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How Can Government Protect Its Online Consumers Against Fraud?

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Abstract: India's developing e-commerce ecosystem integrates markets, transport providers, and government agencies, eliminates distributors and intermediaries, and connects directly with consumers through e-commerce platforms. With so many choices online, Criminals are always thinking of ways to commit fraud or other crimes. Fraudsters, pretending to be legitimate sellers, often lose the trust of their customers.
The digital emptiness of this digital age is one of the biggest concerns when online consumers are easily swindled and unjustly imprisoned. As a responsible person, everyone should do some research before making a purchase, and keep records to ensure that this can hold the seller to his or her promises. There are many ways in which the Government can help its people to avoid and avoid such fraud.
Keywords: consumer-frauds, ecommerce- scam, Indian consumer's safety.

I. INTRODUCTION

India, where most people live in the valleys, has been the subject of numerous online scams and consumer fraud since 2000. As digital marketing grows day by day more and more threats are being made by real fraudsters and criminals. Consumer fraud and identity theft are many online scams that are currently occurring. Elsewhere some people use charities and lotteries to mislead people. The latest technology is being used as a tool to defraud innocent people, such as setting up a fake sales site that looks like a legitimate online store. Many of these websites offer luxury items such as popular clothing products, jewelry, and electronics at very low prices. Sometimes we get what we pay for. Most likely, if we get something, it will be a waste of what we thought we bought. Sometimes we will find nothing at all.

The biggest piece of advice that a marketing website is a scam is the payment method. Fraudsters will usually ask for payment using a cash order, prepaid debit card, or wire transfer, but if we send them this way, we are less likely to see it or receive a purchase. So far the best way to find a fraudulent merchant or online shopping scam is to search for updates before making a purchase. [5] After China and the US, India became the third largest network of 140 million online consumers by 2020. Under the auspices of Digital India, Government has launched various programs such as Umang, Start-up India Portal, Bharat Interface for Money (BHIM), etc. to promote digitization.

There is no denying that India is growing day by day in online trading and advertising. There is no such way as a user can be assured that doing business online will always be safe.

The Indian government is doing much to strengthen online business and advertising, and people are still victims of fraud. The Consumer Protection Act (e-commerce) 2020 announced by the Department of Consumer Affairs in July directed e-commerce companies to showcase the country of origin near the product list.

II. WHY DIGITAL SECURITY IN ECOMMERCE

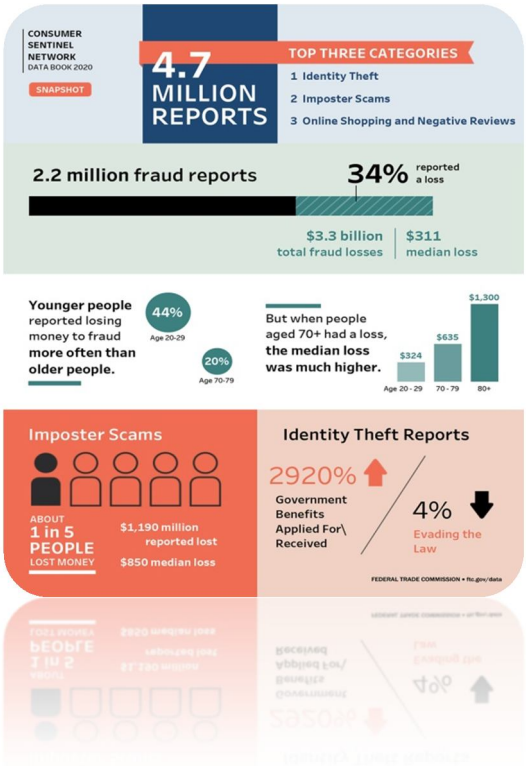
[6]Consumers in India experienced a fairly high online fraud encounter rate of 69% in the past year, according to the Microsoft 2021 Global Tech Support Scam Research report. Further, 31% Indians lost money through a scam—the highest globally. Indian consumers are losing hope in accessing online facilities that are supported by the government. Nevertheless, government needs to find a good way to solve these issues.

III. DIGITAL CONSUMER FRAUDS

These cheats are basically done utilizing cell phone calls and messages, counterfeit ecommerce websites and conveyance of phony things by online business sites.

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IV. WEB-APPLICATION IEM (INDIAN ELECTRONIC MARKET)

In IEM each web-based buyer ought to have a consumer ID number. Very much like supplier has a particular I'd no, or an item has its code, in same manner a web-based customer need to have a unique ID number. The entire online purchasing of any of the product should be done through this ID only. [1] Everything in regards to the past exchanging or buying of things and products ought to be recorded through this ID.



This is a web application that can work like a web index, where all the web based purchasing would be done through this application only.[2] It will utilize crawlers to review most noteworthy positioned internet business and ecommerce websites at the top.

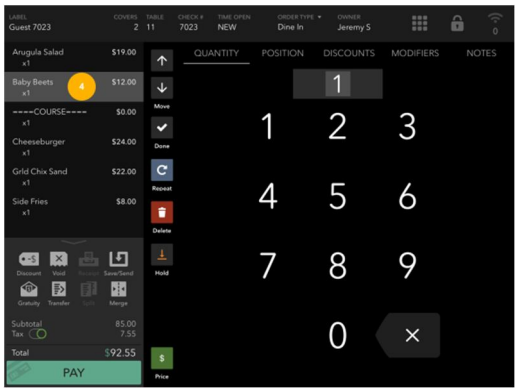
Above all, new online ecommerce website must be recorded in the data set of this web application. Later assessment to this website will be given abundance to trade on the web. [4]Exchange or buying and selling of products and services from any ecommerce website should first be checked against that list of websites in that information base.



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Sometimes, when a scammer provides any phony lottery or credit, the mobile application developed for the above, web application will inform that this is a con artist. This can help in recognizing the legitimate and genuine seller or service provider. This can be achieved through storing the organization name alongside its client care and marketing colleague's telephone numbers in the information base of the above web application. So this online web based application will inform us that this number isn't from the genuine and government supported online business sites, whenever we receive a call or message from any obscure trickster.

Each client has the option to record the unpacking video of their product at whatever point conveyed, using this application. [3]We can utilize a RFID chip that will communicate with the specific seller soon we unpack the container and record the video on this application.



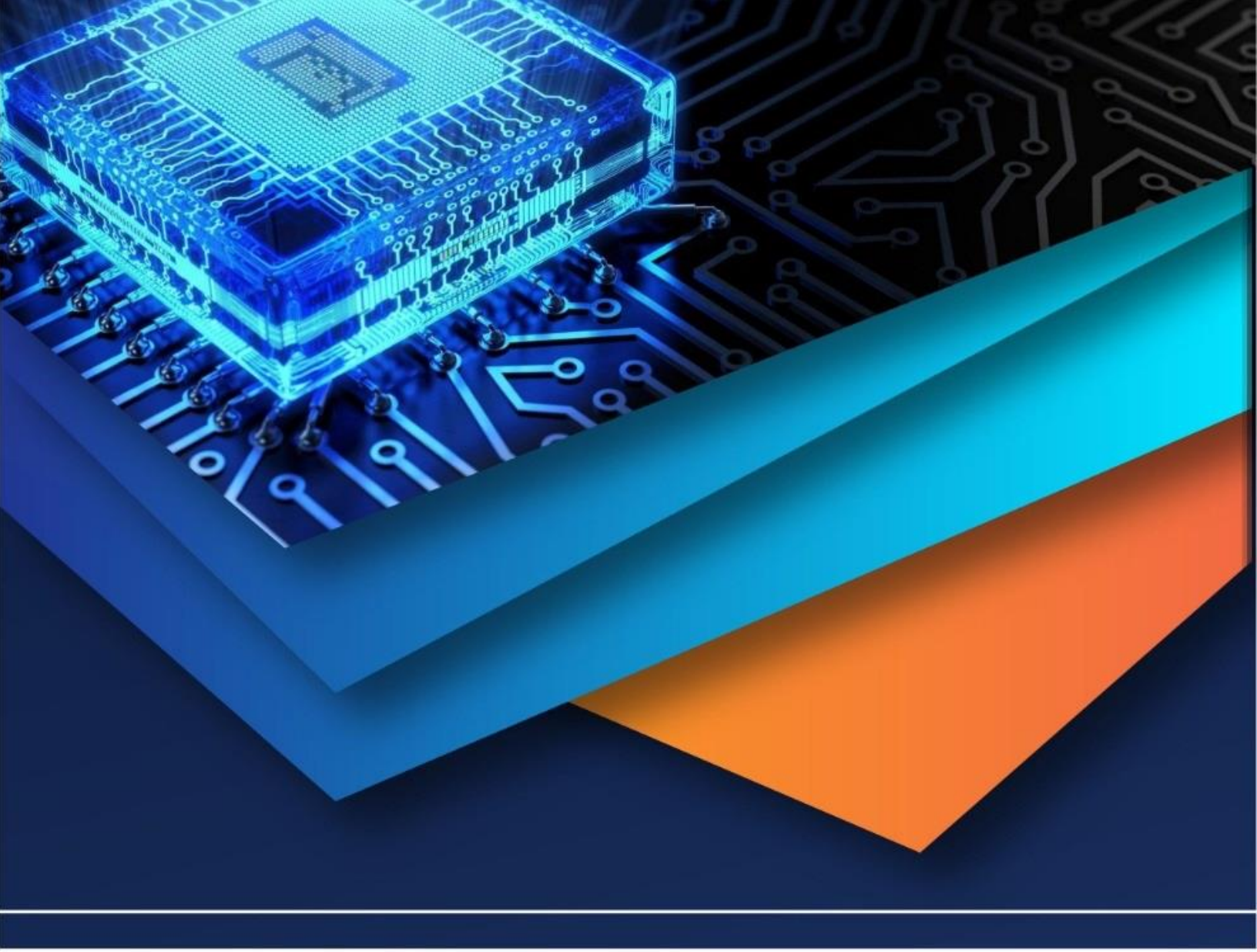
Subsequent to opening we ought to have the option to give positive or negative review and present the reaction for this thing to the organization. This way an ecommerce site can be explored and Optimized for next levels.

V. CONCLUSION

Nevertheless, it is the duty of all digital citizens to ensure self-defense when trading online. Use secure websites and applications and be vigilant and updated while using online commerce.

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