on traditional way and people, especially women love shopping as it is a method of entertainment for them.

Expiry dates on cosmetic product are not checked by 95% of the respondents only 5% of the sample check the manufacturing date of the product. This is due to that samples are not aware of the expiry date of cosmetic product, which is directly applied to the body. Sellers are more smarter than buyer as they keep small spelling mistake in the name of the product and sell at low price and quality . This is not identified by 60% of the respondent. Only 40% of the consumer can identify but they don't do any reactions.

Identical product with different rate makes confusion to 80% of consumers. They are not able to identify between real product and fraud products. This type of fraud is done with the help of change in colour of product spelling mistake or other simple method.

The problem is arising for 80% of consumer as they are ignorant and helpless. This helplessness of consumer is due to prevalence of mass poverty and illiteracy. Consumers are a vulnerable lot for exploitation in developing country.

The bills of purchase or cash memo are "not" taken by 75% of the respondents. According to respondents bill of purchase of retail is not useful. Consumer use to collect the bill for purchase electronic goods or heavy purchase.

Purchase of products by mistake misleading, by any other reason is done by 60% of the respondents whereas only 20% of the sample purchase material after examination.

