

Consumer Attitudes towards Business Firms' Marketing Philosophy, Consumerism and Government Regulations in India

A Cross-sectional Analysis

Sanjay K. Jain and
Parul Goel*

Professor of Marketing and International Business
Head of the Department of Commerce, Delhi School of Economics,
University of Delhi, Delhi 110007; E-mail: skjaindse@hotmail.com

* Research Scholar, Department of Commerce,
Delhi School of Economics, University of Delhi; Delhi 110065

Abstract

Globalization and liberalization ushered in the economy in the early nineties have brought about a sea change in the Indian marketing environment. Competition in the market has considerably hot up. Virtually, every product category in the market today is cramped with numerous variants and brands. Consumers have become more discerning and demanding. They have started becoming aware of their rights and desire timely redressal, restitution and remedy of their grievances. In the wake of increased market competition, greater consumer sophistication and growing consumerism in the country, business firms are being increasingly exhorted to adopt 'marketing concept' that requires laying greater emphasis on adopting strategies which are customer oriented and aim at meeting customer needs and wants. Over the time, government has also promulgated various legislations for enforcing discipline among marketers and protecting consumer interests. It, however, remains a moot question as to what extent consumers find the present day marketplace conducive to their interests and welfare. Based on a survey of consumers, the paper is an attempt in the direction of assessing consumers' attitudes towards business firms' marketing philosophy and ascertaining the relevance and usefulness of consumerism movement and government regulations in

the country The paper also seeks to examine as to how consumer attitudes towards these marketplace related issues differ across consumers belonging to different demographic groups.

For several decades, the Indian economy remained insulated from the world markets due to pursuit of highly protective production and trade policies. The Indian market was largely characterized by the scarcity of goods and services. Consumers did not have much of the option to choose among variety of goods and services. In most of the product categories, monopolistic market situation prevailed, with either public sector undertakings playing a dominant role or a few private sector firms controlling the market. Consumers were concerned primarily with fulfillment of their basic needs. The marketplace has, however, undergone a sea change with the liberalization and globalization forces unleashed in the early 90's. *Competition has considerably hot up in the market. Virtually every product category in the market is today cramped with numerous brands and variants. With increased product choice and exposure to mass media, consumers have become more discerning and demanding. The consumers today want not only their basic requirements to be fulfilled, but they also desire value for money.* In the changed scenario, firms are increasingly under pressure to reorient their business strategies and embrace 'marketing concept' – the implementation of which is known as 'market orientation'.

Adoption of marketing concept requires business firms to ascertain consumer needs and wants in advance and evolve such policies and strategies as capable of fulfilling the identified needs and wants more effectively and efficiently than competitors, thus providing greater customer satisfaction (Kotler, 2000). A few studies have been undertaken in the country in the past to examine Indian firms' market orientation (e.g., Jain and Bhatia, 2004; Jain and Bhatia, 1995; Jain and Shivkumar, 1997; Jain, 1998) and analyse consumer problems and satisfaction with marketing practices (Jain and Parul, 2008a), but there virtually exists no comprehensive and cross-sectional study in the country examining opinion of the consumers about market orientation of business firms. Consumers' lack of faith in adoption of marketing concept by the firms

can prove quite inimical to the interests of the firms in the long run. It is likely to result not only in breeding contempt and distrust among the consumers, but also, an intensification of consumerist movement and consequent tightening up of the business rules and regulations as well as enactment of newer marketing legislations.

An obvious offshoot of increased market competition and globalization has been that the consumers all over the world have started becoming aware of their rights, exercising their diligence and skills while buying goods and services, raising voice against exploitation and seeking redressal of their grievances. Consumerism, as it has come to be known as, is on the rise in both the developed and developing countries. In India too, the consumerism is a budding movement. Indian consumers – who hitherto were content with playing a submissive role – have also woken up to the hard marketplace realities and have started asserting themselves both individually and collectively for protecting their interests against the unscrupulous business practices. Government too has enacted various legislations to safeguard consumer interests. No doubt consumerism is a movement which intuitively speaking is very much in the interest of consumers, it is unlikely to emerge as a force to reckon with in the country unless the consumers themselves believe in it and contribute to it. In the absence of a strong belief in consumer movement and faith in the efficacy of government regulations, consumers are unlikely to make use of the legislations that have been promulgated for redressal of their grievances. It is unfortunate that virtually no empirical attempt has been undertaken in the country to assess the extent to which consumers feel that consumerism is an important issue and can effect a positive change in the performance of firms. There is also dearth of information regarding consumer opinions about the sufficiency and efficacy of the government regulations to protect consumer interests.

The present paper is an attempt to fill this void in marketing literature. It has two fold objectives. Firstly, it aims at assessing consumers' attitudes towards business firms' marketing philosophy and ascertaining relevance and usefulness of consumer movement and government regulations. Secondly, the paper seeks to examine whether consumers share a common set of perceptions and beliefs about business firms' marketing

philosophy, consumer movement and government regulations or there exist differences in their opinions and attitudes across their demographics. Past studies reveal influence of demographic factors such as gender (Barksdale and Darden, 1972; Gaski and Etzel, 1986; Barker, 1987; Wee and Chan, 1989; Chan and Chan, 1990; Chan and Cui, 2004), marital status (Wee and Chan, 1989), age (Barksdale and Darden, 1972; Barksdale et al., 1982; French et al., 1982; Barker, 1987; Wee and Chan, 1989; Chan and Chan, 1990; Vardarajan and Thirunarayana, 1990), education (Barker, 1987; Wee and Chan, 1989, Chan and Chan, 1990; Bhuian et al., 2001; Chan and Cui, 2004), income (Barker, 1987; Wee and Chan, 1989; Chan and Chan, 1990) and occupation (French et al., 1982; Wee and Chan, 1989; Chan and Chan, 1990; Chan and Cui, 2004) on consumer opinions about marketing practices and developments.

The paper is organized into four sections. The first section is devoted to review of the studies undertaken in other countries in the past in respect of consumer attitudes towards the business firms' marketing philosophy, consumerism and government regulations. The second section discusses research design and methodology employed in the present study. Findings of the study at both the aggregative and cross-sectional levels (i.e. for the surveyed consumers as a whole and across different consumer groups identified on the basis of select demographics) are reported in the succeeding section. Final section concludes the discussion by providing a summary of the study findings, managerial and policy implications, directions for future researches in area in the country.

CONSUMER ATTITUDES TOWARDS BUSINESS FIRMS' MARKETING PHILOSOPHY, CONSUMERISM AND GOVERNMENT REGULATIONS: REVIEW OF PAST STUDIES

Opinions of the consumers about the business, consumerism and government regulations constitute an important indicator of how well the business firms are satisfying consumer needs and consumerism movement and government regulations are in the interests of the consumers. In general, if consumers show contentment with business practices, they are likely to have 'favorable feelings towards business and

unfavorable feelings towards the need and relevance of consumerism and government regulations (Bhuian et al., 2001).

Several attempts have been made in the national and cross-national studies in the past in other countries to assess consumer attitudes towards the guiding philosophy of business, consumerism and government regulations. Major findings and conclusions of some of the major studies are reported below.

Consumer Attitudes towards Pursuit of Marketing Philosophy by Business Firms

Majority of the studies undertaken in the past reveal a high level of skepticism as well as considerable uncertainty among the consumers regarding the operating philosophy of business. The respondents in general have been of the opinion that manufacturers have not widely accepted and practised the much advocated 'marketing concept' in their operations, may be because of the reason that the implementation of marketing concept is more than a simple effort and goes much beyond effecting some improvement in product quality (Barksdale and Perreault, 1980; French et al., 1982; Barker, 1987; Vardarajan and Thirunarayana, 1990; Uray and Menguc, 1996). According to most of the surveyed respondents, '*Let the buyer beware*' has been the guiding philosophy of business (Barksdale and Darden, 1972; Barksdale et al., 1982; French et al., 1982; Barker, 1987; Vardarajan and Thirunarayana, 1990; Lysonski and Durvasula, 2003).

Barksdale and Darden (1972) and French et al. (1982) found the surveyed consumers not to be subscribing to the view that manufacturers place consumer satisfaction before all other business interests. While Barksdale et al. (1982) and French et al. (1982) reported that manufacturers shirk their responsibility; Barksdale and Darden (1972) and Barker (1987) found reverse to be true, probably because of the lack of clear understanding and education among the consumers as to what the responsibilities of manufacturers towards the consumers are.

Studies by Barksdale and Darden (1972), Barksdale et al. (1982), Barker (1987), Vardarajan and Thirunarayana (1990), Uray and Menguc (1996) and Lysonski and Durvasula (2003) point to the respondents' feeling that manufacturers do not operate

on the philosophy that 'Consumer is always right'. Although many respondents were found to be of the opinion that the business firms had become more customer focused in that they make products that fit customer needs, the respondents at the same time aired the view that important product improvements have been withheld by the manufacturers from the market in order to protect their own interests.

Consumers have also been found concerned with the honesty of games and contests sponsored by the manufactures (e.g., Barksdale and Darden, 1972; Barksdale and Perreault, 1980; Barksdale et al., 1982; Barker, 1987; Vardarajan and Thirunarayana, 1990). The studies by French et al. (1982) and Lysonski and Durvasula (2003), however, report a positive perception of consumers in respects of sponsored games and contests as these aim at simply increasing the product purchases.

Several studies report consumers as being skeptical about the true intentions of business firms. The consumers have been found to holding the opinion that it is competition rather than the marketers' concern for the welfare of consumers that ensures fair prices (see, for instance, Barksdale and Darden, 1972; French et al., 1982; Barksdale et al., 1982; Barker, 1987; Vardarajan and Thirunarayana, 1990; Uray and Menguc, 1996; Lysonski and Durvasula, 2003). This discontent among the consumers suggests a wide spread view that the free enterprise system operates in the interest of consumers.

Although consumers have been found to be of the opinion that business firms are sincere in their efforts to settle grievances, there is too much inconvenience and red tape involved in getting complaints redressed (Barksdale and Darden, 1972; Barksdale et al., 1982; French et al., 1982; Barker, 1987; Vardarajan and Thirunarayana, 1990; Darley and Johnson, 1993; Uray and Menguc, 1996). This implies that when consumers have problems with products they have purchased, it is not easy to get them corrected even if the products are guaranteed by firms.

Studies by Barksdale and Darden (1972), Hustad and Pessiemi (1973), Greyser and Diamond (1974), Jones and Gardner (1976), Andreasen and Best (1977), Barker (1987), Vardarajan and Thirunarayana (1990) and Uray and Menguc (1996) also document presence of consumer discontent as arising from the marketers' incompetence to resolve consumer complaints.

In their study of Saudi Arabian consumers, Bhuian et al. (2001), reported consumers having a deep sense of fatalism. Instead of holding business firms accountable, consumers depicted a tendency of attributing buying mistakes to fate. The consumers nonetheless had a feeling that they had been treated unfairly by businesses.

The past studies thus reveal that consumers in general do not feel satisfied with the efforts made by manufactures and business firms, implying that something more needs to be done on their part to satisfy customers.

Consumer Attitudes towards Consumerism

In layman's terms, consumerism is a social movement by the consumers for the consumers. It refers to 'multitude of group actions concerned with such issues as consumer protection laws, the availability of product and price information, fraudulent and deceptive business practices and product safety' (Cravens and Hills, 1973). According to McMillan Dictionary (1985), consumerism is 'concerned with protecting consumers from all organizations with which there is exchange relationship. It encompasses the set of activities of government, business, independent organizations and concerned consumers that are designed to protect the rights of consumers'. Kotler (2000) views consumerism as an 'organized movement of citizens and government to strengthen the rights and powers of buyers in relation to sellers'.

In essence, consumerism deals with consumer issues about a range of marketing related issues (Lysonski and Durvasula, 2003) and includes a wide range of activities undertaken by the consumer groups as well as government and various other organizations to protect the rights and interests of consumers against the deceitful business practices. In a nutshell, consumerism is a movement concerned with the creation of awareness among consumers regarding their rights and protection of their interest (for further discussion, see Jain and Goel, 2008b).

Consumer movement and consumerism related issues have drawn considerable interest of researchers in the past. A wide variety of issues ranging from factors affecting consumer movement to examination of aspects under consideration of consumer movement and study of consumerism life cycle have been

researched in the past (see, for example, Kotler, 1972; Kaufman and Channon, 1973; Straver, 1977; Aaker, 1978; Barksdale et al., 1982; Kaynak, 1985; Barker, 1987; Varadarajan and Thirunarayana, 1990; Kaynak et al., 1992 and Quazi, 1994, Jain and Goel, 2008). Assessment of consumers' views about consumerism and its relevance to the protection of consumer interests has also been one of the thrust research areas. Consumer views about consumerism in a country relate to the mentality of the consumers and their awareness and sensitivity towards consumer issues (Lysonski and Durvasula, 2003). Barker (1987) and Lysonski and Durvasula (2003) found that consumers feel that consumerism is an important issue today and will gain importance in future.

A majority of the past studies report consumers to be holding a positive image of consumer movement and consider it as an important factor responsible for change in the performance of business (Barksdale and Darden, 1972; Barksdale et al., 1982; Barker, 1987; Uray and Menguc, 1996). A few studies (e.g., French et al., 1982; Vardarajan and Thirunarayana, 1990) point to an opposite finding, i.e. consumers not viewing organized consumer movement as being a catalytic agent for bringing about changes in the business practices and procedures.

Respondents in most of the studies, furthermore, have expressed disagreement with the assertion that problems of consumers are less serious now than has been the case in the past (Barksdale and Darden, 1972; Barksdale et al., 1982; French et al., 1982; Barker, 1987; Vardarajan and Thirunarayana, 1990; Darley and Johnson, 1993). Only a select studies (e.g., Lysonski and Durvasula, 2003; Bhuian et al., 2001) report consumers to be having a feeling that their problems are less serious now than what these were in the previous years.

Most of the consumers in the past studies have also complained that the information needed to become 'well informed consumers' has not been readily available to them (Barksdale and Darden, 1972; Barksdale et al., 1982; Barker, 1987; Vardarajan and Thirunarayana, 1990; Uray and Menguc, 1996). Respondents have felt that exploitation of consumers by business firm deserves more attention than it has received so far (Barksdale and Darden, 1972; Barksdale et al., 1982; Barker, 1987; Vardarajan and Lysonski and Durvasula, 2003).

Consumer Attitudes towards Government Regulations

Consumers' opinions about government regulations depict consumer confidence in the regulations in protecting consumer interests and welfare. If the consumers consider government regulations as an effective force for protecting their interests, they call upon the government to address their interests incase they find marketers not adhering to sound marketing practices (Barker, 1987; Lysonski and Durvasula, 2003). Though the consumers believe in self-regulation by business, they feel hurt by a lack of such self-regulations and hence favour greater governmental regulations of business (Barksdale and Darden, 1972; Barksdale et al., 1982; French et al., 1982; Barker, 1987; Vardarajan and Thirunarayana, 1990; Uray and Menguc, 1996; Bhuian et al., 2001; Lysonski and Durvasula 2003). Barksdale et al. (1982) in their study reported a strong feeling among the respondents in all the six surveyed countries that government has a responsibility to safeguard the rights of consumers.

Barksdale and Darden (1972), Barksdale et al. (1982), French et al. (1982), Barker (1987), Vardarajan and Thirunarayana, (1990), Darley and Johnson (1993), Uray and Menguc (1996) and Lysonski and Durvasula (2003) documented in their study that government should establish minimum standards for product quality as well as conduct independent tests of competing brands and publish the results of such studies. Respondents in their study have also opined that government should set up a department of consumer protection and regulate manufacturers' advertising, sales and marketing activities.

Lysonski and Durvasula (2003) reported in their longitudinal study that consumer feelings towards marketing and consumerism have improved over a period of 15 years because of the success of the success of the government in establishing laws and regulations to protect consumer interests. Irrespective of their educational backgrounds, all the young adult respondents in Saudi Arabia were found to be having positive opinions about the consumer related government regulations and price controls (Bhuian et al., 2001).

Greyser and Diamond (1974), Jones and Gardner (1976) and Greyser, Bloom and Diamond (1982), however, blame the government for the rise of consumer discontent. According to these studies, a

major reason responsible for the lack of adequate consumer protection is that laws or ordinances are based on the principle of *caveat emptor*, i.e. 'Let the buyer beware'. Along the same lines, Andreasen and Best (1977) have criticized the governmental regulations for being more pro-business and not defending the consumer interests, thus giving rise to consumer discontent.

Consumerism is a recent phenomenon in many developing countries including India. Compared to their western counterparts, the consumers in these countries are not sophisticated enough to safeguard on their own interests. There arises, therefore, a need for protecting naive and vulnerable consumers from the unfair business practices. Regulation of business through legislation can be one of the important means of protecting consumers.

Like in other countries, numerous laws have been enacted in India by the government to protect consumer interests and guarantee that consumers have the same rights as manufacturers of goods and providers of services have. A landmark law in the field of consumer protection is the Consumer Protection Act which was promulgated in 1986 in the country with a view to protect consumers from the unscrupulous business practices and to regulate business activities in the interest of consumers. Under the act, Consumer Disputes Redressal agencies (viz., National Commission, State Commission, and District Fora) have been set up to provide a means to achieve simple, inexpensive and speedy remedy to consumers against defective goods, deficient services and unfair and restrictive trade practices. There also exist various other laws such as Essential Commodities Act, 1995; Cigarette (Regulation of Production, Supply and Distribution) Act, 1975; Prevention of Food Adulteration (PFA) Act, 1954; Trade Marks and Merchandise Act, 1958 and Drugs and Magic Remedies (Objectionable Advertisement Act), 1954 that aim at protecting interests and rights of the consumers. It is, however, a moot point as to how the Indian consumers find these and other laws useful in safeguarding their interests. There is a lack of empirical database gauging into this aspect in the country.

THE STUDY

The present study is based on primary data collected through a survey of consumers in Delhi and the NCR

region. Using convenience sampling, 500 consumers were approached during April-August 2008 for collecting the necessary primary data. Of these, 396 persons returned the duly filled-in questionnaires. The collected data were coded and after necessary editing analyzed with the help of various statistical tools such as mean, independent samples t-test and one way analysis of variances using SPSS software 15.0 version.

A five point Likert scale (-2 to 2) has been used for eliciting the desired information from the respondents, with '-2' standing for 'Strongly Disagree' and '2' for 'Strongly Agree'. For ascertaining the respondents' opinion about the marketing philosophy of business firms, three items of the Gaski and Etzel's (1986) scale were used. The scale items used in the study included: "Most firms operate on the philosophy that the consumer is always right", "Most firms are guided by the philosophy that Let the buyer beware" and "Most firms are more interested in making profits than in serving consumers".

To assess consumer views about consumerism, three statements "Safeguarding consumer rights is an important issue today", "The exploitation of consumers by business firms deserves more attention than it receives", and "In future, protecting consumer interest will be more important" from Barksdale and Darden (1972) and Lysonski and Durvasula (2003) studies were employed in the present study.

Consumers' feelings towards government regulations have been measured through the following statements: "The government should test competing brands of products and make the results of these tests available to consumers", "The government should set minimum standards of quality for all products sold to consumers", "The government should exercise more responsibility for regulating the prices, advertising, sales and other marketing activities", "In general, stricter control of business by the government is preferable to self-regulation by business", and "A central agency of consumer protection at the national level is needed to protect and promote the interests of consumers". These statements have been employed previously in the studies by Barksdale and Darden (1972) and Barksdale et al. (1982).

Due care has been taken to ensure respondents represent different groups of customers. Age-wise, a majority of the respondents (i.e. 45.7 per cent) in the sample belong to 25-44 years age group. The

respondents in the age groups 'less than 25' and 'more than 44' account for about 28.0 per cent and 26.3 per cent respectively of the sample. In terms of gender as well as marital status, the sample is almost evenly comprised of males and females (50.3 per cent 49.7 per cent respectively) and married and unmarried persons (56.3 and 43.7 per cent respectively).

Most of the respondents in the study reported to be having a personal monthly income of less than ₹ 15,000. The percentage shares of people belonging to personal income groups of ₹ 15,000–30,000, ₹ 30,000–45,000, and ₹ 45,000 and above are 11.3 per cent, 25.2 per cent and 4.2 per cent respectively. Occupationwise, a major proportion of sample is comprised of professionals (35.1 per cent), followed by housewives (26.8 per cent), students (16.2 per cent) and business persons (13.0 per cent) and others (8.1 per cent).

MAJOR FINDINGS OF THE SURVEY

Aggregative Results

Findings relating to the respondents' opinion about the business firms' marketing philosophy, consumerism and government regulations for the sample as a whole are presented in Table 1. Respondents can be observed to be having a negative opinion about the business firms' philosophy towards marketing, the overall mean score being -0.63 . Consumers show disagreement with the statement that most of the business firms operate on the philosophy that the consumer is always right. They rather feel that most firms are guided by the philosophy of 'Let the buyer be aware' and are more interested in making profits than serving the customers (after taking care of reverse coding for these two items used in the scale).

Concerning consumerism, consumers feel that safeguarding consumer rights is an important issue today. In their opinion, exploitation of consumers by the business firms deserves more attention that it is currently getting. They do subscribe to the view that protection of consumer interest will become an important issue in future.

The surveyed consumers, moreover, appear strongly in favour of government regulations. A mean score as high as 1.77 is a pointer to the consumer belief that the government regulations are needed for protecting consumer interests. Be it testing of

competing products or laying down minimum quality standards, government intervention is needed. Consumers also opine that self-regulation by business is not sufficient. Instead, strict control of business by government is required to protect consumer from the unfair business practices.

Disaggregative Results – Cross-sectional Analysis

Past studies reveal an influence of demographics such as gender (Barksdale and Darden, 1972; Gaski and Etzel, 1986; Barker, 1987; Wee and Chan, 1989; Chan and Chan, 1990; Chan and Cui, 2004), marital status (Wee and Chan, 1989), age (Barksdale and Darden, 1972; Barksdale et al., 1982; French et al., 1982; Barker, 1987; Wee and Chan, 1989; Chan and Chan, 1990; Vardarajan and Thirunarayana, 1990), education (Barker, 1987; Wee and Chan, 1989, Chan and Chan, 1990; Bhuian et al., 2001; Chan and Cui, 2004), income (Barker, 1987; Wee and Chan, 1989; Chan and Chan, 1990) and occupation (French et al., 1982; Wee and Chan, 1989; Chan and Chan, 1990; Chan and Cui, 2004) on the consumer opinions about the firms' marketing philosophy, consumerism and business regulations. A cross-sectional analysis of the survey findings of the surveyed consumers across five demographic characteristics (viz., gender, marital status, age, education, income and occupation) is provided below.

Consumer Attitudes towards Business Firms' Marketing Philosophy, Consumerism and Government Regulations: Genderwise Analysis

Genderwise mean scores for the male and female respondents are presented in Table 2. It can be observed that significant differences exist between the male and female respondents in their opinion about business firms' marketing philosophy, with female respondents being more skeptical of the operating philosophy of the business firms ($p < .000$).

However, no significant differences are found between the male and female consumers in regard to their views about consumerism. Both the men and women appear like-minded in their views about consumerism and both the groups of respondents share the feelings that safeguarding consumer rights is an important issue today and is likely to receive more attention in future. They also strongly feel that

exploitation of consumers by business firms deserves more attention than it has received so far.

Even in respect of the government regulations, in general no statistically significant differences between the male and female respondents are found. Both the male and female consumers express a strong need for the government regulations in respect of the majority of the statements. The lone exception is the statement "The government should test competing brands of products and make the results of these tests available to consumers" where a significant difference is found between men and women, with male consumers being more strongly in favor of comparative testing of the products to be undertaken by the government agencies.

Consumer Attitudes towards Business Firms' Marketing Philosophy, Consumerism and Government Regulations: Marital Statuswise Analysis

It can be observed from the data presented in Table 3 that the married respondents are more critical of the business firms' marketing philosophy ($p < 0.000$). Mean scores of -0.90 and -0.28 for the married and unmarried respondents respectively confirm this assertion. In terms of individual statement scores too, statistically significant differences exist in the perceptions of the married and unmarried respondents. Married respondents depict greater disagreement with the statement 'Most firms operate on the philosophy that the consumer is always right'. Married respondents depict higher mean scores (after taking care of reverse coding) with the next two scale items, viz., 'Let the buyer beware' is the guiding philosophy of business and 'Most firms are more interested in making profits than in serving consumers'. Higher mean scores for the married respondents once again imply that the married respondents are more critical of the business firms' orientation towards customer welfare ($p < 0.000$).

No significant differences exist between the married and unmarried respondents in their opinions about consumerism as well as government regulations. This is true in terms of both the overall mean scores and individual itemwise mean scores for the two scales. Regardless of their marital status, respondents are pretty fervent about consumerism and view consumerism as an emerging force to reckon with. Both the types of respondents, moreover, equally strongly feel that it is

the responsibility of the government to regulate business practices for protecting consumer interests. Irrespective of their marital status, Indian consumers furthermore want that government should test competing brands of products and should set minimum quality standards for all the products. Consumers also expect government to assume more responsibility for regulating prices, advertising, sales and other marketing activities and view that stricter control of business by the government is needed to protect the unwary customers from the unfair marketing practices.

Consumer Attitudes towards Business Firms' Marketing Philosophy, Consumerism and Government Regulations: Age-wise Analysis

Significant differences ($p < 0.01$) across the different age groups in the respondents' opinions are observable about the business firms' marketing philosophy in terms of both the overall and itemwise mean scores. Respondents in the age groups 'under 25' and '25-44' are less critical of business firms' marketing philosophy than the respondents belonging to '45-64' age group, suggesting that older people view marketing with skepticism. The finding, therefore, suggests that age is an important determinant of the respondent perceptions of the business firms' marketing philosophy.

Age-wise analyses of the consumer responses about the issues related to consumerism and government regulations point to a different picture. No statistically significant differences are found in the opinions of the respondents belonging to different age groups. The lone exception is the statement pertaining to preference for government regulations over the self regulations by the business firms. As compared to younger consumers (i.e. those under 24), older age group respondents (i.e. '25-44' and '45-64') are more strongly of the view that that stricter control of business by government is preferable to self-regulation ($p < .05$).

Consumer Attitudes towards Business Firms' Marketing Philosophy, Consumerism and Government Regulations: Educational Qualificationwise Analysis

Results reported in Table 5 once again point to a significant impact of the respondents' educational

background on their perceptions of business firms' marketing philosophy. Mean scores for the individual scale items as well as for the scale as a whole are higher for the respondents with postgraduate and other qualifications, thus implying a more favorable feeling among these respondents about business firms' marketing philosophy.

No significant differences across the education groups of the respondents in their opinions about the consumerism and government regulations. Irrespective of their educational background, all the surveyed consumers view consumerism as an important issue to deal with and exploitation of consumers by the business firms needs to be accorded greater attention in future. In a similar vein, the respondents unanimously are in favour of government regulations and expect government to come forward to protect consumer rights. The underlying reason might be a feeling among the respondents that consumers in India are not sophisticated enough to safeguard their own interests and hence government is needed to shoulder the responsibility of protecting consumer interests. The scale item 'Government should set minimum standards of quality for all the products sold to the consumers' is the only exception where the respondents across the educational groups differ significantly in their opinion about the desirability of government initiated minimum quality standards. Agreement with the statement is higher among the graduates and postgraduates than is the case with the respondents with other educational qualifications ($p < .05$).

Consumer Attitudes towards Business Firms' Marketing Philosophy, Consumerism and Government Regulations: Incomewise Analysis

Incomewise too, respondents differ significantly in their views about the marketing philosophy in vogue among the business firms. Differences are significant in terms of the overall as well individual item mean scores ($p < 0.5$). The interesting inference is that that it is rather the respondents belonging to higher income groups (i.e. ₹ 30,001 and above) than the lower income respondents who hold more positive feelings about the business firms' marketing philosophy.

Consumerism is an important issue for all the consumers and there does not exist any statistically significant difference in the opinions of the respondents across the different income groups. Same is, however,

not true of the respondents' opinions about the government regulations. Significant differences are observable among the respondents across different income groups in terms of both the overall and the individual item mean scores. In general, higher income respondents are more strongly in favour of government regulations than the respondents belonging to lower income groups (i.e. below ₹ 15,000). The sole exception is the statement "A central agency of consumer protection at the national level is needed to protect and promote the interests of consumers" where no significant difference is found in the respondents' opinions across the income groups. Notwithstanding differences prevailing in the respondents' opinions, it may be observed that mean scores for each of the statements as well as total scale for the government regulations are well above 1.5, implying that respondents of all the income groups strongly believe that government has a major role to play in protecting consumer interests.

Consumer Attitudes towards Business Firms' Marketing Philosophy, Consumerism and Government Regulations: Occupationwise Analysis

Mean scores across different occupational groups about the respondents' opinions about the marketplace related issues under consideration are presented in Table 7. Significant differences ($p < .05$) exist among the respondents in their opinions about the marketing philosophy of the business firms in India. While professionals appear somewhat ambivalent, housewives and others strongly disapprove the marketing philosophy of the business firms. Students and businessmen, on the other hand, only moderately disapprove the operating philosophy of the business firms.

Excepting for the case for a single scale item, no significant differences in the respondents' opinions are found in respect of consumerism related issues. Irrespective of the occupational groups, the respondents hold positive feelings for consumerism and think that consumerism is going to emerge in future as a major force to reckon with for protecting consumer rights. Students, housewives, businessmen, professionals and others with overall mean scores of 1.68, 1.66, 1.56, 1.66 and 1.66 respectively subscribe to the view that consumers in India are looking forward to consumerism with great optimism. It is a good sign

that in a developing country like India consumers consider themselves resourceful enough to protect their rights and are increasingly willing to support consumerism activities in future.

No significant differences are found among the different occupational groups of respondents in their opinion about the government regulations. Consumers belonging to different occupations undisputedly hold the view that government regulations are needed to protect the consumer interests. Overall mean scores of 1.68, 1.79, 1.79, 1.81 and 1.64 for the students, housewives, businessmen, professionals and others point to highly positive feelings for the government regulations, implying that the surveyed consumers are strongly in favour of the government interference for the proper conduct of various business activities.

CONCLUSIONS AND IMPLICATIONS

Findings of the study bring to the fore interesting results. Consumers are found to be holding negative perceptions about the marketing philosophy of the business firms. The surveyed consumers, however, appear quite positive about the consumer movement in the country and feel that protection of consumer interest will emerge as an important issue in future. In respect of government regulations too, consumers feel that government regulations are important and need to be strengthened to alleviate consumer problems and their grievances. Demographically, the study findings reveal significant differences existing among consumers in their opinion about the marketing philosophy of the business firms. Consumer opinions about the consumerism movement and relevance of government regulations are in general not found to be differing significantly across the demographic groups.

Findings of the study entail several managerial and policy implications. With increasing competition in the market and growing customer sophistication, business firms are increasingly getting concerned with gaining competitiveness in the market place. In their quest for building competitiveness, these firms have been repeatedly been advised to become customer oriented. However, the results of the present study are at variance with the coveted philosophy. Negative feelings exist among the consumers about the operating philosophy of the business firms, implying that the firms need to abandon the philosophy of '*caveat emptor*'

and they should rather become more customer oriented in future. Firms failing to take into consideration consumers' condemnation might be putting themselves into trouble. With increased consumers' education, multitude of government regulations and sovereign emergence of organizations to protect consumers' rights; consumerism is likely to gain more prominence in the country.

A favorable disposition observed among the surveyed consumers towards consumerism and government regulations point to a lack of faith among the Indian consumers in the contemporary marketing system and practices in the country. This means the government as well as other organizations need to come forward to play a more active and proactive role in alleviating consumer problems and meeting their expectations. However, marketers should not consider consumerism and government regulations as battle against the business because the ultimate goal of consumerism and government rules is to satisfy the customers which is in conformity with the business goal, i.e. earning reasonable profit through satisfied customers. Also, the real success of consumerism and government regulations lies in the recognition by the business firms that there is no alternative to self regulation by the business.

Like any other study, this study too is not without its limitations. Being confined to a sample of consumers located in Delhi and NCR region, study findings are not generalisable to the country's population as a whole. It will, therefore, be desirable to make use of larger and nationwide sample in future studies to arrive at more valid results.

Another major limitation of the study is its reliance on a few items to operationalise the three constructs under study. In order to gain better insights into consumer opinions of business firms' marketing philosophy, consumerism and government regulations, more items need be added to the scales. Focus group discussions with the consumers and activists from consumer organizations can be of great help in identifying additional scale items.

Last but not the least, the present study is a based on one shot survey. Like the practice in vogue in the United States (Gaski and Michael, 2005), there is a need for administering the survey instrument on a longitudinal basis to find out changes in the consumer feelings and sentiments over the time.

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Table 1: Consumer Attitudes towards Business Firms' Marketing Philosophy, Consumerism and Government Regulations: Aggregative Results

Scale/Item ²	Aggregative Mean Score ¹
Business Firms' Marketing Philosophy	
• Most firms operate on the philosophy that the consumer is always right.	-0.43
• Most firms are guided by the philosophy that 'Let the buyer beware'. (R)	-0.66
• Most firms are more interested in making profits than in serving consumers. (R)	-0.81
Overall mean score	-0.63
Consumerism	
• Safeguarding consumer rights is an important issue today.	1.61
• Exploitation of consumers by business firms deserves more attention than it receives.	1.65
• In future, protecting consumer interest will be more important.	1.68
Overall mean score	1.65
Government Regulations	
• Government should test competing brands of products and make the results of these tests available to consumers.	1.83
• Government should set minimum standards of quality for all products sold to consumers.	1.78
• Government should exercise more responsibility for regulating the prices, advertising, sales and other marketing activities.	1.78
• In general, stricter control of business by government is preferable to self-regulation by business.	1.61
• A central agency of consumer protection at the national level is needed to protect and promote interests of consumers.	1.84
Overall mean score	1.77

Notes: ¹ Responses were obtained on a 5-point Likert scale ranging from -2 to 2, where '-2' stands for 'Strongly disagree' and '2' for 'Strongly agree'.
² Items with (R) were reverse coded for computing the overall mean score.

Table 2: Consumer Attitudes towards Business Firms' Marketing Philosophy, Consumerism and Government Regulations: Genderwise Analysis

Scale/Item ²	Aggregative Mean Score ^{1,3}	Disaggregative Results		
		Male	Female	P Value ¹
Business Firms' Marketing Philosophy				
• Most firms operate on the philosophy that the consumer is always right.	-0.43	-0.08	-0.78	0.000*
• Most firms are guided by the philosophy that 'Let the buyer beware'. (R)	-0.66	-0.30	-1.03	0.000*
• Most firms are more interested in making profits than in serving consumers. (R)	-0.81	-0.59	-1.04	0.000*
Overall mean score	-0.63	-0.32	-0.95	0.000*

Contd...

Scale/Item ²	Aggregative Mean Score ^{1,3}	Disaggregative Results		
		Male	Female	P Value ⁴
Consumerism				
• Safeguarding consumer rights is an important issue today.	1.61	1.64	1.58	0.394
• Exploitation of consumers by business firms deserves more attention than it receives.	1.65	1.66	1.64	0.768
• In future, protecting consumer interest will be more important.	1.67	1.68	1.67	0.796
Overall mean score	1.65	1.66	1.63	0.546
Government Regulations				
• Government should test competing brands of products and make the results of these tests available to consumers.	1.83	1.90	1.76	0.003*
• Government should set minimum standards of quality for all products sold to consumers.	1.77	1.76	1.79	0.658
• Government should exercise more responsibility for regulating the prices, advertising, sales and other marketing activities.	1.78	1.78	1.77	0.883
• In general, stricter control of business by government is preferable to self-regulation by business.	1.61	1.61	1.61	0.992
• A central agency of consumer protection at the national level is needed to protect and promote interests of consumers.	1.84	1.85	1.82	0.387
Overall mean score	1.77	1.78	1.75	0.445
Notes: ¹ Responses were obtained on a 5-point Likert scale ranging from -2 to 2, where '-2' stands for 'Strongly disagree' and '2' for 'Strongly agree'.				
² Items with (R) were reverse coded for computing the overall mean score.				
³ The aggregative mean scores reported in this table might slightly differ from those given in Table 1 due to missing values involved in the disaggregative analysis for certain scale items.				
⁴ Significance level: * = Significant at 1 per cent.				

Table 3: Consumer Attitudes towards Business Firms' Marketing Philosophy, Consumerism and Government Regulations: Marital Statuswise Analysis

Scale/Item ²	Aggregative Mean Score ^{1,3}	Disaggregative Results		
		Married	Unmarried	P Value ⁴
Business Firms' Marketing Philosophy				
• Most firms operate on the philosophy that the consumer is always right.	-0.43	-0.70	-0.08	0.000*
• Most firms are guided by the philosophy that 'Let the buyer beware'. (R)	-0.66	-0.98	-0.25	0.000*
• Most firms are more interested in making profits than in serving consumers. (R)	-0.81	-1.03	-0.52	0.000*
Overall mean score	-0.63	-0.90	-0.28	0.000*
Consumerism				
• Safeguarding consumer rights is an important issue today.	1.61	1.60	1.64	0.575
• Exploitation of consumers by business firms deserves more attention than it receives.	1.65	1.70	1.60	0.101
• In future, protecting consumer interest will be more important.	1.68	1.71	1.63	0.165
Overall mean score	1.65	1.67	1.62	0.334
Government Regulations				
• Government should test competing brands of products and make the results of these tests available to consumers.	1.83	1.84	1.82	0.630
• Government should set minimum standards of quality for all products sold to consumers.	1.78	1.78	1.78	0.981
• Government should exercise more responsibility for regulating the prices, advertising, sales and other marketing activities.	1.78	1.77	1.80	0.511
• In general, stricter control of business by government is preferable to self-regulation by business.	1.61	1.60	1.64	0.639

Contd...

Scale/Item ²	Aggregative Mean Score ^{1,3}	Disaggregative Results		
		Married	Unmarried	P Value ⁴
• A central agency of consumer protection at the national level is needed to protect and promote interests of consumers.	1.84	1.83	1.84	0.945
Overall mean score	1.77	1.76	1.77	0.836

Notes: ¹ Responses were obtained on a 5-point Likert scale ranging from -2 to 2, where '-2' stands for 'Strongly disagree' and '2' for 'Strongly agree'.
² Items with (R) were reverse coded for computing the overall mean score.
³ The aggregative mean scores reported in this table might slightly differ from those given in Table 1 due to missing values involved in the disaggregative analysis for certain scale items.
⁴ Significance level: * = Significant at 1 per cent.

Table 4: Consumer Attitudes towards Business Firms' Marketing Philosophy, Consumerism and Government Regulations: Age-wise Analysis

Scale/Item ²	Aggregative Mean Score ^{1,3}	Disaggregative Results			
		Under 25	25-44	45-64	P Value ⁴
Business Firms' Marketing Philosophy					
• Most firms operate on the philosophy that the consumer is always right.	-0.43	-0.14	-0.27	-1.02	0.000*
• Most firms are guided by the philosophy that 'Let the buyer beware'. (R)	-0.66	-0.59	-0.32	-1.36	0.000*
• Most firms are more interested in making profits than in serving consumers. (R)	-0.81	-0.62	-0.58	-1.40	0.000*
Overall mean score	-0.63	-0.45	-0.39	-1.26	0.000*
Consumerism					
• Safeguarding consumer rights is an important issue today.	1.61	1.74	1.56	1.57	0.081
• Exploitation of consumers by business firms deserves more attention than it receives.	1.65	1.62	1.65	1.69	0.711
• In future, protecting consumer interest will be more important.	1.68	1.70	1.66	1.68	0.790
Overall mean score	1.65	1.69	1.62	1.65	0.580
Government Regulations					
• Government should test competing brands of products and make the results of these tests available to consumers.	1.83	1.76	1.89	1.82	0.075
• Government should set minimum standards of quality for all products sold to consumers.	1.78	1.70	1.79	1.84	0.155
• Government should exercise more responsibility for regulating the prices, advertising, sales and other marketing activities.	1.78	1.72	1.81	1.80	0.337
• In general, stricter control of business by government is preferable to self-regulation by business.	1.61	1.44	1.70	1.66	0.024*
• A central agency of consumer protection at the national level is needed to protect and promote interests of consumers.	1.84	1.80	1.85	1.85	0.621
Overall mean score	1.77	1.68	1.80	1.79	0.041*

Notes: ¹ Responses were obtained on a 5-point Likert scale ranging from -2 to 2, where '-2' stands for 'Strongly disagree' and '2' for 'Strongly agree'.
² Items with (R) were reverse coded for computing the overall mean score.
³ The aggregative mean scores reported in this table might slightly differ from those given in Table 1 due to missing values involved in the disaggregative analysis for certain scale items.
⁴ Significance level: * = Significant at 1 per cent.

Table 5: Consumer Attitudes towards Business Firms' Marketing Philosophy, Consumerism and Government Regulations: Education Levelwise Analysis

Scale/Item ²	Aggregative Mean Score ^{1,3}	Disaggregative Results			
		Graduate	Postgraduate	Others	P Value ⁴
Business Firms' Marketing Philosophy					
• Most firms operate on the philosophy that the consumer is always right.	-0.43	-0.54	0.21	1.00	0.000*
• Most firms are guided by the philosophy that 'Let the buyer beware'. (R)	-0.66	-0.77	-0.10	0.75	0.000*
• Most firms are more interested in making profits than in serving consumers. (R)	-0.81	-0.95	0.14	0.63	0.000*
<i>Overall mean score</i>	-0.63	-0.75	0.09	0.79	0.000*
Consumerism					
• Safeguarding consumer rights is an important issue today.	1.61	1.61	1.64	1.75	0.813
• Exploitation of consumers by business firms deserves more attention than it receives.	1.65	1.64	1.83	1.38	0.073
• In future, protecting consumer interest will be more important.	1.68	1.66	1.83	1.63	0.200
<i>Overall mean score</i>	1.65	1.63	1.77	1.58	0.243
Government Regulations					
• Government should test competing brands of products and make the results of these tests available to consumers.	1.83	1.82	1.95	1.75	0.227
• Government should set minimum standards of quality for all products sold to consumers.	1.78	1.77	1.93	1.38	0.013**
• Government should exercise more responsibility for regulating the prices, advertising, sales and other marketing activities.	1.78	1.77	1.88	1.63	0.284
• In general, stricter control of business by government is preferable to self-regulation by business.	1.61	1.59	1.75	1.75	0.446
• A central agency of consumer protection at the national level is needed to protect and promote interests of consumers.	1.84	1.83	1.86	2.00	0.482
<i>Overall mean score</i>	1.77	1.76	1.88	1.70	0.177

Notes: ¹ Responses were obtained on a 5-point Likert scale ranging from -2 to 2, where '-2' stands for 'Strongly disagree' and '2' for 'Strongly agree'.

² Items with (R) were reverse coded for computing the overall mean score.

³ The aggregative mean scores reported in this table might slightly differ from those given in Table 1 due to missing values involved in the disaggregative analysis for certain scale items.

⁴ Significance level: * Significant at 1 per cent; ** Significant at 5 per cent.

Table 6: Consumer Attitudes towards Business Firms' Marketing Philosophy, Consumerism and Government Regulations: Incomewise Analysis

Scale/Item ²	Aggregative Mean Score ^{1,3}	Disaggregative Results				
		Below ₹ 15,000	₹ 15,000-30,000	₹ 30,001-45,000	Above ₹ 45,000	P Value ⁴
Business Firms' Marketing Philosophy						
• Most firms operate on the philosophy that the consumer is always right.	-0.48	-0.90	0.05	0.09	0.57	0.000*
• Most firms are guided by the philosophy that 'Let the buyer beware'. (R)	-0.68	-1.22	-0.34	0.28	0.21	0.000*
• Most firms are more interested in making profits than in serving consumers. (R)	-0.80	-1.25	0.00	-0.29	0.29	0.000*
<i>Overall mean score</i>	-0.65	-1.12	-0.10	0.28	0.36	0.000*

Contd...

Scale/Item ²	Aggregative Mean Score ^{1,3}	Disaggregative Results				P Value ⁴
		Below ₹ 15,000	₹ 15,000-30,000	₹ 30,001-45,000	Above ₹ 45,000	
Consumerism						
• Safeguarding consumer rights is an important issue today.	1.63	1.64	1.45	1.68	1.79	0.299
• Exploitation of consumers by business firms deserves more attention than it receives.	1.67	1.63	1.63	1.73	1.93	0.248
• In future, protecting consumer interest will be more important.	1.70	1.66	1.61	1.80	1.93	0.056
<i>Overall mean score</i>	1.67	1.64	1.56	1.74	1.88	0.079
Government Regulations						
• Government should test competing brands of products and make the results of these tests available to consumers.	1.84	1.78	1.82	1.98	1.92	0.018**
• Government should set minimum standards of quality for all products sold to consumers.	1.78	1.74	1.66	1.89	1.86	0.048**
• Government should exercise more responsibility for regulating the prices, advertising, sales and other marketing activities.	1.79	1.76	1.58	1.95	1.93	0.000*
• In general, stricter control of business by government is preferable to self-regulation by business.	1.67	1.56	1.54	1.92	1.93	0.001*
• A central agency of consumer protection at the national level is needed to protect and promote interests of consumers.	1.85	1.84	1.75	1.90	1.93	0.208
<i>Overall mean score</i>	1.78	1.74	1.67	1.93	1.91	0.000*
Notes: ¹ Responses were obtained on a 5-point Likert scale ranging from -2 to 2, where '-2' stands for 'Strongly disagree' and '2' for 'Strongly agree'.						
² Items with (R) were reverse coded for computing the overall mean score.						
³ The aggregative mean scores reported in this table might slightly differ from those given in Table 1 due to missing values involved in the disaggregative analysis for certain scale items.						
⁴ Significance level: * Significant at 1 per cent; ** Significant at 5 per cent.						

Table 7: Consumer Attitudes towards Business Firms' Marketing Philosophy, Consumerism and Government Regulations: Occupationwise Analysis

Scale/Item ²	Aggregative Mean Score ^{1,3}	Disaggregative Results					P Value ⁴
		Student	House-wife	Business-men	Professionals	Others	
Business Firms' Marketing Philosophy							
• Most firms operate on the philosophy that the consumer is always right.	-0.43	-0.13	-1.42	0.02	0.12	-0.94	0.000*
• Most firms are guided by the philosophy that 'Let the buyer beware'. (R)	-0.66	-0.73	-1.55	-0.42	0.11	-1.38	0.000*
• Most firms are more interested in making profits than in serving consumers. (R)	-0.81	-0.64	-1.61	-0.53	-0.22	-1.50	0.000*
<i>Overall mean score</i>	-0.63	-0.50	-1.53	-0.31	0.01	-1.27	0.000*
Consumerism							
• Safeguarding consumer rights is an important issue today.	1.61	1.75	1.58	1.36	1.65	1.72	0.024**
• Exploitation of consumers by business firms deserves more attention than it receives.	1.65	1.58	1.74	1.62	1.66	1.56	0.462

Contd...

Scale/Item ²	Aggregative Mean Score ^{1,3}	Disaggregative Results					
		Student	House-wife	Business-men	Professionals	Others	P Value ⁴
• In future, protecting consumer interest will be more important.	1.68	1.70	1.66	1.69	1.67	1.69	0.990
<i>Overall mean score</i>	<i>1.65</i>	<i>1.68</i>	<i>1.66</i>	<i>1.56</i>	<i>1.66</i>	<i>1.66</i>	<i>0.711</i>
Government Regulations							
• Government should test competing brands of products and make the results of these tests available to consumers.	1.83	1.73	1.80	1.91	1.89	1.75	0.119
• Government should set minimum standards of quality for all products sold to consumers.	1.78	1.67	1.84	1.78	1.81	1.59	0.062
• Government should exercise more responsibility for regulating the prices, advertising, sales and other marketing activities.	1.78	1.72	1.79	1.70	1.85	1.69	0.194
• In general, stricter control of business by government is preferable to self-regulation by business.	1.61	1.42	1.67	1.73	1.66	1.41	0.085
• A central agency of consumer protection at the national level is needed to protect and promote interests of consumers.	1.84	1.86	1.85	1.84	1.82	1.78	0.915
<i>Overall mean score</i>	<i>1.77</i>	<i>1.68</i>	<i>1.79</i>	<i>1.79</i>	<i>1.81</i>	<i>1.64</i>	<i>0.104</i>
<p>Notes: ¹ Responses were obtained on a 5-point Likert scale ranging from -2 to 2, where '-2' stands for 'Strongly disagree' and '2' for 'Strongly agree'.</p> <p>² Items with (R) were reverse coded for computing the overall mean score.</p> <p>³ The aggregative mean scores reported in this table might slightly differ from those given in Table 1 due to missing values involved in the disaggregative analysis for certain scale items.</p> <p>⁴ Significance level: * Significant at 1 per cent; ** Significant at 5 per cent.</p>							