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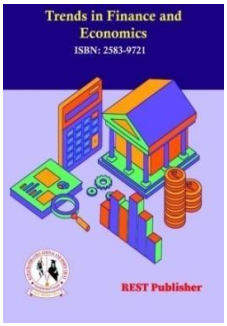

Assessing the E-Commerce Consumer Protection Mechanisms for Fostering Digital Economic Advancement in India through the WPM Method

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Abstract: *The rapid proliferation of e-commerce has revolutionized consumer transactions and economic growth in India. This paper delves into the pivotal role of legal consumer protection systems in fostering digital economic growth within the Indian e-commerce landscape, utilizing the Web Performance Monitoring (WPM) method as a foundational framework. The surge in online transactions has necessitated robust mechanisms to safeguard consumers' rights and in still trust in digital marketplaces. The study begins by elucidating the multifaceted challenges faced by Indian consumers in e-commerce transactions, ranging from deceptive advertising practices and counterfeit products to privacy breaches and unfair contract terms. Subsequently, it highlights the indispensable role of effective legal frameworks in addressing these challenges and facilitating seamless digital economic growth. The Web Performance Monitoring (WPM) method is introduced as an innovative approach to assess and enhance the efficacy of consumer protection systems in the digital realm. By analyzing real-time data on website performance, transaction security, and dispute resolution mechanisms, the WPM method enables policymakers and stakeholders to identify gaps, optimize processes, and ensure a favourable environment for both consumers and businesses. Drawing on empirical research and case studies, this paper demonstrates the tangible impact of robust consumer protection measures on boosting consumer confidence, encouraging cross-border transactions, and nurturing a conducive ecosystem for digital economic expansion. Furthermore, it emphasizes the need for continuous adaptation and evolution of legal frameworks to keep pace with the dynamic nature of e-commerce. this study underscores the imperative of establishing and fortifying Enhancing consumer protection mechanisms within the realm of e-commerce has the potential to drive digital economic advancement in India. The integration of the Web Performance Monitoring method offers a strategic pathway to continually enhance consumer safeguards, foster trust, and drive sustainable progress in the evolving landscape of online commerce. The alternatives are Self-Regulation by E-Commerce Platforms (A1), Consumer Ombudsman System (A2), Statutory Warranty Requirements (A3), Online Dispute Resolution (ODR) Mechanism (A4), Mandatory Product Liability Insurance (A5), Transparent Return and Refund Policies (A6), Cross-Border Consumer Protection Cooperation (A7) and Digital Signature Authentication (A8). The evaluation parameters are Effectiveness of Dispute Resolution (C1), Consumer Trust and Confidence (C2), Reduction in Fraudulent Transactions (C3), Implementation Cost (C4), Legal Complexity (C5), and Adaptability to Emerging Technologies (C6). The Legal Consumer Protection Systems result of Digital Signature Authentication is got first rank and Cross-Border Consumer Protection Cooperation is got lowest rank.*

1. INTRODUCTION

E-commerce offers various advantages for diverse reasons. For instance, it grants convenient product access, especially vital in rural areas where accessibility might otherwise be limited. It also streamlines transactions for both consumers and online retailers. Moreover, e-commerce enables cross-border transactions of lower value on an unprecedented scale. While e-consumers share similar needs as traditional consumers, they face heightened vulnerability due to their inability to physically inspect products and potential unfamiliarity with sellers.

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Consequently, trust becomes even more crucial in e-commerce compared to offline trade. However, businesses have often struggled to instill this trust, and consumer protection laws in certain regions remain inadequate. Therefore, the legal system has a crucial role in fostering trust among consumers in online business transactions, leading to advantages for both enterprises and customers, as well as for the broader society. Enhanced e-consumer protection is poised to elevate consumer assurance, fostering increased e-commerce engagement, which in turn bolsters businesses (via higher sales), consumers (with expanded choices), and society (e.g., isolated communities).The primary national-level legislation safeguarding consumers' rights in India, known as the Consumer Protection Law, was initially introduced in 1993 and underwent substantial revisions in 2013. Despite these changes, the definition of a 'consumer' has remained unchanged, denoting an individual who purchases goods, utilizes services, or acquires agricultural means for daily needs, all of which fall under the protection of this law. However, this definition has faced criticism due to its vagueness and practical complexity. Furthermore, it contrasts with the 'consumer' classification seen in. The consumer protection laws in many different nations frequently draw inspiration from the guidelines established by the United States of America (USA) and the European Union (EU). The importance of the 'consumer' interpretation in the Consumer Protection Law is highlighted by the incorporation of legal clauses pertaining to punitive compensation. These damages are applicable when 'consumers' who are legitimately entitled to These safeguards apply to products or services offered by businesses engaged in deceptive actions, like the sale of fake merchandise. Consequently, instances where consumer plaintiffs are pursuing statutory punitive damages will be a central focal point of this article's discussion. Enhancing competition could be facilitated through the implementation of consumer protection measures, as they can create a more level playing field for ethical sellers to engage in market competition. Additionally, consumer protection efforts have the potential to complement the framework of competition law by offering valuable insights into the execution of competition policies and a deeper comprehension of market dynamics. To illustrate, aspects such as advertising practices and consumer decision-making hold the potential to impact antitrust priorities. An example of this is evident in our previous examination of advertising and commercial practice limitations within the field of optometry, which ultimately led to the development of a Trade Regulation Rule. This initiative also prompted various antitrust challenges against attempts by professional entities to curtail innovative service delivery methods. Furthermore, the knowledge gained from our consumer protection endeavors concerning quality-of-care considerations significantly informs our approach to antitrust initiatives. The realm of consumer protection opens up the possibility of innovative strategies for addressing competition violations. Notably, the concept of disgorgement, wherein ill-gotten gains are returned, is a central component of our consumer protection framework. The lessons derived from experiences with restitution and disgorgement in consumer protection has laid the groundwork for incorporating these remedies into our antitrust endeavors. Consumer protection finds its origins in the imbalance of power between parties engaged in a commercial exchange, prompting scholars to explore legal safeguards. The initial wave of consumer protection laws emerged around 1911, prompted by severe cases of deceptive advertising that later spurred consumer advocacy. European nations led the way in formulating and advancing regulations to bolster consumer rights within marketing interactions. Notably, the United Nations Guidelines for Consumer Protection, established in 1985, marked a significant milestone in enforcing consumer safeguards. However, numerous developing nations have yet to prioritize this matter, resulting in a lack of protective measures for consumers' interests. Consequently, many consumers in these regions lack a sense of security and confidence when engaging in business transactions due to the absence of adequate regulations safeguarding their rights. In India's criminal justice system, consumer protection measures are in place. The Indian Penal Code of 1860 contains various provisions addressing offenses against consumers. It covers crimes involving false measurements, the sale of tainted food and beverages, the distribution of harmful consumables, and the vending of adulterated drugs. Furthermore, after gaining independence, the legal framework for safeguarding consumer rights includes acts such as the Essential Commodities Act of 1955, the Prevention of Food Adulteration Act of 1954, and the Standard of Weights and Measures Act of 1976. A notable benefit of these legislations is that they don't necessitate consumers to demonstrate criminal intent. Instead, these violations are categorized as "strict liability," not reliant on particular intentions or awareness. Criminal law's role in consumer protection has gained significance, especially since consumers are often disinclined to pursue small claims in civil courts. It's been noted that criminal law holds substantial functional value in the realm of consumer protection and boasts a strong historical foundation. Alternatively, some argue that consumer protection should be viewed as a matter of public interest rather than a private concern left solely to individual resolution in court.

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2. MATERIALS AND METHOD

2.1. Materials: Legal Consumer Protection Systems of the alternatives are Self-Regulation by E-Commerce Platforms (A1), Consumer Ombudsman System (A2), Statutory Warranty Requirements (A3), Online Dispute Resolution (ODR) Mechanism (A4), Mandatory Product Liability Insurance (A5), Transparent Return and Refund Policies (A6), Cross-Border Consumer Protection Cooperation (A7) and Digital Signature Authentication (A8). Effectiveness of Dispute Resolution (C1), Consumer Trust and Confidence (C2), Reduction in Fraudulent Transactions (C3), Implementation Cost (C4), Legal Complexity (C5), and Adaptability to Emerging Technologies (C6) evaluation parameters are used.

Self-Regulation by E-Commerce Platforms (A1): This involves e-commerce platforms setting up their own internal rules, guidelines, and mechanisms to ensure fair practices, transparency, and protection of consumers. It may include establishing codes of conduct, dispute resolution processes, and enforcing quality standards among sellers on the platform.

Consumer Ombudsman System (A2): This refers to the establishment of a dedicated office or authority, often called a Consumer Ombudsman, that serves as an intermediary between consumers and businesses. The ombudsman investigates consumer complaints, helps resolve disputes, and ensures that consumer rights are upheld.

Statutory Warranty Requirements (A3): This involves implementing legal regulations that define the minimum warranties and guarantees that sellers must provide for their products or services. These warranties outline the rights consumers have in case of defects, malfunctions, or other issues with the purchased items.

Online Dispute Resolution (ODR) Mechanism (A4): ODR is a digital platform or system that facilitates the resolution of disputes between consumers and businesses entirely online. It provides a structured process for negotiation, mediation, and arbitration to resolve conflicts without the need for traditional legal procedures.

Mandatory Product Liability Insurance (A5): This entails requiring sellers or manufacturers to carry product liability insurance, which would cover potential damages or injuries caused by their products. This provides an additional layer of protection for consumers in case of faulty or dangerous products.

Transparent Return and Refund Policies (A6): E-commerce platforms and sellers are mandated to have clear and transparent policies regarding returns and refunds. This ensures that consumers can easily understand their rights to return products, get refunds, or exchange items in case they are not satisfied or encounter issues.

Cross-Border Consumer Protection Cooperation (A7): This involves international cooperation among different countries' regulatory authorities to ensure that consumers are protected when engaging in cross-border e-commerce transactions. It may include sharing information, harmonizing regulations, and collaborating on enforcement efforts.

Digital Signature Authentication (A8): Digital signatures are cryptographic techniques used to verify the authenticity of electronic documents or messages. Incorporating digital signature authentication in e-commerce transactions adds an extra layer of security and trust, ensuring that parties involved are who they claim to be.

Effectiveness of Dispute Resolution (C1): This parameter evaluates how well the dispute resolution system is able to efficiently and fairly resolve conflicts or disputes between consumers and businesses. It assesses whether the system can provide timely and satisfactory solutions, ensuring that both parties are treated fairly and their concerns are adequately addressed.

Consumer Trust and Confidence (C2): Consumer trust and confidence are crucial for any dispute resolution mechanism. This parameter measures how the system contributes to building and maintaining trust between consumers and businesses. A successful system should enhance consumer confidence that their issues will be resolved fairly and efficiently, fostering positive relationships between parties.

Reduction in Fraudulent Transactions (C3): This parameter focuses on the system's ability to minimize fraudulent activities or transactions within the consumer-business relationship. A robust dispute resolution process can help detect and prevent fraudulent behaviour, protecting both consumers and businesses from potential financial losses.

Implementation Cost (C4): Implementation cost assesses the financial resources required to establish and maintain the dispute resolution system. This includes factors like technology development, personnel training, infrastructure setup, and ongoing operational expenses. A cost-effective system is essential for its practicality and sustainability.

Legal Complexity (C5): Legal complexity refers to how intricate and convoluted the legal procedures and requirements are within the dispute resolution process. A system that is overly complex can hinder its efficiency and accessibility. This parameter evaluates whether the system strikes a balance between legal compliance and user-friendliness.

Adaptability to Emerging Technologies (C6): As technology evolves, the dispute resolution process should be adaptable to new and emerging technological advancements. This parameter gauges how well the system can incorporate and leverage new technologies, such as artificial intelligence, blockchain, or online platforms, to improve its efficiency and effectiveness over time.

2.2. Method: This research seeks to support the Women and Family Empowerment Board of Gorontalo city in their role as a selection team for identifying suitable participants among those who have registered for family planning programs. The study employs the Weighted Product (WP) method to create a ranking system. This approach can be adopted by the Gorontalo city Women and Family Empowerment agency for making decisions about family planning extensions. Another example of the utilization of the Weighted Product Method is illustrated in the study titled "Utilizing the Weighted Product Method for the Selection of Top Graduating Students at the Technical Faculty of Muhammadiyah Purwokerto University. The goal here is to evaluate students and, ultimately, designate the student with the highest score as the top graduating individual. Utilizing the Weighted Product method streamlines the management of student data and performance metrics, enhancing the Faculty of Engineering's ability to identify the most outstanding graduating students. Several effective techniques have been devised by scholars to address addressing the difficulties posed by problems involving multiple criteria for decision-making is a complex task. One approach to tackle these challenges is through the utilization of the weighted product method (WPM), which was initially presented by Bridgeman in 1922. WPM has demonstrated its reliability in tackling multi-criteria decision-making scenarios and has been put to the test across a range of contexts involving three criteria all the way up to one hundred criteria. Numerous researchers have documented instances of WPM successfully being employed in solving, such as in the context of selecting boarding houses, making food choices, choosing appropriate learning platforms, diagnosing illnesses in ducks, and similar endeavours. The Weighted Product Method (WPM) constitutes a finite collection of alternative choices, elucidated through various decision criteria. This approach, commonly referred to as WP, forms a part of Decision Support Systems (DSS). Its purpose is to facilitate decision-making by taking into account different criteria and their respective weights. The Weighted Product Method, also recognized as dimensionless analysis, functions by utilizing a mathematical structure to remove the units of measurement from data items. During its implementation, this approach employs multiplication to establish links between attribute evaluations. Initially, each attribute assessment is multiplied by its respective attribute weight, similar to the normalization process. When applied to WPM encodings for the CSG problem, alongside encoding connections between pairs of rules or agents, a substantial quantity of transitive rules is introduced to serve as fundamental components for logical deduction. These transitive rules play a crucial role in WPM encodings by defining strict constraints, indicating certain variables that can be assigned as true while others cannot. Experimental results reveal that nearly half of the generated clauses in WPM pertain to transitive laws, and this proportion is even higher within the WPM system itself. The extensive number of clauses necessitates additional computations, significantly impacting performance.To address these challenges, there's a desire to develop a more streamlined and effective encoding method that produces fewer clauses for transitive laws. Another challenge involves the redundancy present when encoding rule relationships within WPM, which directly mirrors the principles of propositional logic. In the current WPM approach, rule relations are encoded for every rule pair that shares a relationship other than "independent." However, it has been observed that this encoding approach lacks efficiency. Therefore, there's a keen interest in devising a more tailored encoding strategy that captures rule relationships in a more granular and precise manner.

3. RESULT AND DISCUSSION

TABLE 1. Legal Consumer Protection Systems

	C1	C2	C3	C4	C5	C6
A1	5.76	6.34	5.75	5.43	8.53	6.34
A2	6.42	5.75	7.32	4.65	4.35	7.53
A3	3.53	6.63	6.75	7.53	4.64	5.34
A4	5.62	6.55	7.23	4.73	5.76	6.78
A5	6.42	5.42	8.52	6.44	7.52	6.52
A6	8.35	3.53	5.87	5.42	5.98	6.52
A7	4.67	4.66	3.63	7.63	4.62	7.52
A8	7.52	5.78	6.64	5.56	3.52	2.55

shows the table 1 Legal Consumer Protection Systems using the WPM method. The alternatives include: Self-Regulation by E-Commerce Platforms, Consumer Ombudsman System, Statutory Warranty Requirements, Online Dispute Resolution (ODR) Mechanism, Mandatory Product Liability Insurance, Transparent Return and Refund Policies, Cross-Border Consumer Protection Cooperation, and Digital Signature Authentication. The evaluation parameters comprise: Effectiveness of Dispute Resolution, Consumer Trust and Confidence, Reduction in Fraudulent Transactions, Implementation Cost, Legal Complexity, and Adaptability to Emerging Technologies."

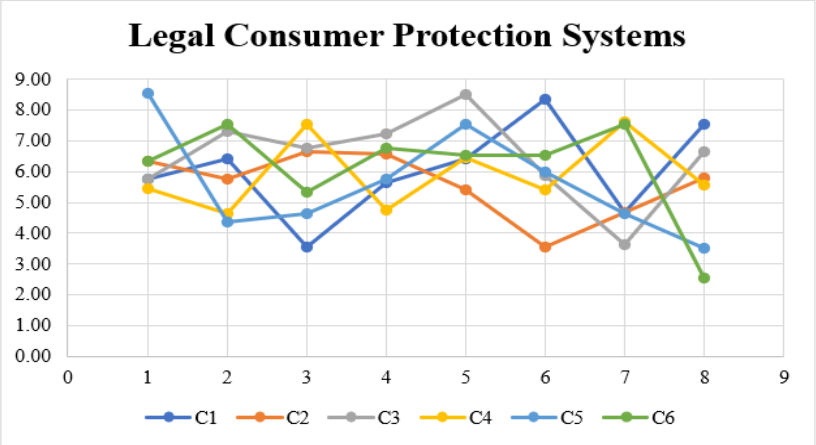

FIGURE 1. Legal Consumer Protection Systems

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TABLE 2. Performance value

	Performance value					
A1	0.68982	0.95626	0.67488	0.85635	0.41266	0.40221

A2	0.76886	0.86727	0.85915	1.00000	0.80920	0.33865
A3	0.42275	1.00000	0.79225	0.61753	0.75862	0.47753
A4	0.67305	0.98793	0.84859	0.98309	0.61111	0.37611
A5	0.76886	0.81750	1.00000	0.72205	0.46809	0.39110
A6	1.00000	0.53243	0.68897	0.85793	0.58863	0.39110
A7	0.55928	0.70287	0.42606	0.60944	0.76190	0.33910
A8	0.90060	0.87179	0.77934	0.83633	1.00000	1.00000

Table 2 shows the performance score values of the alternatives: Self-Regulation by E-Commerce Platforms, Consumer Ombudsman System, Statutory Warranty Requirements, Online Dispute Resolution (ODR) Mechanism, Mandatory Product Liability Insurance, Transparent Return and Refund Policies, Cross-Border Consumer Protection Cooperation, and Digital Signature Authentication. The evaluation parameters include Effectiveness of Dispute Resolution, Consumer Trust and Confidence, Reduction in Fraudulent Transactions, Implementation Cost, Legal Complexity, and Adaptability to Emerging Technologies.

TABLE 3. Weight

	Weight					
A1	0.25	0.25	0.25	0.25	0.25	0.25
A2	0.25	0.25	0.25	0.25	0.25	0.25
A3	0.25	0.25	0.25	0.25	0.25	0.25
A4	0.25	0.25	0.25	0.25	0.25	0.25
A5	0.25	0.25	0.25	0.25	0.25	0.25
A6	0.25	0.25	0.25	0.25	0.25	0.25
A7	0.25	0.25	0.25	0.25	0.25	0.25
A8	0.25	0.25	0.25	0.25	0.25	0.25

Shows the table 3 Legal Consumer Protection Systems weight are almost same value 0.25

TABLE 4. Weighted normalized decision matrix

	Weighted normalized decision matrix					
A1	0.91135	0.98888	0.90637	0.96197	0.80149	0.79637
A2	0.93640	0.96503	0.96276	1.00000	0.94845	0.76284
A3	0.80635	1.00000	0.94344	0.88647	0.93327	0.83128
A4	0.90576	0.99697	0.95979	0.99574	0.88416	0.78312
A5	0.93640	0.95087	1.00000	0.92181	0.82714	0.79081
A6	1.00000	0.85421	0.91107	0.96242	0.87591	0.79081
A7	0.86478	0.91563	0.80792	0.88355	0.93428	0.76310
A8	0.97417	0.96628	0.93958	0.95630	1.00000	1.00000

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Table 4 shows the Weighted Normalized Decision Matrix for Self-Regulation by E-Commerce Platforms, Consumer Ombudsman System, Statutory Warranty Requirements, Online Dispute Resolution (ODR) Mechanism, Mandatory Product Liability Insurance, Transparent Return and Refund Policies, Cross-Border Consumer Protection Cooperation, and Digital Signature Authentication. The evaluation parameters include Effectiveness of Dispute Resolution, Consumer Trust and Confidence, Reduction in Fraudulent Transactions, Implementation Cost, Legal Complexity, and Adaptability to Emerging Technologies.

TABLE 5. Preference Score and rank

	Preference Score	Rank
A1	0.50154	7
A2	0.62946	2
A3	0.52319	5
A4	0.59755	3
A5	0.53688	4
A6	0.51881	6
A7	0.40298	8
A8	0.84579	1

Shows the table 5 Legal Consumer Protection Systems using the WPM method of preference scoring and ranking.Self-Regulation by E-Commerce Platforms (A1) with a preference score value of 0.50154 and a seventh rank.Consumer Ombudsman System (A2) with a preference score value of 0.62946 and a second rank.Statutory Warranty Requirements (A3) with a preference score value of 0.52319 and a fifth rank.Online Dispute Resolution (ODR) Mechanism (A4) with a preference score value of 0.59755 and a third rank.Mandatory Product Liability Insurance (A5) with a preference score value of 0.53688 and a fourth rank.Transparent Return and Refund Policies (A6) with a preference score value of 0.51881 and a sixth rank.Cross-Border Consumer Protection Cooperation (A7) with a preference score value of 0.40298 and an eighth rank.Digital Signature Authentication (A8) with a preference score value of 0.84578 and a first rank.

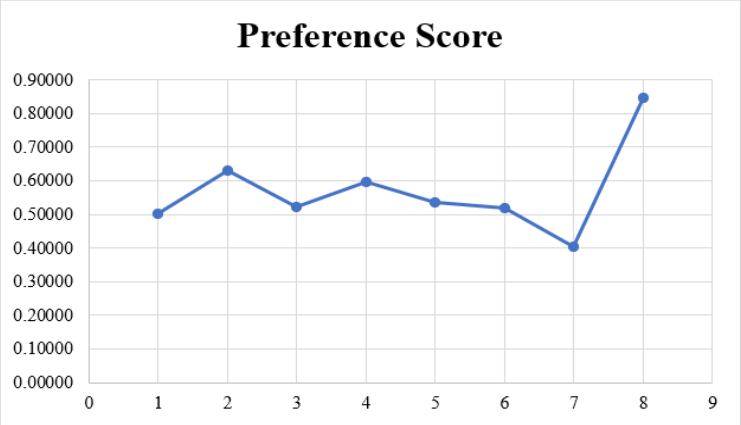

FIGURE 2. Preference score

Shows the figure 2 Legal Consumer Protection Systems for using WPM method of preference score value. Digital Signature Authenticationhighest preference score value 0.84579and Cross-Border Consumer Protection Cooperation lowest preference score value 0.40298.

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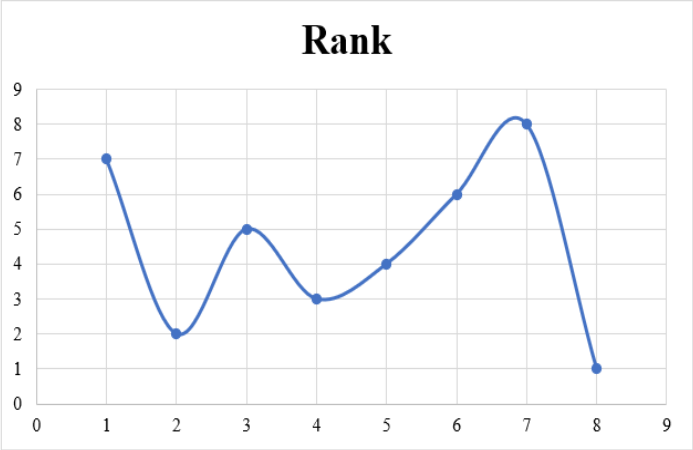

FIGURE 3. Legal Consumer Protection Systems ranking

Shows the figure 3 Legal Consumer Protection Systems for using WPM method. Digital Signature Authentication is got first rank andCross-Border Consumer Protection Cooperation is got lowest rank.

4. CONCLUSION

Examining the legal mechanisms safeguarding consumers in e-commerce transactions in India using the WPM (World, Policy, Market) technique reveals essential elements crucial for fostering sustainable digital economic expansion. This in-depth assessment underscores the multifaceted nature of consumer rights, market dynamics, and policy frameworks, all pivotal in shaping the e-commerce arena. From a global standpoint (World), it's evident that India's digital economic progress is closely tied to international norms and practices. Drawing insights from successful models abroad allows India to refine its strategies, enhancing consumer confidence and facilitating cross-border e-commerce. The development and implementation of policies (Policy) emerge as pivotal in nurturing a favourable e-commerce environment. Strengthening and adapting existing laws to the evolving digital landscape is imperative. Moreover, collaboration among regulatory bodies, industry stakeholders, and consumer advocacy groups contributes to a robust legal structure that promotes trust, transparency, and equitable business practices. The dynamics of the e-commerce market (Market) present opportunities and challenges for digital economic advancement. As online transactions surge, ensuring a level playing field for businesses of all sizes and protecting consumers from fraud and subpar products is crucial. Combining market-driven measures like self-regulation and third-party certifications with legal frameworks creates a balanced marketplace fostering innovation and responsible entrepreneurship. Ultimately, this study emphasizes that the interaction between the World, Policy, and Market facets is pivotal in unlocking e-commerce's full potential in propelling India's digital economic growth. Utilizing insights from a comprehensive WPM analysis, policymakers, regulators, and industry participants can collaboratively devise a holistic strategy for consumer protection in e-commerce. Such an approach not only bolsters consumer trust but also establishes the groundwork for sustained digital economic expansion, positioning India as a leader in the global e-commerce landscape. Digital Signature Authentication is got first rank and Cross-Border Consumer Protection Cooperation is got lowest rank.

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