

# INTERNATIONAL JOURNAL FOR LEGAL RESEARCH AND ANALYSIS



Open Access, Refereed Journal Multi Disciplinary  
Peer Reviewed

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## Avinash Kumar



*Avinash Kumar has completed his Ph.D. in International Investment Law from the Dept. of Law & Governance, Central University of South Bihar. His research work is on "International Investment Agreement and State's right to regulate Foreign Investment." He qualified UGC-NET and has been selected for the prestigious ICSSR Doctoral Fellowship. He is an alumnus of the Faculty of Law, University of Delhi. Formerly he has been elected as Students Union President of Law Centre-1, University of Delhi. Moreover, he completed his LL.M. from the University of Delhi (2014-16), dissertation on "Cross-border Merger & Acquisition"; LL.B. from the University of Delhi (2011-14), and B.A. (Hons.) from Maharaja Agrasen College, University of Delhi. He has also obtained P.G. Diploma in IPR from the Indian Society of International Law, New Delhi. He has qualified UGC – NET examination and has been awarded ICSSR – Doctoral Fellowship. He has published six-plus articles and presented 9 plus papers in national and international seminars/conferences. He participated in several workshops on research methodology and teaching and learning.*

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ISSN

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# **E-CONSUMERISM: A STUDY OF ITS FASCINATIONS AND COMPLEXITIES<sup>1</sup>**

AUTHORED BY - FATHIMA IBRAHIM

## **ABSTRACT**

*"Consumerism is hard to describe when it's the ocean and we're the plankton"*

*-Geoffrey Miller*

'Online shopping' is a remarkable innovation that enables individuals to purchase items from the convenience of their residences. No longer will one need to visit many stores to locate the appropriate goods, contend with overly eager sales personnel, or endure lengthy queues at the checkout desk. Technological progress and the always connected consumer have engendered an economy in which rapid access to products and services is anticipated. As the Indian economy transitions from a physical to a digital framework, customers have engaged in a new digital economy. E-consumerism refers to the activities of consumers or their representatives aimed at safeguarding and advancing consumer interests while seeking empowerment inside the electronic marketplace. From a consumerism standpoint, the Internet transcends mere communication; it serves as a catalyst for consumer empowerment. The Internet serves functions in all three phases of consumption: pre-buy, purchase, and post-purchase. Each function varies somewhat and, thus, need diverse contributions from consumer educators. While online shopping offers several advantages such as speed, worldwide selection, and affordability, it also presents new risks to customers, including concerns related to privacy, product quality, payment security, and electronic transactions. The e-commerce surge has undoubtedly transformed our shopping experience for the better. However, akin to other domains, the realm of internet purchasing is not without its challenges. This paper examines the significance of consumer rights under the sub-theme 'E-Consumerism: Problems and Perspectives' and outlines the primary dangers faced by customers in online buying.

**KEYWORDS:** Online shopping, e-consumerism- problems, consequences, consumer.

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<sup>1</sup> FATHIMA IBRAHIM, ASSISTANT PROFESSOR IN LAW, SCHOOL OF LEGAL STUDIES, CUSAT.

## **INTRODUCTION**

In the contemporary digital economy, the prospects of the Internet, electronic communication, digital information acquisition, and online purchasing are many. Several years ago, many individuals who believed they were excluded from these unparalleled chances today actively engage with the dot-com landscape. Through this 'e'-revolution, electronic commerce has arisen as the prospective symbol of a new global virtual economy.<sup>2</sup> Online shopping provides customers with convenience, speed, and a worldwide selection of products and prices; nevertheless, it also introduces new risks for consumers within the realm of e-marketing. The consumer's position in an electronic world is predominantly impoverished on quality, privacy, payments, and electronic transactions.<sup>3</sup>

### **DEFINITION: E-Commerce**

*'The Internet is the engine of this revolution and Electronic Commerce (E-Commerce) is its fuel'.<sup>4</sup>*

E-Commerce refers to the utilisation of electronic means in commercial activities. 'e' pertains to technical proficiency, whereas commerce represents the application of such proficiency.<sup>5</sup> E-Commerce refers to any economic transaction in which parties engage electronically instead of via physical transactions or direct touch.

### **HISTORY: FROM PHYSICAL COMMERCE TO E-COMMERCE**

In point of fact, the roots of electronic commerce can be traced back to the Electronic Data Interchange (EDI) system, which is a standard method of sending data between businesses. This system dates back around thirty years. Internet-based e-commerce, on the other hand, is just a subset of the larger field of electronic commerce.<sup>6</sup> When it comes to electronic transactions, e-commerce encompasses a wide range of activities, including advertising, marketing, stock exchange, payment mechanism, banking, taxation, supply chain mechanism, cyber law, and the World Trade Organisation.

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<sup>2</sup> J. E. J. Prins, "Consumers, Liability, and the Online World", *Information & Communication Technology Law*, Vol. 12, No. 2, June 2003, pp. 143- 164.

<sup>3</sup> Id.

<sup>4</sup> Henry Chan, Raymond Lee and Tharam Dillon and Elizabeth Chang, *E-Commerce: Fundamentals and Applications*, John Wiley & Sons Ltd., Chichester, 2002, pp. xix-xx.

<sup>5</sup> Mark Norris and Steve West, *e-Business Essentials*, John Wiley & Sons Ltd., Chichester, 2001, pp. 2-3.

<sup>6</sup> D. Whiteley, *E-Commerce, Strategy, Technologies and Applications*, McGraw-Hill Companies, New York, 2000, pp. 4.

E-Commerce includes:

- Electronic Data Interchange (EDI)
- Electronic Mail (e-mail),
- World Wide Web (www.),
- Electronic Bulletin Boards (EBB) and
- Electronic Fund Transfer (EFT).

Electronic commerce necessitates the use of many communication networks, including the Internet, the Value-Added Network (VAN), and the Local Area Network (LAN). As a result, the traditional brick-and-mortar company industries have been supplanted by the dot-com (.com) and 'e' version firms.<sup>7</sup>

### **CONSUMERS IN THE PARADIGM OF E-COMMERCE**

When it comes to the trade of goods and services, a "market" is traditionally understood to be a physical location where buyers and sellers come together. Presently, in a more general sense, e-marketing refers to the process of buying and selling products or services that is assisted by electronic technology. Internet business, often known as e-marketing, is primarily concerned with the establishment of a new online market, the fulfilment of the needs of customers, the introduction of new opportunities for customers, and other related topics. Consumers are the focus of attention in the subject of law, with particular attention being paid to the newly developing dangers posed by online commerce. The success of an Internet business strategy is dependent on the anticipation of customer choice, preferences, requirements, preferences, decision-making patterns, and expectations. This is due to the fact that customers are the ones who determine the success of a product or service. It is possible to move from one website to another through the use of the Internet, and one can do so nearly without being aware of the software tools that are responsible for making this happen.

Technology embodies adaptability, programmability, flexibility, and other attributes that are extremely important for customisation. These qualities are made possible by technology. The promise of "anything, anyway, anytime" has been established by the world of commerce that takes place completely online. Customers are able to have their very own customised version of practically any product. As a result, customisation that is led by the consumer is becoming

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<sup>7</sup><https://www.researchgate.net/publication/255582306> EConsumerism as a Tool for Empowerment, accessed on 19.02.2025.

increasingly important since they have an excessive number of options.<sup>8</sup>

Electronic consumers are able to make orders for tangible products through the use of e-commerce business models such as business-to-consumer (B2C) and consumer-to-consumer (C2C) transactions, which are made possible by the digital medium. Downloading digital products such as music files, data, material, and software, among other things, is made easier using this resource.<sup>9</sup>

### **RELEVANCE OF THE CONCEPT OF 'E-CONSUMERISM' IN INDIA:**

E-consumerism is considered to be a tool, a new social dimension, and a form of protest that aims to expose the unethical business practices of manufacturers and service providers, as well as to provide the necessary strength to consumers who are looking to redress, restitution, and remedy for the dissatisfaction that was caused by products and services, and to restore the equilibrium in the relationship between buyers and sellers.<sup>10</sup> The instrument known as the "e-Consumerism Policy Matrix" has developed into a straightforward and widespread reference that is capable of putting the idea of "Consumerism" into a matrix that can be worked with in the e-market. The 'e-Consumerism Policy Matrix' is a tool that has been developed on the basis of a ground that is firmly ingrained in one of the golden rules of public policy research. When it comes to the field of public policy research, the context or phenomena that is significant is not a particular empirical problem but rather the context or phenomenon itself.<sup>11</sup>

Thus '*e-Consumerism Policy Matrix*' involves three fundamental doctrines:

1. A balancing of interests between the profits of e-commerce and the delight of e-consumers.
2. A public policy that provides a platform for 'consumerism' and 'e-marketing' to be included into a matrix that may be considered actionable.
3. A legal mechanism that is structured, systematic, and adequate in India for listening to the voice of consumers who have issues with their online buying experiences.<sup>12</sup>

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<sup>8</sup> Asit Narayan and L.K. Thakur, *Internet Marketing, E-Commerce and Cyber Laws*, Authors press, Delhi, 2000, pp.134-135.

<sup>9</sup> "Commerce and Cyberspace", Indira Gandhi National Open University (IGNOU), School of Law, MIR- 013, pp. 37-38.

<sup>10</sup> William J. Stanton, M. Chael J. Etzel and Bruce J. Walker, *Fundamentals of Marketing*, McGraw Hill International Educations, New Delhi, 1994, pp.626-627.

<sup>11</sup> J B Williamson, DA Carpand JR Dalphin, *The Research Craft: An Introduction to Social Science Methods*, Little Brown & Company, Boston, 1977, pp. 17.

<sup>12</sup> Kaur, Gagandeep, Concept of E-Consumerism: A Need to Revamp Movement for E-Consumerism in India (August 15, 2015). Available at SSRN: <https://ssrn.com/abstract=2645104> or <http://dx.doi.org/10.2139/ssrn.2645104>, accessed on 15.02.2025.

## **IMPACT OF E- MARKETING ON CONSUMER BEHAVIOUR IN ONLINE SHOPPING**

The Internet may be regarded as more than just a means of communication when viewed from the point of view of consumerism. When it comes to looking for, acquiring, utilising, assessing, and disposing of things and services that they anticipate will fulfil their requirements, consumers exhibit a certain behaviour that is referred to as consumer behaviour. When it comes to consumption-related things, consumer behaviour focusses on the decisions that individuals make on how they will spend their available resources (time, money, and effort). The commercial actions of consumers may be broken down into seven distinct processes, each of which must be completed in order to be considered successful:

The first step is to determine the preliminary requirements; the second step is to search for the available items that can fulfil the requirement; the third step is to compare the selected items with multiple perspectives in terms of the specification, price, delivery, date, and any other terms or conditions; the fourth step is to place an order; the fifth step is to pay the bill; the sixth step is to receive the delivered items and inspect them; and the seventh step is to contact the vendor to receive after-sales service and support, or to return the items if they are not satisfactory.<sup>13</sup>

Therefore, the purchase decision passes through three phases which are explained as under:

- A. The Pre-Purchase Preparation Phase;
- B. The Purchase Consummation Phase;
- C. The Post-Purchase Interaction Phase.

During the pre-purchase stage, the primary focus is on directing customers to reliable sources of information on the product or service they are interested in purchasing and maybe evaluating the significance of the information in terms of its degree of independence and utility. In order for customers to successfully negotiate for better terms of sale, the focus throughout the buying stage is on discovering and assessing networks of seller groups. This allows customers to better negotiate for better terms. During the post-purchase phase, the primary focus is on providing customers with information on websites that might assist them in obtaining redress for disappointing purchases, and it is also possible to provide them with instructions on how to utilise these websites.<sup>14</sup> Customers that engage in online marketing have the option of paying

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<sup>13</sup> Efraim Turban, Jae Lee, David King and H. Michael Chung, *Electronic Commerce: A Managerial Perspective*, Pearson Education, 2004, Delhi, 2004, pp.77.

<sup>14</sup> T. N. Chhabra, R.K. Suri and Sanjiv Verma, *e-Commerce: New Vistas for Business*, Dhanapt Rai & Co.,

with cash, debit card, or credit card at the conclusion of the transaction. Every consumer has their own unique point of view when it comes to selecting the numerous products and services available.<sup>15</sup>

### **VIOLATION OF RIGHTS OF CONSUMERS IN ONLINE OR DIGITAL ECONOMY:**

Customers who make purchases on the Internet may pay the total cost of their purchases in advance. In the event that a disagreement arises, there may be no realistic avenues of recourse available for transactions that include minor purchases. This is another potential circumstance. Due to the fact that the transaction may include travel across international borders, this issue is exacerbated even more over the Internet.<sup>16</sup>

For the most part, the Internet has been transparent in terms of pricing and brand choices; nevertheless, it has not been sufficiently transparent in terms of the quality of products and services. The e-consumer is also more susceptible to manipulation as a consequence of the marketing methods that have been refined, and they have less control over the specifics of what occurs with their data, information, and communication processes.<sup>17</sup> Some of the important violations are highlighted as below:

1. **E-Advertisements:** Online auctions, Internet access services, work-at-home plans, information and adult service, travel and holiday plans, advance free loans, rewards, and win lottery portals are all examples of many types of fraudulent activities that may be found on the internet. It is common for fraudulent schemes to make advantage of the Internet in order to market alleged business possibilities that would enable individuals to earn thousands of rupees through work-from-home operations. The persons who participate in these scams are often required to pay somewhere, but they do not provide the resources or knowledge that would be required to turn the work-at-home opportunity into a potentially profitable enterprise.<sup>18</sup>

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Delhi, 2008, pp. 25.2 - 25.3. Also See: Asit Narayan and L.K. Thakur, 2000, pp. 113- 115.

<sup>15</sup> Kaur, Gagandeep, Concept of E-Consumerism: A Need to Revamp Movement for E-Consumerism in India (August 15, 2015). Available at

SSRN: <https://ssrn.com/abstract=2645104> or <http://dx.doi.org/10.2139/ssrn.2645104>, accessed on 15.02.2025.

<sup>16</sup> B. Van Klink & J.E.J. Prins, *Law and Regulation: Scenarios for the Information Age*, IOS Press, Amsterdam, 2002, pp. 167.

<sup>17</sup> P. Kotler, "What Consumerism means for Marketers", *Harvard Business Review*, 50 (5), 1972, pp. 48- 57.

<sup>18</sup> R. Kalakota and A.B. Whinston, *Readings in Electronic Commerce*, Reading MA, Addison and Wesley, 1997, pp. 129.

2. **Flaws in the Validity of e-Contracts:** For a contract to be considered legitimate, it is necessary for the parties to engage into the agreement with their free assent. This is one of the key principles. The term "consent" is used to describe the agreement between two or more individuals regarding the same object in the same meaning, also known as "consensus ad idem."<sup>19</sup>

A contract cannot be enforced because there is a fault in the consent that was given. Deficiencies in consent can occur in six different ways: coercion, undue influence, fraud, misrepresentation, and mistakes. There are other concerns around privacy and confidentiality.

When it comes to online contracts, the consent is considered to be not free when it is influenced by three important aspects, specifically:

1. Fraud,<sup>20</sup>
2. Misrepresentation<sup>21</sup>
3. Mistake.<sup>22</sup>

Section 19 of the Indian Contract Act, 1872 deals about voidability of agreements without free consent.<sup>23</sup> Any agreement to which the consent was obtained by fraudulent means is voidable at the discretion of the party whose consent was obtained through fraudulent means. Within the confines of a straightforward and specific definition of "online-fraud," it is extremely challenging to circumscribe all of the various types of fraudulent conduct that might occur in an online contract.

The offences of "Spamming" and "Spoofing" were first committed with the intention of defrauding clients who were not responsible for their actions. A contract that was reached under the guise of spamming or spoofing can never be deemed a legitimate contract. A contract that is voidable at the discretion of the party that was deceived is one in which the assent to the contract was induced by deception. The tendency in online purchasing is to misrepresent the product being purchased.

If there is a mistake or error in the contract, then it is null and void, which means that neither party can enforce it at their discretion.<sup>24</sup>

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<sup>19</sup> Section 13 of the Indian Contract Act, 1872: "Consent" defined - Two or more person are said to consent when they agree upon the same thing in the same sense.

<sup>20</sup> Section 17, Indian Contract Act, 1872.

<sup>21</sup> Section 18, Indian Contract Act, 1872.

<sup>22</sup> Section 20 and 21, Indian Contract Act, 1872.

<sup>23</sup> When consent to an agreement is caused by coercion, fraud or misrepresentation, the agreement is a contract voidable at the option of the party whose consent was so caused.

<sup>24</sup> [https://www.researchgate.net/publication/255582306\\_EConsumerism\\_as\\_a\\_Tool\\_for\\_Empowerment](https://www.researchgate.net/publication/255582306_EConsumerism_as_a_Tool_for_Empowerment), accessed on 19.02.2025.

A mistake can have two different effects on a contract: it can either completely nullify the consent that was given, or it might mislead the parties on the purpose that they had in mind when they signed the contract.<sup>25</sup> It is vital that adequate attention be paid to the development of a lawful online contract before finalising a transaction in the click-world. This is because the formation of a valid contract is the cornerstone of e-commerce, and it is essential that this care be provided.<sup>26</sup>

- 3. Frauds in e-Consumerism:** Within the Indian physical banking sector, the categorisation of banking frauds has traditionally encompassed various forms, including misappropriation and criminal breach of trust, fraudulent encashment via forged instruments, manipulation of financial records or fictitious accounts, conversion of property, unauthorised credit facilities granted for rewards or illicit benefits, negligence and cash shortages, as well as cheating, forgery, and irregularities in foreign exchange transactions.<sup>27</sup>

To this day, consumers continue to be subjected to fraudulent activities in the marketplace; however, the methods of deception have evolved to become increasingly refined and sophisticated. Technological advancements have undeniably bestowed a plethora of conveniences upon consumers in the digital realm; conversely, they have also given rise to innovative methods of perpetrating fraud that are notably challenging to identify and scrutinise. The various forms of fraud in electronic transactions can be classified into several categories: Cyber Money Laundering, Credit Card Frauds, Phishing, Pharming, ATM Frauds, Unwanted Programs (such as Adware, Spyware, and Browser Parasites), Hacking, Cyber Vandalism, and Malicious Code (including Worms, Trojan Horses, and Bots).<sup>28</sup>

- 4. Defective Delivery of Goods:** In the tangible realm, a consumer enters a store, chooses a product, and exchanges currency for the items, which are then taken away. The

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<sup>25</sup> This case falls under Section 13: If the mistake prevents the consent itself, then there is no Consensus ad idem and thus no contract.

<sup>26</sup> Kaur, Gagandeep, Concept of E-Consumerism: A Need to Revamp Movement for E-Consumerism in India (August 15, 2015). Available at SSRN: <https://ssrn.com/abstract=2645104> or <http://dx.doi.org/10.2139/ssrn.2645104>, accessed on 15.02.2025.

<sup>27</sup> Retrieved from: <<http://rbidocs.rbi.org.in/rdocs/notification/PDFs/80CR010712FL.pdf>>, accessed on 12.02.2025.

<sup>28</sup> Kaur, Gagandeep, Concept of E-Consumerism: A Need to Revamp Movement for E-Consumerism in India (August 15, 2015). Available at SSRN: <https://ssrn.com/abstract=2645104> or <http://dx.doi.org/10.2139/ssrn.2645104>, accessed on 15.02.2025.

potential risks are minimal, and in the event of any issues, consumers typically have the option to exchange defective products. One is aware of where to return for shopping, as physical establishments seldom change locations abruptly. Nonetheless, engaging in online trading is far from straightforward: The aspiration of a virtual trader can swiftly transform into a distressing reality. The exploitation of e-consumer rights, cloaked in the guise of information technology, has evolved from a mere cesspool into a formidable iceberg. The safeguarding and assurance of consumer welfare present a significant challenge in India. The notions of 'consumer sovereignty' and 'customer supremacy' are mere illusions in the current context, especially within developing societies.<sup>29</sup>

### **E-COMMERCE ADVANTAGES FOR CUSTOMERS**

- **Convenience:** Every product is readily accessible at your fingertips on the internet, quite literally. Input the desired product into your preferred search engine, and within moments, a comprehensive and systematically arranged list of options will be presented to you.
- **Time Saving:** E-commerce eliminates the need for aimless driving in search of desired items, allowing for a more efficient and focused approach to shopping. Online retailers provide their complete range of products and utilise warehouses in lieu of traditional storefronts—items are readily accessible and can be dispatched to your residence within a matter of days.
- **Multiple Options:** Consumers can effortlessly evaluate and differentiate products without the need to traverse from one store to another. Examine the various providers to identify the most competitive pricing and expand your selection of options. Although a brick-and-mortar establishment is constrained by spatial limitations, its online counterpart possesses the capacity to maintain an extensive inventory.
- **Easy to compare:** Comparative analyses can be effortlessly conducted and are widely accessible. When products are presented online, they are accompanied by comprehensive details, encouraging comparisons with alternatives, asserting their superiority, and enticing customers to return for additional purchases.

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<sup>29</sup> Rodney D. Ryder, "Law and Privacy in the Cyber Space: A Premier on the Indian Information Technology Act, 2000", *Manupatra Newslines*, September, 2008, pp. 3.

- **Easy to find reviews:** Reviews, both favourable and unfavourable, are ubiquitous across various platforms. They provide insight not only into the general reception of a product but also elucidate the rationale behind each endorsement or critique.
- **Coupons and deals:** As the proliferation of online businesses intensifies, the abundance of coupons and deals becomes increasingly inescapable, presenting significant advantages for consumers.<sup>30</sup>

### **E-COMMERCE ADVANTAGES FOR BUSINESSES**

- **Increasing customer base:** The clientele represents the primary focus for any enterprise, whether in the digital realm or the physical world. In the digital realm, a business is liberated from the constraints of securing prime physical locations; individuals from across the globe can engage with their offerings at their convenience and return as they please.
- **Rise in sales:** By eschewing the management of a physical shopfront, a business can potentially enhance its online sales while enjoying a greater profit margin. They have the capacity to reallocate financial resources to enhance the efficiency and speed of the consumer shopping experience. By engaging with international markets, the potential for increased product sales will be realised.
- **24/7, 365 days:** The doors remain perpetually open, ensuring a continuous ascent in profits.
- **Expand business reach:** An exceptional resource available on the internet is translation! An online business is not required to create a separate website for each language. Through effective marketing strategies, consumers worldwide can access business websites, products, and information from the comfort of their own homes.
- **Recurring payments made easy:** Through diligent inquiry, any enterprise can establish a system for recurring payments. Identify the provider that aligns most effectively with your requirements, ensuring that billing is conducted with consistency; payments will be processed uniformly.
- **Instant transactions:** E-commerce eliminates the delays associated with cheque clearance and the prolonged waiting periods often required for various payment

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<sup>30</sup><https://www.researchgate.net/publication/255582306> EConsumerism as a Tool for Empowerment, accessed on 19.02.2025.

methods. Transactions are processed promptly, typically within a timeframe of one to three days for the funds to be fully settled within the banking infrastructure.<sup>31</sup>

### **E-COMMERCE DISADVANTAGES FOR CUSTOMERS**

- **Privacy and security:** Prior to executing immediate transactions online, it is essential to verify the security certificates of the websites. Although the act of shopping may present itself as straightforward and efficient, the apprehension surrounding the potential theft of one's personal information remains a significant concern. Although numerous websites maintain a commendable reputation, it is imperative to conduct thorough research on those that exhibit inadequate security measures.
- **Quality:** Although e-commerce facilitates effortless access to a wide array of products, consumers are unable to physically interact with items until they arrive at their doorstep. One must carefully examine the return policy prior to making a purchase. It is prudent to ensure that the possibility of returning goods is available.
- **Concealed expenses:** In the process of acquiring goods, the purchaser is cognisant of the product price, shipping fees, handling charges, and potential taxes. Please be aware that there may be concealed charges that will not be reflected on your purchase invoice but will appear on your payment method. Additional handling fees may be applicable, particularly in the context of international transactions.
- **Postponement in the arrival of goods:** While the delivery of products frequently occurs more swiftly than anticipated, one should remain ready for potential delays. A snowstorm in a singular location can disrupt the entire shipping system universally. There exists a possibility that your product could be misplaced or sent to an incorrect address.
- **Access to the internet is not without cost:** utilising complimentary Wi-Fi services carries the inherent risk of information theft on unsecured platforms.
- **Absence of direct engagement:** Although the guidelines and stipulations of each e-commerce enterprise are presented for your perusal, the extensive content can be overwhelming, particularly regarding the complexities of legal matters. In the case of substantial or significant orders, one finds oneself without the opportunity for direct, in-person dialogue when enquiries or concerns arise.<sup>32</sup>

<sup>31</sup> [https://www.researchgate.net/publication/363020585\\_Consumerism](https://www.researchgate.net/publication/363020585_Consumerism) accessed on 15.02.2025

<sup>32</sup> [https://www.researchgate.net/publication/363020585\\_Consumerism](https://www.researchgate.net/publication/363020585_Consumerism) accessed on 15.02.2025.

## **E-COMMERCE DISADVANTAGES FOR BUSINESSES**

- **Security concerns:** Despite the considerable measures that enterprises implement to safeguard both themselves and their clientele, there exist individuals who will circumvent any protective barriers to acquire the information they seek. It has become increasingly evident that even the most prominent and esteemed enterprises are susceptible to online breaches.
- **Credit card issues:** Numerous credit card companies tend to favour the consumer in billing disputes, as they are keen on maintaining their clientele. This situation may result in a detrimental outcome for e-commerce enterprises when products have been dispatched and the payment is subsequently returned to the customer.<sup>33</sup>
- **Investment in additional resources and specialised knowledge for e-commerce infrastructure:** Ensuring the proper functioning of an online business necessitates financial commitment. As an owner, it is imperative to ensure that transactions are conducted with integrity and that products are depicted with utmost accuracy. To ensure that all your requirements are adequately addressed, it is advisable to engage a professional to resolve any outstanding matters.
- **The necessity for enhanced reverse logistics:** The framework of an online enterprise must be meticulously aligned. This represents an additional financial burden for the enterprise, as resources must be allocated to guarantee the meticulous management of all facets of commerce, particularly in dealings with dissatisfied customers who seek more than mere reimbursement.
- **Adequate internet connectivity:** While it may appear that the entire populace is perpetually online, there remain regions where network bandwidth can present challenges. Prior to establishing an e-commerce enterprise, it is essential to ascertain whether your locale possesses the requisite telecommunication bandwidth necessary for efficient operation.
- **Continuous maintenance:** Once a business has embarked on the e-commerce journey, it is imperative to remain adaptable to ensure ongoing compatibility. As technology advances, it is imperative that the systems underpinning your business are either

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<sup>33</sup><https://www.researchgate.net/publication/290052492> What is wrong with consumerism An assessment of some common criticisms accessed on 15.02.2025.

updated or replaced as necessary. There could be supplementary demands to ensure the continuous operation of databases and applications.<sup>34</sup>

## **CONCLUSION**

In the contemporary landscape of digital marketing, e-commerce significantly influences consumer purchasing behaviour. The e-commerce sector in India is experiencing significant expansion, driven by extensive internet accessibility and advanced electronic devices. Nevertheless, the current growth rate of e-commerce in India significantly trails that of other developed nations. Numerous significant issues and obstacles confront an online merchant. The challenges posed by safety and security in online monetary transactions, among other issues, have significantly hindered the seamless growth of the online industry within the nation.

Here are some suggestions aimed at safeguarding consumers in the realm of e-commerce: Consumers engaged in e-commerce ought to receive clear and efficient consumer protection measures that are economically accessible, necessitating collaboration between government entities and relevant stakeholders. Businesses must, under no circumstances, engage in representations or practices that are misleading or detrimental to the rights of consumers. Businesses ought to be transparent about all terms and conditions that could influence the consumer's decision-making process concerning the transaction.

In instances where a contract delineates the financial recompense to be provided in the event of a consumer's breach, it is imperative to ascertain that such remuneration is commensurate with the actual harm incurred. Businesses ought to refrain from limiting a consumer's capacity to express negative reviews, contest charges, or lodge complaints with governmental and other relevant agencies. Advertising and marketing must be distinctly recognisable as such. The advertised price should transparently reflect the total cost associated with a good or service.

It is imperative that the payment made for the confirmation of a transaction is explicitly articulated and remains unequivocal under all circumstances. In e-commerce, the facilitation of transactions necessitates the informed consent of consumers. Organizations ought to empower consumers to preserve a record of such transactions for potential future reference or other pertinent purposes, as the situation may require. Organizations are required to address the

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<sup>34</sup><https://www.researchgate.net/publication/290052492> What is wrong with consumerism An assessment of some common criticisms accessed on 15.02.2025.

risks associated with digital security and to establish measures that effectively reduce or mitigate the negative impacts linked to e-commerce. Creating awareness, having sufficient and timely legal consequences are means by how online frauds can be prevented. And to attain this Consumer Protection Act, 2019 and its institution plays the pivotal roles.

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