

CONSUMER PROTECTION IN THE AGE OF E-COMMERCE

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ABSTRACT

The main goal of the paper is to explain the development of Internet shopping and its Impact on Consumer behaviour. Change is the Law of nature and this phenomenon is applicable in the field of market also. Buyer and seller are the main components of a market. In ancient times, Sellers used to approach the buyers. Then the buyer started approaching the seller by going to the market. But now they need not approach each other in person. E-commerce has made their contact quite easy. Electronic media which has touched every sphere of life has not left commerce untouched. Online shopping or E-Commerce is quite beneficial for consumer as it provides him with convenience to buy products by sitting at home, compare prices and quality of products and make a wise choice regarding selection of products. But E-Commerce has its own dangers regarding leakage of one's personal information like one's name, address, banking password etc. or cheating of buyer by seller by hiding full information regarding the Product. But all these shortcomings can't overcloud the benefits of E-commerce. If the government ensures safeguard of consumer rights by making provisions in legislature, then it can play a very constructive role in the development of a nation and its citizens. What we need to do is to educate the Public, So that they are not cheated due to their ignorance. Nothing comes without any risk, only a vigilant public will itself put a check on these malpractices of online merchants. We need to update our self with upcoming technology, if we want to have our existence in this modern competitive World of change and E-Commerce is the demand of time.

KEYWORDS: E-Issue, Buzzwords, E-Merchants, E-Shopping, Electronic Media.

CONSUMER PROTECTION IN THE AGE OF E-COMMERCE

A few years ago, the sum total of knowledge about e-commerce could be contained in one bucket of bits. In coming years one might float on an Ocean of digital signature regulation alone. Almost every field of substantive law has been touched by "E-Issue".

Before you start learning to use shop site, it is helpful to know some basic information about the greater world of E-COMMERCE. Majority of people are already familiar with E-commerce from the Shopper's point of view, and you may already have some experience with commerce in the 'brick-and-mortar' world. E-Commerce from a merchants point of view is similar in many ways to both shopping online and running a concrete store, but there are also a number of unique factors to operate a web based store that you may not be familiar with. In the emerging global economy, e-commerce and e-business have increasingly become an essential component of business strategy and a strong catalyst for Economic Development. So what does E-Commerce mean anyway?

RESEARCH METHODOLOGY

- Secondary tools are used to collect the information.
- Use of BOOKS, JOURNALS, NEWSPAPERS, INTERNET is being done to collect the relevant information.

MEANING: CONCEPT OF E- COMMERCE

Each time someone takes money out of an ATM, or uses a debit credit card to purchase goods or services, that person is taking part in electronic Commerce, Electronic Commerce, Commonly known as E-Commerce or ecommerce, is trading in products or services using computer networks, such as the Internet. Electronic Commerce draws on technologies such as **mobile commerce, electronic funds transfer, Supply chain management, Internet Marketing, Online transaction processing, electronic data Interchange (EDI), Inventory Management System and automated data collection systems.** Modern electronic commerce typically uses the World Wide Web for at least one part of the transaction's life cycle, although it may also use other technologies such as e-mail. According to **Pay mill**, like any digital technology or consumer based purchasing market, ecommerce has evolved over the years. As mobile devices become more popular, mobile Commerce has become its own market. With the rise of sites like Facebook and Interest, Social media has become an important driver of e-commerce. As of 2014, Facebook drove 85 percent of Social media-originating sales on e-commerce platform shoplift, thus the concept of E-Commerce relates to practice of buying and selling products over the internet.

INFLUENCE OF E-COMMERCE ON CONSUMER BEHAVIOUR

It plays an important role in the consumer's life to make shopping convenient for those who have shortage of time to visit any tangible store. It has various advantages which are discussed as follows: -

- E-Commerce can take place 24 hours a day, seven days a week.
- Customers need not stand in long queues to purchase anything.
- It is easy for consumers to compare prices as there are many shopping search engines through which they can compare prices on shopping websites.
- Consumer can access the stores that are located in remote areas. Especially for people who are not living in major urban canterers. This can be a big advantage.
- There is no need for a physical store as e-commerce businesses saves one of the biggest cost overheads that retailers have to bear,
- E-Commerce provides the customers a number of choices.

In spite of all the advantages, like every technology e-commerce is also not without negative aspects. E-Commerce is the pre-eminent buzzword of the online business revolution. It captures the excitement and focus of this fast emerging market. But it is more than a slogan or glib party line. At its core it embodies a concept for doing business online. It has various **negative** impacts on consumer which are discussed as follow:-

- It is easy to collect a lot of personal information from a consumer using an e-commerce website.
- Another negative impact of e-commerce is its effect on the security of a consumer. Online transactions are inherently more insecure than those conducted in person because there is no way to ensure that the person making the payment is the actual owner of the credit card used
- Selling online means usually a higher return rate on products than when the purchase is conducted in person.
- Online Images don't always tell the whole story about an item. E-Commerce transactions can be dissatisfying when the product the consumer receives is different than what is promised. There are many products that the consumer wants to touch, feel, hear, taste and smell before they buy, E-Commerce takes away that opportunity.
- E-Commerce can only be transacted with the help of an internet access device such as a computer or a Smartphone. Not just one does need an access device, one also needs internet connectivity to participate in e-commerce.
- It encourages the want of useless and unwanted things.
- The customers are not made aware of the hidden facts behind advertisements.
- The customer has to go through a number of processes in the condition of exchanging the product. So many ignorant customers bear the cost.

E-COMMERCE - CONSUMER PROTECTION

In the light of above negative aspects of e-commerce and taking into consideration the rapid growth of this industry, it is important that consumer groups in India should take this problem seriously and come up with guidelines that can be used to make shopping on the internet a safe experience. These guidelines can be placed into the governmental process of making cyber laws to assure that the issue of consumer Welfare and sovereignty during internet shopping is addressed. "E-Commerce operations are already covered under the consumer protection Act, 1986." The Consumer protection Act provides for better protection to consumers interest under the law, Consumer forums have been set up for the settlement of disputes.

A few **Remedies** can be suggested to safeguard the customers against the bad effects of E-commerce. One should keep his/her personal information private and should not disclose one's address, telephone number, Social security number, or e-mail address unless one knows who is collecting the information and how it will be used.

- Customer should shop only with known e-merchants, as anyone can set up a web site offering something for sale. A lot of consumers lose a lot of money by "buying" from bogus companies. If one is not familiar with the e-merchant, ask for paper catalog or brochure to get a better idea of the type of merchandise the company offers.
- Know what one is buying. Information about products and service should be clear and easily accessible on the Website. If one has any queries about the product, ask them before one makes his purchase.
- One also needs to understand the terms, conditions and costs related to e-transaction. Before one completes the transaction get an itemized list of all the costs involved in the sale and understand the terms of delivery of

the goods or services that one is purchasing.

- If one needs to have a password to make his e-transaction, choose a password that has no logical connection to him. Also, keep a record of it for later use, so that one doesn't forget it.
- Use your credit card rather than your debit card to make e-transaction.
- Check your monthly bank and credit card statement promptly and thoroughly in order to find the billing errors, or unauthorized charges or withdrawals.

CONCLUSIONS

From the above discussion it can be concluded that e-commerce is the flourishing stream in shopping which has equipped the customer with a lot of convince regarding purchasing. But it has its own negative side related to consumer protection as many times they are trapped due to their ignorance regarding e-shopping and by bogus business sites. But all these risks can be covered if the government is Vigilant enough to ensure the safeguard of customers by various policy making decisions. For this purpose national governments should develop policy, regulatory and legislative frameworks which are adaptable, enforceable, to the usage of E-Commerce. The provision of national Health and education services need to balance community values, competitive priced services and accessibility. In this way e-commerce can play a very significant role in the development of a nation and growth of its citizens.

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