

**RESEARCH**

## Consumer Rights in the Digital Economy: Regulatory Challenges in E-Commerce under Oman's Consumer Protection Law

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**ABSTRACT**

**PURPOSE:** The paper aims to analyse consumer rights in the Omani digital economy, referencing regulatory issues in electronic commerce.

**METHODOLOGY:** This study conducts a doctrinal legal analysis of national legislation, examining enforcement tendencies and comparing them to international frameworks.

**FINDINGS:** The legal system in Oman addresses fundamental consumer rights, but there is a challenge regarding its effectiveness, more specifically in cross-border digital transactions.

**ORIGINALITY:** The article presents an original discussion on the legal system of Oman and suggests reform. It is of interest to policy-makers, regulators, and legal scholars.

**CONCLUSION:** Economic imbalances, such as overproduction and weakened demand, are a result of oligopolistic systems. E-commerce's rapid yet opaque mechanism not only threatens consumer autonomy but also distorts competition.

**KEYWORDS:** *Consumer Rights; Digital Economy; E-Commerce; Consumer Protection; Online Transactions.*

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## INTRODUCTION

In recent years, the digital economy has expanded significantly, giving rise to Electronic Commerce (e-commerce). A major component of e-commerce is online retail, selling goods or services over the Internet with delivery fulfilment. Consumers, defined as natural persons or groups using electronic shopping for personal needs, have diverse options (Jain *et al.*, 2021). Notably, online retail consumers are not present at the seller's physical location during purchases, as goods are shipped directly to them.

Electronic shelves enable the purchase of various products, from electronics to flight bookings, streamlining access and widening market reach. However, this shopping method carries risks. Unlike physical stores, where consumers can seek advice and inspect items, online shoppers must evaluate product quality post-delivery; these may not meet expectations, especially for second-hand goods. Furthermore, the Law on E-Commerce (LEC) governs transactions only across state lines, leaving numerous online purchase disputes unresolved, with customers frequently facing delivery issues and contract discrepancies (Aljohani, 2024).

## LITERATURE REVIEW

Consumer protection, an age-old issue of human civilisation, is getting more and more attention with the rapid increase in globalisation, liberalisation of economics, and recent development of Information and Communication Technology (ICT) in several parts of the world (Hazarika, 2013). The rise of ICT, particularly the Internet, has transformed human culture and business practices. E-commerce, a key outcome of this advancement, offers significant opportunities for businesses to promote products and services online. As ICT continues to gain importance globally, e-commerce is experiencing substantial growth and development.

Recent progress in Information Technology (IT) has significantly enhanced e-commerce development in daily activities. E-commerce is viewed as a key driver in the new millennium due to its capabilities, reliability, and security. It resembles traditional commerce, with businesses having static web pages or renting space on servers to sell goods and services, typically paid for by credit card. Various business entities participate in e-commerce, including Consumer-to-Consumer (C2C) platforms such as Amazon.com and eBay.com, as well as sites such as indiatimes.com and gifts2india.com; these operate in Business-to-Consumer (B2C), C2C and Consumer-to-Business (C2B) dynamics. Consumers shop through e-shops and online markets. This part discusses the legal framework and regulatory practices concerning the digital economy and e-commerce in Oman, following the Electronic Transactions Law, Royal Decree No. 52/2020.

## The Digital Economy and E-Commerce

The digital economy swiftly changes how products are created, circulated, consumed, and exchanged, utilising digital technologies to manufacture, distribute, and trade products and services. E-commerce has advanced significantly, offering platforms that connect suppliers and consumers for transactions. Products can be ordered, paid for, and delivered without traditional intermediaries, providing consumers with convenience, price competitiveness, and diverse options. Suppliers benefit from reduced transaction costs, enhanced trust by sharing personal information, and increased revenue opportunities that physical shops may lack. However, the government's challenge lies in regulating these economic activities. Regulators aim to prevent unfair practices while fostering fair trading and sustainable growth in the digital economy. This text discusses Oman's legal framework and regulatory practices, with emphasis on the growth of the digital economy, e-commerce regulation, and the subsequent development of LEC. The final section summarises key points and offers policy recommendations (Hazarika, 2013)

## Growth of E-Commerce in Oman

In the last decade, the Internet has driven rapid growth in global consumer transactions, changing spending habits. The rise of electronic retailing is a major concern for consumers, businesses, and regulators, highlighted by B2C, Government-to-Consumer (G2C), and C2C transactions (Chawla and Kumar, 2022). This legal review emphasises the need for transparency and balance in e-commerce, especially in response to the growth of B2C transactions online. An increase in Internet users has encouraged new spending options, aiding B2C and G2C sales (Silva, 2025). Marketing strategies are supplanting traditional guarantees as consumers enter distance contracts, often favouring sellers. Many Middle Eastern nations, such as Saudi Arabia, aim to enhance their e-commerce sectors to meet European Union (EU) standards, yet new regulations or decisions have been lacking for years (Abuali *et al.*, 2024).

In Oman, there is insufficient guidance on B2C relationships and a lack of primary regulations, leading to a need for legal security for consumer rights. Online transactions require clear norms to protect consumers, yet issues such as deceit and data secrecy thrive (Belwal *et al.*, 2021). Despite the Carriage Paid To (CPT) being introduced nearly fifteen years ago, e-commerce remains unregulated, causing rising consumer fraud complaints.

## Impact of Emerging Technologies

Trade is the core of major industries and economies today, involving the exchange of goods or services for monetary gain. E-commerce, a sophisticated medium for trade, allows customers to buy and sell online through business websites, providing convenience (Kedah, 2023). However, it has its share of advantages and disadvantages. For many, most of the loopholes are being exploited

(Hazarika, 2013). The scenario in the Middle East, particularly in Oman, reveals a diverse social and economic landscape striving to adapt to modern technology. It faces numerous challenges in consumer rights under Royal Decree No. 81/2002, the Consumer Protection Law enforced by the Public Authority for Consumer Protection (PACP). The growing influence of e-commerce adds complexity to this situation, influencing the trade of goods and services online.

As a result, robust effects affected trade, consumers, producers, and the state, which must adapt accordingly. Oman, a humble land in the Arabian desert, conceals its rich history and tradition under its sands, harbouring ancient yet sophisticated laws and customs. It remains one of the richest countries globally regarding culture and heritage, with gasoline and petroleum transforming its economy and elevating citizens' lifestyles (Belwal *et al.*, 2021).

With its rich traditions, Oman stands at a crossroads with the modern world, participating in global trade while striving to match rapid technological advancements. The Panther-inspired economy has become a hub for limitless opportunities.

## E-Commerce and Digital Transactions: Global Legal Insights

The Internet and digital platforms have revolutionised the way businesses conduct their marketing. The rise of online transactions has created varied markets, letting consumers shop from home and helping businesses thrive, but it also increases fraud risks. In Oman, as technology-based companies and online markets continue to evolve, it is natural for consumer rights protection on digital platforms to be questioned in the new era of Consumer Protection Law, given that e-stores now empower customers (Hazarika, 2013).

The rapid rise of digital transactions in the Gulf Cooperation Council (GCC) emphasises the importance of understanding the changing intermediary roles in e-commerce models. Studying experiences in the Association of Southeast Asian Nations (ASEAN), with its expanding population keen on digital platforms, can provide insights. Additionally, informal markets in the GCC nurture community ties between merchants and consumers (Hamadien, 2022). The pandemic has spurred online buying, particularly in the farming sector, leading to a surge in e-market start-ups. This trend has prompted the creation of online platforms where merchants connect with consumers, offering sellers virtual space to increase their online presence through merchandising.

## Regulatory Landscape of E-Commerce in Oman: Overview of Legislation & Consumer Protection Law

The rapid growth in technology has transformed global business transactions. E-commerce has removed physical boundaries, enabling ICT-mediated transactions among businesses, consumers, and the public sector (Hazarika, 2013). E-commerce encompasses online buying, e-auctions, stock transactions, and banking, revolutionising business practices. However, its global nature complicates

territorial regulations and tax enforcement, leading to rising regulatory pressures. This complexity generates varied responses, from isolationist to universalist perspectives. Ultimately, the limited ability of states to regulate and ensure safety in e-commerce aligns with universalist views.

On 19 April 2008, the Consumer Protection Law decree 66/2014 was established, significantly affecting e-commerce buyers' rights. Article 4 of Chapter 1 addresses labelling for goods regarding size, weight, and quality, aiming to prevent misleading business practices. If incorrect data are found, Article 11 imposes penalties including imprisonment of up to 3 months and fines between 200 and 1,000 riyals. The Consumer Protection Authority can appoint judicial agents for legal compliance. The government has specific enforcement powers to protect consumers, making law implementation essential (Umar *et al.*, 2023). However, Article 14 raises practical concerns about enforcement, as local government and police cannot investigate without a court order, potentially complicating the Consumer Protection Authority's duties. Moreover, Article 20 requires prior approval and the Minister's guarantor for judicial case transfers, emphasising procedural hurdles.

## Challenges in Enforcing Consumer Rights in the Digital Context

Consumer rights involve shopping behaviours such as searching, selecting, consumption, product evaluation, and satisfaction. The Gutenberg revolution in 1450 facilitated the availability of printed books, while the Internet offers 24/7 access to global stores. The rising influence of e-commerce produces regulatory challenges for consumers, suppliers, and vendors. The nature of trade has fundamentally shifted, requiring updated laws (Chawla and Kumar, 2022). A key drawback of the digital economy is customer anonymity that creates a lack of transparency in business agreements. Transactions often remain unclear, with law enforcement as the only means to access details. Disputes are complex and challenging for courts to resolve, as information is mostly accessible only to involved parties (Köbis *et al.*, 2021). Civil rights protection is compromised by trade privacy, and concerns about personal agreements often lack media attention.

Enforcing consumer rights in international online transactions encounters jurisdictional limitations. Most consumers avoid cross-border purchases, and many traders lack the resources for international operations. Business rules often exceed state boundaries, complicating dispute resolution. Online companies act quickly, while legal processes lag, resulting in delayed verdicts for consumers seeking court access (Widijowati, 2023).

## The Role of Technology in Shaping Consumer Protection

The concept of consumer protection in the digital economy faces challenges due to rapid growth and increased Internet usage. Ensuring fair treatment for consumers is crucial, requiring a focus on changing business patterns. Technology provides digital products and services, enhancing access and affordability. E-commerce's expansion has intensified the urgency to protect consumer rights, leading to extensive studies on online trading risks and scrutiny of rights and pricing (Pavić, 2024).

One key aspect of technological developments in the digital economy is the increasing reliance on Artificial Intelligence (AI). AI provides services to e-commerce consumers in merchant selection, online transactions, and legal consulting. It significantly impacts the consumer online domain, enabling retailers to analyse behaviour, extract habits, predict preferences, and find the optimal time to buy products (Hazarika, 2013). AI empowers e-commerce owners to offer tailored product recommendations to various consumers. When browsing different online markets, AI can identify user preferences for effective deals. The advancement of AI technology also enables Internet sellers to create physical items. After a consumer identifies their desired product, they can utilise a 3D printer to produce a custom object.

## Consumer Rights in E-Commerce

In this era of globalisation, online and mobile shopping is on the rise as consumers become more price and quality-conscious, prioritising after-sales services and refund policies. Regulatory bodies face challenges in addressing consumer complaints under Oman's Consumer Protection Law, which aligns with UN guidelines (Mishra and Varshney, 2024). This research analyses the effectiveness of this law in protecting consumer rights in traditional commerce versus e-commerce. The advent of modern technology has seen companies explore computers for business applications, leading to the development of e-commerce concepts. By 1979, some firms launched Electronic Funds Transfer at Point of Sale (EFT-POS) systems for commercial use, pending merchant approval for user accessibility. E-commerce has a rich history, and understanding it can yield significant insights (Sunarya *et al.*, 2024).

## Comparative Analysis of Consumer Protection Laws

The digital economy has gained importance recently, but there is a lack of specific legislation in India to protect buyers and sellers in electronic transactions, leading to exploitation. Each transaction often involves various service providers, such as importers, exporters, banks, customs, transporters, insurers, and surveyors. Non-delivery of goods can stem from suppliers or other intermediaries, highlighting the need for laws regulating these parties to ensure appropriate remedies (Chawla and Kumar, 2022). A review of the Consumer Protection Act, 1986, indicates certain grey areas regarding the protection of electronic transactions.

An ambulance service was ordered to refund charges to a deceased's family after operating without Municipal Corporation permission. Consumer forums report rising complaints about double electricity bill payments due to electronic clearing systems. A telephone company also faced penalties for failing to deliver contracted Internet service, requiring them to pay for alternative service provider fees. These instances highlight the need for protective measures in electronic transactions for consumers (Volkh, 2021).

## METHODOLOGY

This study uses a quantitative survey methodology to investigate Omani consumers' perceptions of important facets of e-commerce protection. An online survey was created and disseminated to a representative group of people who had previously made purchases online. The ten main statements in the questionnaire addressed the following topics: legal protection, online vendor transparency, legal recourse availability, regulation of cross-border transactions, fair trade practices, data privacy, dispute resolution procedures, integration of global best practices, consumer rights awareness and AI regulation.

A 5-point Likert scale, with 1 denoting “strongly disagree” and 5 denoting “strongly agree,” was used to ask respondents to score each statement. Python and Microsoft Excel were used to clean and handle the survey data. Each item's frequency of agreement and strong agreement was determined using descriptive statistics, and a qualitative rating system based on the overall agreement percentage rating (+++, ++, +) was employed. To evaluate the statistical validity of the observed agreement levels, one-sample t-tests were also performed to see if the mean response for each item deviated significantly from the neutral value.

To see the distribution of answers to each of the ten questions, bar charts were created. The results were triangulated using all statistical outputs and visualisations to provide a more thorough understanding of the consumer protection environment in Oman's e-commerce industry.

## RESULTS AND DISCUSSION

This section examines the findings of a nationwide poll that gauges Omani consumers' opinions regarding e-commerce protection. A single combined table containing the average Likert scores, p-values, ratings (+++, ++, +), and total agreement percentages is used to display the findings (Table 1). The frequency distributions of answers to each question are shown in Figures 1-9 to support these findings.

**Table 1: Summary of Survey Results with Qualitative Ratings**

Question	Total Agreement (%)	Mean Score	P-Value	Rating
Q1: Legal Protection	80.0	3.60	0.0039	+++
Q2: Transparency	85.0	3.47	0.0098	+++
Q3: Legal Recourse	75.0	3.56	0.0042	++
Q4: Cross-border Regulation	74.0	3.76	0.0000	++
Q5: Fair Trade Practices	89.0	3.29	0.1507	+++
Q6: Data Privacy	83.0	3.60	0.0011	+++
Q7: Dispute Resolution	86.0	3.73	0.0001	+++
Q8: Intl Best Practices	88.0	3.73	0.0001	+++
Q9: Consumer Awareness	79.0	3.73	0.0000	++
Q10: AI Regulation	90.0	3.71	0.0002	+++

Source: Author's own work, using Ahi *et al.* (2023) data

**Table 2: Ratings Based on Agreement**

Question	Total Agreement (%)	Rating
Q1: Legal Protection	80.0	+++
Q2: Transparency	85.0	+++
Q3: Legal Recourse	75.0	++
Q4: Cross-border Regulation	74.0	++
Q5: Fair Trade Practices	89.0	+++
Q6: Data Privacy	83.0	+++
Q7: Dispute Resolution	86.0	+++
Q8: Intl Best Practices	88.0	+++
Q9: Consumer Awareness	79.0	++

Source: Author's own work using ESCAP (2023) data

**Table 3: One-Sample T-Test Analysis of Mean Scores**

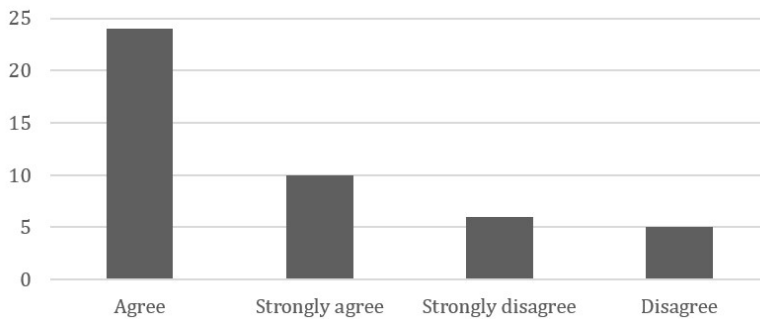
Question	Mean Score	P-Value	Significant at 0.05?
Q1: Legal Protection	3.60	0.0039	Yes
Q2: Transparency	3.47	0.0098	Yes
Q3: Legal Recourse	3.56	0.0042	Yes
Q4: Cross-border Regulation	3.76	0.0000	Yes
Q5: Fair Trade Practices	3.29	0.1507	No
Q6: Data Privacy	3.60	0.0011	Yes
Q7: Dispute Resolution	3.73	0.0001	Yes
Q8: Intl Best Practices	3.73	0.0001	Yes
Q9: Consumer Awareness	3.73	0.0000	Yes
Q10: AI Regulation	3.71	0.0002	Yes

Source: Author's own work, 2025

## Legal Protection in E-commerce

Of all participants, 80% concur that Oman's current legal framework adequately protects e-commerce customers (Table 1). Table 2 rates this as +++, and Table 3's mean score of 3.60 ( $p = 0.0039$ ) provides statistical support for this. Although more outreach is required to guarantee that this trust is founded on precise legal information, a strong inclination towards agreement is demonstrated, suggesting a core faith in legal protection (Figure 1).



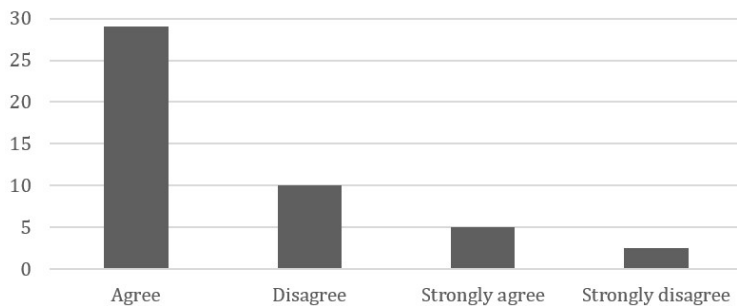


**Figure 1: Legal Protection in E-commerce**

Source: Author's own work, 2025

### Transparency of Online Retailers

A total of 85% of respondents are happy with clear terms, prices, and product descriptions on e-commerce platforms (Figure 2 and Table 1). Table 2 gave this strong agreement a +++, and Table 3's t-test result ( $p = 0.0098$ ) validates statistical significance. The local e-commerce environment appears to be highly transparent, likely due to platform regulations and enforcement.

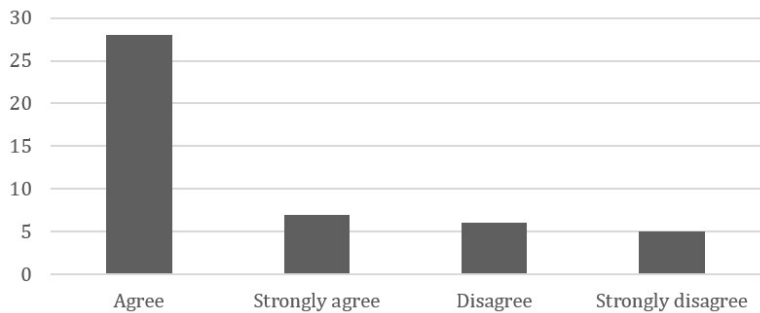


**Figure 2: Transparency of Online Retailers**

Source: Author's own work, 2025

### Legal Recourse for Fraud

A total of 75% of respondents think they have legal options when it comes to Internet fraud (Table 1). Although this is a good thing (ranked ++ in Table 2), it falls just short of the top category. Although this finding ( $p = 0.0042$ ) is statistically significant, it might also represent a lack of knowledge about how to use or access legal remedy procedures (Table 3 and Figure 3).

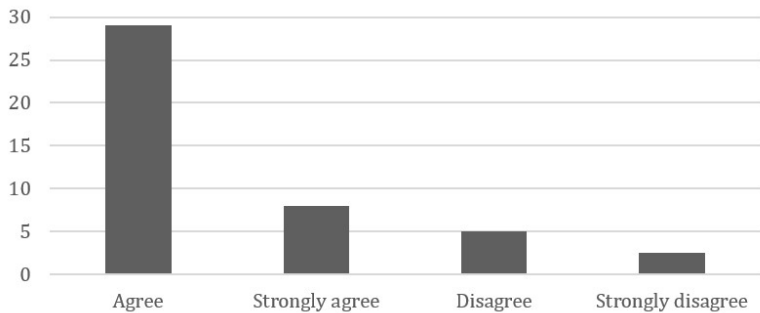


**Figure 3: Legal Recourse in Cases of Fraud**

Source: Author's own work, 2025

### Cross-border Regulation

From respondents' answers, 74% are happy with the current mechanisms (Table 1). The statistically significant score ( $p < 0.0001$ ) validates the confidence in regulatory reach outside local markets (Table 3). These safeguards might be strengthened, nevertheless, by additional bilateral or GCC-level digital trade agreements (Figure 4).

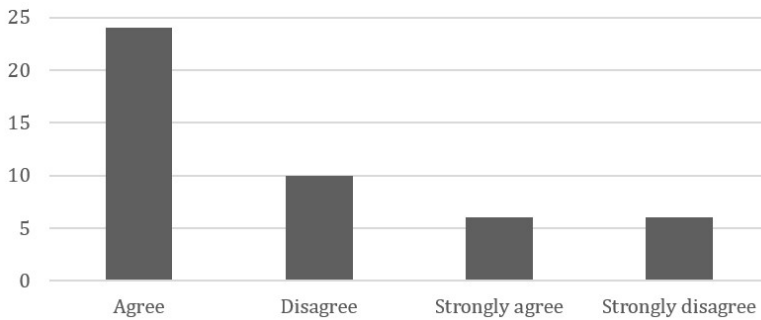


**Figure 4: Cross-border Regulator Effectiveness**

Source: Author's own work, 2025

### Fair Trade Practices

Although the statement was rated as +++ (Table 2) and 89% of respondents agreed with it (Table 1), Table 3 reveals a non-significant p-value (0.1507), suggesting that the result may not be statistically robust. The majority of respondents concur, although encounters with informal or smaller suppliers may explain differences (Figure 5).

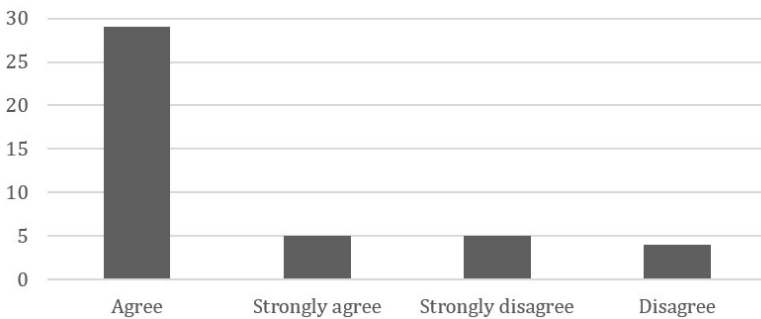


**Figure 5: Fair Trade Practices by Online Retailers**

Source: Author's own work, 2025

### Data Privacy and Security

There is 83% concordance between Figure 6 and Table 1. This was statistically validated ( $p = 0.0011$ ) and given a rating of +++ (Tables 2 and 3). Current cybersecurity frameworks seem to be trusted by the public, but as AI and profiling advance, legislative adjustments might be necessary.

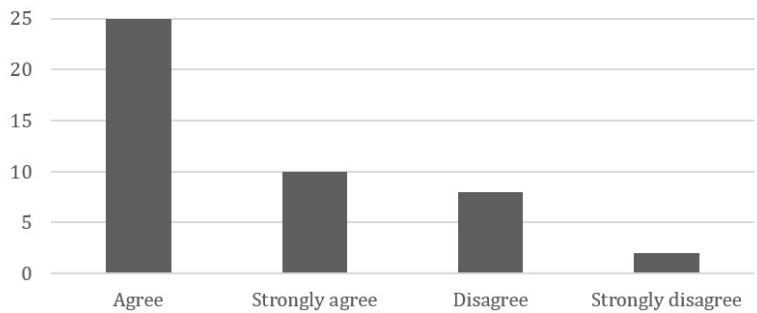


**Figure 6: Response Distribution for Data Privacy and Security**

Source: Author's own work, 2025

### Dispute Resolution Mechanisms

Dispute resolution procedures received a mean score of 3.73 ( $p = 0.0001$ , Table 3) and 86% agreement (Table 1). The +++ evaluation of complaint mechanisms and redress procedures aligns with the findings (Table 2 and Figure 7).

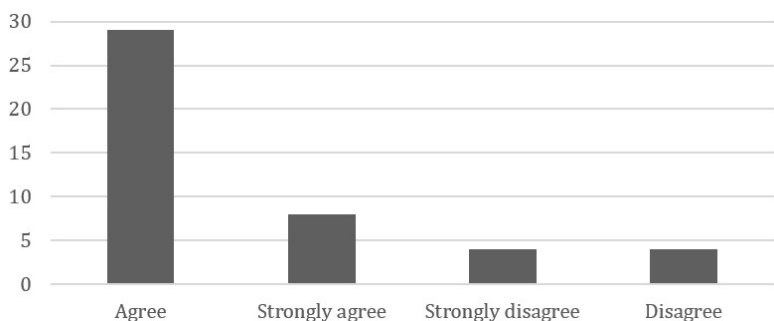


**Figure 7: Response Distribution for Dispute Resolution Mechanisms**

Source: Author's own work, 2025

### Integration of Global Best Practices

A total of 88% of respondents concur that Oman's legal system complies with international norms (Figure 8). Given a rating of +++ (Table 2) and statistical support ( $p = 0.0001$ , Table 3), this impression raises Oman's reputation for digital reliability.

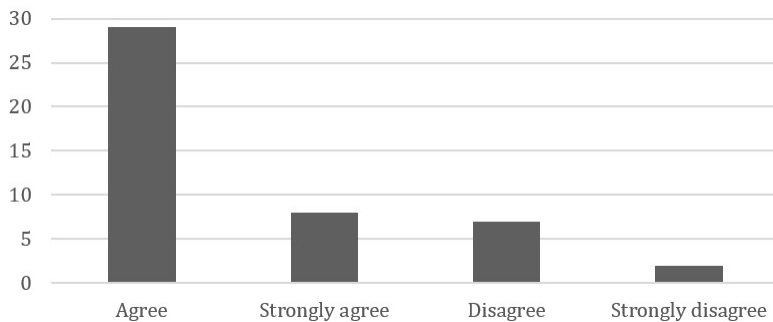


**Figure 8: Response Distribution for Integration of Global Best Practices**

Source: Author's own work, 2025

### Consumer Awareness of E-commerce Rights

Awareness received a rating of ++ (Table 2) and a score of 79% (Table 1), just below the +++ cut-off. The outcome is still statistically significant ( $p < 0.0001$ , Table 3). Figure 9 indicates the need for ongoing education initiatives.



**Figure 9: Response Distribution for Consumer Awareness**

Source: Author's own work, 2025

## CASE STUDIES OF CONSUMER RIGHTS VIOLATIONS

Several cases highlight shortcomings in contemporary e-commerce regulation and their impact on consumer rights. The absence of a domestic authority controlling domain names, an essential part of e-commerce, has been noted in Oman (Alharthi, 2025). LEC remains inadequate, creating chaos by failing to address payment and delivery mechanisms, as well as standard industry practices. The introduction of two-factor authentication in Omani payment gateways aimed to enhance the security of online transactions, but further complications persist. Case studies of major e-commerce websites reveal issues with customer service and the payment system (Shekaili *et al.*, 2021). E-commerce scams have been prominent, including online fraud involving electronic goods and schemes where participants pay money that is not refunded. Many complaints relate to the non-delivery of products, with companies often evading accountability. Online platforms facilitate fraudulent activities, and some companies evade consumer complaints by changing offices (Hazarika, 2013).

In Pakistan, consumer awareness is deemed essential for protection, since the traditional doctrine of caveat emptor is considered outdated. Consumers need greater awareness to protect their rights in highly competitive markets (Chopra *et al.*, 2022). The legal procedures for filing complaints, obtaining remedies, and claiming damages in consumer courts are discussed, together with the obligations of manufacturers and service providers.

Online contracting presents substantial challenges to consumer protection. Enterprises have no human interaction with consumers when contracting online. Electronic contracts often utilise onerous and complex language, making it difficult for consumers to understand or notice key terms. There are no policies that require posting contact information such as phone numbers or email addresses, which hampers contract clarification. Courts have yet to address the problems arising from inaccessible contract terms, but as electronic contracts grow longer and more complex and disputes become more common, judicial intervention becomes inevitable (Pranto *et al.*, 2021).

## RECOMMENDATIONS FOR POLICY IMPROVEMENT

Oman's Consumer Protection Law encounters challenges in e-commerce, particularly with the required documentation of essential agreements. Contracts in e-commerce often occur post-transaction, risking consumer exploitation because the law does not ensure seller accountability at the point of sale, allowing verbal agreements to be deemed sufficient. Enforcement of rights relies on documentation, but companies can evade formal contracts, jeopardising consumer safety (Krishna *et al.*, 2025). The Consumer Protection Law (OCP 2014) has not adapted to the evolution of consumerism since 1994, highlighting the need for regulatory changes that align with international guidelines and advancements in technology. The rise of online businesses intensifies the demand for modern consumer protection methods (Glavič, 2021). As e-commerce transforms trade practices, consumer education becomes crucial. Regulators should collaborate with consumer groups to address ongoing issues and raise public awareness of evolving rights, as many Omanis are unaware of their protections. The increase in consumer complaints, from 166 in 1978 to 7,077 in 1981, stresses the importance of enhancing consumer awareness and education to empower informed purchasing decisions (Hazarika, 2013).

## FUTURE TRENDS IN E-COMMERCE REGULATION

- B2C is a sector in the digital economy that often raises conflicting issues that necessitate careful consideration when devising related regulation, especially when considering existing or future regulatory frameworks under the Consumer Protection Law of Oman and the relevant rules issued thereunder (Belwal *et al.*, 2021).
- B2B, an economic activity in which distinct companies use an online platform operated by an independent third-party service provider to trade products and services, has evolved rapidly in the digital economy (Taranenko *et al.*, 2021). This sector is known for its effective way to grow businesses, or as experts say, a “build-to-sell” approach, for both young and older entrepreneurs. The concerns related to B2B should look at the overall operation and its contribution to small and medium-sized enterprises (SMEs) and the economy, and the provisions found within the Competition Protection and Monopoly Prevention of Oman. Many “advocates for B2B” have pointed out that many successful retailers and brands started online, buying their first products on platforms or warehouse platforms as a “hard way” to grow.

B2C is a sector in the digital economy that is often the most widely publicised, as it has a significant impact on the end consumer. Unlike B2B e-commerce, transactions in this sector take place between business entities (physical stores or companies represented by an online trading participant) and the end consumer. As with B2B e-commerce, online marketplaces and other online platforms are intermediaries for these kinds of traders (Hazarika, 2013). With different service providers involved in e-commerce transactions, from order generation to delivery of goods to the end-user, the business of e-commerce becomes more complicated.

## CONCLUSIONS

Global content and platforms have become large-scale monitors, spreading misinformation, fake news, discount traps, religious fundamentalism, social exclusion, hate speech, etc. In addition, marketing ads are no longer a means of information, rather information is a means to market ads. Through the transmission and collection of personal data of users, they have formed systematic, individually targeted practices of emotional manipulation; this threatens individual autonomy and freedom of religion, and leads to mass participation/abstention in the elections. Moreover, in developed countries with high technological capacities, three Internet speeds are in practice, reproducing an unequal market system and creating inequalities in the speeds of technological absorption and the types of mediation/interactions offered to consumers. All these developments pose limitations and challenges for this asymmetrical and vulnerable institution of the market against the monopolistic and fraudulent behaviours of the strong parties. At the macro-economic level, the negative consequences are prolonged excessive production accumulations in combination with the low organic consumption, raising the financial sensitivities of businesses and sectors, and dormant, endemic biases in domestic and international demand/exhaustion (overproduction and overcapacity).

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