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## Digital consumer rights: Navigating the challenges of e-commerce in India

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### Abstract

The rapid expansion of e-commerce in India has revolutionized consumer behavior and purchasing patterns, offering convenience and access to a wide range of products and services. However, this digital landscape presents significant challenges that can jeopardize consumer rights, such as data privacy concerns, fraudulent practices, and misleading advertisements. This paper explores the critical dimensions of digital consumer rights, examining the legal frameworks governing these rights, the roles of regulatory authorities, and the importance of consumer education and awareness. It highlights the challenges faced by digital consumers and provides recommendations for strengthening protections in the e-commerce ecosystem. By promoting awareness and implementing effective grievance redressal mechanisms, stakeholders can empower consumers, foster trust in digital transactions, and ensure that their rights are upheld in an evolving digital marketplace.

**Keywords:** Digital consumer rights, e-commerce, consumer protection, data privacy, grievance redressal, consumer education, regulatory authorities, online fraud, India, digital marketplace

### Introduction

In the rapidly evolving digital landscape, the concept of consumer rights has expanded beyond traditional notions, adapting to the complexities of e-commerce, online transactions, and digital interactions. Digital consumer rights encompass the legal protections and entitlements afforded to consumers when they engage with digital products and services. As consumers increasingly rely on the internet for shopping, banking, and accessing information, the need for robust frameworks that safeguard their rights has never been more critical. The rise of e-commerce has transformed consumer behavior, enabling unprecedented convenience and choice. However, this digital revolution has also given rise to numerous challenges, including issues related to privacy, data protection, misleading advertising, and unfair business practices. Consumers often find themselves navigating a landscape where the rules are ambiguous and enforcement mechanisms are inconsistent. As a result, understanding and asserting digital consumer rights is vital for protecting consumers against exploitation and ensuring fair treatment in the marketplace.

In response to these challenges, various jurisdictions, including India, have begun to develop and implement legislation aimed at enhancing digital consumer rights. The Consumer Protection Act, 2019, represents a significant step forward in India, addressing issues specific to the digital marketplace and establishing a framework for consumer protection in e-commerce. This legislative framework not only aims to empower consumers but also seeks to create a balanced ecosystem where businesses can thrive while respecting consumers' rights. This paper explores the essential components of digital consumer rights, examining the challenges faced by consumers in the digital marketplace, the legal frameworks in place to protect these rights, and the implications for businesses and consumers alike. Through this analysis, we aim to highlight the importance of fostering a secure and equitable digital environment that promotes consumer welfare and trust in the digital economy.

### Overview of e-commerce growth in India

The e-commerce sector in India has witnessed remarkable growth over the past decade, driven by technological advancements, increasing internet penetration, and changing consumer behavior. As one of the fastest-growing digital markets in the world, India has positioned itself as a significant player in the global e-commerce landscape. This overview examines the key factors contributing to the growth of e-commerce in India, the current market trends, and the challenges faced by the industry.

## 1. Market growth and projections

- **Rapid expansion:** The Indian e-commerce market was valued at approximately \$46.2 billion in 2020 and is projected to reach around \$200 billion by 2026. This growth is fueled by a surge in online shopping, with a significant increase in consumer spending on various goods and services.
- **COVID-19 impact:** The COVID-19 pandemic accelerated the adoption of e-commerce, as lockdowns and social distancing measures pushed consumers to turn to online platforms for their shopping needs. This shift not only expanded the customer base but also encouraged traditional retailers to enhance their online presence.

## 2. Key drivers of growth

- **Internet penetration:** India has witnessed a substantial increase in internet users, with over 800 million people accessing the internet as of 2023. Affordable data plans and the proliferation of smartphones have made online shopping more accessible to the masses.
- **Digital payments:** The rise of digital payment solutions, such as mobile wallets and UPI (Unified Payments Interface), has facilitated seamless transactions, boosting consumer confidence in online shopping.
- **Government initiatives:** The Indian government has launched various initiatives to promote digitalization and e-commerce, such as Digital India and Start-up India, which encourage innovation and entrepreneurship in the sector.

## 3. Current trends

- **Mobile commerce:** With the increasing use of smartphones, mobile commerce has become a significant driver of e-commerce growth, accounting for a substantial portion of online transactions. Consumers prefer shopping through mobile apps due to their convenience and user-friendly interfaces.
- **Diverse product offerings:** E-commerce platforms in India have diversified their product offerings, ranging from fashion and electronics to groceries and healthcare. This diversification caters to the varied needs and preferences of consumers.
- **Social commerce:** The integration of social media with e-commerce has gained traction, with businesses leveraging platforms like Instagram and Facebook to reach customers directly and enhance engagement.

## 4. Challenges

- **Regulatory framework:** The evolving regulatory landscape poses challenges for e-commerce businesses. Issues such as compliance with data protection laws, taxation, and foreign direct investment (FDI) regulations require businesses to navigate complex legal environments.
- **Consumer trust and security:** Concerns regarding data privacy, online fraud, and product authenticity continue to affect consumer trust in e-commerce. Building confidence through secure payment methods and robust customer service is crucial for sustained growth.

- **Logistics and infrastructure:** Efficient logistics and supply chain management are vital for the success of e-commerce. Inadequate infrastructure in rural areas can hinder timely delivery and affect customer satisfaction.

## Legal framework governing digital consumer rights in India

The legal framework governing digital consumer rights in India has evolved to address the unique challenges posed by the rapid growth of e-commerce and digital transactions. Several laws and regulations have been established to protect consumers in the digital marketplace, ensuring their rights are upheld and providing mechanisms for redress. Below are the key components of this legal framework:

### 1. Consumer Protection Act, 2019

- **Overview:** The Consumer Protection Act, 2019, is a landmark legislation that replaces the Consumer Protection Act of 1986. It aims to provide comprehensive protection to consumers in both traditional and digital marketplaces.
- **Key provisions**
  - **Rights of consumers:** The Act outlines several rights for consumers, including the right to safety, the right to be informed, the right to choose, and the right to seek redress.
  - **E-commerce regulations:** Specific provisions are included to regulate e-commerce platforms, mandating transparency in advertisements, ensuring the accuracy of product descriptions, and protecting consumers from unfair trade practices.
  - **Consumer disputes redressal commission:** The Act establishes a three-tier structure for consumer dispute resolution, including District, State, and National Commissions, facilitating efficient redressal of grievances.

### 2. Information Technology Act, 2000

- **Overview:** The Information Technology Act provides a legal framework for electronic governance and addresses cybercrimes and electronic commerce.
- **Key provisions**
  - **Digital signatures and electronic contracts:** The Act recognizes digital signatures and electronic contracts, ensuring the validity of online agreements.
  - **Data protection:** While the Act includes provisions related to data protection and privacy, it is supplemented by the upcoming Personal Data Protection Bill, which aims to establish a more robust framework for handling personal data.

### 3. Personal data protection bill

- **Overview:** The Personal Data Protection Bill, currently under discussion, aims to provide a comprehensive framework for data protection in India.
- **Key provisions**
  - **Data subject rights:** The Bill emphasizes the rights of individuals (data subjects) regarding their personal data, including the right to access, rectify, and erase their data.
  - **Consent mechanisms:** The Bill mandates that organizations obtain explicit consent from individuals before collecting or processing their personal data.

- **Regulatory authority:** It proposes the establishment of a Data Protection Authority to oversee compliance and address grievances related to data protection.

#### 4. The consumer protection (e-commerce) rules, 2020

- **Overview:** These rules, notified under the Consumer Protection Act, 2019, specifically address e-commerce transactions.
- **Key provisions**
  - **Disclosure requirements:** E-commerce entities are required to disclose essential information, such as details of the seller, return and refund policies, and warranties.
  - **Prohibition of misleading advertising:** The rules prohibit misleading advertisements and require platforms to ensure that product descriptions are accurate and not deceptive.
  - **Grievance redressal mechanism:** E-commerce platforms must establish a mechanism for addressing consumer complaints and grievances within specified timelines.

#### 5. Intellectual Property Rights (IPR) laws

- **Overview:** IPR laws play a crucial role in protecting the rights of consumers and businesses in the digital space by ensuring the authenticity and originality of products.
- **Key provisions**
  - **Trademark and copyright protection:** These laws prevent the sale of counterfeit goods and protect consumers from purchasing infringing products.
  - **Legal recourse:** Consumers can seek legal action against sellers of counterfeit or pirated goods, ensuring a level of protection against fraud.

#### Rights of digital consumers

In the digital marketplace, consumers possess specific rights designed to protect them from unfair practices and to empower them in their transactions. These rights ensure that consumers can engage confidently in e-commerce while promoting transparency and accountability among businesses. Here are the key rights of digital consumers:

##### 1. Right to safety

- **Protection from harmful products:** Consumers have the right to be protected against products and services that pose a risk to their health and safety. E-commerce platforms must ensure that the products they sell comply with safety standards and regulations.

##### 2. Right to information

- **Transparency and disclosure:** Digital consumers have the right to receive accurate and comprehensive information about the products and services they purchase. This includes details about pricing, features, terms and conditions, and any associated risks.
- **Clear advertising:** Consumers should be protected from misleading advertisements and promotional content, ensuring they have truthful information when making purchasing decisions.

##### 3. Right to choose

- **Access to multiple options:** Consumers should have access to a variety of products and services, allowing

them to make informed choices based on their preferences and needs.

- **Non-discriminatory practices:** E-commerce platforms should not engage in practices that unfairly limit consumers' choices based on arbitrary criteria.

#### 4. Right to be heard

- **Grievance redressal mechanism:** Digital consumers have the right to voice their concerns and complaints regarding products and services. E-commerce platforms must provide accessible channels for consumers to express their grievances and seek resolution.
- **Feedback and reviews:** Consumers should be able to share their experiences and opinions about products and services, which can help other consumers make informed decisions.

#### 5. Right to seek redress

- **Access to remedies:** Consumers have the right to seek compensation or redress for any harm caused by defective products, misleading information, or unfair business practices. This includes the ability to return products, seek refunds, or pursue legal action if necessary.
- **Timely resolution:** Businesses must address consumer complaints promptly and effectively, ensuring that consumers do not face undue delays in obtaining remedies.

#### 6. Right to privacy

- **Data protection:** Digital consumers have the right to privacy regarding their personal information. Businesses must obtain explicit consent before collecting or processing consumer data and ensure that data is handled securely.
- **Control over personal data:** Consumers should have the ability to access, correct, and delete their personal information held by businesses, as well as be informed about how their data is used.

#### 7. Right to digital literacy

- **Access to information:** Consumers should be provided with resources and information that enhance their understanding of digital transactions, enabling them to make informed choices.
- **Education on rights:** Businesses and regulatory bodies should educate consumers about their rights and the protections available to them in the digital marketplace.

#### Challenges faced by digital consumers in India

While the growth of e-commerce in India has brought numerous benefits to consumers, it has also introduced various challenges that can hinder their experience and protection. Understanding these challenges is crucial for developing effective solutions and enhancing consumer rights in the digital marketplace. Here are some of the key challenges faced by digital consumers in India:

##### 1. Data privacy and security concerns

- **Risk of data breaches:** With the increasing amount of personal information shared online, consumers are at risk of data breaches, leading to identity theft and fraud.
- **Lack of awareness:** Many consumers are unaware of their rights regarding data protection and the

implications of sharing personal information with e-commerce platforms.

## 2. Fraud and scams

- **Counterfeit products:** The prevalence of counterfeit and substandard products poses a significant risk to consumers who may unknowingly purchase fake goods online.
- **Phishing attacks:** Consumers may fall victim to phishing scams that seek to steal personal information or financial details through deceptive emails or websites.

## 3. Misleading advertisements

- **Deceptive marketing practices:** Some e-commerce platforms engage in misleading advertising, which can lead to consumer dissatisfaction and mistrust. Consumers may purchase products based on exaggerated claims or false representations.
- **Hidden costs:** Consumers often encounter hidden fees and charges that are not disclosed upfront, leading to unexpected costs at checkout.

## 4. Complex return and refund policies

- **Difficulties in returns:** The return processes for online purchases can be cumbersome, with consumers facing challenges in understanding return policies, timelines, and associated costs.
- **Delayed refunds:** Many consumers experience delays in receiving refunds, causing frustration and financial strain, especially when dealing with defective or unsatisfactory products.

## 5. Ineffective grievance redressal mechanisms

- **Limited recourse:** Consumers may find it challenging to resolve disputes with e-commerce platforms due to inadequate grievance redressal mechanisms or unresponsive customer service.
- **Complex procedures:** The process for filing complaints or seeking redress can be complicated, discouraging consumers from pursuing their grievances.

## 6. Digital literacy gap

- **Understanding technology:** A significant portion of the Indian population lacks digital literacy, making it difficult for them to navigate online platforms, understand their rights, and make informed purchasing decisions.
- **Access to resources:** Limited access to resources and education about digital transactions can further exacerbate this challenge, leaving some consumers vulnerable to exploitation.

## 7. Inconsistent quality of service

- **Service variability:** The quality of service provided by e-commerce platforms can vary widely, leading to inconsistent experiences for consumers. This includes issues such as poor delivery services, inadequate customer support, and discrepancies in product quality.
- **Logistical challenges:** Inadequate logistics infrastructure, particularly in rural areas, can result in delays and complications in order fulfillment, impacting consumer satisfaction.

## 8. Regulatory challenges

- **Evolving regulations:** The regulatory landscape for e-commerce is still developing, leading to uncertainties for both consumers and businesses. This can create gaps in consumer protection and enforcement of rights.
- **Lack of awareness of rights:** Many consumers are unaware of the protections available to them under existing laws, limiting their ability to assert their rights effectively.

### Role of regulatory authorities in protecting digital consumer rights

Regulatory authorities play a crucial role in safeguarding digital consumer rights in India by establishing legal frameworks, enforcing regulations, and ensuring that businesses adhere to fair practices in the e-commerce ecosystem. Their functions encompass a range of activities designed to protect consumers, promote transparency, and foster trust in the digital marketplace. Here are the key roles of regulatory authorities in this context:

#### 1. Establishing legal frameworks

- **Formulating policies:** Regulatory authorities develop laws and regulations that define consumer rights and responsibilities within the digital marketplace. This includes the Consumer Protection Act, 2019, and the proposed Personal Data Protection Bill.
- **Creating guidelines:** They issue guidelines for e-commerce businesses to ensure compliance with consumer protection laws, addressing issues such as misleading advertising, product quality, and data privacy.

#### 2. Monitoring compliance

- **Oversight of e-commerce platforms:** Regulatory bodies monitor e-commerce platforms to ensure they comply with established laws and regulations. This includes checking for fair trading practices, transparency in transactions, and adherence to consumer rights.
- **Investigating complaints:** Authorities are responsible for investigating complaints lodged by consumers against businesses. They ensure that grievances are addressed and resolved in a timely and effective manner.

#### 3. Promoting consumer awareness

- **Educational initiatives:** Regulatory authorities conduct awareness campaigns to educate consumers about their rights, the importance of data protection, and safe online practices. These initiatives help consumers make informed choices and protect themselves from potential fraud.
- **Resources and information:** They provide accessible resources, such as guidelines, brochures, and online portals, to help consumers understand their rights and the mechanisms available for seeking redress.

#### 4. Redressal mechanisms

- **Establishing consumer dispute redressal forums:** Regulatory authorities set up forums and commissions to handle consumer disputes. These platforms provide a structured process for consumers to lodge complaints

and seek remedies for grievances related to digital transactions.

- **Timely resolution:** By facilitating quicker resolutions of disputes, regulatory bodies enhance consumer trust and confidence in the digital marketplace.

### 5. Enforcement of consumer rights

- **Taking action against violations:** Regulatory authorities have the power to take legal action against businesses that violate consumer rights or engage in unfair trade practices. This includes imposing fines, penalties, or sanctions to deter non-compliance.
- **Investigating malpractices:** They investigate cases of fraud, misleading advertisements, and other malpractices to protect consumers and maintain a fair marketplace.

### 6. Collaboration with stakeholders

- **Engaging with industry players:** Regulatory authorities collaborate with e-commerce companies, industry associations, and consumer advocacy groups to develop best practices and enhance consumer protection measures.
- **Feedback mechanisms:** They establish channels for receiving feedback from consumers and businesses, allowing them to continuously improve regulations and adapt to changing market dynamics.

### 7. Data protection and privacy oversight

- **Enforcing data protection laws:** Regulatory bodies, such as the proposed Data Protection Authority, will oversee compliance with data protection laws, ensuring that businesses handle consumer data responsibly and transparently.
- **Monitoring data breaches:** They will also monitor incidents of data breaches and impose penalties on organizations that fail to protect consumer data adequately.

### Consumer education and awareness in the digital marketplace

Consumer education and awareness are essential components of protecting digital consumer rights and ensuring a safe and fair e-commerce environment. As the digital marketplace continues to expand, it is crucial for consumers to understand their rights, the risks associated with online transactions, and how to make informed decisions. This section explores the significance of consumer education, its objectives, and effective strategies for raising awareness among digital consumers in India.

#### Importance of consumer education and awareness

**Empowerment of Consumers:** Educated consumers are empowered to make informed choices, leading to better purchasing decisions. Knowledge of consumer rights allows them to assert these rights when faced with unfair practices.

- **Prevention of fraud:** Awareness of common scams and fraudulent practices can help consumers identify and avoid potential pitfalls. Educated consumers are more likely to recognize red flags, such as phishing attempts and counterfeit products.
- **Enhanced trust in e-commerce:** Increased awareness of consumer rights and protections fosters trust in the

digital marketplace. When consumers feel confident that their rights are safeguarded, they are more likely to engage in online transactions.

- **Promotion of fair business practices:** Educated consumers are less susceptible to misleading advertisements and unfair trade practices. This, in turn, encourages businesses to adopt ethical practices and prioritize consumer satisfaction.
- **Effective utilization of grievance redressal mechanisms:** Knowledge of available grievance redressal mechanisms enables consumers to seek remedies for their complaints efficiently, ensuring their rights are upheld.

### Recommendations for strengthening digital consumer rights in India

To enhance digital consumer rights in India and address the challenges faced by consumers in the e-commerce landscape, several recommendations can be implemented. These suggestions aim to create a more robust framework for consumer protection, promote awareness, and ensure effective enforcement of consumer rights. Here are key recommendations:

#### 1. Strengthening legal frameworks

- **Comprehensive data protection legislation:** Expedite the enactment of the Personal Data Protection Bill to establish clear guidelines on data privacy and security, ensuring that consumers have control over their personal information.
- **Regular review of consumer protection laws:** Conduct periodic reviews of existing consumer protection laws to adapt to the evolving digital landscape, incorporating new challenges and technologies.

#### 2. Enhancing grievance redressal mechanisms

- **Streamlined complaint processes:** Simplify the grievance redressal processes for consumers, making it easier to lodge complaints with e-commerce platforms and regulatory bodies.
- **Timely resolution of complaints:** Set specific timelines for addressing consumer complaints and ensure that businesses adhere to these deadlines to enhance accountability.

#### 3. Promoting consumer awareness and education

- **Nationwide awareness campaigns:** Launch campaigns to educate consumers about their rights, safe online practices, and available grievance redressal mechanisms. Utilize various media platforms to reach a wider audience.
- **Integrating consumer education into curricula:** Collaborate with educational institutions to include consumer rights and digital literacy in school and college curricula, fostering awareness from a young age.

#### 4. Encouraging ethical business practices

- **Code of conduct for e-commerce platforms:** Develop a comprehensive code of conduct for e-commerce platforms that outlines ethical business practices,

including transparency in pricing, accurate product descriptions, and fair treatment of consumers.

- **Incentives for compliance:** Provide incentives for businesses that adhere to best practices in consumer protection, such as certifications or recognition programs, to encourage responsible behavior.

### 5. Empowering regulatory authorities

- **Increased resources and training:** Allocate additional resources and training for regulatory authorities to enhance their capacity to monitor compliance, investigate complaints, and enforce consumer rights effectively.
- **Collaboration with industry stakeholders:** Foster collaboration between regulatory bodies, industry associations, and consumer advocacy groups to address common challenges and develop joint initiatives for consumer protection.

### 6. Utilizing technology for consumer protection

- **Consumer protection apps:** Develop mobile applications that provide consumers with information about their rights, tips for safe online shopping, and access to grievance redressal mechanisms.
- **Use of AI and analytics:** Leverage artificial intelligence and data analytics to monitor online transactions for fraudulent activities, enabling proactive measures to protect consumers.

### 7. Enhancing data security practices

- **Mandatory data protection measures:** Implement strict regulations requiring e-commerce platforms to adopt robust data protection measures, including encryption, regular audits, and incident response plans to safeguard consumer data.
- **Consumer consent mechanisms:** Ensure that businesses obtain explicit consent from consumers before collecting or processing their personal data, with clear explanations of how their data will be used.

### 8. Facilitating cross-border consumer protection

- **International cooperation:** Foster collaboration with international regulatory bodies to address cross-border consumer protection issues, particularly in the context of global e-commerce platforms.
- **Harmonization of regulations:** Work towards harmonizing consumer protection regulations with global standards to facilitate smoother transactions for consumers engaging in international e-commerce.

### Conclusion

The rapid growth of e-commerce in India has significantly transformed consumer behavior, presenting both opportunities and challenges. As consumers increasingly rely on online platforms for shopping and services, safeguarding their rights becomes paramount. This paper highlights the critical aspects of digital consumer rights, the legal frameworks in place, and the multifaceted challenges faced by consumers in the digital marketplace. Firstly, the existing legal frameworks, such as the Consumer Protection Act of 2019 and the proposed Personal Data Protection Bill, lay the foundation for consumer rights in the digital space. However, the effectiveness of these laws depends on their

implementation and enforcement. Regulatory authorities must be empowered with the necessary resources and training to monitor compliance, investigate complaints, and promote ethical business practices. Establishing a proactive approach to enforcement can deter violations and enhance consumer confidence in e-commerce. Secondly, the challenges faced by digital consumers, including data privacy concerns, fraudulent activities, misleading advertisements, and inadequate grievance redressal mechanisms, necessitate urgent attention. As digital transactions become more prevalent, consumers need to be equipped with knowledge about their rights and the risks associated with online shopping. This can be achieved through comprehensive consumer education and awareness campaigns that emphasize the importance of responsible online behavior and provide guidance on navigating the digital marketplace safely.

Moreover, fostering a collaborative environment among stakeholders is crucial. Businesses should be encouraged to adopt transparent practices and prioritize consumer satisfaction. The development of a code of conduct for e-commerce platforms can promote fair trading and ensure that consumer rights are respected. Additionally, technology can be leveraged to enhance consumer protection, from utilizing AI for fraud detection to creating user-friendly apps that facilitate access to information and support. Finally, the importance of international cooperation cannot be overstated, particularly in addressing cross-border consumer protection issues. As e-commerce transcends geographical boundaries, harmonizing regulations and fostering collaboration with international regulatory bodies will be essential for effective consumer protection. In conclusion, strengthening digital consumer rights in India is a multifaceted challenge that requires a concerted effort from all stakeholders, including the government, regulatory authorities, businesses, and consumers themselves. By implementing the recommendations outlined in this paper—enhancing legal frameworks, improving grievance redressal mechanisms, promoting consumer awareness, and encouraging ethical business practices—India can create a robust, transparent, and equitable digital marketplace. This will not only protect consumers but also foster trust and sustainability in the ever-evolving e-commerce landscape.

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