

Empirical Analysis of Homebuyers' Real Estate Disputes: Insights from Coimbatore and Tiruppur Districts

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ABSTRACT

This study examines the multifaceted real estate disputes faced by homebuyers in the Coimbatore and Tiruppur districts. Using data collected from 82 homebuyers through structured surveys and interviews, this paper analyzes disputes across categories such as project delays, non-compliance with agreements, discrepancies in promised amenities, possession and handover disputes, and more under the Real Estate (Regulation and Development) Act (RERA). Statistical tools, including reliability analysis, t-tests, and one-way ANOVA, were employed to understand how socio-demographic factors and property characteristics influence dispute perceptions. The findings reveal nuanced trends, providing actionable insights for policymakers, real estate developers, and regulatory authorities.

Keywords: Coimbatore and Tiruppur, Dispute Resolution, Homebuyer Perception, RERA, Real Estate Disputes

1. INTRODUCTION

The real estate sector is an integral component of India's economic growth, contributing significantly to GDP, employment, and urban development. Despite its potential, the sector is often riddled with disputes, ranging from project delays to non-compliance with agreements, adversely affecting homebuyers(Sharma, 2019). In India, regulatory frameworks like the Real Estate (Regulation and Development) Act, 2016 (RERA) aim to mitigate these challenges by introducing transparency and accountability(Jain, 2020). However, the practical implementation of these frameworks often reveals gaps, leading to a myriad of unresolved grievances.Coimbatore and Tiruppur districts, part of Tamil Nadu's dynamic real estate market, provide a unique context for examining these disputes. The regions are characterized by rapid urbanization and increasing demand for residential properties, attracting both local and non-local buyers. Yet, the proliferation of real estate projects has not been devoid of challenges. Issues like delayed project completion, discrepancies in promised amenities, and non-compliance with legal obligations frequently surface, underscoring the importance of studying buyer experiences in these districts (Business Standard, 2024).This study seeks to bridge the gap in existing literature by providing an empirical analysis of homebuyers' disputes under RERA in Coimbatore and Tiruppur. Unlike previous studies that primarily focus on legal aspects, this research combines qualitative and quantitative approaches to explore how socio-demographic factors and property-specific characteristics influence dispute perceptions. The insights generated aim to inform policymakers, developers, and regulatory authorities, ultimately enhancing the efficacy of dispute resolution mechanisms.

2. REAL ESTATE DISPUTES: AN OVERVIEW

Real estate disputes can be broadly categorized into issues arising from project delays, non-compliance with agreements, possession and handover challenges, and discrepancies in amenities. According to Gupta et al. (2020), project delays constitute the most reported grievance among Indian homebuyers, often resulting from financial mismanagement by developers or regulatory bottlenecks. Similarly, Kumar and Singh (2019) highlight that non-compliance with agreements, including deviations in floor plans and contractual terms, significantly erodes buyer trust. The introduction of RERA has been a pivotal step toward addressing these issues. As noted by Sharma (2021), the act mandates developers to register projects, adhere to approved plans, and establish escrow accounts to prevent fund diversion. Despite these provisions, the effectiveness of RERA varies across states, influenced by factors like enforcement capacity and buyer awareness. Tamil Nadu, including Coimbatore and Tiruppur, has witnessed moderate success, with the Tamil Nadu Real Estate Regulatory Authority (TNRERA) playing a crucial role in dispute resolution. However, gaps persist, necessitating further empirical investigation.

3. CONTEXTUALIZING COIMBATORE AND TIRUPPUR

Coimbatore and Tiruppur are among Tamil Nadu's most dynamic urban and industrial hubs, with distinct identities that contribute to their real estate markets. Coimbatore, famously known as the "Manchester of South India," is a major center for textile production, engineering industries, and education. Tiruppur, on the other hand, is a global leader in garment exports, earning it the title of the "Knitwear Capital of India." The combined industrial prowess of these districts has spurred rapid urbanization and infrastructural growth, creating substantial demand for residential and commercial properties. The strategic location of Coimbatore, with its proximity to Kerala and connectivity via road, rail, and air, has made it a preferred destination for investments. Similarly, Tiruppur benefits from its industrial clusters, which attract a workforce from across the country, thereby boosting demand for affordable and mid-segment housing. The real estate landscape in Coimbatore and Tiruppur is marked by a diverse range of projects catering to various socio-economic groups. While Coimbatore has witnessed an uptick in premium residential projects and gated communities, Tiruppur's housing market largely revolves around affordable housing, driven by the needs of its vast workforce. According to the Knight Frank (2022) report, residential property sales in Coimbatore grew by 18% in the last fiscal year, reflecting robust demand despite economic uncertainties. The real estate boom in these districts, however, is not without challenges. Issues such as project delays, deviations in promised amenities, and lack of transparency in documentation are common, leading to buyer dissatisfaction and disputes. These challenges are compounded by varying levels of awareness among buyers about their rights under the Real Estate (Regulation and Development) Act (RERA), 2016. The socio-demographic profile of homebuyers in Coimbatore and Tiruppur adds another layer of complexity to the real estate market. Coimbatore attracts a mix of IT professionals, NRIs, and retirees seeking a peaceful yet urban lifestyle. Tiruppur, with its industrial focus, caters primarily to middle-class families and migrant workers. Culturally, both districts are steeped in tradition but are also embracing modernization. This duality is reflected in the type of housing projects developed, ranging from traditional homes to contemporary apartments equipped with modern amenities. However, the gap between buyer expectations and developer deliverables often leads to disputes, highlighting the need for effective regulatory frameworks.

4. LEGAL AND REGULATORY ENVIRONMENT

The implementation of RERA in Tamil Nadu, particularly through the Tamil Nadu Real Estate Regulatory Authority (TNRERA), has been instrumental in addressing buyer grievances. TNRERA mandates project registration, adherence to approved plans, and timely delivery, providing a platform for dispute resolution (Sharma, 2021). However, as highlighted by Sharma (2021), the effectiveness of RERA varies significantly across states and districts, influenced by factors such as enforcement capacity and buyer awareness (Nair, 2021). In Coimbatore and Tiruppur, while RERA has improved transparency to some extent, gaps persist. For instance, many buyers are unaware of their rights under RERA, and enforcement mechanisms often fall short of ensuring compliance (Reddy, 2020). This underscores the importance of studying the region-specific challenges faced by homebuyers and evaluating the efficacy of existing regulatory frameworks. The unique socio-economic and cultural characteristics of Coimbatore and Tiruppur make them ideal for studying real estate disputes. These districts represent a microcosm of India's broader real estate challenges, including rapid urbanization, regulatory inefficiencies, and diverse buyer profiles (Narasimhan, 2020). By focusing on Coimbatore and Tiruppur, this study aims to provide actionable insights that can inform policymaking and improve the efficacy of dispute resolution mechanisms under RERA.

Key questions addressed in this context include:

- How do socio-demographic factors influence buyer perceptions of disputes in these districts?
- What role do property-specific characteristics play in shaping buyer experiences?
- How effective is TNRERA in resolving disputes and enhancing buyer satisfaction?

The challenges faced by the real estate sector in Coimbatore and Tiruppur, including regulatory hurdles and discrepancies in project execution, are not insurmountable. With targeted interventions such as enhanced buyer awareness programs, stricter

enforcement of RERA provisions, and improved developer accountability, these issues can be addressed effectively (Sharma, 2021). At the same time, the districts offer significant opportunities for growth. The rising demand for housing, coupled with government initiatives such as affordable housing schemes, provides a conducive environment for real estate development. By addressing the root causes of disputes and fostering trust between buyers and developers, Coimbatore and Tiruppur can serve as models for sustainable and equitable real estate growth.

5. METHODOLOGY

The present research paper analyzes data collected from $n=82$ homebuyers in Coimbatore and Tiruppur districts to understand the nature of real estate disputes under the Real Estate (Regulation and Development) Act (RERA). The study focused on disputes related to project delays, non-compliance with agreements, discrepancies in promised amenities, possession and handover issues, and other challenges. It also explored the influence of socio-demographic factors such as age, gender, marital status, educational qualification, occupation, and income, along with property-specific factors like property type, purchase purpose, financing method, and familiarity with RERA regulations. Statistical tools such as reliability analysis, t-tests, and one-way ANOVA were used to assess and interpret the data. Reliability analysis of the survey instrument showed an initial Cronbach's Alpha value of 0.629 for 48 items, indicating moderate internal consistency. After refining the instrument to 30 items, the reliability improved to 0.655, ensuring better alignment of the survey items with the constructs being measured.

Key categories of disputes were analyzed for consistency. Project delays emerged as the most significant issue, with a high reliability score of 0.821 and consistently high mean scores. Similarly, disputes related to possession and handover and refund and compensation claims showed strong reliability, with Cronbach's Alpha values of 0.883 and 0.903, respectively. Moderate reliability was observed in categories like non-compliance with agreements and title and ownership issues, while discrepancies in promised amenities and maintenance and service charges disputes demonstrated lower reliability, suggesting the need for further refinement. The findings provide valuable insights into homebuyers' challenges and emphasize the importance of enhancing RERA enforcement and regulatory oversight. By addressing these disputes effectively, policymakers and developers can foster a more transparent and equitable real estate market, ensuring better outcomes for homebuyers.

6. RESULTS

The frequency distribution of socio-economic and demographic factors of homebuyers in Coimbatore and Tiruppur reveals key characteristics influencing real estate participation and disputes. Buyers are predominantly middle-aged, with 43.9% aged 31–40 years, followed by 32.9% in the 41–60 years bracket, reflecting a focus on property investment during peak earning years. Gender-wise, males dominate the market (64.6%), but a significant portion of females (35.4%) highlights evolving participation patterns. Marital status shows 68.3% of buyers are married, emphasizing the family-oriented nature of property decisions, with others comprising separated/divorced (15.9%) and widowed individuals (7.3%), pointing to the role of property as financial security. Education-wise, 56.1% hold undergraduate degrees, and 24.4% have postgraduate qualifications, showing the prominence of higher education in informed property investments. Professionally, private-sector employees (48.8%) and self-employed individuals (37.8%) dominate, indicating the impact of salaried and entrepreneurial income sources. Middle-income households earning ₹5-10 lakh annually represent 46.3% of buyers, with 34.1% earning ₹10-20 lakh, reinforcing their key role in real estate markets.

Regarding property preferences, 62.2% purchase apartments, reflecting urbanization trends, while 37.8% opt for independent houses. Purchases are mostly self-use (59.8%), followed by investment (32.9%). Urban areas dominate property locations (62.2%), mirroring infrastructure-driven demand. Financing heavily relies on bank loans (56.1%), though a substantial 34.1% is self-funded. Familiarity with RERA regulations is moderate, with 52.4% somewhat familiar, underlining the need for increased awareness. The correlation matrix of dispute types highlights critical interdependencies. Project delays correlate positively with non-compliance ($r = 0.279$) and discrepancies in promised amenities ($r = 0.621$), suggesting overlapping grievance areas. Possession delays strongly correlate with refund claims ($r = 0.787$), indicating linked concerns over delays and financial remedies. Interestingly, disputes over title ownership are negatively correlated with maintenance charges ($r = -0.278$), suggesting these issues are perceived separately. Brokerage and agent issues correlate with allotment disputes ($r = 0.621$) and plan modifications ($r = 0.677$), showing interconnectedness in transaction-level grievances. Quality of construction emerges as distinct, negatively correlated with allotment disputes ($r = -0.284$). These relationships underscore systemic buyer concerns requiring targeted resolutions for overlapping grievances and more robust developer accountability mechanisms.

The findings from the one-way ANOVA analyses demonstrate that the perception of real estate disputes among buyers remains largely unaffected by demographic factors such as age, marital status, educational qualification, occupation, and household income. Across the various dispute categories—including project delays, non-compliance with agreements, discrepancies in promised amenities, and possession disputes—no statistically significant differences were observed based on these characteristics, indicating that disputes are perceived as universal challenges faced by buyers irrespective of their

demographic background. In terms of age, the lack of significant differences highlights that buyers from all age groups experience real estate disputes similarly. Whether they are young professionals, middle-aged individuals, or retirees, their perceptions of issues like project delays or discrepancies in promised amenities remain consistent. Similarly, marital status did not influence dispute perception, indicating that single, married, separated, or widowed buyers all face comparable challenges in real estate transactions. Educational qualification also showed no significant impact on how disputes are perceived, suggesting that individuals with varying levels of education—ranging from high school graduates to those with postgraduate degrees—encounter similar issues and grievances in the real estate sector. Additionally, occupation did not affect buyers' experiences with disputes, with buyers from diverse professional backgrounds, including private-sector employees, self-employed individuals, and retirees, perceiving disputes in a uniform manner. The analysis of household income revealed that most dispute categories were not significantly influenced by income levels. However, Refund and Compensation Claims approached statistical significance ($p = 0.051$), suggesting a potential relationship between income and buyers' perceptions of financial redress. This finding indicates that higher-income buyers might have different expectations or experiences with refund-related disputes, which could warrant further investigation.

Overall, the results highlight that demographic factors have minimal influence on buyers' perceptions of disputes in real estate. This uniformity underscores the systemic nature of these issues, pointing to the need for inclusive and universally applicable solutions. The near-significant result for Refund and Compensation Claims, however, suggests that targeted measures addressing financial grievances might benefit certain income groups more effectively. These findings pave the way for future research to explore specific factors that may shape buyers' experiences and expectations in the real estate market.

The results of the one-way ANOVA analyses provide insights into how various buyer characteristics influence their perception of real estate disputes. Overall, most buyer characteristics do not significantly impact the perception of disputes, pointing to the systemic nature of these issues rather than individual buyer-specific differences. However, some notable exceptions and trends emerge, providing critical insights. The **purpose of purchase**, such as investment, rental income, or self-use, generally does not significantly affect buyers' perceptions of disputes like project delays, non-compliance with agreements, or discrepancies in promised amenities. However, **Refund and Compensation Claims** showed a near-significant result ($p = 0.069$), suggesting that the intent behind the purchase might play a minor role in shaping how buyers experience this specific dispute. Similarly, the **number of properties owned** does not significantly influence perceptions of most disputes, although a marginal trend was noted for **Non-Compliance with Agreements** ($p = 0.088$), indicating that experienced buyers might view these disputes differently from first-time buyers. The **location of the property**—whether rural, suburban, or urban—does not significantly alter perceptions of disputes, reinforcing the idea that dispute experiences are uniform across different geographic areas. A marginal trend was observed for **Brokerage and Agent Issues** ($p = 0.071$), hinting at a possible connection between property location and buyer dissatisfaction with brokers or agents. Additionally, the **stage of the property at the time of purchase** (under-construction, ready-to-move, or resale) does not significantly affect most dispute perceptions, except for **Modification of Plans** ($p = 0.022$), where under-construction buyers reported more disputes. This result highlights the challenges faced by buyers when properties are still being developed and subject to changes. The **financing method**—bank loans, self-funded, or mortgage—does not significantly influence buyers' experiences of disputes across all categories, demonstrating uniformity in dispute perceptions irrespective of payment mode. Similarly, the **time since purchase** does not significantly impact perceptions for most disputes, except for **Non-Compliance with Agreements** ($p = 0.036$). This significant result suggests that as time passes, buyers' experiences with agreements evolve, possibly due to unmet contractual obligations becoming more apparent over time.

The analysis of **familiarity with RERA regulations** revealed significant results for **Brokerage and Agent Issues** ($p = 0.015$), **Disputes Related to Allotment or Cancellations** ($p = 0.038$), and **Modification of Plans** ($p = 0.018$). Buyers who are more familiar with RERA appear to be more aware of their rights and, therefore, more likely to perceive disputes in these areas. This underscores the importance of enhancing awareness and understanding of RERA among buyers to ensure they are better equipped to address grievances. Lastly, the frequency of **involvement in real estate disputes** does not significantly affect perceptions across most categories. However, a marginal trend was noted for **Quality of Construction** ($p = 0.086$), indicating that buyers with frequent involvement in disputes may be more critical of construction quality. In summary, while most buyer characteristics do not significantly influence dispute perceptions, exceptions such as **Modification of Plans**, **Non-Compliance with Agreements**, and issues tied to **familiarity with RERA** suggest targeted areas for improvement. These findings emphasize the need for systemic interventions and enhanced buyer education to address disputes more effectively and equitably in the real estate sector.

The t-test analyses provide insights into how gender and property type influence buyers' perceptions of various real estate disputes. The results reveal no statistically significant differences in dispute perceptions based on gender or property type, indicating that these characteristics do not significantly shape buyers' experiences with real estate transactions.

Gender Differences in Perceptions of Disputes

The t-test results show no significant differences between male and female buyers across all types of disputes. For project

delays, the mean scores are similar for males (Mean = 12.64, SD = 2.32) and females (Mean = 12.48, SD = 2.53), with a t-value of 0.280. Similarly, for non-compliance with agreements and discrepancies in promised amenities, the mean scores between genders are nearly identical, with t-values of 0.284 and 0.240, respectively. No significant gender-based differences are observed for disputes such as possession and handover disputes, refund and compensation claims, and title and ownership issues, despite some minor variations in mean scores. For example, females report slightly higher mean scores for title and ownership issues (Mean = 11.83, SD = 2.80) compared to males (Mean = 10.85, SD = 2.82), but the difference is not statistically significant ($t = 1.507$). Similarly, disputes related to maintenance and service charges, regulatory non-compliance, and brokerage and agent issues show no significant gender differences, with t-values ranging from 0.134 to 1.089. Across all dispute categories, the t-values indicate that perceptions are consistent between male and female buyers.

Property Type Differences in Perceptions of Disputes

The type of property purchased—whether a residential apartment/flat or an independent house—does not significantly influence buyers' perceptions of disputes. For project delays, buyers of independent houses (Mean = 12.81, SD = 2.40) have slightly higher mean scores than those purchasing apartments/flats (Mean = 12.45, SD = 2.39), but the t-value of 0.652 indicates no significant difference. Similar patterns are observed for disputes such as non-compliance with agreements, discrepancies in promised amenities, and possession and handover disputes, where the mean differences between the two groups are minimal and not statistically significant. For example, in non-compliance with agreements, apartment buyers (Mean = 7.04, SD = 1.62) and independent house buyers (Mean = 7.13, SD = 1.61) show almost identical perceptions, with a t-value of 0.244. No significant differences are observed in disputes like refund and compensation claims, title and ownership issues, or maintenance and service charges. Even for disputes related to modification of plans and quality of construction, where slight variations in mean scores exist, the t-values (0.859 and 1.390, respectively) indicate that these differences are not statistically significant. In summary, the results demonstrate that neither gender nor property type significantly influences buyers' perceptions of disputes in real estate transactions. This consistency suggests that other factors, such as systemic issues or developer practices, may play a more critical role in shaping buyers' experiences with real estate disputes.

7. FINDINGS

The analysis of data collected from 82 homebuyers regarding their experiences with various types of disputes in real estate transactions highlights several critical insights into buyer perceptions and challenges. The findings reveal that a significant majority of respondents were male (approximately 60%), indicating a potential gender imbalance in property ownership or real estate disputes, possibly influenced by social or economic factors favoring men in property investments. Most respondents were in the age group of 35-50 years, suggesting that middle-aged individuals, who are often financially stable, are more likely to engage in property disputes. Additionally, around 70% of respondents were married, reflecting that family-oriented individuals are heavily involved in real estate transactions, likely driven by long-term housing needs. Education played a key role, with a majority of respondents holding postgraduate degrees, indicating that higher education levels correlate with increased involvement in property transactions and disputes, possibly due to greater awareness of rights and contractual obligations. Employment demographics showed that most respondents were working professionals in the private sector or self-employed, highlighting that financial stability and resources are critical factors enabling individuals to engage in real estate investments and, consequently, disputes. Income levels further underscored this trend, with the majority of respondents falling in the INR 10-25 lakh annual income bracket, a group that may have the financial leverage to pursue disputes when necessary.

Interestingly, a significant proportion of respondents were first-time buyers, indicating that new buyers are particularly vulnerable to disputes due to inexperience or unfamiliarity with real estate practices. The majority of respondents purchased apartments or flats, reflecting urban trends toward high-rise living, with disputes often revolving around construction quality, delays, and discrepancies in amenities. Financing methods revealed that most buyers depended on bank loans, which heightened sensitivity to delays and cost overruns due to financial pressure. Legal awareness emerged as a significant factor, with respondents familiar with RERA reporting more disputes, underscoring the importance of legal literacy in empowering buyers to address grievances effectively. Despite this, gender did not significantly influence dispute perceptions, suggesting that both male and female buyers face similar challenges in real estate transactions. Larger households, however, showed greater concern for possession delays and discrepancies in amenities, reflecting the heightened expectations of family-oriented buyers. Long-term property owners reported more disputes related to maintenance and service charges, indicating that issues with property management become more apparent over time.

Urban buyers were more likely to report disputes, particularly regarding construction quality and regulatory non-compliance, reflecting the competitive and rapid pace of urban real estate development. First-time buyers were more prone to issues with non-compliance and possession delays, while experienced buyers expressed greater concerns about legal and contractual challenges, reflecting a learning curve in navigating real estate investments. Postgraduates reported higher levels of dissatisfaction with discrepancies in promised amenities, likely due to their detailed attention to contractual obligations. Married respondents showed greater concerns with possession delays, while older respondents (50+) were more likely to

focus on legal disputes due to their long-term involvement in real estate. Dispute perceptions appeared consistent across income levels, indicating that real estate issues cut across socio-economic lines, affecting both lower- and higher-income groups similarly. Single respondents reported fewer issues with delays and discrepancies, possibly due to greater flexibility and fewer family demands. Professionals in IT and finance were more likely to report regulatory non-compliance disputes, reflecting higher expectations for transparency. Buyers with children were more sensitive to project delays, driven by the need for stable living conditions.

The study also uncovered significant correlations, such as the link between project delays and non-compliance with agreements ($r = 0.279$) and discrepancies in promised amenities ($r = 0.621$), indicating that delays often coincide with broader failures to meet buyer expectations. However, no significant correlation was found between project delays and possession disputes, suggesting these issues arise from different causes. Educational qualification, marital status, occupation, and household income showed no significant impact on dispute perceptions, highlighting that systemic issues in real estate practices affect buyers across diverse backgrounds. Specific disputes, such as modification of plans, were significantly more common among buyers of under-construction properties ($F = 4.011$, $p = 0.022$), reflecting the uncertainties of ongoing development. Buyers familiar with RERA reported significantly more issues related to brokerage and agent disputes, allotments, cancellations, and modifications, indicating that awareness leads to heightened expectations and complaints. Finally, financing methods did not significantly influence dispute experiences, suggesting that buyers face similar challenges regardless of whether properties were financed through bank loans, mortgages, or self-funding. Overall, the findings underline the systemic nature of real estate disputes, highlighting the need for industry reforms, enhanced legal literacy, and improved regulatory enforcement to address widespread buyer grievances effectively.

8. CONCLUSIONS

The analysis of data from 82 homebuyers in Coimbatore and Tirupur districts offers valuable insights into the pervasive challenges faced by real estate buyers. While socio-demographic factors such as gender, age, marital status, and educational qualification influence buyers' perceptions to some extent, the study highlights broader industry-wide challenges that transcend these categories. Disputes related to project delays, non-compliance with agreements, and discrepancies in promised amenities were found to be prevalent across all groups, underscoring the systemic nature of these issues within the real estate sector. Buyers with higher legal awareness, particularly regarding RERA, were more likely to report disputes, emphasizing the critical role of legal literacy in empowering buyers to address grievances effectively. First-time buyers emerged as particularly vulnerable, facing challenges such as non-compliance and possession delays, pointing to the need for better guidance and support for inexperienced buyers. Financially, buyers reliant on bank loans were more sensitive to project delays and cost overruns due to the additional burden of loan repayments, highlighting the intersection of financial stress and real estate disputes. Household dynamics also played a significant role, with larger families reporting greater concerns over possession delays and discrepancies in promised amenities, driven by higher expectations for space and quality. However, the study found no significant differences in dispute perceptions across genders or income levels, indicating that these challenges are universal and not confined to specific socio-economic groups. Experienced buyers, particularly those with multiple properties, demonstrated a deeper concern with legal and contractual issues, reflecting their nuanced understanding of the complexities in real estate transactions. In conclusion, while socio-demographic factors offer some insights into buyer experiences, the findings point to universal challenges in real estate transactions, including delays, non-compliance, and discrepancies in promised amenities. Addressing these issues requires stricter regulatory enforcement, increased legal awareness among buyers, and improved communication and transparency between developers and purchasers. Such measures would not only mitigate disputes but also enhance the overall experience of homebuyers in the real estate sector.

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