
FROM AWARENESS TO ACTION: STRENGTHENING CONSUMER RIGHTS THROUGH EDUCATION IN A DYNAMIC ECONOMY

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ABSTRACT

Education and Awareness among consumers play a significant role in educating consumers on informed decisions. It safeguards the rights of individuals in the modern vibrant market. This study aims to find out the effectiveness of consumer education in empowering individuals to protect themselves against fraudulent business practices and be in a position to make informed decisions. The lack of awareness and rampant malpractices are the primary issues. To address these issues, the study focuses on the curbing of these malpractices while educating consumer through education and awareness programmes. The research methodology comprises of mix-method approach including both quantitative as well as qualitative data. A proper unbiased survey has been conducted which would assist in measuring the knowledge and behaviour of the rights of the consumers. A standardized survey is used in order to measure knowledge and behavior based on their rights and duties as consumers. In addition, special meetings have been conducted which provided sufficient knowledge and information regarding the issue to gain knowledge and have positive impact on consumers. Despite all this, the inclusion of branded products and product differentiation has increasingly become the need of the hour with respect to the consumers exploitation in the market by big merchants which would concern the issue of fake products and purity of goods while maintaining food standards and hygiene. The paper also depicts that consumer education has broader implications to the rest of the society as well as being beneficial to the individuals. The research is based upon an analysis of these issues which will be proposed to offer complete structures to empower consumer rights and to make sure that it is safe and provide a more transparent, fair and consumer friendly market place.

Keywords: Awareness, Consumers, Consumer Education, Consumer Rights, Food standards.

INTRODUCTION

Consumer protection is a major attribute of guaranteed fairness and equity within any market economy. The situation is becoming more pertinent than ever since the world of global commerce and high-tech advances coupled with the heightened awareness of consumers is calling upon the necessity of consumer rights education. The interconnection between awareness and action needs complex strategies and programs that enable consumers to come up with knowledge and tools to secure their interests. In this paper, different issues of consumer protection will be presented, such as educational, strategic, and programme that can protect consumer rights with reference to the issues, such as technology and consumer protection in the cyber-world, product liability, quality in service provision, and others.¹ It also highlights the importance of grass roots organization in consumer protection drive. The fast-development of the world trade and technological progress has changed a lot in the patterns by which consumers communicate with the market. Due to cross border trade and emergence of e-commerce facilities, consumers have had access to so many different products and services but the challenge has also presented new risks. It can be the risk of losing their data during digital transactions, misleading advertising, poor quality of commodities due to counterfeits filling the market, the problem of consumers today is hardly present in the world of business several decades before. The emergence of technology in the form of digital platforms, social media, and e-commerce has created a double-edged sword—on one hand, it empowers consumers by providing convenience and access to information, but on the other hand, it opens the door to increased vulnerability to fraud, exploitation, and privacy violations.

The rapid advancement of Digital Technology has greatly changed how we consume and interact with businesses, which has changed the way we educate ourselves about being a consumer, and therefore we have to adopt a Digital Consumer education model that includes critical thinking, data privacy management, and understanding algorithmic persuasion. Today, we are even more reliant on online retail stores to sell us every kind of product and service imaginable; therefore, consumer rights and consumer education have never been more important than they are today. Consumers need to know what their consumer rights are and how to protect themselves from potential risks associated with being a consumer. There are a

¹ Haefner, J. E., & Leckenby, J. D. (1975). Consumers' Use and Awareness of Consumer Protection Agencies. *The Journal of Consumer Affairs*, 9(2), 205–211. <http://www.jstor.org/stable/23858360>

variety of protections available to consumers in the marketplace and instructions on how to use them. Nonetheless, the education of consumers is not just about providing them with the information that they need, but also how to take action to protect themselves as long as they are going to continue to protect themselves and have access to the knowledge and resources to do so. Therefore, action consists of two components: first, learning what to do in the event that a consumer's rights are violated; second, learning how to seek redress or recourse for such violations and ensure that consumers are protected from future exploitation. This educational process is essential to guarantee that the clients are not just good market citizens but have been active advocates for their own rights. The wide range of tactics and initiatives aimed at improving consumer education comprise the primary agenda for improving consumer rights. With the help of these programs' consumers should be able to make purchases in the marketplace with confidence and safety. In order to inform the consumers about their rights, the danger of deceptive strategies and to learn how to take legal redress in case of a contravention, many countries, international bodies, and consumer associations have developed diverse initiatives. Learning is a process that has to be able to adapt to the changing needs of the consumer, and not a single event. What is required is not just awareness of consumer rights but also about the dangers which they are likely to come under and the practical methods available to them against such dangers to keep safe.² The paper will therefore argue that effective consumer education must be a continuous, lifelong process that evolves with the market. It must be pragmatic moving beyond theoretical knowledge to include practical skills such as how to file a complaint with a consumer forum, and how to identify sophisticated online scams. This approach transforms the consumer from a passive recipient of information into an active empowered participant in the marketplace.

Consumer Protection and Repercussions

Consumer Protection nowadays continues to go well beyond the normal issues of the safety of products and services. The necessity to address the entirely new problems caused by the appearance of digital transactions and the wide deployment of the internet requests new rules and educational programs. To give a few examples, to the development of e-commerce and online shopping people can now easily purchase goods in any corner of the globe. Even though

² Rolf H. Weber, *Transatlantic Consumer Protection: A Legal Comparison of Online Privacy*, 10 J. Consumer Pol'y 147 (2009).

this has largely raised convenience and choice, it also has enabled less than straight approaches such as phishing methods, information leaks, fake online stores to work very easily. Technological elements and tools provide us with additional ways to run our businesses; however, technology has created more opportunities for malicious actors, including identity theft, cybercrime, or internet fraud. These threats to the security of digital consumers continue to increase in number and impact millions of consumers worldwide. Therefore, the increasing prevalence of these technological threats demonstrates that we all need to educate and inform ourselves and others about how to protect ourselves digitally from fraudulent activity and how to safeguard the personal information in our possession. The consequences of these various forms of digital threats can be estranged; they can result in financial losses through unapproved purchases. Psychologically, falling victim to a scam can lead to stress, anxiety and a loss of trust in digital marketplace. Societally, widespread data breaches erode the foundational trust required for a healthy digital economy to flourish. Therefore, modern consumer protection must be as dynamic and sophisticated as the threats it aims to mitigate, incorporating real-time fraud monitoring systems, robust data protection laws, and educational initiatives that teach consumers how to create strong passwords enable 2-factor authentication and recognize the signs of a phishing attempt.

The other important point relating to consumer protection is Product Liability and the matter of product safety available in the market. As a customer, it is within his expectation that products he/she purchases are reliable, secure and free of any deficiency that may cause harm to him/her. Nevertheless, product recalls, unfavourable manufacturing and counterfeiting often expose consumers to risk. Against this background, customers should be in a position to identify potential risks, complain about defective products and where affected, claim refunds or any other form of compensation. Consumer educational programs in this aspect deal with the consumer information that a person requires in order to be aware of the risk that he or she is taking when buying a type of commodity and the avenues that he or she can use in order to bring a case against the commodity should it break down. “This is especially important for technical products like cars, electronics, and drugs, where defects can lead to serious problems. Education must include guidance on checking for product recall notices and understanding safety certifications like ISI or AGMARK in India. In addition, consumers should always have, maintain, and keep their purchase invoices to prove, if necessary, that a transaction occurred between a seller and a purchaser. The other critical component for the protection of consumers is the quality of those services. If they don't meet expectations, then consumers may find

themselves with unexpected repercussions. Consumers need to be empowered so that they can exercise their rights, and they hold service providers accountable for providing unsatisfactory services, whether it is due to fraudulent claims regarding insurance or inferior medical care or poor-quality customer service. By educating consumers about their rights and responsibilities, Consumer Education Programs serve to help reduce the potential chances of risks being taken unknowingly, and they allow consumers to make more informed and educated decisions regarding which service providers to choose. By creating a culture of transparency, fairness, and ethics in the service sector, all consumer educational programmes should concentrate on broad principles, including honesty, fair pricing, and moral integrity. Additionally, the healthcare field offers various topics for educating consumers; these include understanding their patient rights, knowing how to navigate the second-opinion process, and knowing how to submit a complaint regarding an instance of medical negligence. These topics ensure a more honest and responsible service and therefore should be addressed in a consumer education programme and should be the main focal point of any reform proposal. Consumers must understand bank fees, interest rates, and dispute resolution via the Office of the Banking Ombudsman if they want to take advantage of banking products and services to get ahead financially. Also, the growing availability of counterfeit and fake products on store shelves represents a danger to consumer health and safety. Counterfeit and fake products, including electronics and cosmetics, tend to evade regulatory standards and are sold through illegal distribution channels. Because counterfeit products are usually cheaper than their legitimate counterparts, consumers often have difficulty determining which products are legitimate and which are fake. By providing consumers with information on recognizing counterfeit products, reading product labels, and identifying trusted brand name manufacturers, we significantly reduce the demand for counterfeit products. Furthermore, by educating consumers about counterfeit products, we empower them to report suspicious items they encounter in stores and hold retailers and manufacturers accountable for the sale and distribution of counterfeit products. Specifically, counterfeit items are not limited to upscale products like designer shoes or handbags. They also contaminate the everyday needs we rely upon – including foodstuffs, medications, and spices. For this reason it is even more imperative that consumers be made aware of the potential danger posed by these counterfeit products and take action to safeguard themselves against their effects. Counterfeit milk that may be contaminated and counterfeit antibiotics being sold to unsuspecting consumers is at an all-time high and posing a severe threat to the health and safety of all communities. Consumers must develop a heightened sense of awareness about their purchases by carefully inspecting packaging for an official-looking

hologram, scanning packages for spelling errors, and using mobile phone applications to check barcodes. Suspect that "too good to be true" deals are probably fraudulent when they are priced significantly lower than comparable items in the same category. While public awareness initiatives will simplify the process of reporting suspected counterfeit products to appropriate authorities (i.e., National Consumer Helpline or Indian Food Safety and Standards Authority), the rural populations in our area have been the most at risk of becoming victims of counterfeit products due to lack of access to information and education. Therefore, organizations at the grassroots level support rural communities by bridging the knowledge gap between you and your consumer by providing localized assistance and empowerment. Grassroots organizations educate consumers about their rights, help them develop strategies to protect themselves from deceitful practices and create a culture of awareness and confidence. Grassroots organizations do more than just inform and educate consumers; they also provide a strong support system for those who are experiencing consumer-related issues. Grassroots organizations' strengths stem from their ability to understand the needs of the consumers within their particular geographic area and then relay this understanding in a manner that resonates and is relatable to the consumer base. By providing information through shops selling consumer goods and through public speaking events, as well as by utilizing folk media and street plays, grassroots organizations are able to empower individuals with the knowledge and ability necessary to claim their power when it comes to getting things resolved and/or when it comes to claiming their rights. For example, a grassroots organization located in a rural area might focus on providing education to local farmers about their rights regarding the quality of seed and fertilizer, the terms of their loans, and their options for seeking redress regarding fraud committed by middlemen. The customized approach that a grassroots organization takes when providing this type of education and information is much more effective than the broad, national campaigns that are currently being utilized. Grassroots organizations are critical in creating a safer and more knowledgeable consumer environment.

In addition to influencing peoples purchasing decisions and educating them about their rights the media has a significant influence on consumer behavior. These products which are either electronic or cosmetic typically end up in illegal markets and dont follow the law. Additionally it is typical to see low-quality counterfeit goods offered at low prices making it impossible for customers to distinguish between good and bad products. Imparting knowledge to consumers about how to spot fake goods read their labels and recognize reliable sources may also significantly reduce the demand for fake goods. Finally consumer education on the subject will

be crucial in empowering them to call out counterfeit goods and impose more accountability on the producer and retailer. In most places but particularly in rural areas consumers are most vulnerable to manipulation because they lack access to education and information. However the majority of third-world countries have underdeveloped media in rural areas which restricts the reach of consumer protection messages. Both traditional and online media should be used to develop opportunities for mass consumer education particularly in underprivileged areas. Such programs ought to concentrate on informing people of their rights spotting deceptive advertising and scams and holding businesses accountable for their deeds. The media has two roles: it serves as a watchdog and an educational platform. Investigative journalism can be a potent teaching tool and a deterrent to businesses when it reveals unfair trade practices such as the use of dangerous food additives or the misrepresentation of insurance policies. The public can become more aware of its rights through radio and television shows that focus on helping consumers understand their rights; not only do these programs feature experts sharing their thoughts about consumer issues, but they also explain what to expect when dealing with the courts. In addition, the media outlets that have been responsible for airing misleading advertisements should be scrutinised as well as these advertisements themselves. Therefore, fostering media literacy (the ability to analyse commercials and understand what they are attempting to achieve) will become one of the most important aspects of educating consumers. Another major barrier to healthy consumerism is the existence of False and Misleading Advertising by many companies; False and Misleading Advertising means that a company uses deceptive marketing practices to mislead the consumer about the product or service being sold by making untrue statements about it in order to draw the consumer in. Consumers need to gain knowledge on how to assess advertisements objectively and to pay close attention to find false or misleading claims. Consumers must also continue learning about the many new kinds of advertising that technology has created. Advertisers now do not simply use obvious false claims in advertisements; they have begun using native advertising and the help of influencers without disclosure of sponsorship, along with manipulation of online reviews. Consumers will learn to read the small print in ads and seek out independent product reviews. Also, consumers need to know that words such as "natural" and "dermatologically tested" may only be marketing terms and do not have strict legal definitions. Campaigns, such as those put forth by ASCI (Advertising Standards Council of India), are key to teaching consumers how to identify and report false or misleading advertising.

Consumer Protection and Awareness across the world

Most countries consider education as an important tool for consumer protection. Through education, consumers obtain information that protects and empowers them and makes them aware of their rights and responsibilities and helps to ensure their welfare. Countries also use education as a means to empower consumers through the development of skills to help them make more informed decisions. This aspect is highlighted by Austria, Australia, Belgium, the Czech Republic, Denmark, France, Korea, Mexico, New Zealand, the United Kingdom, the United States, Brazil and Thailand. Most responding countries reporting this as an element of consumer education cite the following objectives:

- Improve knowledge of the relations between consumers and other market players (Austria, Czech Republic, Denmark, Mexico).
- Explain the proactive role that consumers can play in the marketplace and enhance consumer confidence (France, New Zealand, United Kingdom).
- Provide guidance to help consumers avoid falling victim to fraudulent or deceptive market practices (Belgium, United States, Thailand).

Public Interest - finally, a number of countries reported protection of the public interest as an important goal of consumer education. To summarize, all of these countries, from the Slovak Republic and Japan to the United States and South Korea, have made a public interest commitment to CSR. For example, there is a global consensus that consumer education is important, although how that education is implemented differs greatly from country to country. While many Scandinavian countries focus heavily on environmental sustainability and ethical issues when teaching their citizens about being responsible consumers, those countries place these values at the centre of their national identities as well. In contrast, consumer education in the United States is more focused on financial literacy and the mechanics of credit, which reflects the country's market-driven economy. The same can be said of both South Korea and Japan, where consumer education primarily emphasises educating consumers about technology and using that technology to protect themselves and their privacy as highly digitised societies. This comparison highlights that the methods of consumer education cannot be applied equally across all countries; the means and methods of effective consumer education must be culturally and economically appropriate.

The section examines the three types of consumer education—formal, lifelong, and targeted—that are used in OECD member nations as well as some non-member economies. Formal education refers to learning through a program of instruction in an educational institution, adult training centre or in the workplace, and is generally recognised by a qualification or a certificate. Lifelong education covers all purposeful learning activity “from the cradle to the grave” which aims to improve the knowledge and competencies of all individuals who participate in learning activities.³ The lifelong learning model is crucial because the marketplace is not static. The consumer issues a teenager faces when buying their first smartphone are vastly different from those a senior citizen faces when navigating online pension plans or choosing a healthcare package. Therefore, consumer education must be segmented and delivered appropriately throughout an individual’s life; basic concepts of value and quality in primary school, financial literacy and digital rights in high school, and specific education on mortgages, investments and retirement planning in adulthood.

Promoting Consumer Education through Strategies

The term "targeted education" describes a variety of educational initiatives created for specific vulnerable consumer groups (such as women, people with disabilities, the impoverished, and members of ethnic minorities) in order to help shield them from dishonest or misleading business practices or other issues pertaining to particular consumers. These three ideas are not exclusive of one another. Formal and targeted education are both included in the broad concept of lifelong learning. At the same time, a number of nations practice targeted and/or formal education while rejecting the idea of lifelong learning. "Non-formal" or "informal" consumer education can be targeted and ongoing⁴.

Informal learning involves learning from everyday work-related, family, or leisure activities; non-formal learning occurs through a program but is typically not assessed and does not result in certification (OECD, 2004). Research shows that these age groups account for an ever-increasing share of family consumption. At the same time they are likely to be particularly vulnerable to making unwise decisions and or falling victim to aggressive marketing. The role of parents in consumer education has changed as a result of the growing number of single

³ Pradeep S. Mehta, *Consumer Protection and Competition Policy: Complementary Roles*, 41 *Econ. & Pol. Wkly.* 1213 (2006).

⁴ S. Shantha Kumar, *Consumer Protection and the Law: The Indian Scenario*, 49 *J. Indian L. Inst.* 165 (2007).

parents and the fact that both parents frequently work outside the home. In light of this, consumer education is now required in many nations for students in elementary, secondary, and in some cases, upper-secondary school. Formal education is at the heart of consumer education programs in Austria, Finland, Hungary, Norway, Portugal, and Spain. In nations that value lifelong learning, such as Japan, Korea, Sweden, Malaysia, and Thailand, where it is required, consumer education in schools is equally crucial. In other nations that do not have a strong history of consumer education, such as the Slovak Republic and Turkey, formal education is also becoming a problem.⁵ The integration into formal education is the most effective way to achieve universal consumer literacy. It ensures that every citizen, regardless of their background, is exposed to these critical life skills. The challenge, however, lies in an already crowded curriculum. Therefore, rather than being a standalone subject, consumer education is most successfully integrated as a cross-curricular theme. For instance, as mathematics class can teach compound interest through the lens of credit card debt; a biology class can discuss health claims made by food advertisers; a social science class can debate the ethics of targeted advertising. In contrast, consumer education in schools is typically elective in Belgium, France, New Zealand, and the US and is based on local or regional educational approaches or school-specific programs. For instance, consumer education is not taught in French schools, despite suggestions being made to those that want to utilize it as a teaching tool. There is growing interest in incorporating consumer education into the curriculum. For instance, the newly formed National Consumer Agency in Ireland views consumer education as a crucial component of its mission. One major issue in Mexico is the lack of consumer education in the national curriculum. Students receive more than just knowledge via consumer education in schools since it fosters critical thinking and problem solving. The objectives include helping pupils to: gain knowledge of what it means to act as informed consumers; develop and understand society's function as a whole and the specific role of consumers; master skills to function as informed and responsible consumers; recognize the importance of being an informed consumer. The ultimate goal is for consumers to act spontaneously in informed, educated and responsible ways (Bannister and Monsma, 1982).⁶ This highlights the transformative goal of consumer education: to ingrain a mindset of critical inquiry and responsible action. It's about moving from knowing you have a right to a refund to actually demanding one when entitled. This requires building confidence and self-efficacy, which is

⁵ Usha Ramanathan, *Consumer Rights and Regulatory Governance in India*, 4 *Indian J.L. & Tech.* 99 (2008).

⁶ Avtar Singh, *The Consumer Protection Act: Need for Awareness and Education*, 45 *JILI* 298 (2003).

best done through practical, experiential learning like mock tribunals. Analysing real-world case studies and role-playing exercises where students practice negotiating returns or complaining effectively.

The importance of developing critical assessment skills is explicit in the Nordic countries (Denmark, Finland, Norway and Sweden), which indicate that the objective of consumer education in schools is to develop independent, discriminating and informed consumers (Hellman-Tuiter, 1999). This is achieved by trying to equip pupils with knowledge and insight into the place of consumers in a complex, multifaceted society by providing basic knowledge in areas such as consumer legislation, personal finance, health, marketing, technology, the environment and everyday life and economics. Furthermore, schools are expected to help to make pupils aware of the influences they are exposed to with respect to life styles, consumer habits, values and attitudes. The situation is similar in Portugal, where consumer education in schools is designed to provide pupils with knowledge that enables them to make reasoned individual choices and to develop responsible socioeconomic values. There are significant differences among responding countries as regards the implementation of consumer education in schools.⁷

In Denmark, Finland, France, Hungary, Japan, Korea, Norway, Portugal, Spain, Sweden, Turkey, Chile and Thailand, the content and pedagogical methods to be used are described in national curricula and guidelines. For example, Finland's National Board of Education prepares a general syllabus, on the basis of which local authorities and individual schools prepare their curriculum.⁸ In Norway, consumer-related topics are, by regulation, established in the National Curriculum Plan under the Ministry of Education and Research. In Japan concrete content is included at each level of compulsory education in the national curriculum. In most countries consumer education is integrated into the school curriculum in an interdisciplinary way. Subjects that may include consumer concepts are economics, mathematics, biology, chemistry, language arts, business education and home economics. These subjects cover a variety of issues which are important for consumers in contemporary society, including the effects of consumption on the environment, production and consumption in a global perspective, health

⁷ OECD, *Promoting Consumer Education: Trends, Policies and Good Practices* (OECD Publishing 2009), https://www.oecd.org/content/dam/oecd/en/publications/reports/2009/02/promoting-consumer-education_g1gha93b/9789264060098-en.pdf.

⁸ R. V. Vaidyanatha Ayyar, *Public Policy for Consumer Protection in India*, 38 *Indian J. Pub. Admin.* 103 (1992).

and food, product quality and safety, and financial management. Relevant issues are thus addressed in cross-curricular themes such as home economics, citizenship, civic education or social studies. For example, the Nordic countries divide consumer education into six areas of study: personal finance; the rights and obligations of consumers; commercial persuasion (i.e. marketing); consumption; the environment; and ethics, food and safety (Nordic Ministerial Council's TemaNord 2000:599; CCN, 2002).⁹ These topics are addressed in the school curriculum in studies related to home economics, mathematics, social studies, natural science and the environment, arts, and religion.¹⁰ In Korea, consumer education is a quasi-official subject and is included in social studies, moral education, and technology and industry, as well as in some elective courses in home science, economics and civic ethics. To facilitate implementation of consumer education in schools, many countries have developed a variety of tools and channels of communication. In Denmark, Finland, Norway, Portugal and Spain teaching plans that integrate consumer education in various subjects are mandated. Such plans should be developed by governments and schools, whereas consumer organisations and other civil society organisations can contribute. The teaching plans are developed as a national advisory group on consumer education is established in Norway, hence attached to the Consumer Council, a body of independent consumers representing other consumers.¹¹ This multi-stakeholder approach is key to success. Governments provide the policy mandate and framework, educational institutions implement it and consumer organisations bring real-world expertise, resources and practical insights into the classroom. This collaboration ensures that the education remains relevant up-to-date and connected to the actual challenges consumers face.

Consumer Protection and Market Economy

Consumer protection refers to the act of protecting the consumer interest within a market economy. It guarantees that businesses treat the consumers fairly, that they have safe and quality products and services and they are aware of their rights. Consumers are not expected to be exploited, misled, or lose via poor products or services, or misleading methods in a well-

⁹ Hans-W. Micklitz, *The Consumer Rights Directive: A Milestone in European Consumer Policy*, 1 *J. Consumer Pol'y* 1 (2014).

¹⁰ Ram Naresh Chaudhary, *Consumer Protection in India: The Role of Educational Institutions*, 13 *Indian Bar Rev.* 72 (1986).

¹¹ John A. Rothchild, *Protecting Consumers in the Digital Age: The Case of E-Commerce*, 42 *Conn. L. Rev.* 759 (2010).

operating market. Market economy is an economic set up in which production and distribution of goods and services in the economy are informed by supply and demand and the cost of goods is determined by the competition forces. To have a fair-play situation in this particular system, consumer protection mechanisms should be put in place.¹² A robust consumer protection framework is not antithetical to a free market; it is its essential enabler. A fundamental component of market economies which is Perfect Competition necessitates perfect information. In reality there is a significant information asymmetry between customers and businesses. Businesses can make decisions based on accurate information but consumers frequently have to rely on incomplete or deceptive information. By enabling consumers to make well-informed decisions, they enable market signals to operate as intended. Customers can penalize dishonest companies by avoiding them and reward good moral companies with their business.. As a result consumer education is an essential market institution that promotes long-term economic stability by fostering trust in the marketplace increasing competition and stimulating innovation in quality and service. Absence of consumer protection laws and policies could lead to businesses taking advantage of customers which could lead to subpar product manufacturing dangerous service delivery and deceptive advertising. Consumer rights should ideally be unambiguous realistic and applicable to all members of a society. Market failure results from the lack of such safeguards. It starts a race to the bottom in which unethical companies either lose market share or follow suit. In the end this damages the entire economy by undermining consumer confidence and deteriorating market quality. It may also result in a decline in overall consumption which would impede economic growth. Consequently funding consumer education and protection is an investment in the long-term viability and integrity of the market.

Consumer Education in Global Commerce and Technological Advancements

In today's world, the trade has expanded wider, markets have expanded their scope of business which has led to interconnectivity and emerging Global commerce across the world with Technological advancements. As International trade leverages the companies and markets to sell their goods and services to different nations which would definitely boost their economy. This gives the consumers more choices to make but also brings with it new challenges with

¹² Christopher Hodges, *The Reform of Class and Representative Actions in European Legal Systems*, 27 *Oxford J. Legal Stud.* 477 (2007).

regards to controlling and checking of product safety, quality, and fair prices. The technology is advancing fast and with it, new industries are being created together with customer experiences. Advances in technology, and particularly in the digital world, have changed consumer interaction with business. Even though e-commerce, direct selling, telemarketing and other online sources have brought new conveniences, it has also brought a major set of problems. An example of this is in e-commerce where there has been an upsurge in internet shopping, which has given access to catalogues of unlimited items to consumers. During the process however, online shopping puts the consumer at risk of frauds, theft of data, as well as late or failed deliveries. Customers are periodically faced with the situation when their personal information is obtained by force or leaked due to the lack of cybersecurity measures.¹³ The global nature of e-commerce adds a layer of jurisdictional complexity. A consumer in India may purchase a product from a website hosted in the US, manufactured in China and shipped through a logistics company based in the UAE. If the product is defective or the transaction is fraudulent, which country's laws apply? Enforcing rights across borders is notoriously difficult and expensive. This highlights the need for international cooperation on consumer protection standards and the development of efficient, low-cost cross-border dispute resolution mechanisms. Education must therefore include guidance on the risks of cross-border shopping, how to identify reputable international sellers and understanding the terms of international return policies.

Such as, the development of E-Commerce in which people can go shopping over the internet, and Smart Technology in domestic residences, can be seen as an opportunity as well as a risk.¹⁴ Not only have these advancements changed the nature of consumer and business interactions, but have also introduced new forms of consumer exploitation, including cyber-fraud, identity-theft or information misuse, which need to be addressed via new regulation and protection systems. The internet of Things (IoT) presents a frontier for consumer issues. Smart devices from televisions to refrigerators collect vast amounts of personal data on usage habits. The terms of service for these devices are often complex and vague regarding data usage. Consumers may unknowingly consent to their personal data being aggregated, analysed and sold to third parties for targeted advertising. This creates a new dimension of consumer

¹³ Stephen D. Sugarman, *Product Liability: A View of the Consumer Interest*, 38 *Clearinghouse Rev.* 699 (2005).

¹⁴ Helgeson, J. G., Kluge, E. A., Mager, J., & Taylor, C. (1984). *Trends in Consumer Behaviour Literature: A Content Analysis*. *Journal of Consumer Research*, 10(4), 449–454. <http://www.jstor.org/stable/2488916>

education: data rights literacy. Consumers need to understand what data is being collected, how it is used and how to manage their privacy settings on these devices.

Consumer Awareness has increased simultaneously. This is coupled with the availability of a lot of information to the consumer in this day and age of the internet. They have the chance to look at the products and services in several platforms, read their reviews and make better decisions. There is however an increased need to educate with this increase of awareness. People ought to be made aware of not only to spend but also of their rights and whether their rights are being infringed on so that they should act as well. This awareness is crucial in ensuring that consumers are protected from deceptive practices and unsafe products or services. The “information abundance” itself is a challenge. The modern consumer is not information-poor but attention-poor. They are bombarded with marketing messages, user reviews influencer endorsements and technical specifications. The critical skill needed now is not just access to information but the ability to curate, verify and synthesize it. Consumer education must therefore focus on developing sophisticated Digital literacy skills; how to identify sponsored content how to cross-reference reviews from multiple sources and how to use online comparison tools effectively.

Sometimes there is a lack of accountability and transparency in direct selling, which is the practice of selling goods through face-to-face contacts like door-to-door sales or social networking.¹⁵ The customers can be weakened by false promises or intimidating strategies. Similarly, telemarketing often floods consumers with uninvited telephone messages which may be laden with fraud or false promise. The worries about cybersecurity are constantly increasing since the consumers continue to be affected by the dangers such as identity theft, phishing, and hacking. Customers have to be educated on how to identify fake websites, avoid phishing emails, and protect their identity and financial details. In order to minimize such risks, the education is needed. Consumer education programs should focus on online safety and teach the population what to look at when trying to identify a safe site, how to create a secure password, and how to detect potential threats. Governments and other regulatory bodies need to adopt and develop powerful telemarketing and e-commerce regulations to ensure that businesses operate in a secure and transparent manner. In addition, cybersecurity training focuses on preparing clients to secure their private data and to carefully manage sharing of

¹⁵ Mark Geistfeld, *Tort Law in the Age of Statutes*, 99 *Iowa L. Rev.* 957 (2014).

sensitive information. One fast-growing concern regarding this area is how people engage with social media for direct sales via Multi-level Marketing (MLM) and influencer marketing. The nature of social media is often where it is difficult for a consumer to distinguish between "word of mouth" recommendations and paid advertisements. As a result, consumer awareness must inform them of the specific dangers associated with MLMs and the fact that many of these operations resemble pyramid schemes. Consumer awareness also enables consumers to be critical of the information presented by social media influencers (checking for disclosures regarding payment) and to actively question the credibility of the information being marketed to them through curated content.

Case study: Legislative origin and enforcement hurdles

An analysis of the Indian market offers a compelling model of the impact of global trade, technology, and consumer awareness on the legal and political development of a country. A major legislative statute of the Consumer Protection Act (CPA) 2019 was specifically enacted to address the challenges of the economy. The mass understanding of the implications of this new legislative framework should be the main focus now. Few contributions have been made with respect to the implementation of Central Consumer Protection Authority (CCPA), which is an active regulatory agency with the main motive to provide justice to the consumers with respect to the unfair business practices file class-action lawsuits against. Further, the act establishes a thorough system of product liability making producers retailers and service providers liable for damages brought on by subpar goods or services. E-commerce transactions now fall under the direct jurisdiction of consumer law for the first time and the requirement for explicit return and refund policies. The act promotes the use of alternative dispute resolution (ADR) making mediation the first option for a speedy resolution. The main purpose behind enforcing this legislation is to educate Indian Consumers about their rights and explain procedures as to how to use consumer forum system and file complaint with the CCPA authority and further seek remedy in return as compensation. However, the gap between law and ground-level awareness remains vast, particularly in rural and semi-urban areas highlighting the critical role of targeted education campaigns in vernacular languages.

Consumer Protection: A Deep Dive

Since the core gist of the study highlights one of the most important issues in the field of

Technology and Consumer Protection in the Cyber World, the media has created problems for consumer protection. When people prefer to do online shopping instead of going to markets, they share their personal information which is made to be kept confidential but it is not done so, this creates a higher risk of cyber fraud, data theft and identity theft. The critical issue of consumer protection in the digital age necessitates the need of new rules and regulations along with the need of an hour of consumer education as to how to be secure while using e-services. The consumer is entitled to compensation under the Product Liability Act in the event that a defective product causes harm or damage to another person. According to the law of product liability, producers and retailers must be held accountable for fulfilling their duty to give customers high-quality completely safe products. One of the most important aspects of consumer protection is product safety and the dissemination of information about hazardous products. Product liability is a legal obligation placed on producers, retailers and distributors to guarantee the safety of their goods. Legal responsibility could fall on either the manufacturer or the reseller if a faulty product causes harm or damage. The safety of products is a major concern for customers because damaged items can result in serious health issues injuries or even death. The potential risks connected to the products they purchase must be understood by the customers. For instance, poorly prepared food can lead to health problems and broken electronics can result in fire hazards. The concept that all physical products may have a defect that can be seen is the basis for all consumer protection laws. In contrast, Digital products and services do not hold the same designation as Physical products and services, raising questions about liability in regard to Digital products and services. For example, if an individual experiences incorrect biometric data from a wearable health device as a result of incorrect programming can the company accrue liability for this? What about smart appliances that do not perform and create issues from updates, etc? Additionally, when digital products and services are produced by multiple nations using multiple suppliers, marketplaces on the internet, and third-party sellers, the liability associated with these products becomes even more convoluted and difficult to establish. As a result, many product liability theories and safety standards in relation to digital products need to be reevaluated by both the Courts and regulators to take into consideration this evolving business environment.

Following the advancements in technology over recent years, the primary focus of this research project is to outline the regulatory aspects of Product Responsibility based on Statutory Frameworks (Domestic and International), Court Cases and Regulatory Agency Roles in protecting Consumers. The project also identifies a need for proactive Risk Assessment, open

product disclosures and technology-based solutions such as real-time Monitoring and AI-enabled defect identification as a means to protect the public from harm prior to it occurring. In the end, the study makes the case for a legal-technological hybrid approach to product liability, one that protects consumer rights while promoting innovation and guarantees that safety is a fundamental component of contemporary product design rather than an afterthought.¹⁶ Service Quality, Consumers rely on a wide range of services (e.g., banking, insurance, healthcare, electricity, etc.), and ensuring the quality of these services is an essential part of consumer protection. Services that are substandard or deceptive can have significant financial or health consequences for consumers. There is a need for programs that help consumers assess and hold service providers accountable for the quality of their offerings. Counterfeit and Fake Products, Fake or counterfeit goods pose serious risks to consumer safety and the economy.¹⁷ These products may be poorly made, ineffective, or even harmful. Consumer education about how to spot counterfeit products and how to report them is critical in reducing the prevalence of fake goods. False or Misleading Advertisements, can lead consumers to make purchases based on inaccurate or deceptive information. Consumer education about how to identify misleading advertising and the rights consumers have when they are misled is necessary to prevent exploitation. Grassroots Organizations, which operate at the local level, are instrumental in advocating for consumer rights and providing support. Consumer organizations are helping consumers better understand their respective rights and to assist consumers with legal and administrative barriers to their rights. They also provide critical support through outreach programs to increase local community awareness of & promote the practice of fair business.

Media and Consumer Awareness: Channels for Empowerment

In recent years, several different types of campaigns have been created to increase the awareness of consumers. The most visible of these strategies is the use of Mass Media. Each of these forms of media has been extensively used by government agencies worldwide. One campaign in particular is the Indian government's "Jago Grahak Jago" (Wake Up and Know Your Rights) campaign. Launched in 2011, Jago Grahak Jago has continued to expand reach to millions of consumers. With digital platforms such as YouTube, Facebook, and Instagram

¹⁶ Lloyd, J. H. (1989). CONSUMER EDUCATION CONCEPTS. *Advancing the Consumer Interest*, 1(1), 23–27. <http://www.jstor.org/stable/23862280>

¹⁷ Gaurav Rai, *Vulnerable Consumers and the Law: A Socio-Legal Analysis*, 14 NALSAR L. Rev. 198 (2022).

finding more appeal to younger demographics, campaigns such as Jago Grahak Jago use innovative creative approaches coupled with highly produced and visually appealing content to promote consumer knowledge and education. Public-Private Partnership (PPP) activities are another avenue available for Government Agencies and Private Sector Companies to engage in co-production and support consumer education programs that reach broad geographical areas. PAN India, Consumers International is a global NGO whose mission includes promoting consumer empowerment and the dissemination of informative consumer material in regional areas. Consumer Education programs in Schools and Universities offer academic level programming for students. Teaching lessons in rights and responsibilities to students in early grades builds good consumption habits, which is of great importance to consumers in building their confidence in purchasing quality goods and services. Consumer economics should be integrated across disciplines; therefore, consumer mathematics will be instructed within mathematics, the biological arts will instruct nutritional science and various concerns regarding social justice and societal impacts associated with marketing practices will be addressed within social studies. Additionally, community seminars and workshops are critical to providing education at the community level, particularly to rural and underserved areas. Community seminars and workshops are often done by local non-profit organizations and are focused on the unique needs of the demographics, including low-income families, women, and senior citizens. Community seminars and workshops allow for face-to-face discussion of consumer protection laws and actual problem-solving steps to take when confronted with an issue. The advent of digital technology and social media has changed the way consumers learn how to protect themselves. Information about products and services is now being made available in a more engaging and accessible format through the use of blogs, video, and infographics as well as through mobile applications such as Consumer Voice that provide easy-to-use tools, including resources on legal rights, consumer awareness tips, and a method of reporting a complaint and obtaining redress, thus encouraging consumers to participate and remain vigilant in the online marketplace. The next wave of new technology will include the use of Artificial Intelligence (AI) as a chat-based resource for individuals on government and non-profit organizations' websites. The use of AI will enable consumers to receive instant guidance regarding consumer rights and help guide them through the initial steps of taking action if they experience a problem, thus providing expert advice to everyone. Consumer education is changing with the changing economy, trade, technology and social norms. An empowered consumer base is a sign of a healthy economy and a just society. The consumer ecosystem can be developed in a collaborative effort by government agencies, commercial sectors, NGOs, and

educational institutions; the ecosystem should be based on consumer awareness, accountability and resilience.

Conclusion

Consumer awareness in the marketplace is now an important asset, as it allows individuals to know their rights when they are making their purchasing decisions and to be informed consumers. This research identifies nine aspects of consumer protection, such as legal jurisdictions; institutional mechanisms; and the role of education in the preparation of consumers. This study also indicates that there is an urgent need for more education on consumerism through national educational systems, public policy and community-based consumer education programs for consumers so they are more aware of their rights as well as the role that they play within those rights along with their responsibilities and avenues for recourse. Other stakeholders such as government agencies, consumer advocacy groups, academic institutions, and the media have a critical role in creating a culture of consumer awareness through increased educational opportunities for consumers to become more conscious buyers. This will also improve consumer literacy, therefore providing consumers with economic opportunities through increased equal access and transparency into the marketplace. As consumers become better informed and more assertive, they continue to influence the marketplace to be more honest, innovative, and responsive. Ultimately, consumer education is an integral part of sustainable development and participatory democracy. It is not only a means of preventing harm to consumers from makers of products or providers of services, but it represents the establishment of an equal partnership between consumers and the providers of goods and services which are responsible for how goods and services are consumed and for making informed decisions. By focusing on empowering consumers through education and awareness, the ability of consumers to make informed choices and advocate for themselves against unfair business practices will increase. Consequently, the person will believe in the justice and fairness of the marketplace as a whole. Based on this study, the ability to protect the consumer's interest does not solely rest with legal protections and regulatory agencies, but relies heavily on consumer participation and expertise. The knowledge of consumers regarding their rights, responsibilities, and ways to resolve complaints will help build consumer confidence, which in turn will create an incentive for business to conduct themselves in an ethical, responsible manner and to maintain their commitment to transparency. A culture of transparency and accountability can be created beginning with

children by encouraging consumer awareness and education through public campaigns, education in schools, and development of community initiatives. Additionally, the demand for adequate and comprehensible consumer enlightenment is intensified during this era characterized by complicated business arrangements; the presence of numerous internet-based markets; increasing levels of misinformation and scams. We will only fulfil our goals of protecting consumers through a collaborative effort involving both proactive consumer education, supportive institutions and an intruder-resistant civil society. Therefore, facilitating consumer awareness serves an important role not merely as a safeguard, but rather represents an opportunity for societal progress directed toward creating an educated, self-reliant, equitable society.

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