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“JUDICIAL AND LEGISLATIVE SAFEGUARDS IN E-CONTRACTS: EVALUATING THE EFFECTIVENESS OF CONSUMER PROTECTION IN INDIA”

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INTRODUCTION

Contractual relations are created, executed, and enforced in a way that has been dramatically changed by these rapid changes and the acceleration of digital technology. Historically, the contract system was based on a face-to-face negotiation and a tangible document, but with the emergence of Internet usage, electronic contracts (“e-contracts”) are increasingly being formed via electronic means, such as digital interfaces, online platforms and automated systems. The digital transformation is especially evident in the consumer realm, where the proliferation of e-commerce platforms, mobile apps, and digital marketplaces has made shopping more convenient and accessible than ever before. However, these advantages come with significant problems for consumer protection, including consent, fairness, transparency and enforceability in the virtual space. As these new concerns have arisen, the Indian legal system, like many others around the world, has been forced to modify its laws and judicial procedures, accordingly, resulting in a complex mix of old and new in contract law.

E-contracts are generally seen as those that are made using a standard form agreement, usually in the form of a clickwrap, browse wrap or shrink-wrap contract. These formats are useful for facilitating many transactions, but they also restrict the opportunity for negotiation, and often contain terms drawn up by corporations or service providers unilaterally. In most instances, it will be up to the consumer to take the terms as they are given, and this leaves them with little option but to be exploited or have unequal bargaining power. The Indian Contract Act, 1872, still the basic contract law document, was drafted in a time long before the advent of the digital economy. Its terms were strong in terms of consent, free will and enforceability, but were not intended to deal with the facets of electronic transactions. Therefore, further legislative action in the form of additional amendments has been required, notably with the Information Technology Act 2000, which acknowledged the validity of electronic records,

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along with the Consumer Protection Act 2019, which has put in place specific protections for consumers carrying out online transactions.³

The Consumer Protection Act, 2019, is a turning point in the Indian legal landscape; the Act specifically recognizes the issues arising out of ecommerce and electronic contracting. By establishing the Central Consumer Protection Authority (CCPA) and empowering it to regulate unfair trade practices, misleading advertisements, and violations of consumer rights, the statute seeks to provide a comprehensive framework for consumer protection in the digital age.⁴ Furthermore, the Consumer Protection (E-Commerce) Rules, 2020, impose obligations on e-commerce entities to ensure transparency, accountability, and fair dealing, thereby addressing concerns of information asymmetry and deceptive practices.⁵ These legislative measures, when read in conjunction with the IT Act, 2000, and the Digital Personal Data Protection Act, 2023, collectively form the backbone of India's regulatory regime for e-contracts. But, the efficacy of these protections depends on how they are interpreted and applied by the judiciary, which is a key determining factor in the interests of consumers versus businesses.

The Indian Judiciary has slowly evolved to deal with the uniqueness of e-contracts, especially the consent, enforceability and fairness conditions. Meanwhile, courts have accepted that the clickwrap doctrine applies to reasonably available terms and that the users have agreed to the provisions by clicking "I agree."⁶ Courts, however, have also focused on unconscionable, one-sided, or unreasonable public policy terms. The doctrine of contra proferentem, which provides that the ambiguity in the terms of a contract should be interpreted against the drafter, has been applied to safeguard consumers from the potentially misleading provisions contained in the e-contracts, and Indian courts have also used comparative law from other jurisdictions like the United States and European Union, where the protection of consumers in e-contracts is more litigated, to supplement the local discussions with foreign insights.

Notwithstanding these advances, there are still significant problems facing an effective consumer protection in e-contracts. Moreover, the scale of e-commerce platforms coupled with the imbalance of power between corporations and individual consumers, can make it difficult to get remedial relief.⁷ The principle of informed consent is also undermined by the complexity of the issues of jurisdiction and enforcement of the rules in e-commerce transactions, which

³ The Indian Contract Act, No. 9 of 1872, § 10.

⁴ Consumer Protection Act, No. 35 of 2019, § 17.

⁵ Consumer Protection (E-Commerce) Rules, 2020, Rule 4.

⁶ Trimex International FZE Ltd. v. Vedanta Aluminium Ltd., (2010) 3 SCC 1 (India).

⁷ Directive 2011/83/EU of the European Parliament and of the Council of 25 Oct. 2011 on Consumer Rights.

are often cross-border, as consumers may be subject to terms that subject them to foreign courts or arbitration mechanisms.⁹ The principle of informed consent is also affected by the “dark patterns” that are used to manipulate consumers' actions, by making it difficult to understand the information or by forcing consumers to make decisions that may be to their disadvantage. Although there are legislative and judicial protections, they are not always effective and consumers remain susceptible to being exploited in the digital marketplace.

The debate on consumer protection in e-contracts in the world is still ongoing, and the need for ongoing reform and adaptation is highlighted. In this international landscape, India is grappling with the twin challenges of updating its legal framework and tackling the specific socio-economic characteristics of its consumers, including many first-time users of digital products who may lack an understanding of contractual rights.⁸

CONCEPTUAL FRAMEWORK OF E-CONTRACT

With the introduction of e-contracts, the shape of contractual law has been altered and legal systems around the world are now exploring whether traditional contractual theories are sufficient to cope with the complexities of electronic contracts. The development of e-contracts has been paralleled by a gradual shift in the consumer protection legislations and jurisprudence in India which have been tailored to address consumer exploitation in the digital market. This chapter looks at the conceptual basis of e-contracts, their legal context and the statutory instruments adopted to protect the consumer rights in the e-transaction. The chapter's aim is to address the effectiveness of consumer protection in e-contractual relations from a domestic and comparative perspective, to offer a broad overview of developments.

Contracts, in the classical sense, have to be based on the three elements of free will, freewill, and lawful enforceability. The Indian Contract Act, 1872, provides for the principles and conditions for a valid contract, which include an offer, acceptance, consideration and lawful object. However, as the process of commerce goes digital, new modalities of contracting have emerged where the parties commence the contracting without meeting each other physically. Generally speaking, an e-contract is an agreement that is formed, authenticated, and executed through electronic means, such as digital signatures or other technological means, and is stored electronically.⁹

The advantages of these forms of e-contracts include efficiency and scalability, but they

⁸ *Specht v. Netscape Communications Corp.*, 306 F.3d 17 (2d Cir. 2002).

⁹ Information Technology Act, No. 21 of 2000, § 10A.

also have issues of informed consent, transparency and fairness. If the consumer is constantly faced with the legal burden of lengthy and complex terms, which are formulated unilaterally by the corporations, he is put in a position of weakness and should therefore only be used in a way that complies with legislative and judicial standards of justice.¹⁰

Legislative Recognition of E-Contracts in India

The enactment of the Information Technology Act, 2000, which gave legal validity to electronic records and digital signatures in India, helped in the recognition of e-contracts in India. The reference to Section 10A of the Act is noteworthy because it explicitly states that contracts concluded electronically are not invalid on the basis that they were done electronically and thus gives deference to electronic transactions and syncs Indian legal principles with those in other parts of the world.¹¹

The Act also provided some facility for ensuring validity and authentication of electronic records through the use of digital signatures, which rely on asymmetric cryptography, but it did not afford a comprehensive regulation of substantive fairness of e-contracts and thus create a space for the consumers to be vulnerable to exploitative practices.¹² This gap was to be filled by additional legislation, especially in the area of consumer protection.

A paradigm shift in Consumer Protection Act, 2019

The Consumer Protection Act, 2019, is a landmark reform of the existing framework of Indian consumer law with the erstwhile Consumer Protection Act, 1986, giving way to a contemporary model that is sensitive to the needs and challenges of a digital economy. The Act explicitly mentions consumer rights in e-commerce transactions, thus expanding the ambit of the Act.¹³

Some of the major features of the Act are the establishment of the Central Consumer Protection Authority (CCPA) to regulate unfair trade practices, misleading advertisements and violation of consumer rights, the introduction of product liability provisions, and mediation as an alternative dispute resolution mechanism, which will help promote the expeditious resolution of consumer disputes in the digital domain.

The Consumer Protection (E-Commerce) Rules, 2020 further, add to the Act, and create

¹⁰ Mark A. Lemley, Terms of Use, 91 Minn. L. Rev. 459 (2006).

¹¹ Information Technology Act, No. 21 of 2000, § 10A.

¹² Id. § 3.

¹³ Consumer Protection Act, No. 35 of 2019, § 2(7).

certain obligations for e-commerce entities. The Rules also aim to increase consumer protection by introducing measures to correct information asymmetry and bargaining power imbalance in e-contracts such as requirements for disclosure of information with regard to the seller, transparency of pricing, and the prohibition of unfair trade practices, while also introducing accountability measures by establishing a nodal officer for compliance with the Rules within marketplace e-commerce platforms.¹⁴

Judicial Safeguards & Interpretations

Although legislations provide some protection for e-contracts, Indian courts have been instrumental in explaining the validity and enforceability of these e-contracts filling the gaps in the legislations. In *LIC of India v. Consumer Education & Research Centre*, the Supreme Court reiterated the importance of ensuring consumers are not subjected to unfair and undue terms in contracts, further affirming the doctrine of fairness in contractual relationships.¹⁵ In the same vein, *Trimex International FZE Ltd. v. Vedanta Aluminium Ltd.* reinforced the enforceability of an e-contract made through email correspondence, which was also a Contract Act issue.¹⁶ In the *Trimex* case, the Supreme Court found that an electronic contract can still be validly concluded via email communications.

Although these are traditional contract law concepts, they become more important when considering standard form contracts, clauses that are unfairly drafted or at odds with public policy, and unconscionable clauses are all invalidated under the doctrine of *contra proferentem*, which benefits the consumer, who typically has little or no choice or negotiation power in e-contracts.

Although legislative and judicial protection exist, there is still a long way to go in providing effective protection of consumers in e-contracts. Jurisdiction is one of the key difficulties, especially for cross-border transactions where consumers can be required to go through foreign dispute resolution processes. In its judgment in *SpiceJet Ltd v Ranju Aery*, Delhi High Court addressed the jurisdictional issues involved in online ticket bookings, underscoring the challenges of consumer rights enforcement in digital transactions.¹⁷

Another issue is the use of “dark patterns” – tactics used in digital platforms to make consumers think that the information is hidden or that the platform is pushing them to make

¹⁴ Consumer Protection (E-Commerce) Rules, 2020, Rule 4 & 5.

¹⁵ *LIC of India v. Consumer Educ. & Research Ctr.*, (1995) 5 SCC 482 (India).

¹⁶ *Trimex Int'l FZE Ltd. v. Vedanta Aluminium Ltd.*, (2010) 3 SCC 1 (India).

¹⁷ *SpiceJet Ltd. v. Ranju Aery*, 2017 SCC OnLine Del 10934 (India).

selections that they are not expected to make – which are contrary to the informed consent principle and require more stringent regulation. Moreover, the imbalance in the bargaining power of corporations and consumers makes the effective remedy difficult, as consumers might not be able to afford or organize litigation against more powerful e-commerce businesses.¹⁸

Comparative Perspectives

Thus, the International debate on consumer protection principles in e-contracts has lessons for India. The European Union has introduced clear protections for consumers, including the Consumer Rights Directive and the Digital Services Act, with a focus on transparency, fairness and accountability in online transactions.¹⁹ These include on-platform disclosure obligations, consumer's rights of withdrawal, and the regulation of online platforms.

Courts have held that e-contracts in the U.S. may be enforced based on notions of fairness and reasonableness. The U.S. approach is more consumer-oriented and is grounded in informed consent, yet it also confirms that judges must be vigilant in protecting consumer rights.²⁰

India, a part of this global scenario, is in the midst of a dilemma between modernization of the law and its social and economic characteristics of its consumers. The need for robust consumer protection in e-contracts is especially acute with a significant portion of the first-time digital users of whom many are unaware of their rights under contracts.

JUDICIAL SAFEGUARDS AND CASE LAW ANALYSIS IN E-CONTRACTS

The judiciary has been instrumental in filling the gap between intent and execution of consumer protection in e-contracts in India. Though the various laws like Information Technology Act, 2000 and Consumer Protection Act, 2019 give the base to regulate electronic transactions, it is the interpretation by judicial bodies which makes these provisions work and brings life to them in the midst of technological advancement and corporate power. In this chapter, the writer analyses and discusses the judicial safeguards in India in the context of the judicial intervention in the protection of consumers in e-contractual relationships including landmark case law, principles of contract and comparative jurisprudence.

¹⁸ Arunesh Mathur et al., Dark Patterns at Scale: Findings from a Crawl of 11K Shopping Websites, 2 Proc. ACM Hum.-Comput. Interaction 1 (2019).

¹⁹ Directive 2011/83/EU of the European Parliament and of the Council of 25 Oct. 2011 on Consumer Rights, 2011 O.J. (L 304) 64.

²⁰ Specht v. Netscape Commc'ns Corp., 306 F.3d 17 (2d Cir. 2002).

Judicial acceptance of e-contracts.

Enforceability of e-contracts was first tested on cases relating to electronic communication and digital agreements in India. In *Trimex International FZE Ltd. v. Vedanta Aluminium Ltd.*, the Supreme Court held that the use of email is a valid form of offer and acceptance under the Indian Contract Act, 1872, thereby establishing a paradigm shift in Indian Contract Law. This was a milestone decision which introduced the notion of “electronic contracts” and brought Indian law in line with the international trend in digital contracting. The Court was clear that the “rules of the game” of a valid contract, whether by offer, acceptance, consideration or intention to create legal relations, would continue to apply regardless of the medium of communication, thus bringing traditional concepts into the digital realm.

This was followed by other cases confirming this recognition. The Delhi High Court had recognized the validity of clickwrap agreements in *Society of Lloyd's v. Lee*, provided the terms are reasonably accessible and the consumer clicks on “I agree” to indicate his consent.²¹ This is a judicial recognition of the validity of clickwrap agreements, thereby reinforcing the rule that a consumer's consent in electronic transactions should be informed and voluntary, even if expressed digitally through clicking the “I agree” box. The Court, however, also warned against the application of “unfair or unconscionable” terms, indicating that the judiciary is prepared to examine the fairness of the substance of e-contracts.

The two most important safeguards of doctrine are: *Contra Proferentem* and *Unconscionability*. Doctrinal principles have been invoked by Indian courts to safeguard consumers against the provisions in the standard form contracts which prevail in the world of e-contracts. The doctrine of *contra proferentem*, which basically says that if a term in a contract is ambiguous, it will be interpreted against the person that drew it up, has thus been used to protect consumers from terms that could be ambiguous or misleading. The principle in question is very important in e-contracts, where the terms are often drafted by a corporation, and presented to consumers on a take-it-or-leave-it basis.²²

Also, clauses that are too one sided/opposite public policy have been used to invalidate them under the doctrine of unconscionability. The case of *Central Inland Water Transport Corp. v. Brojo Nath Ganguly* did not relate to e-contracts, but the reasoning in the case has been applied to digital contracts, where consumers are often forced to accept such terms as those that limit liability, restrict jurisdiction, or impose onerous obligations.²³ Courts have used the

²¹ *Soc’y of Lloyd’s v. Lee*, 2006 SCC OnLine Del 1237 (India).

²² *LIC of India v. Consumer Educ. & Research Ctr.*, (1995) 5 SCC 482 (India).

²³ *Central Inland Water Transp. Corp. v. Brojo Nath Ganguly*, (1986) 3 SCC 156 (India).

doctrine of unconscionability as a means to prevent the exploitation of e-contracts.

Uniform Construction Contracts.

The judiciary has consistently examined standard form contracts, which are the prevalent form of contracts in the digital marketplace. The Supreme Court has brought up the issues of unequal bargaining power that lies in the background of most of the agreements and how the court should intervene to prevent the weaker party from being harmed in standard form agreements in *Delhi Transport Corp. v. DTC Mazdoor Congress*, where consumers are not in a position to negotiate then and have to accept the agreements drafted by corporations.²⁴ This reasoning is directly applicable to e-contracts. Courts have acknowledged that when it comes to arbitration, international forum, and/or liability restrictions, these types of agreements warrant closer examination.

SpiceJet Ltd. v. Ranju Aery is a recent Delhi High Court decision that discussed jurisdiction related to online ticket bookings, underscoring the need for consumers not to be denied access to justice simply because contracts included a jurisdiction clause in favor of a corporate party.²⁵ This ruling demonstrates the importance of the judiciary in safeguarding basic principles of fair and non-exclusionary working of e-contracts.

Comparative Jurisprudence and Its influence

Comparative jurisprudence has been used by Indian courts on a regular basis to aid in the analysis of e-contracts. In the United States, judges have already decided e-contracts are enforceable based on the principles of fairness and reasonableness. The Second Circuit's decision in *Specht v. Netscape Communications Corp.* has rooted informed consent in e-contract law and has led to its adoption by Indian courts in recent years.²⁶

Likewise, the European Union's Consumer Rights Directive and Digital Services Act have provided detailed protections in favour of transparency, fairness and accountability in digital transactions, which have been noted as relevant by Indian courts to inform global norms of consumer protection. Indian courts have sought to keep Indian law responsive to the trends and technologies of the world by incorporating comparative jurisprudence.

²⁴ *Delhi Transp. Corp. v. DTC Mazdoor Congress*, 1991 Supp (1) SCC 600 (India).

²⁵ *SpiceJet Ltd. v. Ranju Aery*, 2017 SCC OnLine Del 10934 (India).

²⁶ *Specht v. Netscape Commc'ns Corp.*, 306 F.3d 17 (2d Cir. 2002).

Dark Patterns and Manipulative Design: New challenges will arise.

“Dark patterns” are one of the new issues in judicial oversight of e-contracts and these are patterns that use technology to influence consumer behavior on digital platforms. These range from things like hiding information, making choices for the user, or influencing the choice, which all detract from informed consent and cause significant concerns around fairness in e-contracts.²⁷ Indian courts have yet to develop a body of law surrounding dark patterns, but the recognition of manipulation by design as an unfair trade practice is beginning to emerge. Judicial action in this space will play a central role in protecting consumers from being cheated via digital platforms.

Judicial Safeguards are effective.

Judicial protection of consumers under e-contracts can be evaluated on three dimensions: (1) doctrinal principles, (2) case law, and (3) responsiveness to new challenges. Once the principles of unfair clauses are applied to doctrinal constraints, such as ‘Doctrinal principles’ as the contra proferentem and the principle of unconscionability, and case law has consistently confirmed the validity of e-contracts that are subject to the principles of fairness and informed consent, it is evident that these clauses are powerful enough to challenge unfair clauses. But the judiciary's responsiveness to new issues like dark patterns, cross-border jurisdiction and data privacy is still underdeveloped, and judicial doctrines are still evolving.

CRITICAL EVALUATION OF THE EFFECTIVENESS OF CONSUMER PROTECTION IN E-CONTRACTS

Consumer protection in e-contracts should not be judged solely on the basis of legislation and judicial protection but also on the basis of its effectiveness for the consumer and its effectiveness in preventing unfair practices and its responsiveness to the technological trends. Indian statutes like the Information Technology Act, 2000, the Consumer Protection Act, 2019 and the Consumer Protection (E-Commerce) Rules, 2020, have been in place to recognise and regulate e-contracts, but the effectiveness of these over the years is questioned. This chapter critically reviews the current framework, addressing the enforcement issues, the jurisdictional problems, consumer awareness and comparative aspects, and provides a comprehensive overview of the effectiveness of the consumer protection in e-contracts.

²⁷ Arunesh Mathur et al., Dark Patterns at Scale: Findings from a Crawl of 11K Shopping Websites, 2 Proc. ACM Hum.-Comput. Interaction 1 (2019).

The strengths of the current framework are:

The legal system pertaining to e-contracts in India has a number of commendable features. The Information Technology Act, 2000, by recognizing the validity of electronic records and digital signatures, provided the foundational legitimacy for electronic transactions. The Consumer Protection Act, 2019, represents a paradigm shift by explicitly extending consumer rights to e-commerce, establishing the Central Consumer Protection Authority (CCPA), and introducing product liability provisions applicable to online transactions.²⁸ The Consumer Protection (E-Commerce) Rules, 2020, supplement these measures by imposing obligations on e-commerce entities to ensure transparency, accountability, and fair dealing.³ Collectively, these statutes provide a comprehensive framework for regulating e-contracts, thereby aligning Indian law with global trends in digital commerce.

This is further reinforced by judicious protections. Judges have consistently recognized the enforceability of e-contracts, with the caveat that the contract is fair and consensual. The Supreme Court's rulings have helped to bring traditional doctrines into the electronic realm, assuring a real protection for consumers of e-contracts from clauses that may exploit them.²⁹ Consumer protection in e-contracts is not a theoretical matter but one that is realistically lived by consumers.

Weaknesses and gaps in enforcement:

These advantages do not offset, however, the many weaknesses in the implementation of consumer protection of e-contracts. Perhaps the biggest issue is that resources are unequally distributed between firms and customers. Large ecommerce sites have the financial and technical power to come up with a complex set of terms and conditions to enforce via complex means. Consumers, on the other hand, are seldom aware of the unfair clauses, do not have the resources or capacity for challenging them and so legislative protection is rendered ineffective for the consumer in practice.³⁰

Enforcement is also hindered by the fact that articles are complex and fragmented. In the digital marketplace, cross-border transactions are becoming more frequent, and consumers are likely to be involved in foreign dispute processes or to have to comply with foreign jurisdictions in such cases. In the case of *SpiceJet Ltd. v. Ranju Aery*, the Delhi High Court pointed out that when a contract contains jurisdictional restrictions, it is difficult for the

²⁸ Consumer Protection Act, No. 35 of 2019, §§ 2(7), 17.

²⁹ Pratibha Jain, E-Commerce and Consumer Protection in India, 12 J. Indian L. & Soc'y 45 (2021).

³⁰ Id.

consumers to seek justice in the courts, thus nulling the effect of the legislative protection. The other flaw is the use of “dark patterns”—user manipulation strategies in digital platforms. The Consumer Protection Act, 2019, and the E-Commerce Rules, 2020, prohibit unfair trade practices but the enforcement against dark patterns is also slow as regulatory authorities lack the technical knowledge and resources to effectively monitor and penalize dark patterns.³¹

Consumer awareness and accessibility.

Consumer awareness and access to consumer protection are also crucial to the effectiveness of consumer protection in e-contracts. Many Indian consumers are first-time digital users, and many lack knowledge of their contractual rights, or ability to understand the processes for redressing grievances, meaning that the complexity of contractual terms, which are frequently in technical or legal language, compounds the issue and may mean consumers do not fully understand the implications of their consent. The Consumer Protection Act, 2019, requires transparency and disclosure, but information is not necessarily easily accessible, thus reducing the efficacy of the Act's consumer protection.

The access to the grievance redressal facilities is also an important concern. While mediation and consumer commissions are covered in the Consumer Protection Act, 2019, consumers are sometimes deterred from seeking remedy due to delays, procedural issues and ignorance, and the online dispute resolution (ODR) has not been developed in India.

Comparative Perspectives & Lessons for India.

Comparative perspectives bring both the good and bad points of the framework of the country India. The EU Consumer Rights Directive and Digital Services Act offer robust protection for consumers, with a key focus on transparency, fairness and accountability, and the disclosure of information, rights of withdrawal and regulation of online platforms. The legislations in India are in line with these, but they are not as effective because of the lack of enforcement and institutional capacity.

Courts in the United States have held that e-contracts are enforceable in accordance with the notions of fairness and reasonableness. The requirement for consumers to be "informed" of a browsewrap agreement aligns with Indian law, and the courts have consistently also put emphasis on transparency and fairness. However, the U.S. model that is heavily based

³¹ Arunesh Mathur et al., Dark Patterns at Scale: Findings from a Crawl of 11K Shopping Websites, 2 Proc. ACM Hum.-Comput. Interaction 1 (2019).

on judicial review, calls for the Indian courts to be more proactive in reviewing e-contracts, including in respect of their manipulative design and unfair clauses.

Policy Recommendations

Several policy suggestions can be made in order to improve the consumer protection in e-contracts. First of all, consumer awareness needs to be increased through the educational effort, digital literacy and simplified disclosure requirements. All consumers need to be able to access and exercise their rights in digital transactions and be made aware of the terms of the contract. Second, there needs to be increased capacity in the regulatory bodies to monitor and punish unfair practices, including dark patterns, and give them technical expertise in this area, such as the CCPA. Third, jurisdictional issues need to be combated by imposing conditions for ecommerce platforms to offer consumers accessible grievance redressal processes in India, so they do not lack access to justice. Fourth, online dispute resolution mechanisms need to be built and formalized in order to offer consumers quick and inexpensive remedies in digital disputes. Last but not the least, India must take the help of comparative viewpoints, integrate the framework with the world and cater to the specific socio-economic needs of the consumers.

CONCLUSION

Overall, the development of e-contracts in India shows the ongoing shift in the nature of commercial transactions in the digital era, with more contracts being conducted online instead of in person. While this change has resulted in clear gains in efficiency, accessibility, and convenience, it has also introduced new challenges for consumers, especially regarding informed consent, bargaining power, and fairness. The legislative and judicial safeguards discussed in this research reflect India's consciousness of these issues and also illustrate the country's commitment to tackle such issues; however, the efficacy of these guarantees depends on their practical application, as well as their flexibility to new technologies. The findings of this research need to be stressing the success and the weaknesses of the existing framework and its way forward towards stronger consumer protection in e-contracts.

There is commendable progress at the legislative level in India with regard to recognition and regulation of e-contracts. IT Act, 2000 gave the base to the electronic transactions by recognizing the validity of electronic records and digital signatures. This was an important move in adapting Indian law to the international environment and enabling digital commerce to thrive in a legal framework. The Consumer Protection Act, 2019, was a game

changer in making consumer rights applicable to e-commerce transactions and introducing the concept of Central Consumer Protection Authority and product liability in relation to online transactions. These measures, along with additional provisions from the Consumer Protection (E-Commerce) Rules, 2020, form a comprehensive framework to regulate the digital transactions and protect consumer interests. However, although the legislation is sound and well-meaning, the legislation's ability to function in practice is hampered by enforcement issues, jurisdictional issues, and the imbalance of resources between a corporation and consumers.

The contours of consumer protection in e-contracts have been just as influenced by judicial protections. Where electronic contracts are involved, courts have repeatedly ruled that the traditional rules of offer and acceptance and consideration are valid, and apply to electronic contracts as well. Clickwrap agreements have been held to be enforceable in business situations, and have warned of the possible creation of unfair or unconscionable terms. The principles of doctrine, like *contra proferentem* or unconscionability, are brought into play to defend the consumer from clauses which are exploitative and to make the e-contract a tool of the company's domination. The principle that consumers should not be denied access to justice or to subjecting them to arbitrary terms has been further reinforced by judicial review of the standard form contracts. These measures reflect the judiciary's commitment to maintaining equality and fairness in the digital world. It is important to continue developing judicial doctrines to address new issues raised by dark patterns, manipulative design, and cross-border enforcement, however, the judiciary has not responded well to the new challenges.

Consumer protection in e-contracts also has to be evaluated on a consumer awareness and accessibility basis. A large percentage of the consumers in India are first-time digital users and are not aware of contractual rights or how to navigate the grievance redressal system. This is compounded by the complicated nature of contractual terms and conditions which are not always written in English and may be in technical or legal terms, meaning consumers may not understand what they are consenting to. Legislative requirements for transparency and disclosure have been limited in practice, as information is not readily available to patients, thus compromising informed consent. Accessibility to grievance redressal is also a key concern as delays, procedural complexities and lack of awareness deter consumers in seeking redress. Despite being proposed as a means to quickly resolve the disputes between the parties, online dispute resolution is underdeveloped in India and thus impedes the efficacy of consumer protection in e-contracts.

Comparative perspectives are useful to understand the imperfections and limitations of

the framework in India. The European Union's Consumer Rights Directive and Digital Services Act provide comprehensive protection measures, with a particular focus on transparency, fairness and accountability, thus laying the foundation for consumer protection in digital transactions. The United States, by contrast, has been more inclined to adopt an approach that is more market oriented, but it has also emphasized the need for judicial review and informed consent in e-contracts. Although India's legislation is in line with these principles, there is no such level of enforcement or institutional capacity that makes it effective. However, by learning from each other, India can make its framework more robust by incorporating international best practices, and at the same time embodying the specific socio-economic conditions of Indian consumers.

The analysis of legislative and judicial protections for e-contracts shows that India has advanced greatly in its efforts to control e-contracts, but that there are still problems with the protection of consumers. The imbalance of power between corporations and consumers, the complexity of cross-border transactions, manipulative design strategies and the consumer's lack of awareness combine to weaken the effectiveness of the current safeguards. Despite their strength, judicial doctrines should still be flexible enough to tackle new challenges or issues, and legislative efforts should be reinforced with greater enforcement and institutional capacity. It needs to be made accessible and known to consumers, to enable them to recognise the terms of their contracts and exercise their rights in relation to digital transactions.

This means that a multi-faceted approach will be needed in the future. Legislative changes should persist in reinforcing consumer rights in digital transactions, including new issues like dark patterns and cross-border application. Judicial doctrines need to change to identify the manipulative design and to ensure fairness in e-contracts. Technical expertise and resources need to be available at regulatory bodies for effective monitoring and penalty for unfair practices. Through educational programs and programs on digital literacy, consumer awareness needs to be increased and consumers must be empowered to deal with the complexity of e-contracts. The online dispute resolution mechanisms need to be devised and institutionalised to offer consumers timely and affordable remedies in digital disputes. Last but not least, India need to learn from the comparative perspective, not only in terms of fitting its framework into international standards, but also in terms of the socio-economic context of the Indian consumer.

Overall, consumer protection in e-contracts in India is a multifaceted process with a mix of legislative provisions, judicial protections, and enforcement issues. Although major strides have been taken, the effectiveness of these measures will depend upon the extent to

which they can be applied in practice and remain relevant to new technological possibilities. Ensuring fairness, transparency, and justice in contractual relations in a digital sphere will rely on India's strength to transform its mechanisms of enforcement, to inform consumers, and to adapt the rules to international standards. A strong set of consumer protection principles must support the growth and innovation in the digital marketplace, so that consumer welfare does not fall behind technological advancement. In this dynamic landscape, India must continue to evolve and adapt e-contracts to remain relevant tools of commerce and instruments of fairness, equity and justice in the digital era.

