

An Evaluation of Issues and Challenges of Green Banking In Commercial Banks

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CONSUMER PROTECTION MEASURES TOWARDS E-COMMERCE – A STUDY

Abstract

Now a day's growing practice of internet made a tremendous change in Indian retail marketing sector it includes both e-commerce and e-consumers. Which includes some of more advanced online retail applications or websites like Flip kart, Amazon etc, which are providing all kinds of product products excluding some but in virtual market consumer cannot touch, taste and test the product and the biggest drawback of virtual market is the trust because in online marketing no one knows the retailer, in some situations consumers are dominated by the online retailers in respect to delivery of products, after sales services, return and replacement of products. In the process of online retailing by flip kart all kind of consumers are looking for good and better service and appropriate consumer protective regulation for protection of their rights on e-transactions. In India some of legal laws are guided the online retailers in respect to consumer protection in consumer protection act 1986 and amendments, IT act 2000 and amendments.

Keywords: E-commerce, E- consumers, consumer protection, Flip kart.

01. INTRODUCTION

Economists of the age says that we are moving from the traditional way of buying and selling of goods and services to new way that is virtual market (online marketing). The key to the new way is the e-commerce, and an electronic transaction medium to engage in the exchange, including buying and selling of products and services. Supply and demand is still remains the same as the forces that control prices and qualities, but e-commerce changes how these forces appear themselves. E-commerce brings forth a tougher business competition, creation of new market places, faster speed of transaction, movement from the industrial age to the information age our economy and marketing sector was developed rapidly because of invention of EDI (electronic data interchange, 1970s), when the Tim burners – lee introduce the WWW (world wide web, 1990s) the retail marketing sector was taken a opportunity to grow. Soon after e-commerce was introduced in a well organized way on the web, it served the web with secure connections with electronic data transferring, internet marketing, and electronic payment services. Online retailing is a form of electronic commerce which allows consumers to directly buy goods and service from a seller over the internet using web browser. Alternative names are e-shop, e-store, internet shop, web-shop, web-store, and virtual store.

Consumer protection: overview “Consumer is a person who consumes or uses any goods or services. Goods may be consumables like wheat flour, salt, sugar etc. Services refer to items like electricity, cooking gas, telephone etc.” Under the Consumer Protection Act 1986, the word Consumer has been defined separately for the purpose of goods and services. (a) For the purpose of goods, a consumer means (i) one who buys any goods for consideration; and (ii) any user of such goods other than the person who actually buys it, provided such use is made with the approval of the buyer. (The expression ‘consumer’ does not include a person who obtains such goods for resale or for any commercial purpose). (b) For the purpose of services, a consumer means (i) one who hires any service or services for consideration; and (ii) any beneficiary of such service(s) provided the service is availed with the approval of such person.

Consumer protection is safeguarding the interest and rights of consumers. In other words, it refers to the measures adopted for the protection of consumers from unscrupulous and unethical malpractices by the business and to provide them speedy redressal of their grievances. The most common business malpractices leading to consumer exploitation, its identified - (a) Sale of adulterated goods i.e., adding something inferior to the product being sold. (b) Sale of spurious goods i.e., selling something of little value instead of the real product. (c) Sale of duplicate goods. (d) Use of false weights and measures leading to underweight. (e) Hoarding and black-marketing

leading to scarcity and rise in price. (f) Charging more than the Maximum Retail Price (MRP) fixed for the product. and (g) Supply of defective goods.

E-commerce is Electronic commerce, also known as e-business, refers to the transaction of goods and services through electronic communications. Or buying of goods and services through web based online market (applications) or buying of goods and services using an internet. Examples – amazon.com, flipkart.com, shopcluse.com etc.

02. REVIEW OF LITERATURE

01. SHASHI NATH MANDAL (2015) “e-consumer protection in India” In this particular research paper Mandal was briefly explains that how the E-consumer protection concept was taken place in Indian E-market. Growing practice of electronic transaction includes both e-commerce and e-consumers. Lack of proper policy standard and specific laws regulating electronic transactions of consumer and numerous cases reported through print media as well as electronic media necessitated the measures for the protection of electronic consumers. In the process of e-commerce e-consumers are looking forward for appropriate consumer protective regulation for the protection of consumer rights on e-transactions. He has been said that an informed consumer is the asset of the nation and considerably better equipped to look after his/her own interests than is an uninformed consumer. Businesses must be required to make all relevant information available that can help the consumers to assess the benefits and risks of entering into a particular transaction. Having access to such information equips the consumer to decide whether to contract or not, and ensures that the consumer knows what to expect hence unnecessary disappointments with subsequent disputes were avoided.

02. NICOLETA ANDREEA(2016) “consumer protection in electronic commerce” She was tried to Ensuring the consumer protection in the web space where the act of commerce is produced implies the existence of new issues, particularly important in terms of security and consumer safety From the point of view of “intangible” way of conducting transactions on the Internet, B2C (Business to Consumer) and B2B (Business to Business) can be sources of disputes and commercial litigation, particularly she was fund in cases where –The client pays for the goods ordered but the supplier does not send them, The client pays for the goods ordered but the supplier does not send the ordered products or not the amount requested, or they get damaged at the destination, The client pays for the goods ordered but the money does not reach the supplier in a timely manner, The supplier sends the goods ordered, but the customer refuses to pay, and The supplier sends goods but the receiver has not left any order.

03. PRATIKSINH VAGHELA (December 2004) “a study on consumer perception towards online shopping” He stated that, online shopping is becoming common in today’s life. The study indicate that most of customer having experience of online shopping. Customer believed that online shopping is better option than manual shopping still they have belief that online shopping is expensive, delayed in delivery of products and service. Most of the customers are facing problems like return of bad / wrong product, confusing sites and ineffective customer service. According to customer’s most alarming barrier for online shopping are unable to verify product personally, online payment security.

04. TRADE AND DEVELOPMENT BOARD GENEVA (3-7-2017) The trade and development board explained that the consumer protection challenges in electronic commerce such as the information provided by businesses, unfair commercial practices, unfair contract terms, online payment security, data protection and privacy, dispute resolution and redress and cross-border online transactions. It provides information on recent developments and international instruments applicable in these areas. It looks into policy measures to build consumer trust in e-commerce, including appropriate laws and enforcement, consumer education, good business practices and international cooperation.

05. MANGLA ET AL, This paper aims at reviewing challenges and status in India visa -a - vies E-Commerce sector in the context of cross-border trade, consumer protection and competition issues. Further, some policy reforms have also been suggested in this regard which can be considered for the upcoming E-Commerce policy in India. The paper identifies following important challenges for E-Commerce in India, in the above-mentioned contexts,

03. NEED OF THE STUDY

Technology develops faster than law and it will continue to be one step ahead of law, thus electronic transactions in the present set up are full of insecurity and uncertainties because of

absence of proper legal mechanisms, rather than this some problems we found it relates to flip kart they may – delay in product delivery, miss products are delivered to the customers even those products sometimes may damage products, there is no proper return facilities. some e – commerce companies are miss use their customer information means they may share the customers personal information like E-mail address ,phone number, gender information to strangers for their profit purpose it actually creates problems to the customers , sometimes they hurt to the customers sentiment , culture and beliefs etc, even today the cyber personalities like hackers are steel the customer information and sale it to the competitor it just because of lack of security form the e-commerce web sites.

04. OBJECTIVE OF THE STUDY

The primary objective of this paper work is to protection of the e – consumers in flip kart, in addition to the primary objective, secondary objectives are set as under

- ✚ To evaluate the consumer protection acts present in India.
- ✚ To measure the steps taken by the government towards consumer protection in E-commerce.
- ✚ To know how flip kart is protect its consumers interest.
- ✚ To find out issues related to consumer protection.
- ✚ To suit some relevant measures to improve the level of consumer protection in E-commerce.

05. SCOPE OF THE STUDY

The study focused towards consumer protection act present in India and how they are working today towards the main goals or formulation. And some measures that government taken to protect the consumer interest are discussed, mainly it focused on how the flip kart is protecting its consumers and satisfaction and to find out the present issues related to consumer protection.

06. RESEARCH METHODOLOGY

The study is intended to cover the satisfaction level and problems of consumer protection in Flip kart in shivamogga district. Since data for investigation were collected from primary as well as secondary sources. Primary data collected through selected sample of 50 respondents represented flip kart consumers. And secondary data were collected from published sources like newspaper, books, and journals and through websites. The study period taken was Nov to Jan (2018-19)

07. RESULT AND DISCUSSION

DATA ANALYSIS AND INTERPERTATION:

TABLE-01: SOCIO - DEMOGRAPHIC PROFILE OF RESPONDENTS

Gender	No of respondents		Income per month	No of respondents	
	frequency	percentage		frequency	percentage
Male	21	42%	Less than 10,000	05	10%
Female	29	58%	10,000-30,000	32	64%
Total	50	100%	30,000-50,000	10	20%
Age			50,000& above	03	6%
Below 20	12	24%	Total	50	100%
20-25	23	46%	Educational qualification		
25-35	10	20%	No formal education	00	0%
35&above	05	10%	Up to SSLC	04	8%
TOTAL	50	100%	PUC	05	10%
Occupation Type			Graduation	20	40%
Employed	20	40%	Post- Graduation	21	42%
Business	05	10%	Total	50	100%
Professional	00	0%			
House wife	10	20%			
Student	15	30%			
Total	50	100%			

Source: field survey

For the purpose of collect the data questionnaire were distributed to selected respondents of shivamogga districts. Since questions were asked to respondents about Age, gender, educational qualification and income level. The result obtained is majority are female (58%) and in the age category of 25-35(46%). And most are employed by having education up to graduation and majority's income is Between 10,000 - 30,000 (64%).

TABLE-02: AWARENESS ABOUT E-COMMERCE / ONLINE MARKETING

particular	Number of respondents	Percentage (%)
Yes	48	96%
No	2	4%
Total	50	100%

Source: field survey

From the above table we come to know that majority of the respondents are aware about online marketing / e-commerce.

TABLE-03: USAGE OF ONLINE WEBSITE/APPLICATION AND DEVICES

websites	Frequency and percentage	Device (in %)	
		Mobile	PC/Laptop
Flip kart.com	30 (60%)	80%	20%
Amazon.com	12 (24%)	65%	35%
Jabong.com	1 (2%)	100%	-
Snapdeal.com	5 (10%)	50%	50%
Myntra.com	2 (4%)	-	100%
Total	50		

Source: field survey

From the above table it is clear that users of flip kart is higher than the rest online websites that is 30 (60%) respondents among 50 are using the flip kart web for the purchasing activity, The more users were using mobile phone/smart phone for purchasing activity that is 24 respondents (80%) and remaining were using personal computers and laptops that is 6 respondents (20%).

TABLE -04: OPINION ABOUT FLIP KART SERVICE

Opinion	Frequency	Percentage
Very likely	30	60%
Likely	12	24%
Good	5	10%
Sometime good	2	4%
Bad	1	2%
Total	50	100%

Source: field survey

From the above table it is clear that 30 respondents were very likely use flip kart website for purchasing and the percentage is also more than rest that is 60%.

TABLE-05: PROBLEMS FACED WHILE USING THE FLIP KART WEBSITE

particulars	frequency			percentage		
	Yes	No	Total	Yes	No	Total
Are you feeling that Flip kart disclosing your information to 3 rd party?	1	49	50	2%	98%	100%
Is any problem you faced from flip karts after sales services?	5	45	50	10%	90%	100%
Any miss products or damaged products you got from flip kart?	8	42	50	16%	84%	100%
Are you lost your money while using flip kart?	2	48	50	4%	96%	100%
Do you agree that flip kart						

protecting your interest and data/information from the hackers?	49	1	50	98%	2%	100%
Is flip kart payment gateway is easy and secured?	45	5	50	90%	10%	100%
Did you face any problems after using flip kart products?	0	50	50	0%	100%	100%
Is flip kart following the rules and regulation of government to protect the consumers?	50	0	50	100%	0%	100%

Source: field survey

From the above table it is clear that flip kart is not disclosing the consumer/customers information to 3rd party and the opinion of all the respondents is “NO” that is 50 (100%), flip kart also good at after sales services that is 45 respondents are said that no problem they faced that is 90%, the flip karts payment gate way is also easy and secured one means 45 respondents are agree with the statement that is 90%.

TABLE-06: CONSUMER PERCEPTION TOWARDS FLIPKARTS WEBSITE SECURITY

Consumer perception		
particulars	frequency	percentage
Very positive	35	70%
positive	8	16%
Neutral	6	12%
Sad	1	2%
Very sad	0	0%

Source: field survey

From the above table it seems to be very positive reply from the respondents because consumer perception of flip karts website security having the good replay that is flip karts web site security is good means among 50 respondents 35 are given very positive replay (70%), and reaming 30% has both positive and neutral, only 2% of respondents has negative perception.

08. FINDINGS

- ✚ Majority of the consumers are aware about online marketing (e-commerce) services.
- ✚ Most of the consumers are using online retail shops for purchasing goods and haring services due to saving of money and time, and they are getting more verity of products compared to physical market.
- ✚ Few consumers (respondents) are not using the online retail shops/website due to security concern and lack of knowledge about e-commerce.
- ✚ Majority respondents are using flip kart websites and mobile application for the purchasing of goods and services.
- ✚ Consumers are feel that flip karts website security is good because of flip kart website and applications are strongly programmed.
- ✚ Flip kart following the governments and rules and regulation to protect the consumer interest and security.
- ✚ Consumers opined that flip kart should improve security to protect the consumer’s information /data from the hackers and unknown persons.

09. SUGGESTIONS

- ✚ Flip kart must give the detailed information about the product and not the fake information to consumers it may mislead the consumers.
- ✚ Flip kart must make the payment gate ways are stronger, if the consumers using credit and debit cards they must check first whose card it was and after the conformation send the OTP to registered mobile number and email address.
- ✚ They should try to avoid delivery of damaged, different products to the consumers.
- ✚ Flip kart should take care about after sale services like replacement, returning process and refunding factors.

10. CONCLUSION

The electronic transaction in the present days is full of insecurity because of absence of proper legal rules and regulations and that is due to universal fact that technology developed faster than law but in India our government updating his rules and regulation for the purpose of protecting the interest and consumer security some of updated acts are IT act 2000 and its amendments (2018) and consumer protection act 1986 and amendments. In respect to flip kart it is the India's biggest online retail marketing company, its protecting consumer's data and interest through a strong website programmers and strong website gate way, it is default to enter into website.

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