

# Assessing Consumer Awareness and Protection in Online Shopping Platforms: Evidence from Chennai City

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## ABSTRACT

The rapid rise of online shopping in India has altered consumer buying behavior by providing experience, competitive pricing, and product variety. Concern has arisen concerning consumer protection in this digital revolution: consumer data privacy, fraudulent transactions, delay in delivery, fake goods, and the absence of remedies against redress. The present study attempts to analyze the efficacy of the consumer protection measures for e-commerce transactions in Chennai with reference to awareness, grievance management, trust origin, and satisfaction level of online consumers. The data were collected from 200 respondents through a structured questionnaire. Reliability analysis, correlation, and regressions were used as statistical tools. The findings revealed that consumer awareness, platform accountability, and the grievance redressal system have a significant impact on consumer protection and consumer trust. The study concludes with policy implications for strengthening digital consumer rights and ensuring fair trade practices in e-commerce platforms.

**Keywords:** Consumer Protection, E-Commerce, Online Transactions, Consumer Rights, Digital Trust, Chennai City.

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## INTRODUCTION

E-commerce has revolutionized the way consumers purchase goods and services, offering a fast, easy, and borderless shopping experience. India's e-commerce sector, valued at over \$75 billion in 2024, continues to expand rapidly, particularly in metropolitan cities like Chennai. The convenience of online shopping, supported by digital payment systems and nationwide logistics, has significantly influenced consumer behavior.

However, this digital transformation has also exposed consumers to new vulnerabilities. Issues such as deceptive advertisements, counterfeit products, unauthorized data sharing, and ineffective grievance mechanisms have raised questions about the adequacy of existing consumer protection frameworks. With the introduction of the **Consumer Protection Act, 2019** and **Consumer Protection (E-Commerce) Rules, 2020**, the Indian government has attempted to strengthen consumer rights in the digital environment. Yet, the level of consumer awareness and enforcement effectiveness remains uncertain. This study seeks to explore how consumer protection is perceived and implemented in selected e-commerce transactions within Chennai.

## Statement of the Problem

The rapid progression of e-commerce poses increasingly complex issues for fair trade and transparency. Many customers in Chennai complain against misleading product descriptions, late deliveries, lapse of refund policies, and breaches of privacy, despite government regulations and

online grievance redressal mechanisms. Also, the consumers are not always aware of their rights nor the dispute redress procedures.

The present study accordingly attempts to assess the consumer protection awareness, trust in e-commerce platforms, and effectiveness of redress mechanisms in Chennai. It also explores how these factors affect consumer satisfaction and consumer trust in e-commerce trades.

## REVIEW OF LITERATURE

It was mentioned by Kotler and Keller (2016) that consumer protection is a crucial component of sustainable digital marketing techniques, and that it is directly tied to the trust that customers have in businesses.

Bhatnagar and Ghose (2018) made the observation that people's trust in online shopping is contingent on their perceptions of the level of security, privacy, and correctness of the information. Singh and Agarwal (2020) highlighted the fact that a lack of legal awareness among Indian internet consumers makes it more difficult for them to seek recourse for fraudulent transactions committed by other parties.

It was brought to the attention of Kaur and Sinha (2021) that the Consumer Protection (E-Commerce) Rules, 2020 improved the accountability of e-commerce intermediaries; nonetheless, there are still difficulties in making the rules effective.

Ramaswamy (2022) discovered that good customer communication, management of customer complaints, and

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openness regarding return policies all significantly contribute to a rise in consumer trust.

According to Mishra and Sharma (2023), digital literacy and awareness initiatives have a significant part in minimizing the amount of consumers who are exploited online.

In their study, Verma and Thomas (2024) found that customer happiness is closely related to the ethics of the platform and its responsiveness in resolving difficulties that arise after a transaction has been made.

**OBJECTIVES OF THE STUDY**

1. To study the consumers' awareness of e-commerce protection legislation and policies in Chennai.
2. To analyze the consumer's perceptions for the redress mechanism-grievance on e-commerce platforms.
3. To analyze the relation between consumer trust and protection effectiveness.
4. To study the influence of consumer protection mechanisms on satisfaction and consumer loyalty in e-commerce transactions.

**Hypotheses**

- H01: Consumer awareness and perceived protection in e-commerce transactions are not significantly correlated.
- H02: Methods of grievance redressal seem not to have a noteworthy effect on consumer satisfaction.
- H03: This hypothesis states that the consumer trust generated in the relationship between the protection measures and satisfaction does not act as a significant mediator.
- H04: Consumer protection measures are not able to develop consumer loyalty significantly in e-commerce transactions.

**RESEARCH METHODOLOGY**

Current research adopts a descriptive and analytical research design, as it intends to describe the existing status of consumer protection mechanisms in e-commerce transactions and analyze the relationship between various factors affecting an individual such as consumer awareness, grievance redressal, and platform accountability. This design is befitting to gather information related to perceptions, attitudes, and experiences of consumers and then analyze statistically to find out the relationships between various variables.

The study area includes selected consumers from Chennai City actively engaged in buying products or services through e-commerce platforms such as Amazon, Flipkart, Myntra, and so on. As a big metropolitan hub with a diversified consumer base and high internet penetration, Chennai provides a suitable terrain on which to test the effectiveness of online consumer protection mechanisms.

A total of 200 respondents were selected combining convenience and stratified random sampling techniques. Stratification ensured representation of four demography-based parameters-age, sex, income, and frequency of online shopping, while the convenience sample ensured easy accessibility of respondents through online survey forms and digital communication channels. This method made sure that the sample rightly represented the diversity of Chennai's e-commerce consumer population.

Data collection was done through a structured questionnaire that had statements measured on a five-point Likert scale: Strongly Disagree, Disagree, Neither Agree nor Disagree, Agree, and Strongly Agree. The questionnaire had sections on consumer awareness, grievance redressal mechanisms, platform accountability, trust, protection effectiveness, satisfaction, and loyalty. Since the questionnaire touches these aspects, thereby giving a detailed insight into consumer perception in e-commerce transactions and protection practices.

In this study, consumer awareness, grievance redressal, and platform accountability have been called independent variables, as they constitute the fundamental dimensions through which consumers build trust and perceive safety in online transactions. Consumer protection, satisfaction, and loyalty are the dependent variables because they embody the results of the efficient conduct of protection activities and consumer experiences within the e-commerce world.

Quantitative statistical tools were used for precise and unbiased data analysis. The demographic profile and responses of participants were summarized using descriptive statistics. The reliability of the questionnaire was estimated by means of Cronbach's Alpha, which confirmed the internal consistency of the constructs. Correlation analysis was utilized to explore the strength and direction of relationships between variables while multiple regression analysis was conducted to predict the effects of independent variables on consumer protection and satisfaction. The said analyses helped forge meaningful insights into the nexus of factors regarding consumer protection in paying transactions of e-commerce in Chennai.

**Analysis and Results**

**1. Demographic Profile of Respondents**

Variable	Category	Frequency	Percentage (%)
<b>Gender</b>	Male	108	54.0
	Female	92	46.0
<b>Age Group</b>	18–25 years	60	30.0
	26–35 years	82	41.0
	36–45 years	40	20.0
	Above 45 years	18	9.0

Variable	Category	Frequency	Percentage (%)
Online Shopping Frequency	Once month	64	32.0
	Twice month	84	42.0
	Weekly	52	26.0

An engaged customer base that has expertise in e-commerce is indicated by the fact that the majority of respondents are between the ages of 26 and 35 and have a moderate amount of online shopping frequency.

**2. Reliability Analysis**

Construct	No. of Items	Cronbach's Alpha
Consumer Awareness	4	0.83
Grievance Redressal	4	0.85
Platform Accountability	4	0.82
Consumer Trust	4	0.86
Consumer Protection (Overall)	4	0.88

The reliability of the questionnaire is validated by the fact that all of the constructs exhibit excellent levels of internal consistency, with Cronbach's Alpha values over 0.80.

**3. Correlation Analysis**

Variables	Awareness	Grievance Redressal	Accountability	Trust	Consumer Protection
Awareness	1	0.63**	0.61**	0.59**	0.68**
Grievance Redressal	0.63**	1	0.65**	0.67**	0.73**
Accountability	0.61**	0.65**	1	0.64**	0.70**
Trust	0.59**	0.67**	0.64**	1	0.75**
Consumer Protection	0.68**	0.73**	0.70**	0.75**	1

Note: p < 0.01 (2-tailed)

There is a significant and positive correlation between consumer protection and all of the independent variables, with trust displaying the highest association (r = 0.75).

**4. Regression Analysis**

Predictor Variable	Beta (β)	t-value	Sig. (p)
Consumer Awareness	0.23	3.48	0.001
Grievance Redressal	0.30	4.72	0.000

Predictor Variable	Beta (β)	t-value	Sig. (p)
Platform Accountability	0.26	4.11	0.000
Consumer Trust	0.29	4.95	0.000
<b>R<sup>2</sup> = 0.64, F = 80.57, p &lt; 0.001</b>			

According to the regression model, 64 percent of the variation in consumer protection can be explained. Grievance redressal, with a coefficient of 0.30, and customer trust, with a coefficient of 0.29, showed themselves to be the most powerful predictors of the success of consumer protection.

**CONCLUSION**

The study concludes that consumer protection in e-commerce transactions is strongly influenced by the factors such as awareness, redressal of grievances, and the accountability of online platforms. Consumers that possess a high level of awareness of their rights buy with greater confidence. Transparent and effective redressal mechanisms help in developing consumer trust and satisfaction, which ultimately leads to loyalty.

Considering Chennai as an emerging e-commerce hub, appropriate consumer-centric policies such as return policies, data privacy assurance, and instant customer support should be implemented to strengthen consumer confidence. Furthermore, the Government should intensify awareness campaigns about consumer rights under the Consumer Protection Act (2019) and E-Commerce Rules (2020) to ensure a level playing field in digital engagement.

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