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CONSUMER PROTECTION IN THE DIGITAL ECONOMY: A LEGAL ANALYSIS OF E-COMMERCE PRACTICES AND REGULATORY CHALLENGES

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Abstract

The growth of the digital economy has significantly reshaped consumer interactions, particularly in e-commerce, where users increasingly encounter risks related to data privacy, fraudulent activities, and imbalanced market practices. This qualitative literature review critically examines existing legal frameworks, academic discussions, and international policy developments to assess how effectively current regulations address these challenges. By analyzing diverse sources, the study finds that traditional consumer protection laws often fail to adapt to the complexities of digital commerce, especially in the context of cross-border transactions, platform responsibilities, and online dispute resolution. Significant concerns arise around transparency in digital contracts, protection of personal data across jurisdictions, and mechanisms that ensure consumer redress. The review also highlights promising regulatory innovations such as the European Union's Digital Services Act and the General Data Protection Regulation, which represent a shift towards more robust and modernized consumer safeguards. However, inconsistencies in global enforcement and the lack of harmonized standards remain critical obstacles. The findings emphasize the urgent need for adaptive, integrated, and globally coordinated legal responses that balance technological innovation with the fundamental rights of consumers. This study contributes to ongoing legal and policy discourse by offering insights that support the development of more responsive and inclusive regulatory frameworks for consumer protection in the digital age.

Keywords: Consumer protection, Digital economy, E-commerce, Legal regulation, Regulatory challenges.

1 Introduction

In recent decades, the development of the digital economy has profoundly transformed the way consumers interact with markets and services. E-commerce, once considered a novel phenomenon, has now become an integral part of daily life, offering convenience and access to products and services from around the world. With its rapid growth, e-commerce has had significant economic and social impacts. However, this convenience comes with a set of challenges, particularly related to consumer protection. Consumers are now facing increasingly complex risks, such as data privacy violations, fraudulent transactions, and unfair commercial practices, which become even more difficult to navigate amidst the fast-paced evolution of technology (Arifin et al., 2021).

These challenges reveal the inadequacy of traditional legal frameworks designed for the physical economy in addressing the dynamics of the digital world. Existing consumer protection laws in many countries are not fully equipped to handle issues arising in the context of e-commerce (Sabeti & Sadeghi, 2022). Many regulations created for traditional markets fail to keep up with the rapid changes occurring in digital transactions, particularly regarding cross-border transactions, platform liability, and the enforcement of consumer rights in virtual environments (Santoso, 2022). The existing laws often do not provide strong enough protection for consumers, leading to the need for the development of more adaptive and globally coordinated regulatory

approaches.

This study aims to provide an in-depth legal analysis of consumer protection in the digital economy, focusing on e-commerce practices and the associated regulatory challenges. The primary objective of this research is to explore how existing legal frameworks address the issues faced by consumers and identify the gaps that remain. This analysis involves not only reviewing existing regulations but also considering emerging regulatory approaches, such as the European Union's Digital Services Act and the General Data Protection Regulation (GDPR), which aim to enhance consumer protection in online transactions.

In the context of the globalization of the digital economy, consumer protection also faces significant challenges related to the harmonization of international regulations. On the one hand, e-commerce offers opportunities for inclusive and innovative economic growth; on the other hand, rapidly developing digital platforms present new dilemmas for policymakers and legal practitioners in efforts to safeguard consumer rights(Thirawat, 2022). Therefore, this research will discuss the importance of comprehensive and tailored regulations to address these issues and analyze how regulations can be more effective in protecting consumers in the increasingly digital environment.

The primary aim of this study is to explore how consumer protection laws in the digital world can adapt to the needs of the times, as well as investigate the regulatory gaps that still exist in addressing emerging challenges. Additionally, this research seeks to provide broader insights for policymakers, legal practitioners, and scholars on the importance of more global and coordinated regulatory frameworks to protect consumer rights in the digital world.

The central question this study aims to answer is: How can current legal frameworks strengthen consumer protection in e-commerce, address the legal challenges that arise, and adapt policies and regulations to meet the evolving needs of the digital economy?

This study seeks to answer this question by delving deeply from a legal perspective, identifying the steps that need to be taken to create a more adaptive, inclusive, and effective regulatory system that safeguards consumer rights in the face of an increasingly advanced digital era.

2 Literature Overview

Legal Frameworks for Consumer Protection in E-Commerce

The digital transformation of commerce has significantly altered the landscape of consumer protection, as traditional laws struggle to keep pace with the rapid evolution of e-commerce. In many jurisdictions, legal frameworks that were initially designed for physical marketplaces are often inadequate to address the complexities of online transactions. As a result, countries have been compelled to adapt or introduce new regulations aimed at ensuring consumer rights are upheld in the digital economy. These laws typically focus on issues such as data privacy, fraud prevention, product liability, and unfair commercial practice(Elena & Elena, 2020). The challenge, however, lies in crafting laws that are flexible enough to accommodate the fast-changing nature of digital commerce while also providing robust protection for consumers.

In Europe, the General Data Protection Regulation (GDPR) has become a landmark in the regulation of digital consumer protection, particularly concerning the handling of personal data. GDPR establishes stringent requirements for data processing, consent, and transparency, providing consumers with greater control over their personal information. Similarly, the Digital Services Act (DSA), introduced by the European Union, is another regulatory attempt to create a safer online environment(Oyaka, 2024). It seeks to address various risks associated with e-commerce platforms, such as misinformation, harmful content, and platform liability. These legislative measures exemplify Europe's proactive approach to creating a regulatory environment that better safeguards consumers in the digital marketplace.

However, challenges remain in ensuring these laws are effective on a global scale, particularly as cross-border transactions continue to rise. One of the significant difficulties is the lack of uniformity in consumer protection laws across different jurisdictions. While some countries have implemented robust digital consumer protection laws, others remain underdeveloped in this area. This discrepancy creates a fragmented regulatory environment, making it difficult for consumers to have consistent protections when purchasing goods or services from foreign platforms(Kavitha, 2024). As e-commerce often transcends national borders, this gap in legal coverage can undermine the effectiveness of consumer protection efforts, exposing consumers to greater risks.

To address these challenges, international collaboration and harmonization of e-commerce regulations are increasingly being discussed. Global organizations and regional blocs are exploring ways to standardize consumer protection laws to ensure a consistent level of safety and fairness in online transactions. For instance, efforts by organizations like the World Trade Organization (WTO) and the United Nations Conference on Trade and Development (UNCTAD) aim to create international frameworks that promote consumer rights while facilitating the growth of global e-commerce(Sikder & Allen, 2023). Such initiatives are crucial for bridging the gap between national regulations and ensuring that consumers are adequately protected, regardless of where they make their online purchases.

Privacy and Data Protection in E-Commerce

As e-commerce transactions increasingly involve the exchange of personal and financial information, the protection of consumer data has become a critical concern. The rise in data breaches and the misuse of personal information has sparked widespread concern about consumer privacy in the digital economy. Laws such as the General Data Protection

Regulation (GDPR) have been implemented to address these issues, focusing on the protection of personal data and ensuring that consumers have greater control over how their data is collected, stored, and used by online platforms(Chandra & Kumar Yadav, 2024). GDPR mandates businesses to obtain explicit consent from consumers for data processing, provides the right to access and delete personal data, and imposes heavy penalties on companies that fail to comply with data protection standards.

The increasing sophistication of cyber threats presents additional challenges to consumer data protection in e-commerce. As hackers become more adept at breaching security systems, online businesses must invest in more advanced cybersecurity measures to safeguard sensitive consumer data(Chandra & Kumar Yadav, 2024). However, even with robust security systems in place, the rapid growth of digital transactions increases the likelihood of data vulnerabilities being exposed. This is particularly problematic for international e-commerce transactions, where differing privacy standards between countries can create discrepancies in the level of protection provided to consumers(Celestin, 2024). As a result, there is a pressing need for more stringent global privacy regulations and better coordination between countries to ensure consumer data remains secure.

Another key issue in privacy protection within e-commerce is the collection of data for targeted advertising and consumer profiling. Online platforms often collect vast amounts of data to tailor advertisements to individual users, raising concerns about consumer autonomy and the potential for exploitation. Although regulations like the GDPR aim to provide greater transparency and consent regarding data collection, many consumers are still unaware of the extent to which their personal data is being used. The complexity of privacy policies and terms of service often results in consumers unknowingly consenting to data practices that may not align with their preferences. Thus, more consumer-friendly regulations are needed to ensure that data collection practices are transparent, accessible, and fair(Mulyani et al., 2023).

The future of privacy and data protection in e-commerce will likely see an increasing emphasis on data portability and consumer rights to privacy. Laws may evolve to provide consumers with greater control over their personal data, allowing them to move their data between platforms and exercise their privacy rights more effectively. Technological advancements, such as blockchain, may also offer solutions to improve data protection by providing decentralized, secure systems that give consumers more control over their information(Krishnan & Dhaka, 2022). These developments underscore the need for a legal framework that can evolve alongside technology to ensure that consumer privacy remains protected in an ever-changing digital landscape.

Cross-Border E-Commerce and International Consumer Protection Laws

As e-commerce expands globally, cross-border transactions are becoming more common, raising significant challenges for consumer protection. One of the major difficulties in regulating international e-commerce is the inconsistency between national consumer protection laws. Different countries have different standards for consumer rights, dispute resolution mechanisms, and product liability laws, creating a patchwork regulatory environment. This discrepancy often leads to confusion and legal uncertainty for consumers, especially when they engage in online transactions with foreign businesses. Additionally, when issues such as fraud or defective products arise, it may be difficult for consumers to seek redress or enforce their rights across borders.

The lack of a unified international regulatory framework for e-commerce also complicates the

enforcement of consumer rights. For example, when a consumer from one country purchases a product from a company based in another country, it may be unclear which legal system has jurisdiction in the event of a dispute. International trade agreements, such as those under the World Trade Organization (WTO), have made efforts to standardize some aspects of e-commerce law, but consumer protection is still an area where many gaps remain. This situation has led to the increasing recognition of the need for international legal standards that harmonize consumer protection rules across different jurisdictions(Pandey, 2022).

One potential solution to address these challenges is the establishment of global frameworks for e-commerce regulation. International organizations, such as the United Nations Conference on Trade and Development (UNCTAD), have been working toward creating international standards for consumer protection in the digital economy(Rolland, 2016). These frameworks aim to ensure that consumers can expect a minimum level of protection regardless of the country in which the business is located. However, the difficulty in achieving global consensus on these issues highlights the complexities of balancing national sovereignty with the need for international cooperation in e-commerce regulation.

Despite the challenges, some regions are making progress in addressing cross-border consumer protection. The European Union's Consumer Protection Cooperation (CPC) network, for instance, facilitates cooperation among national consumer protection authorities to tackle cross-border issues in e-commerce. Additionally, regional agreements such as the Asia-Pacific Economic Cooperation (APEC) have explored ways to improve consumer protection across member countries(Kwilinski et al., 2019). These regional initiatives represent a positive step toward ensuring that consumers can have greater confidence in their rights, even when engaging in cross-border e-commerce transactions.

3 Research Method

This research adopts a qualitative approach, specifically a literature review, to examine consumer protection in the digital economy, with a particular focus on e-commerce practices and regulatory challenges. A qualitative design was chosen due to its ability to offer a detailed, in-depth understanding of complex issues and phenomena that cannot be easily quantified(Creswell et al., 2007). This approach is especially appropriate for addressing the research problem, which involves analyzing and synthesizing existing legal frameworks, regulatory challenges, and consumer protection mechanisms in the context of e-commerce. By reviewing relevant academic literature, legal documents, and policy reports, the study aims to identify gaps in the current consumer protection framework and explore emerging regulatory approaches in the digital economy.

The sample for this study consists of peer-reviewed journal articles, legal documents, and policy reports published between 2017 and 2025. The inclusion criteria for the literature were studies that focus on legal aspects of consumer protection in e-commerce, specifically related to data privacy, platform liability, and cross-border consumer transactions. Articles and reports that address the implementation and effectiveness of consumer protection laws, such as the General Data Protection Regulation (GDPR) and the Digital Services Act (DSA), were prioritized. Studies were excluded if they did not directly focus on legal or regulatory frameworks in e-commerce or if they were published before 2020, as they might not reflect the current landscape of digital consumer protection. The selection process aimed to ensure a comprehensive representation of recent and relevant legal perspectives in the field.

Data Collection

The data collection process for this study involved a systematic review of academic databases, including Google Scholar, JSTOR, and SSRN, to gather relevant studies, legal texts, and policy documents. The review was conducted over a period of three months, during which articles were selected based on their relevance to the research questions. The study followed an established methodology for literature reviews, including screening articles for quality, relevance, and methodology, ensuring that the data collected was rigorous and comprehensive. Relevant keywords such as "consumer protection," "e-commerce law," "digital economy," and "data privacy" were used to refine the search and identify the most pertinent sources. All selected articles were then coded and categorized for further thematic analysis.

Data Analysis

For data analysis, the study employed a thematic analysis approach, which is suitable for qualitative research as it allows for the identification of key themes and patterns across diverse sources of data (Braun & Clarke, 2024). This method was chosen because it enables a thorough examination of the legal, regulatory, and consumer protection aspects of e-commerce, which are complex and multifaceted. Thematic analysis involves reading and re-reading the selected literature, identifying recurring themes, and categorizing findings based on these themes. This method helps to uncover underlying trends and inconsistencies in the current regulatory frameworks and offers insights into potential areas for reform. Themes identified in the review were cross-referenced with existing literature to assess consistency and the evolving nature of e-commerce laws in different jurisdictions.

By employing this research design, the study ensures that it can comprehensively address the research questions, offering a nuanced understanding of the challenges and developments in consumer protection within the digital economy. The qualitative, literature-based approach is well-suited to synthesizing diverse perspectives, offering insights into the legal landscape of e-commerce, and proposing potential solutions for enhancing consumer rights protection in this rapidly evolving sector.

4 Result and Discussion

Data Privacy and Protection

Summary of Findings:

Data privacy emerged as a central issue in the legal frameworks surrounding consumer protection in e-commerce. A key finding is that despite significant advancements in data protection regulations such as the General Data Protection Regulation (GDPR) in the European Union, the global enforcement of these rules remains inconsistent. While the GDPR offers robust protections within Europe, many regions lack similarly comprehensive laws. This gap leaves consumers vulnerable to data breaches and unauthorized usage of their personal information. Studies reviewed indicated that over 70% of consumers expressed concerns about how their personal data is handled by e-commerce platforms. (Koske et al., 2014)

Key Insights:

The lack of uniform data protection laws across different jurisdictions was another significant issue uncovered in the study. A substantial portion of e-commerce platforms operate in

jurisdictions that have either no regulations or weak data protection laws. As a result, consumers, particularly those purchasing from international e-commerce platforms, face risks that vary greatly depending on the platform's country of origin. In some cases, consumers are unaware of the risks involved in sharing personal data online, which compounds their vulnerability to fraud or misuse. Data protection, therefore, needs to be prioritized globally, as one study highlighted that 45% of consumers had experienced unauthorized data access or breaches in the past year(Widijowati, 2023).

Emerging Trends:

Emerging trends point to an increasing emphasis on data portability and consumer rights to privacy. Several jurisdictions have begun adopting policies aimed at strengthening consumer control over their personal data. Notable regulations, such as the Digital Services Act (DSA), aim to provide consumers with more transparent data handling practices, ensuring they understand how their information is being used. However, global cooperation is needed to create a unified framework for consumer data protection, which will facilitate more consistent enforcement across borders. Moving forward, technologies like blockchain may also play a crucial role in ensuring data privacy, offering decentralized solutions for data management.

Cross-Border E-Commerce and Regulatory Challenges

Summary of Findings:

A significant issue identified was the lack of consistency in cross-border consumer protection laws. As e-commerce transactions increasingly occur across international borders, consumers are often subject to different regulatory frameworks, which can vary widely in terms of protection standards. One key finding from the review was that 58% of consumers reported difficulties in enforcing consumer rights when transacting internationally, as they faced challenges in understanding the varying laws and dispute resolution mechanisms across different countries(Chawla & Kumar, 2022).

Key Insights:

The literature revealed that many e-commerce platforms, especially those operating globally, face little to no regulation in terms of protecting consumers, particularly in areas like product liability and dispute resolution. In certain regions, there is no overarching law that governs cross-border e-commerce transactions, leaving consumers vulnerable to fraud, defective products, and unfair practices. The World Trade Organization (WTO) and United Nations Conference on Trade and Development (UNCTAD) have advocated for the creation of international standards, but 42% of global e-commerce transactions still fall outside the scope of any comprehensive consumer protection laws (UNCTAD, 2020)(Canton, 2021). This regulatory gap undermines the ability of consumers to effectively enforce their rights and secure fair treatment in cross-border transactions.

Emerging Solutions:

Recent efforts to address these issues include discussions on creating a global framework for e-commerce regulations. The European Union's Consumer Protection Cooperation (CPC) network facilitates cooperation among national authorities to tackle cross-border consumer issues. In parallel, global institutions such as the WTO have started developing guidelines aimed at ensuring a minimum standard of consumer protection across all member states. These initiatives aim to standardize regulatory frameworks, ensuring that consumers, regardless of their location, can expect consistent levels of protection when engaging in international online transactions.

E-Commerce Platform Liability and Consumer Rights Enforcement

Summary of Findings:

The review of literature indicated a shift in how e-commerce platforms are being held accountable for consumer protection. Traditionally, platforms like Amazon, Alibaba, and eBay were considered intermediaries, and as such, were not held responsible for issues related to third-party sellers. However, there is increasing recognition that platforms should bear some responsibility for ensuring the safety and fairness of online transactions. Recent changes in EU law, particularly the Digital Services Act (DSA), reflect this shift, as platforms are now expected to take a more active role in preventing fraud and ensuring the quality of goods and services offered through their platforms.

Key Insights:

One finding was that despite new laws, many platforms still maintain minimal accountability for consumer issues arising from third-party sales. 65% of legal scholars and practitioners surveyed believe that platforms should be more directly responsible for consumer protection, particularly in cases involving fraudulent transactions or unsafe products(Gitari, 2020). In response to this, the DSA has introduced new obligations for platforms to ensure that consumer rights are upheld and that products meet safety standards. Nevertheless, challenges remain in the enforcement of these regulations, especially when platforms operate internationally, making it difficult for national regulators to ensure compliance.

Emerging Solutions:

As platform liability becomes more scrutinized, there are calls for more comprehensive laws requiring e-commerce platforms to implement stronger consumer protection policies. This includes clear communication of consumer rights, offering effective dispute resolution mechanisms, and ensuring that all products sold through the platform meet established safety standards. The trend toward increased liability for platforms aligns with the broader goal of enhancing consumer confidence in e-commerce. Moving forward, regulatory bodies are likely to continue strengthening platform accountability, with further revisions to laws like the DSA to ensure better enforcement of consumer rights on digital platforms.

Discussion

Data Privacy and Protection in E-Commerce

Theoretical Framework and Literature Connection:

Data privacy is one of the most pressing issues in e-commerce consumer protection, a concern that has been widely discussed in existing literature. The Theory of Privacy suggests that individuals have an inherent right to control their personal information, and any violation of this right can lead to significant harms. This theory resonates with the findings of the present study, where the lack of global consistency in data protection regulations was highlighted. The GDPR, as discussed in the literature provides a strong legal framework for ensuring consumer data privacy within the European Union(Rahardjo et al., 2025). However, the findings suggest that the effectiveness of these regulations remains limited outside of Europe, with 70% of consumers expressing concerns about how their personal data is handled by platforms(Jha, 2023). This finding aligns with concerns in the literature about the patchwork nature of global data privacy laws and their inability to keep up with the rapid pace of technological advancements in e-commerce.

In the context of cross-border e-commerce, the lack of a global regulatory framework for data protection has created significant challenges. Existing literature points to the Globalization Theory, which argues that in a globally interconnected world, national laws are increasingly

unable to effectively govern transnational phenomena such as e-commerce. The findings of this research support this theory, showing that consumers engaging in cross-border transactions face substantial difficulties in understanding and enforcing their data protection rights due to inconsistent laws across different jurisdictions. The data privacy challenges identified here highlight the importance of creating international standards(Dzuhriyan et al., 2024), who advocate for a global framework that ensures privacy protections irrespective of geographic location.

Cross-Border E-Commerce and Regulatory Challenges

Theoretical Framework and Literature Connection:

The issue of cross-border transactions in e-commerce reflects a key tension identified in International Business Theory, which emphasizes the challenges of managing legal and regulatory differences across countries in global trade. In this study, 58% of consumers reported difficulties in enforcing their consumer rights when purchasing from international platforms, a finding that directly supports the literature on the fragmentation of consumer protection laws across borders. As noted by scholars(Canton, 2021), the lack of international cooperation and harmonization in e-commerce regulations poses significant barriers to consumer protection in cross-border transactions. This disconnect can undermine the effectiveness of consumer rights enforcement, as consumers often struggle to navigate different legal systems when trying to resolve disputes or seek redress.

The Global Consumer Protection Theory suggests that a coordinated global approach to consumer protection is necessary to address issues like cross-border fraud and consumer exploitation. The findings of this study align with this theory, highlighting the need for stronger international frameworks to standardize consumer protection laws (Sugianto et al., 2022). Efforts such as the Consumer Protection Cooperation (CPC) network in the EU, represent positive steps toward collaboration across borders, as they aim to ensure that consumers are protected regardless of where the platform is based. However, the research also emphasizes that such initiatives remain limited in scope, and much work is needed to extend these frameworks globally to ensure a more consistent approach to e-commerce regulation.

E-Commerce Platform Liability and Consumer Rights Enforcement

Theoretical Framework and Literature Connection:

The growing responsibility of e-commerce platforms in ensuring consumer protection aligns with Platform Liability Theory, which posits that platforms should not merely be neutral intermediaries but also bear responsibility for consumer safety, especially when they have significant control over the marketplace. This theory is reinforced by the findings of the study, which indicate that platforms such as Amazon, eBay, and Alibaba are often not held accountable for issues related to third-party sellers, such as fraud or unsafe products. This is a significant gap in the legal framework, as platforms exert substantial influence over transactions yet are rarely held liable for third-party actions, as evidenced by 65% of legal scholars advocating for increased accountability(Shaik & Poojasree, 2021).

The Theory of Legal Responsibility also provides a basis for understanding the need for e-commerce platforms to be more accountable for consumer protection. Kohler argues that responsibility should not only lie with the producer or vendor but also with any intermediary that facilitates a transaction. The findings of this study suggest that current regulatory frameworks, such as the Digital Services Act (DSA) in Europe, are a step in the right direction, as they place more responsibility on platforms to ensure consumer protection. However, the literature on platform liability suggests that the full implementation of such

regulations is still in the early stages, and many platforms continue to evade full responsibility(Kwilinski et al., 2019).

The rise of platform liability issues points to the Theory of Consumer Empowerment, which emphasizes the need for laws that empower consumers to make informed decisions and ensure that platforms are held accountable for their actions(Balderjahn et al., 2020). The findings underscore the importance of ensuring that platforms not only provide transparent information about products and services but also act as responsible entities in resolving disputes and enforcing consumer rights. As platforms become more central to the e-commerce ecosystem, they must take on greater accountability for consumer safety and fairness.

5 Conclusions

This study has highlighted key challenges in consumer protection within the digital economy, particularly in e-commerce practices. The findings revealed three primary issues: inadequate data privacy regulations, challenges with cross-border e-commerce transactions, and the evolving liability of e-commerce platforms. These findings address the research's goal of exploring the gaps in current legal frameworks and the regulatory challenges in safeguarding consumer rights in the digital age.

Data privacy emerged as a critical concern, with existing regulations like the GDPR offering strong protections in the EU but leaving global gaps. Consumers often remain unaware of the risks involved in online transactions, further exposing them to data breaches and misuse. The need for harmonized international data protection laws is clear. The study also highlighted the difficulty of enforcing consumer rights in cross-border e-commerce, where inconsistent regulations across jurisdictions create confusion and barriers for consumers seeking redress. This underscores the importance of global regulatory cooperation for standardized consumer protections.

Additionally, the research pointed to the growing liability of e-commerce platforms, as platforms like Amazon and eBay are increasingly expected to ensure consumer protection, particularly in cases involving third-party vendors. Despite the introduction of regulations like the Digital Services Act (DSA), the study found that platform accountability remains limited. This indicates a need for stronger and more comprehensive regulations.

The findings contribute to both theoretical and practical understandings of consumer protection in the digital economy, offering valuable insights for policymakers, legal experts, and e-commerce practitioners. Future research should focus on evaluating the effectiveness of emerging regulations like the DSA and explore the role of new technologies, such as blockchain, in enhancing consumer protection. Furthermore, further studies should investigate global efforts to harmonize consumer protection laws, ensuring consistent and enforceable rights across borders.

This study underscores the importance of coordinated global frameworks for consumer protection in the digital economy. Its findings provide critical guidance for both policy development and future research on safeguarding consumer rights in the rapidly evolving digital marketplace.

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