Awareness of Consumers on the Rights and Obligations of Residential Electricity as Implications for Intervention

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INTRODUCTION

This chapter presents the background of the study, the theoretical and conceptual framework, schematic diagram, statement of the problem, hypotheses, significance, scope and limitations, and definition of terms.

Background of the study

Electricity is an essential public utility that supports household activities, economic development, and social well-being. It provides energy needed for education, healthcare, communication, and livelihood, making reliable and affordable electricity an important factor in improving quality of life. In the Philippines, 94.8 percent of households use electricity, reflecting its significant role in the daily activities of Filipino families (Philippine Statistics Authority [PSA], 2025; International Energy Agency [IEA], 2021).

The continuous growth in population, urbanization, and economic activities has increased electricity demand, requiring the energy sector to maintain a reliable supply while ensuring accessibility and affordability. In response, the Philippine government has implemented programs and policies to improve the efficiency, sustainability, and reliability of the power sector (Department of Energy [DOE], 2023).

Along with ensuring electricity availability, protecting consumer welfare has become an important responsibility of regulators and distribution utilities. Consumer protection includes transparent billing, fair service delivery, accountability, and effective mechanisms for addressing consumer concerns (Pepino et al., 2021; Abrigo & Ortiz, 2024).

To strengthen these protections, the Energy Regulatory Commission (ERC) implemented the Magna Carta for Residential Electricity Consumers (MCREC) under Republic Act No. 9136 or the Electric Power Industry Reform Act of 2001 (EPIRA). The MCREC defines the rights and obligations of residential consumers and the responsibilities of electricity providers to promote fairness, transparency, and accountability in electricity services (DOE, n.d.; ERC, 2024).

In a highly urbanized city, electricity remains a vital service for households' daily living and economic activities. However, limited information is available regarding the level of awareness of residential electricity consumers about their rights and obligations under the MCREC. Understanding consumer awareness is necessary to identify knowledge gaps and develop appropriate educational interventions.

Thus, this study determines the level of awareness of residential electricity consumers in a highly urbanized city regarding their rights and obligations under the Magna Carta for Residential Electricity Consumers. The findings will serve as a basis for an intervention program aimed at strengthening consumer education, promoting responsible electricity use, and enhancing consumer protection.

THEORETICAL FRAMEWORK

This study was anchored in Richard Fiene's (2024) principles of regulatory compliance, which emphasized that effective regulation should prioritize protecting public welfare rather than merely achieving absolute adherence to every procedural requirement. Fiene argues that regulatory systems become more effective when they focus on critical indicators that directly influence consumer safety, service quality, and overall satisfaction. Rather than applying all regulations with equal emphasis, regulatory agencies should allocate greater attention to requirements that have the greatest impact on the public while maintaining fairness and accountability in their implementation.

In the context of residential electricity services, Fiene's perspective suggested that meaningful compliance is achieved when both consumers and service providers fulfill their most essential responsibilities. Consumers are expected to comply with obligations such as paying electricity bills on time, using electricity responsibly, and following established utility policies. At the same time, distribution utilities have the responsibility to uphold consumers' rights by providing accurate billing, transparent communication, reliable electric service, and fair procedures in matters such as service disconnection and complaint resolution. Prioritizing these fundamental responsibilities promotes mutual trust and strengthens the relationship between consumers and utility providers.

Applying Fiene's regulatory compliance principles to the Magna Carta for Residential Electricity Consumers (MCREC) highlights the importance of concentrating on consumer-centered practices that directly affect service quality and public welfare. Issues such as fair disconnection procedures, prompt restoration of electric service after outages, accurate billing, and timely resolution of consumer complaints have a greater impact on consumer confidence than strict compliance with administrative requirements alone. By focusing on these critical areas, the implementation of the MCREC can become more responsive, efficient, and effective in protecting the rights of residential electricity consumers while enabling distribution utilities to utilize regulatory resources more efficiently.

This study was also anchored in Stakeholder Theory, introduced by R. Edward Freeman (1984), which holds that organizations should consider the interests of the various groups affected by their decisions and operations. Unlike traditional management perspectives that primarily focus on organizational performance and shareholder interests, Stakeholder Theory emphasizes balancing the expectations and welfare of multiple stakeholders to achieve sustainable and responsible governance. In the context of electric distribution utilities, stakeholders include residential consumers, government regulators, employees, communities, and other institutions involved in ensuring reliable electricity services. The theory highlights that accountability, transparency, and ethical decision-making are essential elements in maintaining positive relationships between organizations and the communities they serve (Freeman, 1984; Harrison & Wicks, 2013).

Within consumer protection and public utility governance, Stakeholder Theory emphasizes that consumers are important stakeholders whose welfare should be considered

in organizational decision-making. Residential electricity consumers are not simply service recipients; they are individuals whose daily activities, economic participation, and overall well-being depend on the quality and reliability of electricity services. Factors such as accurate billing, access to information, service responsiveness, and effective complaint resolution influence consumer trust and satisfaction. According to Abrigo and Ortiz (2024), effective public service delivery requires institutions to recognize consumer needs and strengthen mechanisms that promote accountability and responsiveness.

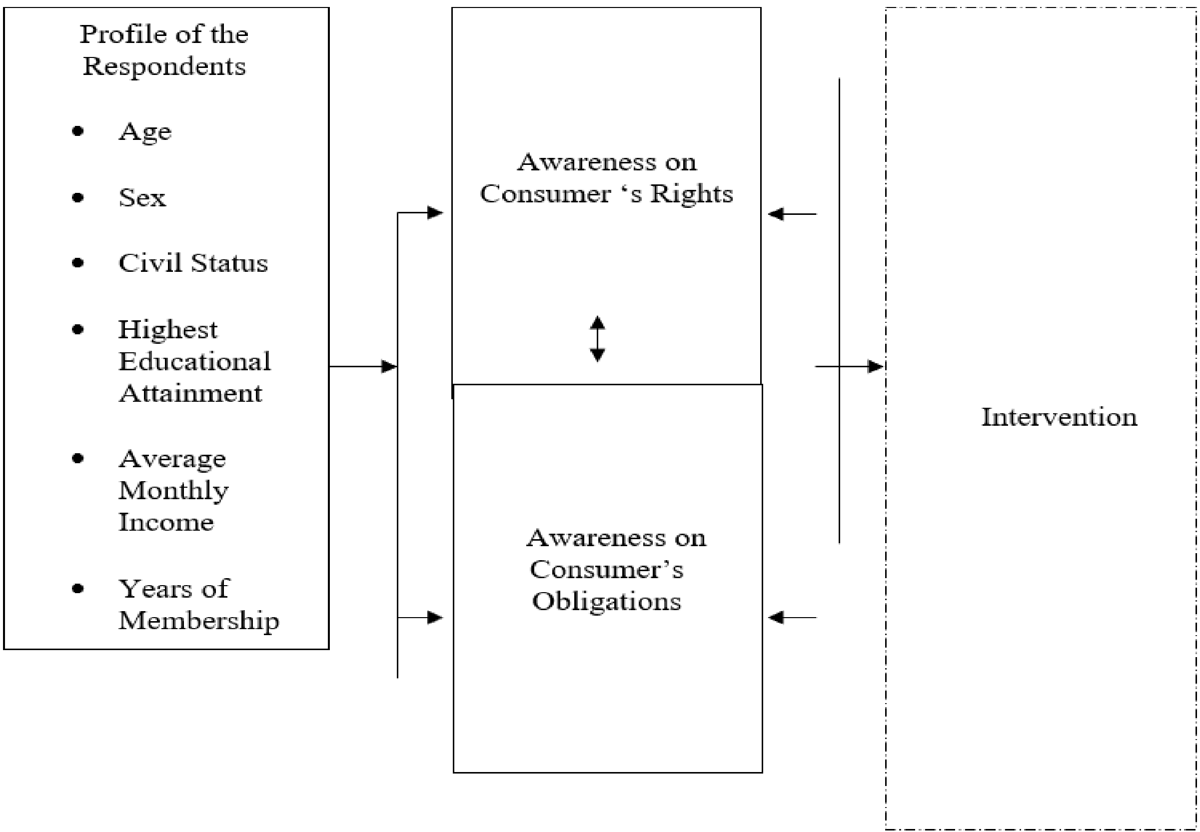
The theory further suggests that policies and regulations become meaningful when they respond to stakeholders' actual experiences and concerns. Although regulatory frameworks establish standards for service quality and consumer protection, their success depends on effective implementation and organizations' ability to address issues encountered by consumers. In the electricity sector, concerns involving service interruptions, billing concerns, delayed restoration, and limited consumer information may affect public confidence and perceptions of utility performance. Thus, stakeholder-oriented governance requires electric distribution utilities to establish practices that promote fairness, transparency, and shared responsibility among service providers and consumers (Freeman et al., 2010; Pepino et al., 2021).

In the Philippine electricity sector, Stakeholder Theory provides a relevant perspective in understanding the relationship between residential consumers, distribution utilities, and regulatory institutions. The implementation of the Magna Carta for Residential Electricity Consumers (MCREC) reflects the importance of protecting consumer rights while ensuring that electricity providers fulfill their responsibilities. As emphasized by the Energy Regulatory Commission (2024), consumer protection policies aim to strengthen transparency, accountability, and quality service delivery within the electricity industry. Therefore, applying Stakeholder Theory in this study supports the view that consumer awareness of rights and obligations is essential in promoting responsible participation, improved utility performance, and stronger public trust. Accordingly, this study adopts these complementary theoretical perspectives to examine consumers' awareness of their rights and obligations under the MCREC. By integrating regulatory compliance with stakeholder-oriented governance, the study provides a framework for understanding how increased consumer awareness can contribute to responsible electricity use, stronger consumer protection, and continuous improvement in the delivery of residential electricity services.

CONCEPTUAL FRAMEWORK

This study was conducted to assess consumers' awareness of the Magna Carta for Residential Electricity Consumers based on two areas: consumer rights and consumer obligations. This study was also intended to determine whether a significant relationship exists between the level of awareness in the area mentioned and the respondent's profile. This study aimed to formulate possible corrective actions and recommendations to elevate the awareness level of the status quo.

Figure 1. Schematic Diagram of the Study



The profile of the respondents in terms of age, sex, civil status, highest educational attainment, average monthly income, and years of membership is assumed to influence their level of awareness of consumer rights and consumer obligations. Differences in demographics, such as age, sex, civil status, and educational attainment, and in socioeconomic factors, such as monthly income and years of membership, may affect how consumers understand, access, and interpret information related to their rights and responsibilities as members of the electric utility. In turn, the level of awareness—whether fully aware, aware, or not aware—serves as the basis for identifying knowledge gaps that require appropriate interventions. These interventions are designed to improve consumer understanding, promote compliance with consumer obligations, and strengthen the protection of consumer rights, ultimately contributing to better service delivery and improved consumer satisfaction.

Statement of the Problem

This study aimed to assess the level of consumer awareness of rights and obligations under the Magna Carta for Residential Electricity Consumers (MCREC) in relation to their profile.

This research specifically sought to provide answers to the following questions:

1. What is the demographic profile of the Residential Electricity Consumers in terms of the following variables:

a. age;

b. sex;

c. civil status;

d. highest educational attainment;

e. average monthly income; and

f. years of membership

2. What is the level of awareness of the residential electricity consumers regarding their rights under the Magna Carta for Residential Electricity Consumers (MCREC)?

3. What is the level of awareness on consumer rights in the Magna Carta for Residential Electricity Consumers (MCREC) when grouped according to their profile?

4. What is the level of awareness of the residential electricity consumers regarding their obligations under the Magna Carta for Residential Electricity Consumers (MCREC)?

5. What is the level of awareness on consumer obligations in Magna Carta for Residential Electricity Consumers (MCREC) when grouped according to their profile?

6. Is there a significant relationship between the level of awareness on consumers' rights and consumers' obligations?

Hypothesis of the Study

Based on the problems presented above, an educational guess was formulated:

There is no significant relationship between the respondent's level of awareness of consumer rights and consumer obligations.

Significance of the Study

This study was viewed as significant to the following groups or institutions:

Energy Regulatory Commission. The results of the study can provide valuable insights to the agency by understanding how consumers make decisions, perceive energy-related information, and respond to various policies, which can help ERC develop more effective strategies and programs to ensure electricity consumer satisfaction.

Electric Distribution Utilities. The result of the study can serve as a reference for any electric distribution utilities in the Philippines in validating/improving the implementation of the law as part of their daily operations.

Consumer Advocates/Groups. The study's results can equip them with the knowledge and expertise needed to address consumer concerns, promote sustainability, and ensure fair treatment in the electricity sector.

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Residential Electricity Consumers. The key beneficiaries of this study are residential electricity consumers, who will learn and fully understand that there is a law protecting their rights as consumers and their corresponding obligations.

Future Researchers. This study may serve as a guide for subsequent studies on a related topic.

The Researcher. This study may enhance the researcher's knowledge and skills in research and consumer awareness while providing valuable insights for developing appropriate interventions on residential electricity rights and obligations.

Scope and Limitations of the Study

This study was focused on assessing residential electricity consumers' awareness of their rights and obligations under MCREC. The scope of the study was limited to residential consumers only. Data collection was confined to respondents who transacted directly at the electric distribution utility's main office in the city during the study period, as they are deemed to represent a diverse range of customers from different service areas.

Limitations of the study include the reliance on self-reported data, which may be affected by respondent bias or inaccurate recall. Additionally, since the respondents were limited to those visiting the main office of an electric distribution utility, the findings may not fully reflect the awareness levels of consumers who pay their bills through other means, such as online platforms or authorized collection centers. The study was also geographically limited to the highly urbanized city; thus, the results cannot be generalized to other electricity providers or regions outside its coverage.

Definition of Terms

The following terms are used in this study—all of which are defined conceptually and operationally to establish a clear understanding of their meanings.

Age. Conceptually, age refers to the length of time a person has lived, expressed in completed years at the time of data collection. (Office for National Statistics [ONS], 2024).

Operationally, in this study, age refers to the respondents' completed years at the time they answered the survey. It is treated as a demographic variable to determine whether differences exist in the level of awareness of consumer rights and obligations concerning residential electricity services.

Average Monthly Income. Refers to the estimated amount of income earned by a household each month from all sources, including salaries and wages, business income,

pensions, remittances, and other receipts. (Philippine Statistics Authority [PSA], 2025).

In this study, it refers to the self-reported monthly income of the respondents' household. It is used as a demographic variable to determine whether income level affects consumers' awareness of their rights and obligations.

Civil Status. This refers to the legal or personal relationship status of an individual in relation to marriage or family union. This could be classified as either (a.) single, (b.) married, or (c.) widowed (PSA, 2025).

Operationally, this refers to the respondents' self-reported marital status. It is treated as a demographic variable to determine whether differences in civil status are associated with the respondents' level of awareness of the rights and obligations of residential electricity consumers.

Consumer Awareness. Conceptually, consumer awareness refers to the knowledge and understanding that consumers possess regarding their rights, responsibilities, available products and services, and the information necessary to make informed purchasing and consumption decisions. (United Nations Conference on Trade and Development, 2020; Department of Trade and Industry, 2023).

In this study, consumer awareness refers to the respondents' level of knowledge regarding their rights and obligations under the Magna Carta for Residential Electricity Consumers (MCREC).

Consumer Rights. Conceptually, consumer rights refer to the legal rights and protections granted to consumers to ensure fair treatment, access to accurate information,

safe products and services, freedom of choice, and effective mechanisms for redress. These rights promote informed decision-making and protect consumers from unfair or deceptive business practices. (Department of Trade and Industry, 2023; United Nations Conference on Trade and Development, 2020).

Operationally, in this study, consumer rights refer to the respondents' level of awareness of the rights provided under the Magna Carta for Residential Electricity Consumers (MCREC).

Consumer Obligations. This refers to the responsibilities that consumers are expected to fulfill when purchasing goods or availing of services. (United Nations Conference on Trade and Development [UNCTAD], 2020; Energy Regulatory Commission [ERC], 2024).

Operationally, in this study, it refers to the respondents' level of awareness of their responsibilities under the Magna Carta for Residential Electricity Consumers (MCREC).

Highest Educational Attainment. Conceptually, highest educational attainment refers to the highest grade, year, or level of formal education completed by an individual in an accredited educational institution. It is a standard demographic characteristic used in describing the educational background of a population. (Philippine Statistics Authority [PSA], 2024).

Operationally, in this study, it refers to the highest level of formal education completed by each respondent at the time of data collection. It is classified into elementary, high school, bachelor's degree, master's degree, and doctorate and is used as a demographic variable to determine whether significant differences exist in the level of awareness of consumer rights and obligations related to residential electricity services.

Residential Electricity. This refers to the supply of electrical energy provided by a distribution utility for household or domestic use through a residential service connection. (Energy Regulatory Commission, 2024).

In this study, residential electricity refers to the electric service received by residential consumers in a highly urbanized city from the local distribution utility.

Sex. It refers to the biological classification of an individual as male or female, as recorded at birth (Philippine Statistics Authority [PSA], 2024).

In this study, sex refers to the respondents' self-reported biological classification as male or female as a demographic variable to determine whether significant differences exist in the level of awareness of consumer rights and obligations related to residential electricity services.

Years of Membership. This refers to the length of time that a consumer has maintained an active service connection or customer relationship with a service provider. (Energy Regulatory Commission, 2024).

In this study, years of membership refer to the number of years that the respondent has been a registered residential electricity consumer of the distribution utility. It is categorized into predetermined year ranges.

REVIEW OF RELATED LITERATURE AND STUDIES

This chapter presents a review of the related literature and studies conducted by the researcher that are related to the problem of the study.

Consumer Awareness on Electricity Use and Billing

Consumer awareness refers to the extent to which individuals possess the knowledge, skills, and understanding necessary to recognize and exercise their rights and responsibilities when purchasing goods and services. An informed consumer is better able to evaluate product quality, compare available alternatives, verify product information, identify deceptive or misleading business practices, and make sound purchasing decisions. Consumer awareness also enables individuals to protect themselves from fraud, identity theft, unfair pricing, and other unethical commercial practices while encouraging them to seek appropriate remedies through consumer protection laws and established dispute-resolution mechanisms when their rights are violated. Moreover, increased awareness contributes to responsible consumer behavior and promotes fairness, transparency, and accountability in the marketplace (Makanyeza et al., 2021; Patil & Shah, 2024).

Consumer awareness plays a crucial role in promoting efficient electricity consumption and informed decision-making among residential consumers. Individuals who understand the components of their electricity bills, prevailing tariff rates, and energy-use patterns are generally better able to monitor their consumption and adopt practices that reduce unnecessary electricity expenses. Awareness also increases consumers' willingness to obtain additional information on energy conservation, allowing them to participate more actively in programs that encourage efficient electricity use. As consumers become more knowledgeable about their energy consumption, they are better positioned to make economically sound decisions while supporting broader energy sustainability initiatives (Trotta, 2021).

Residential consumers' ability to interpret electricity-related information significantly influences their energy consumption behavior. Consumers who understand the information presented on electricity bills are more likely to appreciate the financial implications of their electricity use and adopt conservation measures that reduce household energy costs. In contrast, limited understanding of electricity billing information may hinder consumers from making informed choices regarding their energy consumption. Strengthening consumer literacy through education and accessible information therefore contributes to improved decision-making, greater accountability, and more effective participation in energy conservation initiatives (Ari & Koksal, 2021).

The Energy Regulatory Commission's (ERC) Magna Carta for Residential Electricity Consumers recognizes consumers' right to be informed and to seek prompt resolution of complaints, enabling them to hold distribution utilities accountable for issues such as inaccurate billing, unreasonable charges, and service-related concerns. Studies show that improving consumer awareness through continuous education and access to reliable information is considered an essential strategy for promoting active consumer participation and supporting a more efficient, reliable, and sustainable energy sector (Williams et al., 2023; Bakare et al., 2023).

Consumer Rights on Electricity Services and Protection

Consumer rights in the Philippines are primarily protected under Republic Act No. 7394, otherwise known as the Consumer Act of the Philippines, which establishes policies to safeguard the welfare, health, safety, and economic interests of consumers. The law recognizes fundamental consumer rights, including the right to safety, which protects consumers from products and services that may endanger life or health, and the right to information, which guarantees access to accurate, adequate, and truthful information necessary for making informed purchasing decisions. It likewise recognizes the right to choose among products and services offered at competitive prices and satisfactory quality, as well as the right to representation, which enables consumers to participate in the development and implementation of policies affecting consumer welfare. These rights promote fairness in commercial transactions while encouraging businesses to observe ethical practices and comply with consumer protection standards (Department of Trade and Industry [DTI], 2022; Republic Act No. 7394).

Further, the Consumer Act of the Philippines recognizes the right to redress, enabling consumers to obtain appropriate remedies, including repair, replacement, refund, or compensation, when they purchase defective products or receive unsatisfactory services. This protection ensures that consumers have accessible mechanisms for resolving disputes arising from misleading representations, substandard goods, or inadequate services. In addition, the law upholds the right to consumer education by promoting the development of the knowledge and skills necessary for consumers to make informed purchasing decisions, understand their legal rights, and exercise their responsibilities effectively.

The enforcement of consumer rights in the Philippines is shared among several government agencies, each exercising jurisdiction over specific sectors. The Department of Trade and Industry (DTI) is responsible for addressing concerns involving consumer products, warranties, labeling, pricing, and fair-trade practices. The Department of Agriculture (DA) oversees matters concerning agricultural and fisheries products, while the Food and Drug Administration (FDA), an attached agency of the Department of Health (DOH), regulates the safety, quality, and efficacy of food, medicines, cosmetics, medical devices, and other health-related products. Consumer concerns involving electricity services are handled by the Energy Regulatory Commission (ERC), telecommunications issues fall under the jurisdiction of the National Telecommunications Commission (NTC), and banking and other financial consumer protection matters are supervised by the Bangko

Sentral ng Pilipinas (BSP). Through their respective mandates, these agencies contribute to the effective implementation of consumer protection laws and the promotion of fair, safe, and transparent business practices.

The Energy Regulatory Commission (ERC) recognizes several fundamental rights of residential electricity consumers through the Magna Carta for Residential Electricity Consumers. Among these is the right to receive electric service if consumers comply with the applicable requirements established by the distribution utility and existing regulations. The Magna Carta likewise grants consumers the right to lodge complaints regarding billing disputes, service interruptions, and other concerns involving electric distribution utilities. It further guarantees that complaints should be addressed fairly and within a reasonable period through the appropriate procedures of the distribution utility or the ERC. These provisions strengthen consumer protection by promoting accountability, transparency, and responsiveness in the delivery of electricity services.

Consumer Obligations on Electricity Services

Consumer obligations in the Philippines complement consumer rights by promoting responsible participation in the marketplace. While the Consumer Act of the Philippines (RA 7394) highlights the rights that protect individuals, it also implies duties that help maintain fairness between consumers and sellers. One key obligation is for consumers to read and understand product labels, instructions, and terms before making a purchase. This involves being aware of warranties, return policies, and safety guidelines to avoid misuse of products or services. Consumers are also expected to verify the legitimacy of sellers, especially in online transactions, and to choose products responsibly by avoiding counterfeit or illegally distributed goods that may harm both the economy and public safety.

Another important obligation is to provide complete and accurate information when entering commercial transactions, particularly when applying for services, claiming warranties, or submitting consumer complaints. Maintaining records such as official receipts, warranty certificates, invoices, and other transaction documents is equally important because these serve as evidence when requesting repairs, replacements, refunds, or other appropriate remedies. Consumers are also encouraged to use products according to the manufacturer's instructions, observe recommended safety precautions, and promptly report defective products, hazardous conditions, or deceptive business practices to the appropriate government authorities. By fulfilling these responsibilities, consumers help promote ethical business conduct, consumer protection, and a more transparent and accountable marketplace (Department of Trade and Industry [DTI], 2022).

In sectors regulated by the Energy Regulatory Commission (ERC), consumers have specific obligations related to electricity use and service. They are expected to pay their electricity bills on time, avoid illegal connections or meter tampering, and allow authorized personnel to access meters for inspection. Consumers must also report power-related issues such as fluctuations, outages, or safety hazards to their distribution utility.

By fulfilling these responsibilities, they support the efficient and safe distribution of electricity and help energy providers deliver reliable service to communities.

Awareness of Consumer Rights and Demographic Factors

Consumer rights awareness is shaped by several personal and socioeconomic characteristics that influence an individual's ability to obtain, understand, and use consumer-related information. Factors such as educational attainment, income level, age, and previous purchasing experience affect consumers' knowledge of their legal rights and their willingness to seek assistance when problems arise. Individuals with greater access to information and higher educational backgrounds generally demonstrate stronger awareness of consumer protection mechanisms and are more likely to exercise their rights by reporting unfair business practices or seeking available legal remedies. These findings suggest that consumer education programs should be tailored to the needs of different demographic groups to reduce disparities in consumer awareness and promote more equitable access to consumer protection services (Makanyeza et al., 2021).

Consumer rights awareness is essential in enabling individuals to recognize their legal protections and responsibilities in the marketplace. Consumers who possess adequate knowledge of consumer laws are more likely to evaluate products carefully, seek accurate information before purchasing, and assert their rights when confronted with unfair trade practices. Evidence from the Philippines indicates that although many consumers demonstrate general awareness of their rights, differences in demographic characteristics and access to information influence the level of understanding and the willingness to exercise these rights. The findings further emphasize the need for continuous consumer education programs to strengthen public awareness and improve the effectiveness of consumer protection initiatives (Taguinod et al., 2022).

Similarly, consumer rights awareness enables individuals to recognize their legal protections and fulfill their corresponding responsibilities in the marketplace. Consumers who are knowledgeable about their rights are more likely to evaluate product information critically, compare available alternatives, and seek appropriate remedies when they encounter defective products or unfair business practices. The study also highlighted that consumer education plays a significant role in improving awareness across different sectors of society, thereby encouraging informed decision-making and strengthening consumer participation in consumer protection programs (Panasara & Asnani, 2022).

Awareness of Consumer Rights and Age

Age is one of the demographic variables associated with differences in consumer rights awareness. The researchers observed that consumers from different age groups exhibited varying levels of knowledge regarding consumer rights, legal remedies, and available sources of consumer information. These findings emphasize the importance of designing consumer education programs that address the learning needs and information preferences of different age categories to improve public awareness and consumer participation in protection initiatives (Anusuya & Selvi, 2023).

Javier et al. (2024) reported that age influences consumers' ability to interpret and utilize product information that supports informed purchasing decisions. Their study further demonstrated that socio-demographic characteristics, including age, affect the likelihood of reading and understanding product labels. The findings suggest that age-sensitive educational interventions can improve consumers' ability to evaluate product information and exercise their rights effectively when making purchasing decisions.

In the Philippine context, Taguinod et al. (2022) observed that demographic characteristics contribute to differences in consumers' knowledge of their rights and responsibilities, emphasizing the need for age-appropriate consumer education programs.

Awareness of Consumer Rights and Sex

Makanyeza et al. (2021) examined whether demographic characteristics influence consumer rights awareness and found that gender did not significantly moderate the relationship between consumer rights awareness and consumers' attitudes or purchase intentions. The findings suggest that consumer rights awareness can be developed regardless of sex and that factors such as educational attainment may have a greater influence on consumers' knowledge and exercise of their rights. Consequently, consumer education initiatives should provide equal opportunities for both male and female consumers to access accurate information regarding their rights and available consumer protection mechanisms.

The study conducted by Anusuya and Selvi (2023) further indicated that demographic variables, including gender, influence consumers' awareness of their rights. Their analysis found that gender was significantly associated with the level of consumer rights awareness.

Rashmi and Singh (2024) findings also indicate that demographic characteristics, including gender, should be considered when designing consumer education initiatives because awareness levels and consumer responses may differ across population groups.

Awareness of Consumer Rights and Civil Status

Civil status is considered one of the demographic characteristics that may influence consumer rights awareness because it is often associated with differences in household responsibilities, purchasing priorities, and decision-making patterns. Individuals who are married or have dependents may place greater emphasis on obtaining accurate product information, evaluating service quality, and protecting household resources when purchasing goods and services. Conversely, single consumers may exhibit different purchasing behaviors and information needs depending on their lifestyle and consumption patterns. Although existing studies have reported mixed findings regarding the direct influence of civil status on consumer rights awareness, researchers generally recognize that demographic characteristics, when examined collectively, contribute to variations in consumers' knowledge of their rights and their willingness to exercise available consumer protection mechanisms. (Makanyeza et al., 2021; Anusuya & Selvi, 2023).

Existing Philippine studies have primarily used civil status for descriptive profiling rather than as a primary explanatory factor of consumer rights awareness. For instance, Taguinod et al. (2022) included marital status among the respondents' demographic characteristics when assessing consumer awareness in Cagayan Valley. Although the study did not establish a significant relationship between civil status and consumer rights awareness, it demonstrates the importance of considering demographic characteristics when assessing consumers' knowledge of their rights and responsibilities. This finding suggests that further research is needed to determine whether civil status influences consumers' awareness and exercise of their rights in specific sectors, such as residential electricity services.

Awareness of Consumer Rights and Average Monthly Income

Economic resources influence consumers' purchasing behavior and their exposure to consumer-related information. Consumers with greater financial capacity often engage in a wider range of market transactions, increasing their opportunities to become familiar with consumer rights and available protection mechanisms. These findings suggest that consumer education programs should be accessible to individuals across different income groups to promote informed consumer behavior (Makanyeza et al., 2021).

A Philippine study found that socioeconomic characteristics affect consumers' use of product labels and nutrition information, indicating that financial capacity may influence access to information and consumers' awareness of product-related rights. (Javier et al., 2024).

Likewise, in a study conducted by Trotta (2021), Socioeconomic conditions influence consumers' awareness of energy-related information and their willingness to adopt efficient energy practices. Consumers with greater access to information and financial resources are generally better positioned to understand energy consumption, evaluate electricity-related options, and participate in energy conservation initiatives.

Awareness of Consumer Rights and Highest Educational Attainment

Makanyeza et al. (2021) emphasized that educational attainment plays an important role in strengthening consumer rights awareness. Their study found that consumers with higher levels of education are better able to understand information related to products and services, evaluate available alternatives, and appreciate the importance of exercising their consumer rights. The researchers further reported that educational attainment significantly influences the relationship between consumer rights awareness and consumer attitudes.

Educational qualification is among the demographic variables associated with consumer rights awareness. Their findings indicate that consumers with higher educational attainment generally demonstrate greater familiarity with consumer rights, legal protections, and available complaint mechanisms (Anusuya, et. al., 2023).

Javier et al. (2024) found that educational attainment significantly influences consumers' use and interpretation of product labels and nutrition information. Respondents with higher educational backgrounds were more likely to examine product information before making purchasing decisions, demonstrating that education enhances consumers' ability to process information necessary for informed decision-making.

Awareness of Consumer Rights and Years of Membership with Electric Distribution Utility

Years of membership with an electric distribution utility significantly affect familiarity with consumer rights and operational administrative procedures (Drosos et al., 2020). Individuals who have maintained active accounts over extended periods accumulate practical knowledge regarding complex utility processes, such as interpreting monthly consumption charges, understanding power interruptions, verifying meter calibration, and lodging formal disputes (Joshi & Sen, 2021). Through repeated interactions with service representatives and billing systems, experienced consumers develop greater self-efficacy in invoking regulatory safeguards and holding utility entities accountable.

In contrast, newer members often experience a structural knowledge deficit regarding their legal protections and procedural entitlements (Necoechea-Porras et al., 2021).

Consumer Obligation Awareness

Consumer obligations in the Philippines form an important counterpart to consumer rights, emphasizing individuals' responsibility to act wisely, honestly, and responsibly in every transaction. While the Consumer Act of the Philippines outlines what consumers are entitled to, it also sets out duties that promote fairness and safety in the marketplace. A critical review shows that fulfilling these obligations—such as reading product information, keeping receipts, using goods properly, paying bills on time, and reporting unsafe practices—is highly influenced by different consumer characteristics. These characteristics affect not only how well individuals understand their responsibilities but also how consistently they apply them in everyday situations, particularly in areas governed by essential service regulators like the Energy Regulatory Commission (ERC).

For electric power distribution, adherence to these obligations is critical for service reliability and fair billing governance (Taguinod et al., 2022). However, an individual's capability and willingness to execute these responsibilities are heavily mediated by personal demographic characteristics, including formal education level, financial literacy, and tenure with the service provider (Alonzo & Caurel, 2023).

Factors like education level and length of customer membership strongly influence how well individuals navigate utility processes; regulators and distribution entities must prioritize active public education (Osorio, 2023; Trotta, 2020).

Awareness of Consumer Obligations and Age

Age is considered an important demographic factor that may influence consumers' ability to understand and perform their responsibilities when purchasing goods or accessing essential services. Differences across age groups are associated with variations in technological exposure, digital literacy, information-seeking practices, and experience in managing consumer transactions. Younger consumers who frequently interact with digital technologies may be more familiar with online transactions, electronic payment systems, digital billing applications, and online sources of consumer information. Their exposure to digital platforms enables them to compare products and services, access consumer advisories, and communicate concerns through online channels. However, the convenience provided by digital transactions may also contribute to faster purchasing decisions, which may reduce careful consideration of product information, service agreements, and consumer responsibilities (Rybaczewska & Sparks, 2021; Ullah et al., 2022).

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Older consumers may demonstrate different patterns in fulfilling consumer obligations due to differences in technological experience and preferred methods of obtaining information. Many older adults continue to rely on traditional approaches, such

as direct communication with service providers, printed materials, and personal assistance when addressing consumer concerns. These practices may support responsible consumer behavior, including maintaining payment records, preserving official receipts, and following established procedures when using products and services. However, research indicates that older consumers may encounter challenges when essential services become increasingly digitalized because of limited digital skills, lower confidence in using technology, and reduced familiarity with online systems (Oh et al., 2021; Cheung et al., 2023).

The increasing digitalization of consumer services has further emphasized the role of age-related differences in digital competency. Electricity providers and other public service institutions now commonly utilize online billing platforms, electronic payment systems, and digital customer assistance channels, requiring consumers to possess adequate technological skills. Consumers with stronger digital literacy are better able to access consumer information, review account details, report service concerns, and complete electronic transactions. In contrast, consumers with limited digital experience may have difficulty complying with procedures that depend on online platforms and electronic communication systems (Oh et al., 2021; Papí-Gálvez & La Parra-Casado, 2023).

Age-related differences in accessing and processing consumer information may also affect how consistently consumers perform their obligations. Younger consumers often acquire information through social media platforms, websites, and mobile applications, while older consumers may depend more on traditional sources, such as printed announcements, customer service representatives, or personal experiences. These differences may influence consumers' ability to verify billing statements, understand service policies, make timely payments, and report concerns using appropriate channels. The manner in which consumers obtain information can therefore affect their awareness and compliance with their responsibilities as users of residential electricity services (Cheung et al., 2023; Rybaczewska & Sparks, 2021).

Considering these variations, age should be recognized as a relevant demographic factor in developing consumer awareness and education programs. Consumer education initiatives may become more effective when they consider the technological capabilities and information preferences of different age groups. Digital-based campaigns may better reach younger consumers who are comfortable with online platforms, whereas face-to-face orientations, printed materials, and community-based seminars may provide greater assistance to older consumers who experience barriers in accessing digital information. Developing age-responsive consumer education strategies may contribute to improved awareness of consumer rights and stronger compliance with consumer obligations in residential electricity services (Oh et al., 2021; Papí-Gálvez & La Parra-Casado, 2023).

Awareness of Consumer Obligations and Sex

Sex or gender may influence how consumers understand and perform their obligations because men and women may differ in financial practices, information processing, and participation in household decision-making. Consumers who are involved in managing household expenditures often develop greater awareness of budgeting, monitoring expenses, and evaluating purchasing decisions. Research on gender differences in financial behavior indicates that men and women may demonstrate variations in financial knowledge, confidence, and decision-making patterns, which may influence how they manage consumer responsibilities such as reviewing bills, monitoring expenses, and making informed purchasing choices (Ooi, 2020; Robson & Peetz, 2020).

Women's involvement in household purchasing activities may contribute to greater attention toward price comparisons, product information, and routine financial management. Because household shopping frequently requires planning, budgeting, and evaluation of available options, these experiences may strengthen certain consumer practices, including checking product details, keeping transaction records, and monitoring household expenses. Studies on consumer planning behavior emphasize that organized purchasing practices, such as preparing shopping lists and considering expenses before buying, contribute to more deliberate consumer decisions (Davydenko & Peetz, 2020).

Men may demonstrate different patterns of consumer obligation depending on their experiences, responsibilities, and involvement in household management. In some households, men may participate more frequently in financial decisions, technical matters,

and interactions involving service providers or household equipment. However, these differences should not be interpreted as fixed characteristics of men and women, as consumer behavior is also shaped by education, income, household roles, personal experience, and access to information (Lind et al., 2020; Wagner & Walstad, 2023).

In the context of residential electricity services, gender-related differences may influence how consumers perform responsibilities such as examining billing statements, maintaining payment records, reporting service concerns, and understanding service-related information. Consumers who frequently handle household finances or communicate with service providers may develop greater familiarity with these obligations. Thus, sex may serve as a demographic factor that helps explain variations in consumer awareness and compliance, although individual experiences and socioeconomic conditions remain important influences on consumer behavior (Ooi, 2020; Robson & Peetz, 2020).

Awareness of Consumer Obligations and Civil Status

Civil status may influence consumers’ awareness and performance of their obligations because household responsibilities and financial commitments differ among individuals. Married consumers or those managing family households often make purchasing and financial decisions that affect multiple household members. These responsibilities may encourage greater attention to product quality, service conditions, payment schedules, and the proper use of essential services. Managing household expenses requires planning, monitoring bills, and prioritizing financial obligations, which may contribute to more deliberate consumer practices (Lind et al., 2020; Robson & Peetz, 2020).

Consumers who are married or living with family members may also develop stronger awareness of consumer responsibilities because household decisions frequently involve considerations of safety, affordability, and long-term benefits. For essential services such as electricity, water, and communication services, maintaining timely payments and understanding service policies become important in ensuring household stability. Philippine studies on financial literacy and household financial management emphasize that family responsibilities and financial roles influence how individuals budget resources, manage expenses, and make financial decisions (Atkinson & Messy, 2021)

In the context of residential electricity services, civil status may serve as a demographic factor that explains variations in consumer awareness and compliance with obligations. Consumers who regularly handle household finances may become more familiar with responsibilities such as checking billing statements, paying accounts on time, conserving electricity, and communicating service concerns through appropriate channels. However, the relationship between civil status and consumer obligations should be viewed together with other factors such as age, education, income, and financial literacy to provide a more comprehensive understanding of consumer behavior (Robson & Peetz, 2020).

Awareness of Consumer Obligation and Average Monthly Income

Monthly income is an important socioeconomic factor that influences how consumers perform their obligations in the marketplace. Individuals with higher incomes generally have greater access to information, digital resources, and consumer services that enable them to understand contractual terms, retain proof of purchase, and pursue available complaint mechanisms when problems arise. Higher financial capacity also reduces the immediate economic burden of replacing defective goods or services, which may lessen the urgency of asserting certain consumer rights or reporting minor product defects. Consequently, income affects not only purchasing power but also the way consumers comply with their responsibilities and exercise their rights. (Pepino, Ravago, & Jandoc, 2021; Lozano & Taboada, 2021).

Conversely, households with limited financial resources often demonstrate greater caution in product use because replacing damaged goods or paying for additional services may significantly strain their budgets. These consumers are therefore more likely to preserve receipts, warranties, and other transaction records that may be needed when seeking repairs or asserting consumer rights. Nevertheless, financial constraints can make it more difficult to fulfill recurring obligations, including the timely payment of electricity bills. Delayed payments may expose consumers to penalties, service disconnection, or other consequences under applicable electricity regulations, highlighting the practical relationship between household income and compliance with consumer obligations. (Francisco, 2025; Violette, 2026).

The literature indicates that monthly income influences both consumers' capacity to comply with their obligations and the consequences they experience when those obligations are not fulfilled. Income shapes financial flexibility, access to information, and the ability to respond to service-related concerns. In the Philippine context, differences in household income also affect the affordability of electricity services and consumers' ability to maintain continuous utility payments, making income an important variable in studies examining awareness of consumer rights and obligations. (Pepino et al., 2021; Francisco, 2025).

Awareness of Consumer Obligations and Highest Educational Attainment

Educational attainment is recognized as a significant factor influencing consumers' ability to understand and fulfill their obligations when purchasing and using goods and services. Individuals who have attained higher levels of education generally possess stronger literacy, analytical, and information-processing skills that enable them to interpret product labels, warranty provisions, service agreements, and billing statements more accurately. These competencies support responsible consumer behavior by encouraging careful evaluation of contract terms, proper documentation of transactions, and compliance with consumer responsibilities. Studies have consistently shown that education enhances financial and consumer literacy, thereby improving individuals' capacity to make informed decisions in the marketplace (Lusardi & Messy, 2023; Potrich et al., 2021).

Consumers with lower levels of educational attainment may face greater challenges understanding technical product information and formal contractual requirements, particularly when information is presented in legal or specialized language. As a result, they may depend more heavily on verbal explanations provided by sales personnel, utility representatives, or family members when making purchasing decisions. In the context of electricity services, limited comprehension of billing statements, payment conditions, and consumer responsibilities may increase the likelihood of unintentional non-compliance with service obligations. These findings emphasize the importance of improving consumer education and simplifying information provided by service providers (Lozano & Taboada, 2021).

Within the Philippine setting, educational attainment has likewise been associated with greater awareness of consumer rights, financial management practices, and responsible participation in public utility services. Filipino researchers have observed that individuals with higher educational qualifications generally demonstrate a better understanding of financial obligations and are more capable of interpreting service-related information before making decisions. This suggests that educational attainment contributes not only to consumer knowledge but also to the consistent fulfillment of obligations such as reviewing contracts, maintaining transaction records, and complying with payment requirements for essential services, including electricity (Pepino et al., 2021; Dumagan & Abrigo, 2021).

Awareness of Consumer Obligations and Years of Membership with Electric Distribution Utility

The length of time that consumers have maintained an electricity service account contributes to their familiarity with the policies, procedures, and responsibilities associated with utility services. Consumers who have been connected to an electric distribution utility for many years are generally more experienced in complying with payment schedules, understanding billing statements, reporting service concerns, and observing utility requirements. Repeated interaction with the service provider allows consumers to develop practical knowledge that supports consistent compliance with consumer obligations and promotes responsible participation in electricity services (Pepino et al., 2021; Violette, 2026).

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In contrast, consumers who have recently established an electricity service account may require additional guidance in understanding the procedures governing electricity consumption. New customers are often less familiar with billing cycles, meter reading schedules, procedures for reporting s interruptions, and requirements for maintaining accurate customer information. Without sufficient orientation or access to clear consumer education materials, they may unintentionally overlook important obligations, including timely payment of bills or the prompt reporting of meter irregularities. These findings highlight the importance of continuous consumer education and effective communication by electric distribution utilities (Lozano & Taboada, 2021; Energy Regulatory Commission, 2023).

Within the Philippine electricity sector, consumer awareness is strengthened through continuous interaction between distribution utilities and their customers. Educational campaigns, accessible customer service channels, and regular dissemination of information regarding consumer rights and responsibilities help consumers become more knowledgeable as their relationship with the utility progresses. Over time, accumulated experience enhances consumers' confidence in complying with service requirements and resolving electricity-related concerns, demonstrating that years of membership contribute to greater awareness of consumer obligations (Francisco, 2025; Dumagan & Abrigo, 2021).

The reviewed literature establishes that consumer awareness is important for informed decision-making, consumer protection, responsible electricity use, and effective participation in utility services. Philippine studies have examined consumer rights awareness and demographic characteristics, while international studies have addressed electricity-bill understanding, energy information, consumer behavior, and access to consumer education (Taguinod et al., 2022; Javier et al., 2024; Ari & Köksal, 2021; Trotta, 2021). However, the reviewed studies do not sufficiently address the combined awareness of residential electricity consumers regarding both their rights and obligations under the Magna Carta for Residential Electricity Consumers within a specific Philippine electric distribution utility context. In particular, limited evidence is available on how awareness of the two areas is manifested among residential consumers in a highly urbanized Philippine city and on the relationship between rights awareness and obligation awareness. This gap provides the basis for the present study, which examines both dimensions of MCREC awareness and uses the findings to formulate a consumer education intervention.

RESEARCH METHODOLOGY

This chapter discusses the research design, the subject and respondents of the study, the population and sample size, the sampling technique, the data-gathering instrument, the validity and reliability of the research instrument, the data-gathering procedures, and data analysis.

Research Design

This study utilized a descriptive-correlational research design, which is a quantitative approach appropriate for studies that seek to describe existing conditions and examine the relationship between variables without manipulating them. According to Creswell and Creswell (2023), quantitative research involves collecting numerical data and analyzing it using statistical procedures to answer research questions and test relationships among variables. Within this approach, descriptive research provides a systematic description of the characteristics, behaviors, or conditions of a particular population, while correlational research determines the degree and direction of association between two or more naturally occurring variables.

The descriptive component of this study was used to determine the respondents' demographic characteristics and assess their level of awareness regarding consumer rights and consumer obligations for residential electricity services. Meanwhile, the correlational component was employed to determine whether a statistically significant relationship exists between consumers' awareness of their rights and their awareness of their obligations. Since the study did not involve the manipulation of variables or the establishment of cause-and-effect relationships, the descriptive-correlational research design was considered the most appropriate methodology for achieving the objectives of the study.

Subject and Respondents of the Study

The subject and respondents of this study consisted of the first 200 residential consumers who transacted and paid their electricity bills at the main office of the electric distribution utility on the specific day when the survey was conducted. This selection method ensured that only active and legitimate residential consumers were included in the data collection process.

These 200 respondents served as the source of primary data for the study, providing insights into the level of awareness of residential consumers on MCREC.

Population and Sample Size

The population of this study consisted of residential electricity consumers served by the electric distribution utility. These consumers represent individuals who actively transacted and paid their electricity bills at the company's main office. Since the study focused on gathering data from active and legitimate customers, only those who personally visited the office during the data collection period are considered part of the target population.

The sample size was set at 200 residential consumers. The target of 200 was adopted as a fixed and feasible sample for the study period, considering the accessible flow of residential consumers at the utility's main office, the available time and resources for data collection, and the need to obtain sufficient observations for descriptive analysis and the examination of the relationship between rights and obligations. The sample therefore represents the accessible residential consumers who met the inclusion criteria during the data-collection period rather than a probability-based estimate intended to represent all residential electricity consumers in the city.

Sampling Technique

This study employed convenience sampling, a non-probability sampling technique in which participants are selected based on their accessibility, availability, and willingness to participate in the study. The researcher gathers data from respondents who are readily accessible and meet the established inclusion criteria, making the method practical when there are limitations in time, resources, or access to the entire population.

Convenience sampling is widely used in quantitative research, particularly in descriptive and correlational studies where the primary objective is to obtain relevant information from respondents who possess the characteristics required for the investigation. (Saunders, et. al, 2023).

In this study, convenience sampling was considered appropriate because the respondents were residential electricity consumers who personally transacted at the selected electric distribution utility during the data-collection period. The approach allowed the researcher to efficiently recruit eligible and willing respondents who were readily accessible. Because convenience sampling is a non-probability method, every residential electricity consumer did not have a known or equal probability of selection. Consequently, the findings should be interpreted within the context of the sampled consumers and should not be generalized to all residential electricity consumers in the study city or to other electric distribution utilities without caution.

Data Gathering Instrument

The study utilized a structured questionnaire as the primary data-gathering instrument. The questionnaire consisted of two sections adapted from the Energy Regulatory Commission (ERC) under the Magna Carta for Residential Electricity Consumers. The first section assessed the respondents' awareness of consumer rights, while the second section measured their awareness of consumer obligations. To ensure that the instrument was aligned with the objectives of the study, the researcher organized the questionnaire based on the identified variables. The instrument was designed to determine the respondents' level of awareness regarding the rights and obligations of residential electricity consumers. Before the actual data collection, the questionnaire underwent content validation by research experts to ensure its relevance, clarity, and appropriateness. Necessary revisions were incorporated based on their recommendations before the instrument was administered to the respondents.

Validity and Reliability of the Research Instrument

Validity refers to the extent to which a research instrument accurately measures the construct it is intended to assess. A valid questionnaire ensures that the items adequately represent the concepts under investigation and generate meaningful data that support the objectives of the study. Establishing validity is an essential step in instrument development because it strengthens the credibility of the findings and minimizes measurement error. Contemporary psychometric research emphasizes that evidence of content, construct, and criterion validity should be established before an instrument is administered in the main study (Sürücü & Maslakcı, 2020; Clark & Watson, 2021).

To establish the content validity of the questionnaire, the researcher employed Lawshe's Content Validity Ratio (CVR). This method determines whether each questionnaire item is essential and relevant to the objectives of the study based on the judgments of subject matter experts. (Lawshe, 1975)

The questionnaire was evaluated by five (5) expert validators, all of whom are graduates of the Master of Public Administration (MPA) program. Among the validators, three (3) are employed in different units of an electric distribution utility, providing expertise in residential electricity services and consumer-related concerns. At the same time, two (2) are government employees with professional experience in public administration and public service.

Each validator examined the questionnaire for relevance, clarity, appropriateness, and alignment with the objectives of the study. The validation result showed that all five validators rated every questionnaire item as "Essential", resulting in a CVR of 1.00 for every item. Unanimous agreement indicated that all items were highly relevant, clear, and appropriate for measuring the respondents' level of awareness of the rights and obligations of residential electricity consumers. Based on the evaluation, the instrument demonstrated excellent content validity and was considered suitable for administration to the study respondents.

Reliability refers to the consistency and stability of a research instrument in producing dependable results when administered under similar conditions. An instrument demonstrates acceptable reliability when its items consistently measure the same construct and yield reproducible results across respondents. Internal consistency, commonly assessed using Cronbach's alpha, remains one of the most widely accepted indicators of reliability in quantitative research. Reliable instruments increase confidence that variations in responses are attributable to actual differences among participants rather than inconsistencies in the measurement tool (Ahmed & Ishtiaq, 2021; Sürücü & Maslakcı, 2020).

To establish the reliability of the research instrument, a pilot test was conducted among respondents who possessed characteristics similar to those of the target population but were excluded from the actual study.

The responses obtained from the pilot test were subjected to Cronbach's alpha to assess the instrument's internal consistency. High internal consistency is desirable for any test; this implies that all items within a test are internally correlated and that all items measure the same broader construct. (Menon, et al., 2025).

The results revealed that Part I, which consisted of 20 items measuring consumers' awareness of consumer rights, obtained a Cronbach's alpha coefficient of 0.921. This value indicates excellent reliability, demonstrating that the items consistently measured the intended construct and exhibited a high degree of internal consistency.

Meanwhile, Part II, composed of eight (8) items measuring consumers' awareness of consumer obligations, obtained a Cronbach's alpha coefficient of 0.897. This coefficient is interpreted as good reliability, indicating that the items were sufficiently consistent in measuring the construct and were appropriate for inclusion in the final survey instrument.

When all 28 questionnaire items were analyzed collectively, the research instrument yielded an overall Cronbach's alpha coefficient of 0.951, which is interpreted as excellent reliability. This result indicates that the questionnaire has a very high level of internal consistency and is a dependable instrument for measuring consumers' awareness of their rights and obligations regarding residential electricity services. Since the obtained reliability coefficient exceeded the minimum acceptable value of 0.70, the questionnaire was considered sufficiently reliable for the conduct of the actual study. Based on the results of the pilot test, no major revisions were necessary before the instrument was administered to the selected respondents.

Data Gathering Procedures

To gather the necessary data for this study, the researcher first sought formal permission from the management of the distribution utility to conduct a survey within the premises of its main office in the city. A written request letter was submitted to the Chief Operating Officer (COO), outlining the purpose, objectives, and procedures of the study. Approval from the company was secured before any data collection activities took place.

Upon approval, the researcher proceeded with the distribution of the survey instrument, which is a structured questionnaire designed to assess the level of awareness of residential electricity consumers regarding the MCREC.

The questionnaires were administered to the first 200 residential consumers who personally visited the electric distribution utility's main office to pay their electricity bills on the scheduled survey day. Each respondent was briefed about the purpose of the study and assured that their responses would be treated with strict confidentiality and used solely for academic purposes.

After the respondents had completed the questionnaires, the researcher collected and reviewed the completed forms to ensure the completeness and accuracy of the data. The gathered responses were then tabulated, analyzed, and interpreted to determine the level of consumer awareness and to draw conclusions relevant to the study's objectives.

Data Analyses

The completed questionnaires were reviewed for completeness, encoded in Microsoft Excel, and processed using descriptive and inferential statistical procedures. Frequency and percentage summarized the respondent profile. Mean and standard deviation described the level of awareness of consumer rights and obligations and the corresponding grouped results. For the relationship between rights awareness and obligations awareness, Spearman's rank-order correlation was used because the analysis examined the association between the two awareness measures. All inferential testing used a 0.05 level of significance. Results were interpreted using the magnitude and direction of the correlation coefficient in addition to its statistical significance.

To answer the first research problem, which sought to identify the profile of the respondents, frequency and percentage were used with the formula:

Percentage (%) = (Nf)×100

Where:

- f = frequency of a specific response
- N = total number of respondents

To answer problem number 2, which sought to determine the level of awareness of their rights as residential electricity consumers, the mean and standard deviation were utilized with the formula:

$$x = \frac{\Sigma x}{N}$$

Where:

X = Mean

Σx = sum of all scores

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N = number of cases

$$s = \sqrt{\frac{\sum(x_i - \bar{x})^2}{n-1}}$$

Where:

S= sample standard deviation

Σx= means "the sum of"

xi= each data value

x= sample mean

n= sample size

Results were interpreted based on the following:

Scale, Mean Score Range, Interpretation, and Verbal Description

Scale	Mean Score Range	Interpretation	Verbal Description
3	2.34–3.00	Fully Aware	Fully aware of their rights and obligations as residential electricity consumers
2	1.67–2.33	Aware	Aware of the basic rights and obligations before the ERC as residential electricity consumers
1	1.00–1.66	Not Aware	Not aware of any existing rights and obligations before the ERC as residential electricity consumers

To answer problem number 3, which sought to describe the level of consumer rights awareness when respondents are grouped according to their profile, the mean and standard deviation were used.

To interpret the result, the interpretation guide is presented below:

Scale	Mean Score Range	Interpretation	Verbal Description
3	2.34–3.00	Fully Aware	Fully aware of their rights and obligations as residential electricity consumers
2	1.67–2.33	Aware	Aware of the basic rights and obligations before the ERC as residential electricity consumers
1	1.00–1.66	Not Aware	Not aware of any existing rights and obligations before the ERC as residential electricity consumers

To answer problem number 4, which sought to determine the level of consumer awareness of their obligations as residential electricity consumers, the mean and standard deviation were used.

To interpret the result, the interpretation guide is presented below:

Scale	Mean Score Range	Interpretation	Verbal Description
3	2.34–3.00	Fully Aware	Fully aware of their rights and obligations as residential electricity consumers

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2	1.67–2.33	Aware	Aware of the basic rights and obligations before the ERC as residential electricity consumers
1	1.00–1.66	Not Aware	Not aware of any existing rights and obligations before the ERC as residential electricity consumers

To answer problem number 5, which sought to determine the level of consumer obligation awareness when respondents are grouped according to their profile, the mean and standard deviation were utilized.

To interpret the result, the interpretation guide is presented below:

Scale	Mean Score Range	Interpretation	Verbal Description
3	2.34–3.00	Fully Aware	Fully aware of their rights and obligations as residential electricity consumers
2	1.67–2.33	Aware	Aware of the basic rights and obligations before the ERC as residential electricity consumers
1	1.00–1.66	Not Aware	Not aware of any existing rights and obligations before the ERC as residential electricity consumers

To answer problem number 6, which sought to determine the relationship between consumer rights awareness and consumer obligations awareness, Spearman's rank-order correlation coefficient was used at the 0.05 level of significance. The coefficient was interpreted in terms of direction and association strength, while the p-value was used to determine statistical significance. A statistically significant result was not interpreted as evidence of a causal relationship.

$$r_s = 1 - \frac{6\sum d^2}{n(n^2-1)}$$

Where:

= r_s arman's rank correlation coefficient

= $\sum d^2$ sum of squared differences between ranks of each pair of observations

d

= difference between the ranks of corresponding variables

= n number of paired observations

PRESENTATION, ANALYSIS, AND INTERPRETATION OF DATA

This chapter presents the data gathered from respondents' questionnaire responses, the results of the statistical analysis, and the interpretation of the findings. These are presented in the table following the sequence of the specific research problem regarding the Consumer Awareness of the Rights and Obligations of Residential Electricity Consumers: Implications for Intervention.

Profile of Respondents

Based on the results of the survey conducted by the researcher, Table 1 illustrates the profile of the 200 respondents who were consumers. The variables used include age, sex, civil status, highest educational attainment, average monthly income, and years of membership.

Table 1. Frequency and Percentage Distribution of the Respondents According to Profile

Profile	Category	f	%
Age	18–32	43	21.50

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	33–47	89	44.50
	48 & above	68	34.00
	Total	**200**	**100.00**
Sex	Male	70	35.00
	Female	130	65.00
	Total	**200**	**100.00**
Civil Status	Single	54	27.00
	Married	140	70.00
	Widowed	6	3.00
	Total	**200**	**100.00**
Highest Educational Attainment	Elementary	2	1.00
	High School	28	14.00
	Bachelor's Degree	163	81.50
	Master's Degree	6	3.00
	Doctorate Degree	1	0.50
	Total	**200**	**100.00**
Average Monthly Income	Below Php 10,000	48	24.00
	Php 10,000–39,999	133	66.50
	Php 40,000–79,999	13	6.50
	Php 80,000 and above	6	3.00
	Total	**200**	**100.00**
Years of Membership	0–5	113	56.50
	6–10	27	13.50
	11–15	12	6.00
	16–20	16	8.00
	21–25	13	6.50
	26–30	19	9.50
	Total	**200**	**100.00**

The findings show that respondents aged 33 to 47 years comprised the largest segment of the study population, representing 44.50% of the total respondents. This was followed by those aged 48 years and above, who accounted for 34.00%, while respondents aged 18 to 32 years made up 21.50% of the sample. The distribution suggests that the survey was largely participated in by middle-aged individuals who are likely to have considerable experience as residential electricity consumers.

Based on sex, female respondents outnumbered male respondents. Of the 200 participants, 130 (65.00%) were female, whereas 70 (35.00%) were male. This indicates that women constituted the larger proportion of the respondents included in the study.

Regarding civil status, most respondents were married, comprising 70.00% of the total population. Meanwhile, 27.00% were single, and only 3.00% were widowed. These findings imply that most respondents belonged to households with family responsibilities, making them regular users and decision-makers concerning residential electricity services.

The respondents generally exhibited a high level of educational attainment. A total of 163 respondents (81.50%) possessed a bachelor's degree, while 28 respondents (14.00%) had completed high school. Only six respondents (3.00%) had earned a master's degree, two respondents (1.00%) had completed elementary education, and one respondent (0.50%) had completed a Doctorate. This educational profile indicates that many of the participants had attained tertiary education.

In terms of monthly earnings, the largest proportion of respondents (66.50%) reported an income ranging from ₱10,000 to ₱39,999. Approximately one-fourth (24.00%) earned less than ₱10,000 per month. Only 6.50% reported incomes between ₱40,000 and ₱79,999, while 3.00% earned ₱80,000 or more. These figures indicate that most respondents belonged to the low- to middle-income sector (PSA, 2024).

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Regarding years of membership, more than half of the respondents (56.50%) had maintained their membership for 0–5 years. The remaining respondents were distributed among the longer membership categories, with 13.50% belonging to the 6–10-year category. This distribution suggests that a considerable number of the respondents were relatively recent members of the electric distribution utility.

Level of Awareness on Consumer Rights

Table 2 presents the level of consumer awareness of their rights as residential electricity consumers.

Table 2. Level of Awareness on Consumers' Rights in MCREC.

No.	Statements	Mean	SD	Interpretation
1	I have access to electric service as a basic right to utility.	2.93	0.27	Fully Aware
2	I have the right to a refund in case of overbilling caused by a defective meter, provided that the meter test confirms no signs of tampering.	2.85	0.39	Fully Aware
3	I know that I should be given a fully functional watthour meter that should serve as my power generator.	2.88	0.35	Fully Aware
4	I have access to an accurate electric watt-hour meter, and will notify the company right away if there are inaccuracies suspected.	2.86	0.39	Fully Aware
5	I will confidently ask for a refund on overbilling should there be an error on the electric distribution utility's end.	2.80	0.45	Fully Aware
6	I have the right to a properly installed meter.	2.88	0.37	Fully Aware
7	I have the right to request a free meter accuracy test every two years and may demand replacement if found inaccurate.	2.81	0.46	Fully Aware
8	I can request the electric distribution utility to promptly investigate complaints within the prescribed period.	2.83	0.41	Fully Aware
9	I have a right to an extension of lines and facilities subject to budget availability and number of consumers per request from the Local Government Unit (LGU).	2.73	0.52	Fully Aware
10	I have the right to be notified in case of scheduled power interruptions 2 days prior.	2.88	0.34	Fully Aware
11	I have a right to receive my Monthly Electric Bill.	2.91	0.30	Fully Aware
12	I have the right to due process before my electric service is disconnected as long as it is not under the disallowed circumstances.	2.85	0.39	Fully Aware
13	I have the right to receive a notice before my electricity is cut off, regardless of the reason.	2.88	0.34	Fully Aware

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14	I can request suspension of disconnection following the covered circumstances subject to validation and approval by the electric distribution utility.	2.78	0.46	Fully Aware
15	I have the right to apply for a new connection as a new consumer provided that unpaid bills of the previous occupant are paid and settled.	2.86	0.42	Fully Aware
16	I can request for reconnection within 24 hours from the time payment has been made.	2.82	0.43	Fully Aware
17	I have the right to witness meter apprehension for suspected illegal use of electricity.	2.80	0.50	Fully Aware
18	In case of apprehension of meter, I can request Energy Regulatory Commission (ERC) for meter testing.	2.49	0.58	Fully Aware
19	I have the right to pay under protest billing adjustments and differential billings for purposes of continuous supply of electricity.	2.76	0.46	Fully Aware
20	I can file complaints before ERC.	2.50	0.54	Fully Aware
Overall	**Awareness on Consumers' Rights**	**2.80**	**0.26**	**Fully Aware**

Legend:; : (2.34-3.0)-Fully Aware, (1.67-2.33)-Aware, (1.0-1.66)-Not Aware.

The results showed an overall mean of 2.80 with a standard deviation of 0.26, which is interpreted as fully aware. This indicates that the respondents generally demonstrate a high level of awareness of their rights as residential electricity consumers. Among the 20 indicators, question 1 obtains the highest mean of 2.93 with a standard deviation of 0.27, indicating that the respondents are particularly aware of their right to access electric service as a basic utility right. This is followed by question 11, which obtains a mean of 2.91 and a standard deviation of 0.30, concerning the right to receive a monthly electric bill. On the other hand, question 18, or the right to request meter testing from the Energy Regulatory Commission (ERC) in case of apprehension, obtains the lowest mean of 2.49 with a standard deviation of 0.58, although it still falls within the fully aware category. Overall, the findings indicate that the respondents are fully aware of their rights as residential electricity consumers.

Level of Awareness of Consumer Rights

According to Profile

Table 3 presents the level of awareness of consumer rights when grouped according to profile, measured using the weighted mean and standard deviation.

Table 3. Level of Consumer Rights Awareness in MCREC when Grouped According to the Respondent's Profile.

Profile	Category	f	Mean	SD	Interpretation
Age	18–32	43	2.76	0.27	Fully Aware
	33–47	89	2.83	0.22	Fully Aware
	48 & Above	68	2.80	0.31	Fully Aware
	Total	**200**	**2.80**	**0.26**	**Fully Aware**
Sex	Male	70	2.82	0.22	Fully Aware
	Female	130	2.79	0.29	Fully Aware
	Total	**200**	**2.80**	**0.26**	**Fully Aware**
Civil Status	Single	54	2.79	0.25	Fully Aware

	Married	140	2.81	0.27	Fully Aware
	Widowed	6	2.76	0.24	Fully Aware
	Total	**200**	**2.80**	**0.26**	**Fully Aware**
Highest Educational Attainment	Elementary	2	2.83	0.11	Fully Aware
	High School	28	2.83	0.17	Fully Aware
	Bachelor's Degree	163	2.81	0.26	Fully Aware
	Master's Degree	6	2.61	0.43	Fully Aware
	Doctorate Degree	1	1.65	—	Not Aware
	Total	**200**	**2.80**	**0.26**	**Fully Aware**
Average Monthly Income	Below Php 10,000	48	2.76	0.31	Fully Aware
	Php 10,000–39,999	133	2.84	0.21	Fully Aware
	Php 40,000–79,999	13	2.62	0.43	Fully Aware
	Php 80,000 & above	6	2.74	0.33	Fully Aware
	Total	**200**	**2.80**	**0.26**	**Fully Aware**
Years of Membership	0–5	113	2.87	0.17	Fully Aware
	6–10	27	2.84	0.20	Fully Aware
	11–15	12	2.70	0.27	Fully Aware
	16–20	16	2.68	0.31	Fully Aware
	21–25	13	2.62	0.45	Fully Aware
	26–30	19	2.65	0.40	Fully Aware
	Total	**200**	**2.80**	**0.26**	**Fully Aware**

Legend: (2.34-3.0)-Fully Aware, (1.67-2.33)-Aware, (1.0-1.66)-Not Aware

The analysis yielded an overall mean score of 2.80 with a standard deviation of 0.26, indicating that the respondents were fully aware of their rights as residential electricity consumers. This finding demonstrates that the respondents possess a high level of awareness of the rights accorded to them under existing policies governing residential electricity services. The relatively low standard deviation further suggests that the respondents' responses were generally consistent, indicating a shared understanding of their consumer rights across the study population. Such consistency may reflect the effectiveness of information dissemination by the electric distribution utility, consumer education initiatives, and the accessibility of information regarding consumer protection.

The findings imply that most residential electricity consumers recognize their entitlement to quality, reliable, and safe electric service, as well as their right to accurate billing, timely information, and accessible complaint mechanisms. Consumer awareness is an essential component of consumer protection because informed consumers are better equipped to make sound decisions, recognize unfair practices, and seek appropriate remedies when their rights are violated. The United Nations Guidelines for Consumer Protection emphasize that consumer education and access to accurate information are fundamental to empowering consumers and enabling them to participate effectively in the marketplace (United Nations Conference on Trade and Development [UNCTAD], 2020).

When grouped according to age, respondents aged 33–47 years obtained the highest mean score (M = 2.83, SD = .22), followed by respondents aged 48 years and above (M = 2.80) and those aged 18–32 years (M = 2.76). Although slight variations were observed, all age groups demonstrated a similarly high level of awareness. The relatively higher awareness among middle-aged respondents may be attributed to their longer experience in managing household expenses, paying utility bills, and interacting with electricity service providers. These experiences may have increased their familiarity with consumer rights and utility regulations. Nevertheless, the consistently high awareness across all age groups suggests that consumer information regarding residential electricity services has reached individuals regardless of age, thereby promoting broader consumer empowerment.

The comparison based on sex revealed only a minimal descriptive difference in awareness. Male respondents obtained a mean score of 2.82, while female respondents recorded 2.79, and both groups were fully aware. Because no inferential test of group differences was reported for this descriptive comparison, the result should not be interpreted as evidence that sex has no effect on awareness. It only indicates that the two sampled groups had similarly high mean awareness scores.

Educational attainment likewise exhibited only minor variations. Respondents with elementary and high school education both obtained a mean score of 2.83, while bachelor's degree holders recorded 2.81. Respondents with master's degrees obtained a mean of 2.61, whereas the lone respondent with a doctorate recorded 1.65. However, because only one respondent belonged to the doctorate category, the result cannot be interpreted as representative of individuals with doctoral qualifications. The observed differences are therefore insufficient to conclude that educational attainment substantially influences consumers' awareness of their rights. Instead, the findings suggest that awareness may be acquired through practical experience, direct interaction with the electric distribution utility, public information campaigns, and access to consumer education materials rather than through formal educational attainment alone. Based on years of membership, respondents with 0–5 years of membership obtained the highest mean score (M = 2.87, SD = .17), whereas those with 26–30 years recorded the lowest (M = 2.65). Nevertheless, all mean scores remained within the fully aware category, indicating consistently high awareness of consumer rights across membership groups.

Level of Awareness on Consumer Obligations

Table 4 presents the level of consumer awareness of their obligations as residential electricity consumers.

Table 4. Level of Awareness on Consumers' Obligation in MCREC

No.	Statements	Mean	SD	Interpretation
1	I have the obligation to pay Bill Deposit subject to the prescribed conditions.	2.86	0.35	Fully Aware
2	I have the obligation to allow inspection, installation, meter removal within the premises and effect disconnection for non-payment of bills.	2.87	0.36	Fully Aware
3	I have the obligation to allow construction of poles, lines, circuits and transformers on my property if necessary and convenient for such purpose.	2.80	0.47	Fully Aware
4	I have the obligation to receive my monthly bills.	2.86	0.38	Fully Aware
5	I have the obligation to pay my monthly electric bills nine (9) days after receipt.	2.89	0.35	Fully Aware
6	I have the obligation to pay Billing Adjustments and Undercharges.	2.74	0.48	Fully Aware
7	I have the obligation not to commit illegal use of electricity.	2.83	0.39	Fully Aware
8	I have the obligation to pay Differential Billing for illegal use of electricity.	2.57	0.52	Fully Aware
Overall Mean	**Awareness on Consumers' Obligation**	**2.80**	**0.26**	**Fully Aware**

Legend: (2.34-3.0)-Fully Aware, (1.67-2.33)-Aware, (1.0-1.66)-Not Aware.

The results showed an overall mean of 2.80 with a standard deviation of 0.26, which is interpreted as fully aware. This indicates that the respondents generally demonstrate a high level of awareness of their obligations as residential electricity consumers. Among the eight indicators, question 5 obtains the highest mean of 2.89 with

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a standard deviation of 0.35, indicating that the respondents are particularly aware of their obligation to pay their monthly electric bills nine (9) days after receipt. This is followed by question 2, concerning the Obligation to Allow Inspection, Installation and Removal of Electricity Apparatus, which obtains a mean of 2.87 and a standard deviation of 0.36. Meanwhile, question 8, or the obligation to pay differential billing for illegal use of electricity, obtains the lowest mean of 2.57 with a standard deviation of 0.52, although it remains within the fully aware category. Overall, the findings indicate that the respondents are fully aware of their obligations as residential electricity consumers.

Level of Awareness of Consumer Obligations

According to Profile

The table below shows the level of awareness of consumer obligations. The data were analyzed using the weighted mean and standard deviation.

Table 5. Level of Consumer Obligation Awareness in MCREC when Grouped According to the Respondent's Profile

Profile	Category	f	Mean	SD	Interpretation
Age	18–32	43	2.75	.28	Fully Aware
	33–47	89	2.83	.23	Fully Aware
	48 & Above	68	2.81	.30	Fully Aware
	Total	**200**	**2.80**	**.27**	**Fully Aware**
Sex	Male	70	2.80	.27	Fully Aware
	Female	130	2.81	.27	Fully Aware
	Total	**200**	**2.80**	**.27**	**Fully Aware**
Civil Status	Single	54	2.80	.25	Fully Aware
	Married	140	2.81	.26	Fully Aware
	Widowed	6	2.65	.46	Fully Aware
	Total	**200**	**2.80**	**.27**	**Fully Aware**
Highest Educational Attainment	Elementary	2	2.81	.09	Fully Aware
	High School	28	2.73	.27	Fully Aware
	Bachelor's Degree	163	2.82	.27	Fully Aware
	Master's Degree	6	2.83	.22	Fully Aware
	Doctorate Degree	1	2.75	.	Fully Aware
	Total	**200**	**2.80**	**.27**	**Fully Aware**
Average Monthly Income	Below Php 10,000	48	2.73	.31	Fully Aware
	Php 10,000–39,999	133	2.84	.24	Fully Aware
	Php 40,000–79,999	13	2.83	.19	Fully Aware
	Php 80,000 and above	6	2.65	.53	Fully Aware
	Total	**200**	**2.80**	**.27**	**Fully Aware**
Years of Membership	0–5	113	2.86	.19	Fully Aware
	6–10	27	2.81	.24	Fully Aware
	11–15	12	2.76	.27	Fully Aware
	16–20	16	2.71	.31	Fully Aware
	21–25	13	2.74	.26	Fully Aware
	26–30	19	2.59	.47	Fully Aware
	Total	**200**	**2.80**	**.27**	**Fully Aware**

Legend: (2.34-3.0)-Fully Aware, (1.67-2.33)-Aware, (1.0-1.66)-Not Aware

The respondents' awareness of consumer obligations also reflected a high level of understanding. The overall mean score was 2.80, with a standard deviation of 0.27, corresponding to the verbal interpretation of fully aware. This finding indicates that the respondents possess a strong understanding of the responsibilities expected of residential electricity consumers, including complying with service policies, paying electricity bills on time, protecting metering facilities, using electricity responsibly, and reporting service-related concerns through appropriate channels. The relatively low standard deviation further indicates that the respondents exhibited consistent perceptions regarding their obligations, suggesting that awareness of consumer responsibilities is widely shared among the study population.

The findings imply that consumers not only recognize their rights but also appreciate the importance of fulfilling their responsibilities to support the efficient and sustainable delivery of electricity services. Consumer obligations are fundamental to maintaining a fair and effective relationship between consumers and electric distribution utilities because responsible consumer behavior contributes to service reliability, operational efficiency, and mutual accountability. The United Nations Conference on Trade and Development (UNCTAD, 2020) emphasizes that effective consumer protection requires consumers to be adequately informed about both their rights and their responsibilities, enabling them to make informed decisions and actively participate in a fair and transparent marketplace.

Among the age groups, respondents aged 33–47 years recorded the highest mean (M = 2.83), followed by respondents aged 48 years and above (M = 2.81) and those aged 18–32 years (M = 2.75). Although minor variations were observed, all age groups demonstrated a high level of awareness regarding consumer obligations. The slightly higher awareness among middle-aged respondents may be associated with their greater experience in managing household finances, settling utility bills, and interacting with electricity service providers. These experiences may strengthen their understanding of the responsibilities associated with residential electricity consumption. Nevertheless, the consistently high mean scores across all age groups suggest that knowledge of consumer obligations has become widely accessible and is not confined to a particular age category.

A comparison by sex revealed almost identical descriptive results. Female respondents obtained a mean score of 2.81, while male respondents recorded 2.80, with both groups classified as fully aware. Because these are descriptive group means and no inferential test of sex differences was reported, the results should be interpreted as similar awareness levels within the sample rather than as evidence that sex has no influence on awareness. The similarity supports maintaining accessible consumer information for both groups.

When classified according to educational attainment, respondents with master's degrees registered the highest mean score (M = 2.83), followed closely by bachelor's degree holders (M = 2.82). The lone respondent with a doctorate obtained a mean score of 2.75. Although slight differences were observed among educational groups, the findings generally indicate that respondents possessed a high level of awareness of their obligations regardless of formal educational attainment. Because only one respondent belonged to the doctorate category, the corresponding mean may not be interpreted as representative of

individuals with doctoral qualifications. These results imply that awareness of consumer obligations is likely acquired not only through formal education but also through practical experience, interactions with utility providers, public information campaigns, and exposure to consumer education programs.

Respondents with 0–5 years of membership achieved the highest mean score (M = 2.86), while those with 26–30 years of membership recorded the lowest mean (M = 2.59). Despite these variations, all membership categories remained within the verbal interpretation of Fully Aware. The higher awareness among newer members may suggest that recently connected consumers have been exposed to updated customer orientation programs, billing guidelines, and information campaigns implemented by the electric distribution utility. Conversely, long-term consumers may rely more on established practices and may have had fewer opportunities to receive updated information on current consumer policies. This finding highlights the importance of providing continuous consumer education to both new and long-standing consumers to ensure that all customers remain informed about current regulations, service standards, and consumer responsibilities.

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Relationship Between Consumer Rights and Consumer Obligations

Table 6 presents the relationship between consumer rights and consumer obligations. To examine the association between awareness of consumer rights and awareness of consumer obligations, Spearman's rank-order correlation analysis was performed.

Table 6. Relationship Between Consumer Rights and Consumer Obligation.

Table. Test of Relationship Between Consumer Rights and Consumer Obligation

Variable	Test Statistics	P-Value	Decision for H_0	Interpretation
Consumer Rights vs. Consumer Obligation	.455**	<.001	Reject H_0	Significant

The analysis produced a Spearman's rho coefficient of 0.455 with $p < .001$ (two-tailed). At the 0.05 level of significance, this result indicates a statistically significant positive association between awareness of consumer rights and awareness of consumer obligations. The magnitude of $\rho = 0.455$ represents a moderate positive association, indicating that higher rights-awareness scores tended to occur with higher obligations-awareness scores in the sample. Statistical significance indicates that the observed association is unlikely to be due to sampling variation under the test assumptions; it does not establish a cause-and-effect relationship.

Since $p < .001$ is below the 0.05 significance level, the null hypothesis of no significant relationship is rejected. The finding therefore supports the presence of a statistically significant, moderate positive association between the two awareness measures. In practical terms, the result supports presenting consumer rights and consumer obligations together in information and education activities, while avoiding the claim that one awareness dimension causes the other.

The observed association has practical relevance for consumer education because rights and obligations can be communicated as complementary components of the MCREC. However, the correlational design does not establish that increasing rights awareness will cause an increase in obligations awareness. The intervention should therefore be presented as a practical response to identified information needs rather than as a causal consequence of the correlation.

Interpretation of Statistical and Practical Significance. The grouped awareness results are descriptive and show that the sampled consumers were generally fully aware across the profile categories; the differences in group means should therefore not be interpreted as statistically significant group differences because no inferential group-comparison test was reported. The only inferential relationship examined in the study was the association between rights awareness and obligations awareness. The Spearman result ($\rho = 0.455$, $p < .001$) is statistically significant and moderate in magnitude, but the descriptive-correlational design does not support causal conclusions. Its practical implication is the value of an integrated consumer education program that addresses both rights and obligations, with particular attention to the comparatively lower-scoring areas.

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

This chapter presents the summary of findings of this study, conclusions, and recommendations formulated based on the collected data.

Summary of Findings

Based on the statistical analyses, the following findings were obtained:

1. The majority of the respondents belonged to the 33–47 (f = 89, % = 44.50) years old age group. Females (f = 130, % = 65.00) comprised the greater percentage of the participants. Most respondents were married (f = 140, % = 70.00). The majority had attained a bachelor's degree (f = 163, % = 81.50), while most reported a

monthly income ranging from ₱10,000 to ₱39,999 (f = 133, % = 66.50). More than half of the respondents had been consumers of the distribution utility for 0–5 years (f = 113, % = 56.50).

2. The respondents demonstrated a high level of awareness of their consumer rights. The right to access electric service obtained the highest level of awareness, with a weighted mean of 2.93 and a standard deviation of 0.27, indicating that most respondents were fully aware of this right and that their responses showed relatively little variation. Meanwhile, the right to meter testing before the Energy Regulatory Commission (ERC) obtained a comparatively lower weighted mean of 2.49 and a standard deviation of 0.58**.** Despite being the lowest among the two identified indicators, it remained within the fully aware level.

3. The respondents demonstrated a high level of awareness regarding their consumer rights under the Magna Carta for Residential Electricity Consumers (MCREC), obtaining an overall mean of 2.80 and a standard deviation of 0.26, which was verbally interpreted as fully aware.

4. The respondents demonstrated a high level of awareness of their consumer obligations**.** The obligation to pay monthly electric bills nine days after receipt obtained the highest awareness, with a weighted mean of 2.89 and a standard deviation of 0.35, indicating a high and relatively consistent level of awareness among respondents. In comparison, the obligation to pay differential billing for illegal use of electricity obtained a lower weighted mean of 2.57 and a standard deviation of 0.53**.** Although this was the comparatively lowest result, it was still interpreted as fully aware**.**

5. Similarly, respondents demonstrated a fully aware level regarding their obligations as residential electricity consumers, obtaining an overall mean of 2.80 and a standard deviation of 0.27.

6. Spearman's rank-order correlation analysis showed a statistically significant positive relationship between awareness of consumer rights and awareness of consumer obligations ($\rho = 0.455$, $p < .001$, $\alpha = .05$). The coefficient indicates a moderate positive association; this statistical result does not establish a causal relationship.

CONCLUSIONS

Based on the findings of the study, the following conclusions are drawn:

1. The respondents represent a diverse group of residential electricity consumers, with the majority consisting of middle-aged, married, female consumers who attain a bachelor's degree, earn a monthly income ranging from ₱10,000 to ₱39,999, and have been members of the electric distribution utility for five years or less. This demographic profile indicates that the study captures information from consumers who are actively involved in managing household electricity services and related responsibilities.

2. Respondents show particularly strong awareness of their right to access electric service. However, comparatively lower awareness is observed regarding the right to meter testing before the ERC. Although both indicators are interpreted as fully aware, the results suggest that consumers may benefit from greater emphasis on information concerning meter testing before the ERC in case of apprehended meter.

3. The consistently high awareness observed across all demographic groups suggests that knowledge of consumer rights is not confined to a particular age group, sex, educational attainment, or length of membership. The findings indicate that respondents possess a consistently high level of awareness of their consumer rights across the demographic groups included in the study.

4. Respondents show the strongest awareness of their obligation to pay monthly electric bills nine days after receipt. Comparatively lower awareness is found regarding the obligation to pay differential billing for illegal use of electricity. While both indicators remain within the fully aware level, the findings indicate a need to strengthen consumer understanding of specific obligations related to differential billing and illegal electricity use.

5. The consumers generally recognize the importance of fulfilling their responsibilities, including complying with utility policies and practicing responsible electricity use. The consistency of responses across demographic classifications further suggests that awareness of consumer obligations is widely shared among respondents.

6. Awareness of consumer rights and awareness of consumer obligations are positively and moderately associated in the sample ($\rho = 0.455$, $p < .001$). The result is statistically significant at $\alpha = .05$, but the descriptive-correlational design does not support a causal interpretation.

RECOMMENDATIONS

In view of the findings and conclusions, the following structured intervention is proposed. The program responds particularly to the comparatively lower awareness of the right to request meter testing before the ERC and the obligation to pay differential billing for illegal use of electricity, while reinforcing the broader MCREC rights and obligations.

Program Component	**Objectives**	**Target Groups**	**Key Activities**	**Delivery Channels**	**Responsible Stakeholders**	**Timeline Evaluation Indicators**
Program Title: MCREC Consumer Rights and Obligations Information and Education Program	Strengthen consumers' practical understanding of MCREC rights and obligations; improve access to complaint and redress information; reinforce responsible electricity-use practices.	Residential electricity consumers, with emphasis on consumers who transact at customer-service offices and groups with identified information needs.	Develop a simplified MCREC guide; explain meter-testing and complaint procedures; explain differential billing and other consumer obligations; conduct brief orientations; distribute reminders on bills.	Billing statements; customer-service counters; official digital platforms; printed handouts; barangay/community orientations.	ERC; electric distribution utility; customer-service department; LGUs/barangay partners.	Initial rollout within 3 months; quarterly reinforcement thereafter. Indicators: number of materials distributed, orientations conducted, consumers reached, and pre/post information-check scores where feasible.
Monitoring and Evaluation	Determine whether the program reaches intended consumers and addresses identified knowledge gaps.	Program participants and service users.	Maintain dissemination records; conduct short knowledge checks; review recurring consumer questions/complaints related to MCREC rights and obligations.	Customer-service records, online feedback, short survey/knowledge check.	Electric distribution utility with ERC/LGU partners.	Quarterly review: indicators include participation rate, knowledge-check improvement, and recurring information gaps used to refine materials.

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RESEARCH INSTRUMENT VALIDATION FORM

Using the Content Validity (CVR) devised by C.H. Lawshe (1975), kindly rate each item in the instrument by responding to the question for each of the items. Is the skill or knowledge measured by this item (a) Essential, (b) Useful but not essential, or (c) Not necessary to the Consumer Awareness of the Rights and Obligations of Residential Electricity Consumers: Implications for Intervention

Kindly check the appropriate rating scale on the blank that corresponds to your response.

On Consumer Rights

Items	Essential	Useful but not Essential	Not Necessary	Comment
1. I have access to the Negros Power’s electric service as a basic right to utility. May kinamatarong ako nga matakdan sang kuryente sa akon panimalay.				
2. I know that I am eligible for Refund of Bill Deposit if compliant with the conditions provided by the Negros Power May ihibalo ako nga pwede ma-refund ang akon bill deposit kun nagasunod sa kondisyon sang Negros Power.				
3. I know that I should be given a fully functional watt-hour meter that should serve as my power generator. Nahibaluan ko nga dapat hatagan ako sang insakto nga nga magaserbe bilang akon tagahatag sang kuryente.				
4. I have access to an Accurate Electric Watthour Meter and will notify the company right away if there are inaccuracies suspected. May kinamatarong ako nga maka akses sang insakto nga metrohan kag pagpahibalo sa kompaniya kun ini gina suspetsahan nga depektibo.				
5. I will confidently ask for refund on overbilling should there be an error on Negros Power’s end. May kinamatarong ako nga magpangayo sang refund kun mapamatud-an nga may yara sang overbilling nga natabo.				
6. I have the right to a properly installed Meter. May kinamatarong ako sa insakto nga pag instalar sang akon metro.				
7. I have the right to request Negros Power/ERC to test my installed meter for any inaccuracies. May kinamatarong ako nga maghingyo sa Negros Power ukon ERC sa pagsekyar sang aqn metro kun ini possible depektibo.				
8. I can ask for a Prompt Investigation of Complaints whenever necessary, as it is my basic right. May kinamatarong ako nga magpangayo sang madasig nga imbestigasyon sa akon mga reklamo kun nagakinahanglan.				
9. I have a right to Extension of Lines and Facilities following the policies.				

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May kinamatarong ako nga magdugang sang linya kag pasilidad basta nagasunod sa patakaran.				
10. If there is a scheduled power interruption, I have a right to be notified. Kun may ara sang mga naka-schedule nga power interruption, may kinamatarong ako nga mapahibalo.				
11. I have a right to receive my Monthly Electric Bill. May kinamatarong ako nga makabaton sang akon bulanan nga balayran sa kuryente.				
12.I have the right to due process before my electric service is disconnected. May kinamatarong ako nga mahatagan sang “due process” antes utdan sang kuryente.				
13. I have the right to receive a notice before my electricity is cut off, regardless of the reason. May kinamatarong ako nga makabaton sang notice antes utdon ang akon kuryente bisan sa ano pa man nga rason.				
14. I can request a suspension of disconnection. Pwede ako makaayo sa pagsuspende sang pag utod sang akon kuryente.				
15. I can apply for electric service even if the previous tenant has unpaid bills. Pwede ako maka apply sang kuryente bisan may utang pa ang anay nag akupar sang balay.				
16. I can request for reconnection within 24 hours from the time payment has been made. Pwede ako makapa-reconnect sang kuryente sa sulod sg 24 ka oras matapos magbayad sang bill.				
17. I can be a witness if there should be a suspected tampering of my electric meter. Pwede ako magpamatuod kon may ginadudahan nga ilegal nga aktibidad sa akon metro sang kuryente				
18. I can request to have my apprehended meter be tested by the Energy Regulatory Commission (ERC). Pwede ako maka pa tsek sa ERC sang akon ginkuha nga metro.				
19. I can pay under protest if I dispute the charges. Pwede ako magbayad sang "under protest" kon may ara ako sang kwestyon sa akon nga bill.				
20. I can file complaints before ERC. Pwede ako magsumiter sang reklamo sa atubang sang ERC.				

On Consumer Obligation

Items	**Essential**	**Useful but not Essential**	**Not Necessary**	**Comment**
1. I have the obligation to pay Bill Deposit. *May obligasyon ako nga Magbayad sang Bill Deposit.*				
2. I have the obligation to Allow Inspection, Installation and Removal of Electricity Apparatus by the Negros Power.				

May obligasyon ako nga magpasugot sa tion sang Inspeksyon, pag-instalar kag pagkuha sang gamit elektrikal sang Negros Power.				
3. I have the obligation to Allow the Construction of Poles, Lines and Circuits *May obligasyon ako nga magpasugot sa pagtukod sang mga Poste, Linya kag Sirkito.*				
4. I have the obligation to receive my monthly bills. *May obligasyon ako nga batunon ang akon bulanan nga balayran sa kuryente.*				
5. I have the obligation to pay my monthly electric bills nine (9) days after receipt. *May obligasyon ako nga magbayad sang akon nga bulanan nga balayran siyam (9) ka adlaw matapos mabaton ang bill.*				
6. I have the obligation to Pay Billing Adjustments and Undercharges *May obligasyon ako nga magbayad sang Billing Adjustments kag undercharges.*				
7. I have the obligation not to Commit Illegal Use of Electricity. *May obligasyon ako nga indi magkomiter sang illegal nga paggamit sang kuryente.*				
8. I have the obligation to pay Differential Billing for illegal use of electricity. *May obligasyon ako sa pagbayad sang differential billing bangud sa iligal nga paggamit sang kuryente.*				

SURVEY QUESTIONNAIRE

CONSUMER AWARENESS OF THE RIGHTS AND OBLIGATIONS OF RESIDENTIAL ELECTRICITY CONSUMERS: IMPLICATIONS FOR INTERVENTION

Name (Optional): ___________________

Age: ___18-32 ___ 33-47 ___ 48 and above

Sex: ___ Male ___Female

Civil Status: ___ Single ___ Married ___ Widowed

Highest Educational Attainment: ___ Elementary ___High School

___Bachelor's degree ___ Master's Degree ___Doctorate Degree

Average Monthly Income: ___below Php 10,000 ___ Php 10,000-39,999

___Php 40,000-79,999 ___Php 80,000 and above

Years of Membership: ___ 0-5 ___6-10 ___11-15 ___16-20 ___21-25 ___26-30

Barangay: __________________________

Direction: Please read each item carefully and check the box that corresponds to your response. Kindly answer them as honestly and truthfully as you can. Please refer to the scale below:

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Number Code	Verbal Interpretation
3	Fully aware
2	Aware
1	Not aware

On Consumer Rights

What is the level of awareness in terms of consumer's rights?

Items		2	1
1. I have access to electric service as a basic right to utility. *May kinamatarong ako nga matakdan sang kuryente sa akon panimalay.*			
2. I have the right to a refund in case of overbilling caused by a defective meter, provided that the meter test confirms no signs of tampering. *May kinamatarong ako sa refund sa tion sang overbilling nga tuga sang depektibo nga metro, basta wala senyales sang tampering.*			
3. I know that I should be given a fully functional watthour meter that should serve as my power generator. *Nahibaluan ko nga dapat hatagan ako sang insakto nga nga magaserbe bilang akon tagahatag sang kuryente.*			
4. I have access to an Accurate Electric Watthour Meter and will notify the company right away if there are inaccuracies suspected. *May kinamatarong ako nga maka akses sang insakto nga metrohan kag pagpahibalo sa kompaniya kun ini gina suspetsahan nga depektibo.*			
5. I will confidently ask for refund on overbilling should there be an error on electric distribution utility's end. *May kinamatarong ako nga magpangayo sang refund kun mapamatud-an nga may yara sang overbilling nga natabo.*			
6. I have the right to a properly installed Meter. *May kinamatarong ako sa insakto nga pag instalar sang akon metro.*			
7. I have the right to request a free meter accuracy test every two years and may demand replacement if found inaccurate. *May kinamatarong ako nga mag-request sang libre nga meter accuracy test kada duha ka tuig kag pag-ilis kun depektibo ang metro.*			
8. I can request the electric distribution utility to promptly investigate complaints within the prescribed period. *Makapangabay ako nga gilayon nga imbestigaran ang mga reklamo sa sulod sang gintalana nga panahon.*			
9. I have a right to an extension of lines and facilities subject to budget availability and number of consumer per request from the Local Government Unit (LGU) *May kinamatarong ako nga mag ekstend sang linya kag pasilidad depende sa nagakaigo nga budget kag kadamuon sang konsumedor base sa request sang LGU.*			
10. I have the right to be notified in case of scheduled power interruptions 2 days prior. *May kinamatarong ako nga mapahibalo sa tion sang natalana nga pag-untat sang kuryente 2 ka adlaw antes sini.*			
11. I have a right to receive my Monthly Electric Bill. *May kinamatarong ako nga makabaton sang akon bulanan nga balayran sa kuryente.*			

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12. I have the right to due process before my electric service is disconnected as long as it is not under the disallowed circumstances. *May kinamatarong ako sa nagakaigo nga proseso antes ang akon serbisyo sa kuryente ma-disconnect basta indi ini sakop sang mga wala ginatugutannga sirkumstansya.*			
13. I have the right to receive a notice before my electricity is cut off, regardless of the reason. *May kinamatarong ako nga makabaton sang notice antes utdon ang akon kuryente bisan sa ano pa man nga rason.*			
14. I can request suspension of disconnection following the covered circumstances subject to validation and approval by the electric distribution utility. *Mahimo ako mag-request sang pagsuspinde sang pag-utod sang koneksyon sandig sa validation kag approval.*			
15. I have the right to apply for a new connection as a new consumer provided that unpaid bills of previous occupant are paid and settled. *May kinamatarong ako nga mag apply sang panibag o nga koneksyon basta nabayaran ang unpaid bills sang anay okupante.*			
16. I can request for reconnection within 24 hours from the time payment has been made. *Pwede ako makapa-reconnect sang kuryente sa sulod sg 24 ka oras matapos magbayad sang bill.*			
17. I have the right to witness meter apprehension for suspected illegal use of electricity. *May kinamatarong ako nga masaksihan ang meter apprehension sa ginasuspetsahan ilegal nga paggamit sang kuryente.*			
18. In case of apprehension of meter, I can request Energy Regulatory Commission (ERC) for meter testing. *Sa kaso sang pag-apprehend sang metro, mahimo ako maghingyo sa Energy Regulatory Commission (ERC) para sa pagtesting sang metro.*			
19. I have the right to pay under protest billing adjustments and differential billings for purposes of continuous supply of electricity. *May kinamatarong ako sa pagbayad sang under protest billing adjustments kag differential billings para sa padayon nga suplay sang kuryente.*			
20. I can file complaints before ERC. *Pwede ako magsumiter sang reklamo sa atubang sang ERC.*			

On Consumer Obligation

What is the level of awareness in terms of consumer's obligations?

Items	3	2	1
1. I have the obligation to pay Bill Deposit subject to the prescribed conditions. *May obligasyon ako nga magbayad sang bill deposit base sa gintalana nga mga kondisyon.*			
2. I have the obligation to allow inspection, installation, meter removal within the premises and effect disconnection for non-payment of bills. *May obligasyon ako nga tugutan ang pag-usisa, pag-instalar, pagkuha sang metro sa sulod sang akon propedad kag mag-epekto sang pag-utod sang koneksyon para sa indi pagbayad bills.*			

3. I have the obligation to allow construction of poles, lines, circuits and transformers on my property if necessary convenient for such purpose. *May obligasyon ako nga tugutan ang pagtukod sang mga poste, linya, sirkito kag transformer sa akon propiedad kon kinahanglanon nga kombenyente para sa amo nga katuyuan.*			
4. I have the obligation to receive my monthly bills. *May obligasyon ako nga batunon ang akon bulanan nga balayran sa kuryente.*			
5. I have the obligation to pay my monthly electric bills nine (9) days after receipt. *May obligasyon ako nga magbayad sang akon nga bulanan nga balayran siyam (9) ka adlaw matapos mabaton ang bill.*			
6. I have the obligation to Pay Billing Adjustments and Undercharges *May obligasyon ako nga magbayad sang Billing Adjustments kag undercharges.*			
7. I have the obligation not to Commit Illegal Use of Electricity. *May obligasyon ako nga indi magkomiter sang illegal nga paggamit sang kuryente.*			
8. I have the obligation to pay Differential Billing for illegal use of electricity. *May obligasyon ako sa pagbayad sang differential billing bangud sa iligal nga paggamit sang kuryente.*			

Reliability

On Consumer Rights

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.921	20

Item Statistics

	Mean	Std. Deviation	N
Q1	2.97	.183	30
Q2	2.67	.606	30
Q3	2.87	.346	30
Q4	2.87	.346	30
Q5	2.80	.484	30
Q6	2.97	.183	30
Q7	2.80	.484	30
Q8	2.80	.484	30
Q9	2.50	.682	30
Q10	2.83	.379	30
Q11	2.90	.305	30
Q12	2.77	.626	30
Q13	2.87	.346	30
Q14	2.37	.765	30
Q15	2.27	.828	30
Q16	2.80	.407	30
Q17	2.57	.679	30
Q18	2.47	.681	30
Q19	2.57	.568	30
Q20	2.43	.679	30

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Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q1	51.10	45.403	.115	.923
Q2	51.40	40.041	.692	.914
Q3	51.20	44.855	.161	.923
Q4	51.20	44.924	.146	.924
Q5	51.27	41.720	.602	.916
Q6	51.10	44.231	.599	.919
Q7	51.27	41.995	.556	.917
Q8	51.27	41.582	.625	.916
Q9	51.57	39.495	.672	.915
Q10	51.23	43.978	.318	.921
Q11	51.17	43.316	.575	.918
Q12	51.30	39.528	.737	.913
Q13	51.20	43.683	.420	.920
Q14	51.70	38.562	.692	.915
Q15	51.80	38.097	.679	.916
Q16	51.27	42.202	.634	.916
Q17	51.50	38.741	.771	.912
Q18	51.60	38.179	.840	.910
Q19	51.50	39.776	.784	.912
Q20	51.63	38.378	.818	.910

On Consumer Obligation

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.897	8

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Item Statistics

	Mean	Std. Deviation	N
Q21	2.73	.583	30
Q22	2.70	.596	30
Q23	2.60	.621	30
Q24	2.93	.254	30
Q25	2.87	.346	30
Q26	2.67	.606	30
Q27	2.83	.379	30
Q28	2.63	.615	30

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q21	19.23	7.151	.815	.871
Q22	19.27	7.099	.812	.871
Q23	19.37	7.482	.637	.891
Q24	19.03	9.206	.496	.902
Q25	19.10	8.714	.588	.894
Q26	19.30	6.907	.865	.865
Q27	19.13	8.809	.480	.900
Q28	19.33	6.989	.820	.870

SOP 1

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-32	43	21.50	21.50	21.50
	33-47	89	44.50	44.50	66.00
	48 and above	68	34.00	34.00	100.00
	Total	200	100.00	100.00	

Sex

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	70	35.00	35.00	35.00
	Female	130	65.00	65.00	100.00
	Total	200	100.00	100.00	

Civil Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SIngle	54	27.00	27.00	27.00
	Married	140	70.00	70.00	97.00
	Widowed	6	3.00	3.00	100.00
	Total	200	100.00	100.00	

Highest Educational Attainment

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Elementary	2	1.00	1.00	1.00
	High School	28	14.00	14.00	15.00
	Bachelor's degree	163	81.50	81.50	96.50
	Master's degree	6	3.00	3.00	99.50
	Doctorate degree	1	.50	.50	100.00
	Total	200	100.00	100.00	

Average Monthly Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	below Php 10,000	48	24.00	24.00	24.00
	Php 10,000-39,999	133	66.50	66.50	90.50
	Php 40,000-79,999	13	6.50	6.50	97.00
	Php 80,000 and above	6	3.00	3.00	100.00
	Total	200	100.00	100.00	

Years of Membership

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-5	113	56.50	56.50	56.50
	6-10	27	13.50	13.50	70.00
	11-15	12	6.00	6.00	76.00
	16-20	16	8.00	8.00	84.00
	21-25	13	6.50	6.50	90.50
	26-30	19	9.50	9.50	100.00
	Total	200	100.00	100.00	

SOP 2

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Level of Consumer Rights

	N	Mean	Std. Deviation
Q1	200	2.93	.27
Q2	200	2.85	.39
Q3	200	2.88	.35
Q4	200	2.86	.39
Q5	200	2.80	.45
Q6	200	2.88	.37
Q7	200	2.81	.46
Q8	200	2.83	.41
Q9	200	2.73	.52
Q10	200	2.88	.34
Q11	200	2.91	.30
Q12	200	2.85	.39
Q13	200	2.88	.34
Q14	200	2.78	.46
Q15	200	2.86	.42
Q16	200	2.82	.43
Q17	200	2.80	.50
Q18	200	2.49	.58
Q19	200	2.76	.46
Q20	200	2.50	.54
Consumer Rights	200	2.80	.26
Valid N (listwise)	200		

SOP 3

Consumer Rights * Age

Consumer Rights

Age	Mean	N	Std. Deviation
18-32	2.76	43.00	.27
33-47	2.83	89.00	.22
48 and above	2.80	68.00	.31
Total	2.80	200.00	.26

Consumer Rights * Sex

Consumer Rights

Sex	Mean	N	Std. Deviation
Male	2.82	70.00	.22

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Female	2.79	130.00	.29
Total	2.80	200.00	.26

Consumer Rights * Civil Status

Consumer Rights

Civil Status	Mean	N	Std. Deviation
SIngle	2.79	54.00	.25
Married	2.81	140.00	.27
Widowed	2.76	6.00	.24
Total	2.80	200.00	.26

Consumer Rights * Highest Educational Attainment

Consumer Rights

Highest Educational Attainment	Mean	N	Std. Deviation
Elementary	2.83	2.00	.11
High School	2.83	28.00	.17
Bachelor's degree	2.81	163.00	.26
Master's degree	2.61	6.00	.43
Doctorate degree	1.65	1.00	.
Total	2.80	200.00	.26

Consumer Rights * Average Monthly Income

Consumer Rights

Average Monthly Income	Mean	N	Std. Deviation
below Php 10,000	2.76	48.00	.31
Php 10,000-39,999	2.84	133.00	.21
Php 40,000-79,999	2.62	13.00	.43
Php 80,000 and above	2.74	6.00	.33
Total	2.80	200.00	.26

Consumer Rights * Years of Membership

Consumer Rights

Years of Membership	Mean	N	Std. Deviation
0-5	2.87	113.00	.17
6-10	2.84	27.00	.20
11-15	2.70	12.00	.27
16-20	2.68	16.00	.31

21-25	2.62	13.00	.45
26-30	2.65	19.00	.40
Total	2.80	200.00	.26

SOP 4

Level of Consumer Obligation

	N	Mean	Std. Deviation
Q21	200	2.86	.357
Q22	200	2.87	.361
Q23	200	2.80	.470
Q24	200	2.86	.389
Q25	200	2.89	.359
Q26	200	2.74	.486
Q27	200	2.83	.398
Q28	200	2.57	.525
Consumer Obligation	200	2.8044	.26659
Valid N (listwise)	200		

Age	Mean	N	Std. Deviation
18-32	2.75	43.00	.28
33-47	2.83	89.00	.23
48 and above	2.81	68.00	.30
Total	2.80	200.00	.27

SOP 5

Consumer Obligation * Age

Consumer Obligation

Consumer Obligation * Sex

Consumer Obligation

Sex	Mean	N	Std. Deviation
Male	2.80	70.00	.27
Female	2.81	130.00	.27
Total	2.80	200.00	.27

Consumer Obligation * Civil Status

Consumer Obligation

Civil Status	Mean	N	Std. Deviation
SIngle	2.80	54.00	.25
Married	2.81	140.00	.26
Widowed	2.65	6.00	.46
Total	2.80	200.00	.27

Consumer Obligation * Highest Educational Attainment

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Consumer Obligation

Highest Educational Attainment	Mean	N	Std. Deviation
Elementary	2.81	2.00	.09
High School	2.73	28.00	.27
Bachelor's degree	2.82	163.00	.27
Master's degree	2.83	6.00	.22
Doctorate degree	2.75	1.00	.
Total	2.80	200.00	.27

Consumer Obligation * Average Monthly Income

Consumer Obligation

Average Monthly Income	Mean	N	Std. Deviation
below Php 10,000	2.73	48.00	.31
Php 10,000-39,999	2.84	133.00	.24
Php 40,000-79,999	2.83	13.00	.19
Php 80,000 and above	2.65	6.00	.53
Total	2.80	200.00	.27

Consumer Obligation * Years of Membership

Consumer Obligation

Years of Membership	Mean	N	Std. Deviation
0-5	2.86	113.00	.19
6-10	2.81	27.00	.24
11-15	2.76	12.00	.27
16-20	2.71	16.00	.31
21-25	2.74	13.00	.26
26-30	2.59	19.00	.47
Total	2.80	200.00	.27

SOP 6

Correlations

			Level of Consumer Rights	Level of Consumer Obligation
Spearman's rho	Level of Consumer Rights	Correlation Coefficient	1.000	.455**
		Sig. (2-tailed)	.	<.001
		N	200	200
	Level of Consumer Obligation	Correlation Coefficient	.455**	1.000
		Sig. (2-tailed)	<.001	.
		N	200	200

**. Correlation is significant at the 0.01 level (2-tailed).