

**YANGON UNIVERSITY OF ECONOMICS  
DEPARTMENT OF APPLIED ECONOMICS  
MASTER OF PUBLIC ADMINISTRATION PROGRAMME**

**A STUDY ON THE AWARENESS OF CONSUMER  
PROTECTION IN DIGITAL PLATFORMS  
(Case Study: Online Shopping in Hlaing Township, Yangon)**

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MPA – 50 (22<sup>nd</sup> BATCH)**

**JUNE, 2025**

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A thesis submitted as a partial fulfilment towards the requirements of the Degree of Master of  
Public Administration (MPA)

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**YANGON UNIVERSITY OF ECONOMICS  
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This is to certify that this thesis entitled "**A STUDY ON THE AWARENESS OF CONSUMER PROTECTION IN DIGITAL PLATFORMS (Case Study: Online Shopping in Hlaing Township, Yangon)**" submitted as a partial fulfilment towards the requirements for the Degree of Master of Public Administration (MPA) has been accepted by the Board of Examiners.

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## **ABSTRACT**

The rapid growth of e-commerce in Myanmar has transformed consumer purchasing behaviors, raising the importance of legal literacy and protection in digital transactions. This study examines the awareness of consumer protection among 267 online shoppers in Hlaing Township, Yangon. Using a descriptive design, data were collected via a structured questionnaire addressing shopping habits, knowledge, attitudes, and practices related to digital consumer rights. Findings reveal a moderate to strong general awareness of consumer protection, with high recognition of responsible agencies and fraud prevention practices, but notable gaps in understanding specific legal rights, refund policies, and complaint procedures. Respondents displayed positive attitudes toward accountability, transparency, and stricter penalties for online fraud, alongside proactive practices such as checking seller ratings and using secure payment methods. The study highlights the need for targeted education, clearer platform policies, and strengthened legal frameworks to enhance consumer confidence and safety in Myanmar's expanding digital marketplace.

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# TABLE OF CONTENTS

	<b>Page</b>
<b>ABSTRACT</b>	i
<b>ACKNOWLEDGEMENTS</b>	ii
<b>TABLE OF CONTENTS</b>	iii
<b>LIST OF TABLES</b>	v
<b>LIST OF ABBREVIATIONS</b>	vi
<b>CHAPTER I INTRODUCTION</b>	
1.1 Rationale of the Study	1
1.2 Objectives of the Study	3
1.3 Method of Study	3
1.4 Scope and Limitation of the Study	3
1.5 Organization of the Study	4
<b>CHAPTER II LITERATURE REVIEW</b>	
2.1 Definition of Online Shopping	5
2.2 Regime of Online Shopping	5
2.3 The Evolution and the Growth of Digital Platforms	8
2.4 Awareness on Consumer Protection for Online Shopping	9
2.5 Consumer Rights and Protection on Online Shopping	12
2.6 Protection of Online Shopping by Legal Framework	14
2.7 Global Level Best Practice in Digital Consumer Protection	17
2.8 Review on Previous Studies	18
<b>CHAPTER III OVERVIEW ON CONSUMER PROTECTION OF ONLINE SHOPPING IN DIGITAL PLATFORMS IN MYANMAR</b>	
3.1 Legal and Policy Framework in Myanmar	20
3.2 Evolution of Online Shopping in Myanmar	24
3.3 Legal Frameworks Supporting Online Consumer Protection in Myanmar	25

## **CHAPTER IV SURVEY ANALYSIS**

4.1	Survey Profile	29
4.2	Survey Design	29
4.3	Survey Results	31

## **CHAPTER V CONCLUSION**

5.1	Findings	44
5.2	Suggestions	46

## **REFERENCES**

## **APPENDICES**

## LIST OF TABLES

<b>Table No.</b>	<b>Title</b>	<b>Page</b>
2.1	Online Shoppers Worldwide: Yearly Growth (Post-COVID)	7
2.2	Comparative Legal Frameworks for Online Shopping Protection	16
3.1	Status of E-Commerce, Data Protection, and Online Dispute Resolution Laws in Selected ASEAN Countries	22
3.2	Key Institutions and Their Roles in Online Consumer Protection	23
3.3	Evolution of Online Transaction Volumes in Myanmar	24
3.4	Summary of Myanmar's Consumer-Related Laws and Their Application to E-Commerce	25
3.5	Key Provisions of the Consumer Protection Law (2019)	26
4.1	Demographic Information by Respondents	31
4.2	Online Shopping Habits by Respondents	33
4.3	Knowledge of Awareness of Consumer Protection in Digital Platforms	36
4.4	Attitude toward Consumer Protection in Digital Platforms	39
4.5	Practices in Consumer Protection	42

## LIST OF ABBREVIATIONS

ASEAN	Association of Southeast Asian Nations
ASAPCP	ASEAN Strategic Action Plan for Consumer Protection
BEUC	Bureau Européen des Unions de Consommateurs (The European Consumer Organisation)
CBM	Central Bank of Myanmar
CPL	Consumer Protection Law
CP Act	Consumer Protection Act
D2023MR	Digital 2023 Myanmar Report
DEDC	Digital Economy Development Committee
DOCA	Department of Consumer Affairs
ECR	E-commerce Rules
ETL	Electronic Transactions Law
FTC	Federal Trade Commission
GDPR	General Data Protection Regulation
MCU	Myanmar Consumers Union
MIDO	Myanmar ICT for Development Organization
MIS	Management Information Systems
MoTC	Ministry of Transport and Communications
MW	Meltwater
OECD	Organisation for Economic Co-operation and Development
SEA	Southeast Asia
SEM	Structural Equation Modeling
SMEs	Small and Medium Enterprises
TL	Telecommunications Law
UNCTAD	United Nations Conference on Trade and Development
WAS	We Are Social

# CHAPTER I

## INTRODUCTION

### 1.1 Rationale of the Study

The way of consumers shop for products is rapidly evolving due to the emergence of advanced digital platforms driven by technological advancements. This shift in shopping habits is reshaping people's daily lives. Including how they shop, use the internet, and discover new digital platforms to connect with friends. Given this transformative impact on everyday activities, it is essential to study consumer protection for those who are actively shopping online through digital platforms. (OECD, 2022).

Globally, the number of online shoppers has surged, reaching 2.71 billion in 2024 (Demand Sage, 2024). Projections suggest that online transactions will account for 25.3% of global retail sales by 2030 (UNCTAD, 2023). This trend reflects not only technological growth but also shifting consumer lifestyles, with time constraints and urban living fueling the demand for fast, reliable online purchases. Businesses are responding by improving digital services, expanding delivery networks, and enhancing customer support systems (PwC, 2023).

The growing number of people around the world, including those who purchase a wide range of goods and services both domestically and internationally, is clearly linked to the active internet users in many nations. Additionally, since shopping on the internet has grown in popularity, more people are making purchases online and spending more time and money doing so. Due to today's hectic lifestyle and lengthy workdays, online shopping is becoming a more and more popular and convenient alternative for consumers. As a result, businesses need to adapt to this shift by enhancing their online presence and customer service.

In addition to satisfying the shifting demands of customers, this flexibility puts businesses in a strong position to compete in a market that is changing quickly. growing in popularity as more people have access to the internet. According to growing, removing intermediaries on digital platforms is preferred to drawing in

consumers online over traditional in-person transactions, especially when it comes to buying products straight from vendors.

While e-commerce is expanding worldwide, regional variations are significant. For instance, the United States had approximately 273.49 million online shoppers in 2024, with forecasts predicting 333.50 million by 2029. In Latin America, the number of online buyers grew by 4.6% from 2022 to 2023, while the Middle East and Africa saw a 5.2% increase (Demand Sage, 2024). These figures highlight the universal shift toward digital retail and the importance of tailored consumer protection frameworks in different regions.

Myanmar reflects this global pattern. As of 2023, there were around 5.9 million active online shoppers in the country, according to the Data Reportal: Digital 2023 Myanmar Report by We Are Social and Meltwater (WAS & MW, 2023). This growth is driven by expanding internet coverage, affordable mobile devices, and increasing trust in digital payments. Platforms such as Shop.com.mm and Daraz Myanmar have become household names, offering diverse product ranges and nationwide delivery.

As internet penetration continues to rise, more people in Myanmar are gaining access to online shopping platforms. The increasing availability of affordable smartphones and mobile data plans has made it easier for consumers to shop online. This trend is reflected in the growing number of online shoppers, which is expected to continue rising as more people embrace digital commerce.

However, as Myanmar's digital market continues to grow, it becomes increasingly important to ensure that consumers are not only active participants in the online economy but are also informed of their rights. This awareness is essential to protect consumers from potential risks such as fraud, misinformation, and unfair practices that can arise in the absence of adequate legal literacy. The study will explore the extent to which users understand key aspects of consumer protection laws applicable to digital transactions, including provisions under the Consumer Protection Law (2019), the Electronic Transactions Law (2004, amended 2014), and other relevant frameworks. These legal instruments, while available, require enhanced visibility and accessibility to the public in order to be truly effective.

This study, titled “A Study on the Awareness of Consumer Protection in Digital Platforms,” aims to investigate the level of consumer awareness regarding their rights and protections in the context of digital commerce. The focus of the study

is to understand what Myanmar consumers know about their legal protections when shopping online, why this awareness matters in the face of growing digital activity, and how informed consumers can contribute to a secure and sustainable digital economy.

Ultimately, this study is rooted in the belief that a well-informed consumer base is a pillar of a healthy digital economy. Empowering Myanmar's citizens through knowledge about their rights will foster greater trust in online platforms, encourage safe consumer behavior, and promote responsible business practices among digital vendors.

## **1.2 Objectives of the Study**

The objective of the study is to examine the awareness of consumer protection for online shopping consumers in Hlaing Township, Yangon.

## **1.3 Method of Study**

This research employed a descriptive design and utilized both primary and secondary data sources. Data was collected through a structured questionnaire allowing participants to express their opinions freely, alongside questions with fixed response options. The participants consisted of online shoppers who purchased various products such as food, cosmetics, kitchenware, clothing, and furniture through digital platforms. The sample was carefully selected to reflect a wide variety of shopping behaviors and preferences among the population of the township.

## **1.4 Scope and limitations of the Study**

This study focuses on 267 online shoppers in Hlaing Township, Yangon, who use digital platforms, not including all online shoppers in Myanmar. Respondents were selected using a simple random sampling method and were drawn specifically from residents living in the quarters and hostels of Hlaing Township and the respondents were active online purchasers, excluding face-to-face buyers or consumers.

## **1.5 Organizations of the Study**

This study is organized into five chapters. Chapter one includes the rationale, objectives, method of study, scope and limitations of the study and organization of the study. Chapter two provides a literature review and previous studies. Chapter three explores the overview of online shoppers in digital platforms in Myanmar. Chapter four presents the survey analysis, survey design, and results. Finally, Chapter five concludes with findings and suggestions.

## **CHAPTER II**

### **LITERATURE REVIEW**

#### **2.1 Definition of Online Shopping**

Online shopping, often referred to as e-commerce, involves purchasing goods or services through the internet, enabling transactions without face-to-face interaction. It offers consumers the ability to browse, compare prices, read reviews, and make secure payments from virtually anywhere (Turban et al., 2018). As technology has advanced, the scope of online shopping has expanded from large global platforms, such as Amazon, to local and niche e-commerce sites (Chaffey, 2015).

While online shopping provides convenience and access to a wide product range, it also poses challenges. Concerns include the inability to physically inspect products and potential risks associated with sharing personal or financial information (Lee & Turban, 2001). Such vulnerabilities highlight the need for strong consumer protection policies to address issues like fraud, information asymmetry, and security breaches (Laudon & Traver, 2021).

#### **2.2 Regime of Online Shopping**

The regime of online shopping refers to the network of laws, regulations, norms, and technological systems that govern e-commerce and ensure it operates fairly, securely, and efficiently (Laudon & Traver, 2021). Globally, frameworks such as the UNCITRAL Model Law on Electronic Commerce (1996) and Model Law on Electronic Signatures (2001) have provided guidance for creating legal certainty in digital transactions (Wang, 2010).

In Southeast Asia, regional agreements—like the ASEAN Agreement on Electronic Commerce (2019)—promote secure cross-border trade, data flow, and authentication. Myanmar participates actively in these initiatives and has enacted the Electronic Transactions Law (2014) and the Consumer Protection Law (2019) to enhance transparency and trust in its digital marketplace (ASEAN, 2020).

The country's online shopping ecosystem is growing rapidly, supported by platforms such as Shop.com.mm, Daraz, and foodpanda, which integrate secure payment systems, return policies, and customer support. Social media, especially Facebook, has also evolved into a commercial space, with local entrepreneurs adopting professionalized online sales practices.

Consumer education initiatives—run by government agencies, NGOs, and private companies—aim to increase digital literacy and safe purchasing habits (Kshetri, 2018). Additionally, Myanmar is drafting its Privacy and Data Protection Law to align with global standards (UNCTAD, 2021). Capacity-building programs with partners like JICA and ADB further strengthen ICT infrastructure, cybersecurity, and legal frameworks.

Overall, Myanmar's e-commerce regime is advancing through legal reform, technological innovation, and regional cooperation, positioning the country to benefit from the growing global digital economy.

### **2.2.1 Increasing Online Shoppers**

The global online shopping landscape experienced its most significant leap between 2020 and 2021, with the number of online shoppers rising by 4.8%. This surge was largely driven by the COVID-19 pandemic, which imposed restrictions on physical retail and accelerated the shift toward digital commerce. Consumers increasingly relied on e-commerce platforms for essential and non-essential goods, leading to rapid adoption across diverse demographics.

From 2022 onwards, the pace of growth began to moderate. This deceleration reflects the fact that online shopping had already achieved widespread adoption during the pandemic, leaving a smaller untapped market. While the growth rate slowed, the overall number of online shoppers continued to increase steadily.

Future projections through 2025 indicate a sustained upward trajectory. This trend highlights the ongoing integration of e-commerce into everyday life, supported by technological innovation, improved logistics, and expanding internet accessibility worldwide.

**Table (2.1) Online Shoppers Worldwide: Yearly Growth (Post-COVID)**

<b>Year</b>	<b>Number of Online Shoppers (billion)</b>	<b>Year-over-Year Increase (%)</b>
2020	2.37	—
2021	2.48	+4.8%
2022	2.56	+3.4%
2023	2.64	+3.1%
2024	2.71	+2.6%
2025 *	2.77 (projected)	+2.2%

Source: Adapted from eMarketer data as reported by Capital One Shopping (2024) and Demand Sage (2024).

Note: 2025 is a forecast.

### **2.2.2 Differences between Ecommerce and Online Shopping**

E-commerce and online shopping are often used interchangeably, but they have distinct meanings. Online shopping is a subset of e-commerce, focusing specifically on the buying and selling of goods and services over the internet. It involves activities such as browsing online catalogs, selecting products, making payments, and arranging for delivery.

On the other hand, E-commerce encompasses a broader range of online business activities. It includes not only online shopping but also other transactions such as online banking, digital marketing, electronic payments, and B2B (business-to-business) transactions. Essentially, e-commerce covers all aspects of conducting business electronically. E-commerce platforms, such as Amazon, Alibaba, and eBay, have become household names, providing a wide array of products ranging from electronics and clothing to groceries and home essentials. These platforms leverage sophisticated logistics networks to ensure timely delivery and efficient handling of orders. As internet penetration and smartphone usage continue to grow globally, online shopping is expected to become even more prevalent, reshaping the retail landscape and influencing consumer behavior.

In summary, while online shopping pertains to the consumer-focused aspect of e-commerce, e-commerce as a whole includes a wide variety of online commercial activities beyond just shopping.

### **2.3 The Evolution and Growth of Digital Platforms**

The digital platform ecosystem has undergone rapid transformation over the past two decades. From the early days of simple e-commerce websites to today's highly interactive and algorithm-driven marketplaces, digital platforms have revolutionized how consumers shop, interact, and make decisions online. The term "digital platform" typically refers to internet-based applications and technologies that allow users to engage in commercial and non-commercial transactions, including communication, content sharing, and purchasing activities (Kenney & Zysman, 2016). As digital infrastructures have evolved, the reach and power of platforms like Amazon, Alibaba, and Facebook Marketplace have expanded across borders, making them central to modern commerce.

In Southeast Asia, the emergence of digital platforms is particularly significant, driven by high smartphone penetration, improved internet infrastructure, and a tech-savvy younger population. According to a report by Google, Temasek, and Bain & Company (2022), the Southeast Asian digital economy was projected to reach USD 360 billion by 2025, with e-commerce being a major contributor. Myanmar, as part of this regional digital growth, has witnessed a steady increase in internet usage, mobile phone adoption, and social media engagement, which in turn fostered the rise of digital platforms for online shopping and business operations.

Moreover, the COVID-19 pandemic significantly accelerated the shift towards digital commerce globally. Lockdowns and social distancing protocols forced many brick-and-mortar businesses to migrate online, and consumers became more reliant on online platforms for their essential and non-essential needs. As noted by Donthu and Gustafsson (2020), the pandemic marked a structural change in consumer behavior, moving toward more digital, remote, and contactless transactions. This transformation has reinforced the need for robust consumer protection mechanisms tailored to the realities of digital interactions.

The growth of digital platforms has also introduced complexities. Traditional consumer protection laws, which were initially designed for face-to-face and physical transactions, often fall short in addressing issues like misleading digital

advertisements, algorithmic bias, and cross-border disputes. As digital platforms continue to innovate—integrating artificial intelligence, machine learning, and real-time data analytics—there arises a pressing need for adaptive regulatory frameworks that can protect consumers in these virtual environments (Helberger et al., 2021).

Digital platforms are the cornerstone of the online shopping experience. They facilitate the exchange of goods and services through websites, mobile apps, and social media. These platforms vary in structure and function, ranging from Business-to-Consumer (B2C) models such as Amazon and Alibaba, to peer-to-peer (P2P) platforms like Facebook Marketplace.

Digital platforms also play a pivotal role in data collection and consumer profiling. While this enables personalized marketing and service improvements, it raises concerns about privacy and data protection—areas where Myanmar is currently experiencing an increase in online consumers who need protection under a legal framework. As digital platform usage expands, regulatory alignment with international data governance norms will be essential to safeguard user interests.

## **2.4 Awareness on Consumer Protection for Online Shopping**

The rapid expansion of e-commerce globally has transformed the traditional landscape of consumer transactions, offering unprecedented access to goods and services through digital platforms. However, this transformation has also introduced complex challenges in ensuring consumer protection. One key dimension of this issue lies in the distinction between perceived and actual awareness of consumer protection rights during online shopping. These two constructs—though related—function distinctly in shaping consumer behavior, trust, and redress-seeking mechanisms in the digital marketplace. While consumers may self-report high levels of awareness, empirical research often reveals a substantial gap between what consumers believe they know and their actual understanding of their rights, risks, and responsibilities as online buyers.

### **2.4.1 Conceptual Understanding of Awareness in Consumer Protection**

Awareness in the consumer protection context can be conceptualized in both cognitive and behavioral terms. Perceived awareness refers to the consumer's own assessment or belief about their knowledge level concerning legal rights, privacy standards, and redress mechanisms. In contrast, actual awareness represents the extent

to which consumers possess accurate, actionable, and legally grounded knowledge about their rights and obligations. As outlined by Rose and Lees (2019), "consumer protection depends not only on the presence of laws but on the extent to which consumers are aware and capable of exercising their rights." Thus, awareness serves as a mediating factor in enabling consumers to act in their best interest within the digital economy.

The distinction is particularly significant in digital environments where interfaces and policies are often complex, non-transparent, or deliberately misleading. According to Foxman and Kilcoyne (1993), awareness serves as a critical prerequisite for informed decision-making, especially when consumers navigate digital contracts, terms of service, and dispute resolution procedures. If a consumer lacks actual awareness, their perceived understanding may create a false sense of security, leaving them vulnerable to fraud or exploitation. This conceptual divide is central to policy frameworks aiming to enhance online consumer protection through education, transparency, and institutional enforcement.

#### **2.4.2 Theoretical Frameworks Supporting Consumer Awareness**

Several theoretical models offer a lens through which the divergence between perceived and actual awareness can be examined. The Theory of Planned Behavior (Ajzen, 1991) posits that attitudes, subjective norms, and perceived behavioral control influence intention and behavior. Applied to online consumer protection, the theory suggests that consumers' perceived awareness influences their online shopping decisions—even when that perception is misaligned with actual legal or procedural knowledge. Similarly, the Information Asymmetry Theory (Akerlof, 1970) explains how market inefficiencies emerge when one party—typically the consumer—has less information than the seller. This asymmetry is exacerbated in digital contexts, where the seller may possess advanced tools for data tracking, dynamic pricing, and psychological targeting, while the consumer remains unaware of their rights to privacy, fair pricing, or data protection.

Additionally, the Protection Motivation Theory (Rogers, 1975) emphasizes how individuals evaluate threats and their coping capacity when faced with perceived risks. In online shopping, this theory suggests that unless consumers perceive themselves as capable of managing potential risks (e.g., financial fraud or data misuse), their motivation to seek protection mechanisms remains limited. Awareness,

both perceived and actual, influences this appraisal process and determines the consumer's engagement with protective behaviors such as reading privacy policies, using secure payment systems, or contacting regulatory authorities when rights are violated.

### **2.4.3 Strategies for Enhancing Awareness**

Enhancing consumer awareness in the context of online shopping requires an integrated approach that combines legal frameworks, education, platform accountability, and community engagement. According to Kotler and Keller (2016), awareness is not simply the passive reception of information but the active understanding and application of knowledge to make informed choices. In the digital marketplace, awareness empowers consumers to recognize their rights, identify risks, and take protective actions when faced with unfair or fraudulent practices. Key strategies to enhance awareness include the dissemination of clear and accessible consumer rights information, targeted public education campaigns, the use of multimedia and social media for outreach, and cooperation between government agencies, consumer associations, and e-commerce platforms (Organization for Economic Co-operation and Development [OECD], 2020).

The European Union (EU) offers one of the most comprehensive models for online shopping protection, combining harmonized legislation with active consumer information initiatives. The EU Consumer Rights Directive (Directive 2011/83/EU) standardizes key protections such as the right to withdraw from online purchases within 14 days, mandatory pre-contractual information, and clear refund processes (European Commission, 2011). Complementing this, the General Data Protection Regulation (Regulation (EU) 2016/679) strengthens consumers' control over their personal data, which is a critical element in building trust in e-commerce transactions (Voigt & Von dem Bussche, 2017). The EU also funds the Consumer Programme, which supports national authorities in running awareness campaigns, operating complaint-handling networks, and publishing consumer guides in multiple languages (European Commission, 2022).

Different countries apply varying strategies based on their legal traditions and market conditions. In the United States, the Federal Trade Commission (FTC) enforces consumer protection laws and publishes regular online shopping alerts, scam warnings, and business compliance guidelines (FTC, 2023). Australia's Competition

and Consumer Commission (ACCC) operates the “Scamwatch” platform, providing real-time updates on fraudulent practices and educating consumers through reports, newsletters, and media campaigns (ACCC, 2022). Singapore implements the Consumer Protection (Fair Trading) Act, complemented by the Competition and Consumer Commission of Singapore (CCCS), which runs workshops, online resources, and mediation services to enhance public understanding of fair-trading rights (CCCS, 2021). These models illustrate that effective protection requires not only legal measures but also proactive, ongoing communication with consumers.

Consumer attitudes, knowledge, and awareness directly influence the success of these strategies. Studies in Southeast Asia show that many online shoppers prioritize convenience and price over legal protections, with limited familiarity with formal complaint channels or dispute-resolution mechanisms (Lim & Ting, 2019).

In conclusion, strategies for enhancing consumer awareness in online shopping must integrate robust legal protections with continuous, accessible, and engaging public education efforts. Successful models, such as those in the EU, United States, Australia, and Singapore, demonstrate that awareness is not achieved through legislation alone but through active communication, collaboration between stakeholders, and culturally tailored outreach. By ensuring consumers understand their rights, recognize potential risks, and know how to act when faced with unfair practices, these strategies build trust, encourage informed decision-making, and ultimately foster a safer and more transparent digital marketplace.

## **2.5 Consumer Rights and Protection on Online Shopping**

Consumer rights form the cornerstone of any fair marketplace, ensuring that individuals have the ability to make informed purchasing decisions, seek redress for grievances, and expect products and services that meet certain standards. In the realm of online shopping, these rights must be adapted and reinforced to match the rapidly evolving nature of digital commerce. The digital environment introduces unique challenges such as anonymity of sellers, complexity of digital contracts, and the use of personal data, which can undermine traditional consumer protection mechanisms. As stated by Howells et al. (2018), “consumer rights in e-commerce must extend beyond the point of sale to include protections in areas such as privacy, access to information, and dispute resolution.”

Fundamental consumer rights, as recognized by international bodies like the United Nations Guidelines for Consumer Protection (UNGCP), include the right to safety, right to be informed, right to choose, and right to be heard. These rights serve as the basis for evaluating the fairness and transparency of online marketplaces. For example, the right to safety is especially relevant in ensuring that products sold online meet quality standards and do not pose harm to consumers. This can be complicated in digital commerce, where imported goods or unregulated products may bypass inspection or legal scrutiny.

The right to be informed is particularly critical in digital settings, where consumers rely entirely on the information provided on the seller's platform. Misleading advertisements, incomplete descriptions, and failure to disclose hidden charges are frequent issues in online shopping. According to the European Consumer Centre (ECC, 2020), "lack of clarity in product descriptions and terms of service is one of the leading causes of disputes in cross-border online purchases." To counter this, many jurisdictions mandate clear labeling, price transparency, and disclosure of terms and conditions. Yet, enforcement remains a challenge, especially with cross-border sellers or informal markets on social media platforms.

The right to choose is increasingly threatened by algorithm-driven recommendation systems that may limit consumer exposure to diverse products or prioritize sponsored content. While digital personalization enhances convenience, it can also narrow consumer options and manipulate purchase decisions. As noted by Susser, Roessler, and Nissenbaum (2019), "algorithmic curation can undermine autonomy by shaping preferences and perceptions in opaque ways." Therefore, regulatory interventions are needed to ensure that digital platforms maintain fair competition and avoid practices that deceive or restrict consumer choice.

Globally, legal frameworks have been adapted to strengthen consumer rights in digital transactions. For instance, the European Union's Consumer Rights Directive ensures a 14-day withdrawal period for online purchases, obligating sellers to offer refunds without requiring justification. Similarly, the U.S. Federal Trade Commission (FTC) enforces laws against deceptive and unfair online trade practices. These models emphasize proactive enforcement, consumer education, and business accountability. Privacy and data protection are also integral components of consumer rights in digital commerce. When consumers make online purchases, they often share personal data such as names, contact information, and payment details. This data can be exploited

for commercial gain or compromised by cyberattacks if not adequately protected. In the absence of strong data protection regulations, consumers are exposed to identity theft, spam, and surveillance. The lack of a comprehensive data protection law in Myanmar leaves users vulnerable, especially when transacting on platforms that collect and store user information without clear consent or safeguards.

Furthermore, delivery and after-sales service constitute another crucial aspect of consumer rights in online shopping. Consumers expect timely and safe delivery, with the option to return or exchange defective products. However, inconsistent delivery standards and the absence of return policies are persistent challenges in Myanmar's e-commerce sector.

In response to these challenges, several countries have developed integrated digital consumer protection strategies that combine legislation, technology, and public awareness campaigns. These strategies aim to ensure that consumers are not only aware of their rights but also equipped with the tools to exercise them effectively in digital environments. Digital literacy is increasingly viewed as a critical skill in this regard, enabling consumers to evaluate seller credibility, recognize deceptive practices, and understand data-sharing implications.

To conclude, consumer rights in online shopping are both foundational and evolving. While the digital marketplace offers convenience and access, it also exposes consumers to new forms of risk and exploitation. Protecting these rights requires a multidimensional approach that includes legal reform, technological safeguards, platform accountability, and consumer education.

## **2.6 Protection of Online Shopping by Legal Framework**

Legal frameworks play a central role in safeguarding consumers who engage in online shopping by setting clear obligations for businesses, defining consumer rights, and establishing enforcement mechanisms. In the context of digital platforms, laws regulate aspects such as truthful advertising, fair contract terms, product safety, personal data protection, and access to redress mechanisms. According to Howells and Weatherill (2017), the evolution of e-commerce has required consumer law to adapt beyond traditional in-store transactions to address the unique risks of digital markets, including cross-border sales, deceptive online practices, and data misuse. By providing enforceable rights, legal frameworks create the foundation upon which trust in online transactions is built.

Internationally, the European Union (EU) represents one of the most developed models for online shopping protection. The Consumer Rights Directive (Directive 2011/83/EU) standardizes online consumer rights across member states, including a mandatory 14-day withdrawal period for distance sales, clear pre-contractual information requirements, and refund obligations within 14 days of withdrawal (European Commission, 2011). The E-Commerce Directive (Directive 2000/31/EC) regulates information society services, ensuring transparency of online service providers, while the Unfair Commercial Practices Directive (Directive 2005/29/EC) prohibits misleading and aggressive commercial conduct. In parallel, the General Data Protection Regulation (GDPR) (Regulation [EU] 2016/679) offers robust personal-data protections, which are particularly relevant in e-commerce environments where large amounts of consumer information are collected (Voigt & Von dem Bussche, 2017). These frameworks not only define rights but also empower consumers through clear, enforceable remedies.

Outside the EU, other countries have established their own comprehensive legal protections for online shoppers. In the United States, the Federal Trade Commission (FTC) enforces rules against deceptive advertising, fraudulent online schemes, and data breaches, supported by statutes such as the Restore Online Shoppers' Confidence Act (2010) and the Consumer Review Fairness Act (2016) (FTC, 2023). Australia protects online shoppers under the Australian Consumer Law (ACL), which guarantees rights to refunds, repairs, and replacements for faulty goods, regardless of whether purchases occur online or in physical stores (Australian Competition and Consumer Commission [ACCC], 2022). Singapore's Consumer Protection (Fair Trading) Act (amended 2012) prohibits unfair practices and is supplemented by sectoral guidelines for e-commerce businesses provided by the Competition and Consumer Commission of Singapore (CCCS, 2021).

Comparatively, many jurisdictions combine consumer rights statutes with sector-specific e-commerce regulations and data protection laws to form an integrated framework. For example, Japan enforces the Act on Specified Commercial Transactions (1976, amended 2022) to ensure transparency in online sales, alongside the Act on the Protection of Personal Information (2003, amended 2022), which governs data handling by e-commerce businesses (Japan Ministry of Economy, Trade and Industry [METI], 2022). These multi-layered legal regimes address both transactional fairness and data privacy, which are increasingly interconnected in

digital commerce.

Therefore, safeguarding online shopping through legal frameworks depends on an integrated approach that combines consumer protection laws, e-commerce regulations, and data privacy provisions to address the distinct challenges of the digital marketplace. Examples from the EU, United States, Australia, Singapore, and Japan show that effective protection involves not only defining clear, enforceable rights but also ensuring strong systems for transparency, dispute resolution, and secure data management. By setting consistent rules, preventing unfair practices, and protecting personal information, these legal measures foster consumer confidence, support fair market practices, and help create a more secure and trustworthy environment for online commerce. The legal frameworks for online shopping protection in Myanmar, the European Union (EU), and selected ASEAN member states, highlighting key statutes, coverage areas, and enforcement mechanisms are compared in Table (2.2).

**Table (2.2) Comparative Legal Frameworks for Online Shopping Protection**

<b>Jurisdiction</b>	<b>Key Legislation</b>	<b>Coverage Areas</b>	<b>Enforcement Mechanisms</b>
Myanmar	Consumer Protection Law (2019, amended) Electronic Transactions Law (2004, amended 2021) Competition Law (2015)	Product safety, fair trade, prohibition of misleading advertising, digital contracts, unfair competition	Department of Consumer Affairs (DOCA); complaint centres; administrative penalties
European Union	Consumer Rights Directive (2011/83/EU) E-Commerce Directive (2000/31/EC) Unfair Commercial Practices Directive (2005/29/EC) General Data Protection Regulation (GDPR) (2016/679)	Right of withdrawal (14 days), pre-contractual information, refund rights, platform transparency, prohibition of unfair commercial practices, personal data protection	National consumer authorities in each member state; coordinated by European Consumer Centres Network (ECC-Net); judicial and administrative remedies

**Table (2.2) Comparative Legal Frameworks for Online Shopping Protection  
(Continued)**

<b>Jurisdiction</b>	<b>Key Legislation</b>	<b>Coverage Areas</b>	<b>Enforcement Mechanisms</b>
Singapore	Consumer Protection (Fair Trading) Act (amended 2012) Personal Data Protection Act (2012)	Prohibition of unfair practices, refund/repair/replacement rights, data privacy protections for online transactions	Competition and Consumer Commission of Singapore (CCCS); mediation via Consumers Association of Singapore (CASE)
Australia	Australian Consumer Law (ACL) (Schedule 2 to the Competition and Consumer Act 2010)	Consumer guarantees, refund/repair/replacement rights, misleading conduct prohibition, scam warnings	Australian Competition and Consumer Commission (ACCC); state and territory consumer protection agencies

Source: Department of Consumer Affairs, Myanmar (DOCA,2023)

## 2.7 Global Level Best Practices in Digital Consumer Protection

The global landscape of consumer protection in digital commerce is shaped by comprehensive legal structures and forward-thinking policies. Countries such as the United States, European Union members, Japan, and Australia have implemented robust digital consumer protection laws that safeguard users in areas such as data privacy, electronic payments, and dispute resolution. The **European Union’s General Data Protection Regulation (GDPR)** sets a benchmark in terms of consumer data rights and transparency obligations. Similarly, the **Federal Trade Commission (FTC)** in the United States enforces fair digital marketing practices and protects users from fraud, while Australia's **Competition and Consumer Act** ensures digital sellers uphold fair trade practices.

A 2023 report by the **United Nations Conference on Trade and Development (UNCTAD)** revealed that more than 80% of developed countries have integrated digital consumer protection into their national laws. The report noted a

correlation between comprehensive consumer protection legislation and increased consumer trust, particularly in the realm of online shopping and cross-border e-commerce (UNCTAD, 2023).

These international benchmarks offer guiding principles for emerging digital economies like Myanmar. In particular, the focus on secure digital ecosystems, transparency, and inclusive access to redress mechanisms are areas where Myanmar can align its legal and policy efforts with global standards.

## **2.8 Reviews on Previous Studies**

A number of prior studies have examined online consumer behavior, legal awareness, and trust in digital platforms, offering both global and local perspectives relevant to Myanmar. Demand Sage (2023) identified convenience, product variety, and time flexibility as the primary drivers of online shopping adoption, suggesting that platforms prioritizing these factors can improve user engagement. Similarly, Wood (2002) highlighted generational differences in e-commerce adoption, noting younger consumers' higher digital competence compared to older groups, and recommending inclusive design to bridge this gap.

Legal aspects of online consumer protection have been extensively discussed by Laudon and Traver (2021), who emphasized the need for adaptive legal frameworks to address the borderless and fast-paced nature of e-commerce. This aligns with the findings of Zhou et al. (2020) and Kim et al. (2019), who reported low public awareness of legal protections in developed economies, advocating for greater consumer legal literacy and simplified rights information.

Trust remains a recurring theme in e-commerce literature. Gefen et al. (2003) found that secure payment systems, clear return policies, and responsive customer service foster consumer trust, while Belanger et al. (2002) demonstrated that transparent privacy policies enhance participation in online markets. These findings are echoed in Tan et al. (2020), whose research on Singapore and Malaysia revealed that robust legal and institutional infrastructure correlates strongly with consumer confidence.

Within Southeast Asia, Sharma and Crossler (2019) observed that mobile-first strategies align with consumer preferences due to high smartphone penetration, calling for harmonized ASEAN consumer protection policies. Zaw and Moe (2021) provided a Myanmar-specific perspective, reporting that many Yangon consumers

face challenges such as misleading advertisements and product quality issues, with few filing formal complaints due to limited awareness of their rights.

Collectively, these studies highlight that effective online consumer protection depends on three interconnected factors: strong legal frameworks, active consumer education, and platform accountability. For Myanmar, and specifically Yangon, these insights point to the need for localized strategies that integrate international best practices with awareness initiatives tailored to the region's digital literacy levels.

## **CHAPTER III**

### **OVERVIEW ON CONSUMER PROTECTION OF ONLINE SHOPPING IN DIGITAL PLATFORMS IN MYANMAR**

Myanmar's transition into the digital economy has brought significant changes to consumer behavior, with online shopping becoming increasingly common in urban areas such as Yangon. This shift has been accelerated by improved internet connectivity, the growing use of mobile payment systems, and the influence of regional e-commerce trends (ITU, 2022). This chapter examines the foundations of consumer protection policies and legal instruments in Myanmar, with references to global and regional experiences.

#### **3.1 Legal and Policy Framework in Myanmar**

The primary legislation governing consumer rights in Myanmar is the Consumer Protection Law 2019, which outlines basic rights related to safety, product quality, and complaint mechanisms (Ministry of Commerce, 2019). While the law provides general protection for consumers, it does not yet comprehensively address the unique risks of online transactions such as digital fraud, cross-border disputes, or data privacy breaches (DOCA, 2023).

In response to the rapid expansion of digital commerce, Myanmar is in the process of drafting E-Commerce Regulations and a Personal Data Protection Law to align its legal framework with international best practices and the commitments outlined under the ASEAN Strategic Action Plan for Consumer Protection (ASEAN Committee on Consumer Protection, 2024). The forthcoming e-commerce legislation is expected to establish more precise guidelines for the operation of online businesses, ensuring that sellers adhere to standardized rules regarding transparency, fair trade, and service quality. Additionally, the introduction of a Personal Data Protection Law aims to safeguard the privacy and security of consumer information, setting out clear requirements for data handling, storage, and protection on digital platforms. Another important element in this legislative development is the creation of accessible Online

Dispute Resolution (ODR) mechanisms, which will enable consumers to resolve transaction-related issues efficiently without the need for lengthy and costly court procedures.

The implementation of these consumer protection initiatives is spearheaded by the Department of Consumer Affairs (DOCA) under the Ministry of Commerce, in close cooperation with the Digital Economy Development Committee (DEDC). These institutions have undertaken a series of public outreach efforts, including nationwide awareness campaigns, the introduction of mobile-friendly complaint submission portals, and the development of multilingual educational materials designed to improve digital literacy and inform citizens of their rights. Such initiatives not only enhance consumers' understanding of their legal protections but also encourage active participation in reporting violations, thereby strengthening the overall accountability of online marketplaces (DOCA, 2022).

### **3.1.1 Regional and International Alignment**

Myanmar's approach is shaped by its membership in the ASEAN Committee on Consumer Protection (ACCP), which coordinates the ASEAN Strategic Action Plan for Consumer Protection 2025. This plan emphasizes harmonizing e-commerce regulations, enhancing cross-border legal recognition, and improving complaint handling systems (ASEAN, 2023).

While countries like Singapore, Malaysia, and Thailand already operate under well-established e-commerce and data protection laws, Myanmar remains in the development phase. Nevertheless, active policy drafting and capacity-building programs signal a strong intent to meet ASEAN benchmarks.

**Table (3.1) Status of E-Commerce, Data Protection, and Online Dispute Resolution Laws in Selected ASEAN Countries**

<b>Country</b>	<b>E-Commerce Law</b>	<b>Data Protection Law</b>	<b>Online Dispute Resolution</b>
Singapore	Yes	Yes	Yes
Malaysia	Yes	Yes	Yes
Thailand	Yes	Yes	Yes
<b>Myanmar</b>	Drafting	Drafting	No
Indonesia	Yes	Yes	Yes

Source: ASEAN Committee on Consumer Protection, 2024

This comparative overview reveals that while Myanmar is in the development stage for some key digital consumer protection instruments, it is actively working to align with ASEAN regional standards. The ongoing efforts toward drafting legislation and improving institutional arrangements demonstrate a strategic commitment to establishing a comprehensive and inclusive digital protection regime.

In conclusion, Myanmar’s evolving consumer protection policy landscape reflects both a national commitment to digital transformation and a regional alignment with ASEAN’s collective vision. Through progressive legislative initiatives, international cooperation, and community engagement, Myanmar is laying a strong foundation for a secure, trusted, and consumer-friendly digital economy.

### **3.1.2 Institutional Framework and Enforcement**

Each institution plays a role in monitoring compliance, resolving consumer complaints, and regulating service providers. However, effective coordination and capacity-building remain areas for development.

The enforcement of consumer protection laws in Myanmar is carried out by various government agencies, each with specific responsibilities in ensuring fair and transparent market practices. The Department of Consumer Affairs (DOCA) serves as the primary institution overseeing consumer rights, handling complaints, and ensuring businesses adhere to regulations that safeguard individuals from fraudulent or misleading practices. Alongside DOCA, the Myanmar Competition Commission plays a crucial role in preventing anti-competitive behavior, promoting fair trade, and addressing disputes that arise from monopolistic or unfair business practices.

Additionally, the Ministry of Transport and Communications contributes to consumer protection by regulating the digital infrastructure that supports online transactions and digital communications. As businesses increasingly rely on digital platforms, the ministry ensures that networks remain secure, that data privacy laws are upheld, and that consumers have access to reliable services. The Central Bank of Myanmar also plays an essential role, particularly in the realm of digital payments. As financial transactions shift to online and mobile banking systems, the Central Bank is responsible for overseeing compliance with financial regulations, preventing fraud, and maintaining consumer trust in electronic payment services.

While these institutions collectively work toward enforcing consumer protection laws, there remain significant challenges related to effective coordination and capacity-building. The overlapping responsibilities of different agencies sometimes lead to inefficiencies in enforcement, and gaps in regulatory oversight can make it difficult to address emerging consumer concerns promptly. Strengthening inter-agency collaboration and investing in institutional capacity will be key to ensuring that consumer rights are upheld effectively across Myanmar’s evolving economic landscape.

**Table (3.2) Key Institutions and Their Roles in Online Consumer Protection**

<b>Institution</b>	<b>Role</b>
Department of Consumer Affairs (DOCA)	Manages consumer complaints and awareness programs
Myanmar Competition Commission	Regulates competition and addresses market dominance
Ministry of Transport & Communications	Oversees digital platforms and service licensing
Central Bank of Myanmar (CBM)	Regulates digital payments and financial transaction security

Source: Department of Consumer Affairs Myanmar (DOCA,2023)

### 3.2 Evolution of Online Shopping in Myanmar

Myanmar's digital economy has experienced a steady transformation over the past decade, driven primarily by the rapid adoption of smartphones, the expansion of mobile internet coverage, and the increasing role of social media as a marketplace. While informal arrangements through platforms such as Facebook, Viber, and Telegram still dominate the e-commerce landscape, formal online shopping platforms like Shop.com.mm and RGO47 have been gaining traction, particularly among younger, urban consumers.

According to the Myanmar Digital Economy Roadmap (2021), digital trade accounted for approximately 6% of total retail trade in urban areas. However, the awareness and enforcement of consumer rights remain underdeveloped, with gaps in both digital literacy and platform regulation. The Ministry of Commerce's Digital Economy Overview (2024) provides valuable insight into the growth pattern of online transactions in Myanmar between 2018 and 2024.

**Table (3.3) Evolution of Online Transaction Volumes in Myanmar**

<b>Year</b>	<b>Online Transaction Volume (Million USD)</b>	<b>Year-on-Year Growth (%)</b>
2018	120	—
2019	160	33.3%
2020	250	56.3%
2021	420	68.0%
2022	500	19.0%
2023	610	22.0%
2024	720	18.0%

Source: Ministry of Commerce, *Digital Economy Overview* (2024).

The data shows a significant surge in online transaction volumes, especially during the years 2020 and 2021. This period coincided with the COVID-19 pandemic, which accelerated digital adoption as lockdown measures, mobility restrictions, and health concerns pushed more consumers and businesses toward online trade. The 68% growth in 2021 can be attributed to a rapid shift in consumer purchasing habits, as physical retail outlets were either closed or faced operational limitations (International Telecommunication Union [ITU], 2022).

While the growth rate began to moderate after 2022, the trend indicates that the habit of online purchasing has become more deeply embedded in consumer behavior. Increased trust in online platforms, greater availability of mobile payment solutions, and broader internet penetration have contributed to sustaining this momentum. However, challenges remain, including the need for robust consumer protection measures, enhanced cybersecurity, and reliable dispute resolution systems to safeguard the growing online marketplace.

In conclusion, the evolution of online shopping in Myanmar reflects both global digitalization trends and local socioeconomic factors. The surge in transaction volumes during the pandemic highlights a pivotal moment in the nation’s digital commerce journey. Going forward, sustained growth will depend on strengthening infrastructure, promoting consumer awareness, and implementing legal frameworks that foster trust and security in digital transactions.

### 3.3 Legal Frameworks Supporting Online Consumer Protection in Myanmar

As digital technologies continue to evolve, online consumer activities have grown rapidly in Myanmar. With increasing internet penetration and the rise of digital platforms, e-commerce has become a crucial component of Myanmar's economy. However, this digital transformation brings forth challenges, particularly in ensuring the rights and protection of online consumers. In this context, understanding the legal frameworks that support consumer protection in the digital sphere becomes essential. This paper examines Myanmar’s legal instruments designed to support online consumer protection, analyses their current applicability, and explores ongoing efforts to draft new laws relevant to the digital economy.

**Table (3.4) Summary of Myanmar's Consumer-Related Laws and Their Application to E-Commerce**

Law	Digital Relevance	Consumer Rights Coverage
Consumer Protection Law (2019)	Medium	High (general provisions)
Electronic Transactions Law (2014)	High	Low (contract focus)
Competition Law (2015)	Medium	Medium (market fairness)
Draft E-Commerce Law	Very High	High (e-commerce specific)

Source: Ministry of Commerce (2019)

### 3.3.1 Consumer Protection Law (2019)

The Consumer Protection Law (CPL) enacted in 2019 serves as the primary legislative tool safeguarding consumer rights in Myanmar. The law aims to promote fair trade, prevent deceptive practices, and ensure the safety and quality of goods and services provided to consumers. Under the CPL, consumers are entitled to accurate information, the right to safety, and the right to claim compensation for damages caused by substandard or unsafe products.

While comprehensive in scope, the CPL's applicability to online transactions is general rather than specific. It does not distinguish between physical and digital transactions, which can create ambiguity in enforcement, particularly in cases involving cross-border e-commerce, digital goods, and online dispute resolution mechanisms. Despite these limitations, the CPL provides a foundation upon which digital consumer rights can be built.

**Table (3.5) Key Provisions of the Consumer Protection Law (2019)**

<b>Provision</b>	<b>Description</b>
Right to Information	Consumers have the right to receive correct and complete information.
Right to Safety	Products must meet safety standards.
Right to Redress	Consumers can seek remedies for harm caused by products.

Source: Ministry of Commerce. (2019). *Consumer Protection Law*. Published in the Government Gazette. Analysis based on Sections 4 to 10 of the Law.

### 3.3.2 Electronic Transactions Law (2014, Amended)

The Electronic Transactions Law (ETL), enacted in 2004 and amended in 2014, was developed to facilitate electronic communications, e-governance, and digital commerce. This law plays a pivotal role in supporting secure digital transactions by recognizing the legal validity of electronic contracts, digital signatures, and records.

For online consumer protection, ETL contributes by legitimizing electronic agreements and enabling enforcement of online contracts. However, the law does not address consumer rights explicitly, such as refund policies, unfair terms in online contracts, or liability of online sellers. Its strength lies in its capacity to support digital

authenticity and legal accountability, but its consumer-centric provisions remain limited.

The core functions of Myanmar's Electronic Transactions Law (ETL), including: legal recognition of electronic contracts, validation of digital signatures, legal admissibility of electronic records, support for digital authentication and enablement of online financial services. In addition, functions of the electronic transactions law is illustrated by flowchart in **Appendix B**.

### **3.3.3 Myanmar Competition Law (2015)**

Myanmar Competition Law, passed in 2015, is designed to promote fair competition in markets, prevent monopolistic practices, and protect the interests of consumers. It establishes the Myanmar Competition Commission and outlines restrictions against anti-competitive agreements, abuse of market dominance, and misleading advertisements.

In the context of digital commerce, the Competition Law serves as a deterrent against online monopolies and predatory pricing strategies. It indirectly supports online consumer protection by ensuring that digital marketplaces operate fairly. Nevertheless, enforcement challenges persist, especially regarding multinational platforms and cross-border digital services.

### **3.3.4 E-Commerce Law (Draft)**

The Ministry of Commerce in Myanmar is actively working on the development of a new E-Commerce Law to strengthen the country's digital economy and ensure a well-regulated online business environment. This initiative reflects Myanmar's commitment to fostering a secure and efficient e-commerce sector that supports both businesses and consumers. As the digital marketplace continues to expand, the need for a comprehensive legal framework has become increasingly important to promote fair practices, enhance trust, and create a transparent system for online transactions.

The draft law aims to define the responsibilities of e-commerce platform operators by establishing clear guidelines on operational standards, consumer protection mechanisms, and digital transaction security. By outlining these responsibilities, the legislation seeks to encourage ethical business practices while providing consumers with greater confidence in their online interactions. Additionally,

the law will introduce standardized regulations for online transactions, ensuring consistency and reliability in digital commerce.

A core aspect of this legal framework is the enhancement of security measures to protect against online fraud. By incorporating robust mechanisms for monitoring and addressing fraudulent activities, Myanmar's e-commerce sector will benefit from increased safeguards that promote consumer trust and business integrity. Furthermore, recognizing the global nature of digital trade, the draft law includes provisions for international cooperation in cross-border trade dispute resolution. This will facilitate smoother interactions between local businesses and international partners, strengthening Myanmar's position in the digital marketplace.

Through the formulation of this E-Commerce Law, Myanmar is taking proactive steps to create a dynamic and well-regulated online commercial sector. By fostering a safe, transparent, and efficient digital trading system, the country is paving the way for sustainable growth in e-commerce and reinforcing consumer and business confidence in the evolving digital economy. The diagram of the scope of the E-Commerce Law (Draft) is illustrated in **Appendix C**.

## **CHAPTER IV**

### **SURVEY ANALYSIS**

#### **4.1 Survey Profile**

This study examined consumer awareness of online shopping protection mechanisms in Hlaing Township, Yangon, in the rapid expansion of e-commerce and its associated risks. The study aimed to investigate how well online shoppers understand their rights, the protections available to them, and the challenges they face during digital transactions. A cross-sectional survey was conducted across five randomly selected wards, involving 267 online shoppers to ensure a representative demographic profile of the township. Participants were residents who had purchased various products online, ensuring the findings reflected the real experiences of Yangon's digital consumers. To maintain data quality, the study implemented standardized training for interviewers, routine supervision, and double data entry procedures. Ethical approval was obtained from Yangon University of Economics, and informed consent was secured from all respondents.

A structured and pre-tested questionnaire was administered in the local language by trained researchers to improve comprehension and response accuracy. The survey covered demographics, online shopping habits, knowledge and awareness of consumer protection in digital platforms, attitude toward consumer protection in digital platforms, and practices in consumer protection. The findings of this study provide practical value for policymakers, consumer protection agencies, and digital platform operators.

#### **4.2 Survey Design**

This survey investigated consumer awareness of protection measures among online shoppers in Hlaing Township, Yangon, incorporating participants from five wards to ensure diverse representation. The customized questionnaire collected information on demographics, online shopping behaviors, knowledge and awareness of consumer protection, attitude and practices in consumer protection and challenges

encountered. Trained field staff, fluent in the local language, facilitated clear communication and encouraged honest responses, while strict supervision was maintained to guarantee data accuracy. Ethical protocols were rigorously followed to safeguard participants' privacy and rights, ensuring the credibility of the findings on consumer protection awareness in the area.

The sample size was determined using the standard formula for this survey:

$$n = Z^2 p (1-p)/d^2$$

where:

$n$  = required sample size

$Z$  = Z-score for the desired confidence level (1.96 for 95%)

$p$  = estimated proportion of the population with the attribute of interest (0.5 assumed for maximum variability)

$d$  = margin of error (6%, or 0.06)

Applying these values;

$$\begin{aligned} n &= (1.96)^2 (0.5) (1-0.5) / (0.06)^2 \\ &= 0.9604/0.0036 = 267 \end{aligned}$$

A total of 267 respondents were randomly selected and proportionally allocated across the five wards in Hlaing Township to accurately reflect the population structure. Prior to the main survey, a pilot study was conducted in Insein Township to test and refine the questionnaire, improving its validity and resolving logistical challenges. During the main data collection phase, skilled interviewers conducted face-to-face semi-structured interviews, with each session lasting approximately 30 minutes. The questionnaire for this study consists of six sections designed to comprehensively assess various aspects related to consumer protection awareness on digital platforms. The first section gathers background information about the respondents. The second section explores their online shopping patterns. The third section measures respondents' self-perceived awareness of consumer protection using a 5-point Likert scale. The fourth section evaluates their factual knowledge of consumer rights through objective questions. The fifth section examines their attitudes toward consumer protection, also measured on a 5-point Likert scale.

### 4.3 Survey Results

This section presents the findings from the survey conducted among online shoppers in Hlaing Township, Yangon. The results offer insights into the respondents' demographics, online shopping behaviors, and their levels of knowledge, awareness, and attitudes toward consumer protection on digital platforms. The data reveal key trends and patterns that highlight both strengths and gaps in consumer protection understanding. These findings serve as a foundation for discussing the implications for policy, education, and improvements in online shopping safety and trust.

#### 4.3.1 Demographic Information of Respondents

This section presents a detailed overview of the demographic characteristics of the 267 respondents who participated in the survey. The demographic profile is essential to contextualize the findings related to consumer protection awareness on digital platforms. Key variables such as gender, age, education level, occupation, and family income are examined to provide insights into the background of the study population. These demographic factors play an important role in shaping respondents' knowledge, attitudes, and awareness toward online consumer protection, and they help identify the groups most engaged with digital shopping in Hlaing Township.

**Table (4.1) Demographic Information of Respondents**

No.	Statement	Frequency	Percentage (%)
<b>Total</b>		<b>267</b>	<b>100.0</b>
<b>1</b>	<b>Gender:</b>		
	Male	81	30.3
	Female	186	69.7
<b>2</b>	<b>Age:</b>		
	18-24	11	4.1
	25-34	123	46.1
	35-44	97	36.3
	45-54	32	12.0
	55-64	4	1.5

**Table (4.1) Demographic Information of Respondents (Continued)**

<b>No.</b>	<b>Statement</b>	<b>Frequency</b>	<b>Percentage (%)</b>
<b>3</b>	<b>Education Level:</b>		
	High School or below	12	4.5
	Diploma/Certificate	18	6.7
	Bachelor's Degree	205	76.8
	Postgraduate Degree	20	7.5
<b>4</b>	<b>Occupation:</b>		
	Private Employee	69	25.8
	Government Employee	126	47.2
	NGO Staff	30	11.2
	Self-Employed	30	11.2
	Housewife	12	4.5
<b>5</b>	<b>Family Monthly Income (Kyats):</b>		
	Less than 100,000	12	4.5
	100,000–300,000	52	19.5
	300,001–500,000	85	31.8
	More than 500,000	118	44.2

Source: Survey Data, (2025).

According to Table (4.1), the demographic profile of the 267 respondents shows that females constitute the majority, accounting for nearly 70%, while males make up about 30% of the participants. Most respondents are young to middle-aged adults, with the largest age groups being 25-34 years (46.1%) and 35-44 years (36.3%), indicating the study mainly reflects the views of a dynamic and economically active population. Educational levels are relatively high, as over three-quarters of respondents hold a bachelor's degree, and 7.5% have postgraduate qualifications. In terms of employment, nearly half work as government employees (47.2%), followed by private employees (25.8%), NGO staff, and self-employed individuals, each representing over 10% of the sample. Regarding family income, nearly half of the respondents earn more than 500,000 Kyats monthly, with about one-third earning between 300,001 and 500,000 Kyats, pointing to a predominantly

middle- to upper-income group. This demographic composition indicates that the sample consists mainly of educated, employed adults with moderate to high income, which likely affects their awareness and participation in consumer protection on digital platforms.

### 4.3.2 Online Shopping Habits by Respondents

This section explores the online shopping behaviors and preferences of the respondents, providing insight into how frequently they shop, which digital platforms they use, and the types of products they commonly purchase. These habits is crucial to contextualize consumer experiences and challenges in the digital marketplace. The data also highlight common obstacles faced by shoppers, such as difficulties in product search and website performance issues, which impact overall satisfaction and trust in online shopping. This finding helps identify key areas for improving consumer protection and enhancing the online shopping experience in Hlaing Township.

**Table (4.2) Online Shopping Habits by Respondents**

<b>No.</b>	<b>Statement</b>	<b>Frequency</b>	<b>Percentage (%)</b>
<b>1</b>	<b>Frequency of Online Shopping</b>		
	Daily	0	0.0
	Weekly	19	7.1
	Monthly	184	68.9
	Rarely	64	24.0
<b>2</b>	<b>Platforms Used for Online Shopping</b>		
	Shop.com.mm	123	46.1
	City Mall Online	68	25.5
	Facebook, Messenger	186	69.7
	Other (Food Panda, Grab, Kpay)	84	31.5

**Table (4.2) Online Shopping Habits by Respondents (Continued)**

<b>No.</b>	<b>Statement</b>	<b>Frequency</b>	<b>Percentage (%)</b>
<b>3</b>	<b>Types of Products Usually Purchased Online</b>		
	Electronics (phones, accessories, gadgets)	61	22.8
	Clothing and Fashion (apparel, shoes, bags)	201	75.3
	Groceries	158	59.2
	Food Items	142	53.2
	Cosmetics and Personal Care	85	31.8
	Household and Cleaning Supplies	79	29.6
	Books and Stationery	80	30.0
	Health and Wellness Products (supplements, medical)	18	8.7
	Baby and Children Products (diapers, toys)	50	18.7
	Digital Products (software, e-books, courses)	18	8.7
	Automobile Accessories	27	10.5
<b>4</b>	<b>Challenges Usually Faced When Shopping Online</b>		
	Difficulty finding the specific product I want	132	49.4
	Limited product availability or out-of-stock items	93	34.8
	Long or complicated checkout process	34	12.7
	Slow website or app response time	129	48.3
	Lack of secure payment options	36	13.5
	Insufficient product information or reviews	109	40.8
	High delivery fees or unexpected charges	97	36.3
	Delays in delivery or unreliable shipping	32	12.0
	Poor customer service or lack of support	103	38.6

Source: Survey Data, (2025).

The data on online shopping habits of respondents reveal several important trends. Most participants engage in online shopping on a monthly basis (68.9%), while a smaller proportion shops weekly (7.1%) or rarely (24%). No respondents reported daily online shopping, indicating that frequent online purchases are not yet common among the sample population. In terms of platforms, Facebook and Messenger dominate as the preferred channels (69.7%), followed by Shop.com.mm (46.1%) and City Mall Online (25.5%). Other platforms such as Food Panda, Grab, and Kpay also have a notable user base (31.5%). This indicates that social media remains a key avenue for digital shopping in Hlaing Township, reflecting local consumer behavior and digital accessibility.

Regarding product categories, clothing and fashion items are the most commonly purchased online, with 75.3% of respondents buying apparel, shoes, and bags. Groceries (59.2%) and food items (53.2%) are also frequently purchased, highlighting a strong demand for everyday essentials through digital platforms. Other product types like electronics, cosmetics, household supplies, and books have moderate purchase rates, while health and wellness products, baby items, digital products, and automobile accessories are less commonly bought online. The challenges faced by respondents when shopping online include difficulty in finding specific products (49.4%), slow website or app response times (48.3%), and insufficient product information or reviews (40.8%). Additionally, issues like high delivery fees, limited product availability, and poor customer service affect a significant portion of shoppers. These challenges indicate areas where online retailers and platforms can improve user experience to build greater trust and satisfaction among consumers in the region.

#### **4.3.3 Knowledge and Awareness of Consumer Protection on Digital Platforms**

This section examines the level of awareness among respondents regarding consumer protection on digital platforms. This section assesses how well online shoppers understand their rights, the legal frameworks in place, and the mechanisms available to safeguard their interests when making purchases through digital channels. By evaluating different aspects of consumer protection awareness, the study aims to identify strengths and gaps in knowledge that can inform efforts to enhance consumer education and improve protections in the rapidly expanding e-commerce environment.

**Table (4.3) Knowledge and Awareness of Consumer Protection in Digital Platforms**

<b>No.</b>	<b>Statement</b>	<b>Mean</b>	<b>SD</b>
1	I understand what “consumer protection” means in the context of online shopping.	3.60	0.85
2	I know the legal rights I have when making purchases on digital platforms.	3.45	0.90
3	I am aware of the organizations responsible for consumer protection in Myanmar.	4.20	0.80
4	I know how to identify legitimate and trustworthy online sellers.	3.75	0.88
5	I am familiar with laws and regulations protecting consumers in e-commerce.	3.40	0.92
6	I know the difference between secure and insecure online payment methods.	3.55	0.87
7	I understand the refund and return policies used by online platforms.	3.36	0.95
8	I can recognize signs of online scams or fraudulent sellers.	4.05	0.82
9	I know where to find official information about consumer rights for online shopping.	3.50	0.90
10	I am aware of the legal actions that can be taken if my consumer rights are violated.	3.38	0.94
11	I know how to file a complaint if I experience a problem with an online purchase.	3.50	0.95
12	I am cautious of too-good-to-be-true prices on digital platforms.	4.25	0.68
13	I keep records (receipts, screenshots) of my online purchases for future reference.	3.60	0.90
14	I follow updates about consumer rights and online safety from official sources.	3.45	0.92
<b>Overall Mean</b>		<b>3.65</b>	

Source: Survey Data, (2025).

The respondents demonstrated a fairly strong understanding of what “consumer protection” means in the context of online shopping, with a mean score of 3.60. This indicates that most participants have a foundational awareness of the concept, which is crucial for further consumer education. However, their knowledge of the legal rights they hold when making purchases on digital platforms was somewhat lower, with a mean of 3.45. While many consumers have some awareness of their entitlements, a notable number still seem uncertain about the specific rights they possess in e-commerce transactions. This highlights the need for clearer communication and educational initiatives focusing on digital consumer rights.

Awareness of the organizations responsible for consumer protection in Myanmar was relatively high, as reflected by a mean score of 4.20. This indicates that respondents generally know which official bodies are in charge of safeguarding consumer interests, which is encouraging since such knowledge can prompt consumers to seek assistance when problems arise. In terms of identifying legitimate and trustworthy online sellers, the mean score of 3.75 indicates moderate to strong confidence among consumers. Still, there remains room for improvement given the diverse and sometimes unreliable nature of digital marketplaces, making the ability to discern trustworthy sellers especially important.

Familiarity with laws and regulations protecting consumers in e-commerce showed a moderate level of awareness, with a mean score of 3.40. Although some consumers understand the legal frameworks, many may not be fully informed about these protections. This provides a need for ongoing legal literacy efforts to better empower consumers. Similarly, knowledge about the difference between secure and insecure online payment methods was moderate (mean 3.55), indicating that while consumers have some awareness of payment security, educational programs on safe online payment practices could further improve this understanding.

Understanding of refund and return policies on online platforms was the lowest among the items, with a mean score of 3.36. This implies that many consumers are either unaware or unclear about their rights concerning returns and refunds, an area where confusion often leads to disputes. Enhanced transparency and clearer communication from online retailers could help address this challenge. On a positive note, the ability to recognize signs of online scams or fraudulent sellers scored relatively high, with a mean of 4.05. This reflects a commendable level of vigilance and critical awareness among consumers, which is vital for protecting themselves

from fraud.

The knowledge of where to find official information about consumer rights in online shopping was moderate, with a mean score of 3.50. While some consumers know where to access reliable resources, many others may lack this knowledge. Public awareness campaigns could help bridge this information gap. Lastly, awareness of legal actions available if consumer rights are violated had a mean score of 3.38, indicating that although consumers might have a general idea, many lack confidence or detailed knowledge about how to pursue remedies. Addressing this barrier is critical to ensure consumers can effectively assert their rights and seek justice when necessary.

Knowledge of how to file complaints if problems arise with online purchases scored lower, with a mean of 3.50. This moderate level suggests some uncertainty or lack of confidence among consumers regarding complaint procedures. Many users may not be fully aware of the available channels or may feel intimidated by the process, underscoring the need for more accessible and user-friendly complaint mechanisms, as well as public awareness campaigns that empower consumers to seek redress when necessary.

Caution regarding prices that seem too good to be true is notably high, reflected by a mean of 4.25. This careful attitude helps consumers avoid potential scams and fraudulent sellers who use unrealistic pricing to lure buyers. Such awareness is essential in navigating the sometimes unregulated and rapidly evolving digital marketplace. Keeping records such as receipts or screenshots of online purchases had a mean score of 3.60, indicating a moderate level of good practice. Maintaining such documentation is important for evidence in case of disputes or returns, yet not all consumers consistently do this. Encouraging consumers to adopt this habit more rigorously could improve their ability to resolve issues and claim refunds or replacements. Finally, following updates about consumer rights and online safety from official sources scored the lowest mean of 3.45, indicating that many consumers do not regularly seek out or stay informed about evolving protections and threats

The average mean score of 3.65 indicates a moderate to fairly strong level of consumer protection awareness on digital platforms among respondents. While foundational knowledge and certain areas of caution are evident, there is a clear need for targeted education and better communication regarding detailed legal rights,

complaint procedures, and safe online shopping practices. Such efforts will be essential in further empowering online consumers in Myanmar to make informed and protected purchases.

#### 4.3.4 Attitude toward Consumer Protection on Digital Platforms

This section explores the attitudes of online shoppers toward consumer protection on digital platforms. Consumer attitudes is crucial because it reflects their perceptions, beliefs, and willingness to engage with protective measures in the digital marketplace. This section examines how strongly respondents value consumer rights, their expectations of digital platforms and regulatory bodies, and their support for initiatives aimed at enhancing safety and fairness in online shopping.

**Table (4.4) Attitude toward Consumer Protection in Digital Platforms**

No.	Statement	Mean	SD
1	Consumer protection is essential for safe online shopping.	4.45	0.65
2	Digital platforms should be held accountable for protecting consumers from fraud.	4.30	0.70
3	Reporting dishonest sellers helps protect other consumers.	4.20	0.75
4	I believe penalties for online fraud should be stricter.	4.10	0.80
5	I support the idea of regular monitoring of online platforms by government agencies.	4.00	0.85
6	Consumers should read and understand terms and conditions before buying online.	3.90	0.90
7	Consumer rights awareness should be promoted through public campaigns.	4.15	0.70
8	Digital platforms should clearly display seller credentials and ratings.	4.25	0.68
9	I believe online retailers should be transparent about product details and pricing.	4.35	0.60
10	Protecting consumer rights improves trust in digital marketplaces.	4.50	0.55
<b>Overall Mean</b>		<b>4.20</b>	

Source: Survey Data, (2025).

The respondents strongly agreed that consumer protection is essential for safe online shopping, reflected by the highest mean score of 4.45. This high level of agreement highlights the recognition among online shoppers that robust consumer protection mechanisms are foundational to ensuring security, fairness, and confidence in digital transactions. With a mean score of 4.30, participants also expressed strong support for holding digital platforms accountable for protecting consumers from fraud. This indicates that respondents believe responsibility lies not only with individual sellers but also with the platforms themselves to implement and enforce rules that prevent fraudulent activities.

The statement on reporting dishonest sellers received a mean of 4.20, showing that respondents recognize the importance of actively participating in consumer protection efforts by reporting unethical behaviors. This reflects an understanding that collective action and transparency help deter fraud and protect the wider online shopping community. Respondents moderately to strongly agreed with the need for stricter penalties for online fraud, as indicated by the mean score of 4.10. This demonstrates that consumers are aware of the consequences of fraudulent behavior and believe that enhanced legal deterrents could reduce such incidents.

Support for regular monitoring of online platforms by government agencies had a mean of 4.00, indicating that respondents favor proactive oversight to ensure compliance with consumer protection laws. This reflects confidence in regulatory bodies to safeguard consumer interests through continuous supervision, which can help identify and address emerging risks in the rapidly evolving digital marketplace. The mean score of 3.90 for consumers reading and understanding terms and conditions before making purchases suggests a moderate level of agreement. While respondents acknowledge the importance of being informed about the contractual aspects of online transactions, the slightly lower score compared to other items may imply some hesitation or challenges consumers face in fully engaging with these often lengthy and complex documents.

Promotion of consumer rights awareness through public campaigns received a mean score of 4.15, highlighting respondents' support for educational initiatives aimed at increasing knowledge of consumer protections. This indicates that consumers value awareness programs as effective tools to empower shoppers with the information necessary to navigate online markets safely and confidently. The importance of digital platforms clearly displaying seller credentials and ratings was

rated highly with a mean of 4.25. This indicates strong consumer demand for transparency and reliable information about sellers, which helps shoppers make informed decisions and reduces the risk of fraudulent or substandard products. Such features contribute to building trust in online marketplaces.

Respondents also expressed strong agreement, with a mean of 4.35, that online retailers should be transparent about product details and pricing. This reflects the consumer expectation that clear, accurate, and honest information is essential for fair purchasing decisions. Transparency in product descriptions and costs helps prevent misunderstandings and disputes, thereby improving the overall shopping experience. Finally, the statement that protecting consumer rights improves trust in digital marketplaces received the highest mean score of 4.50. This provides the fundamental relationship between effective consumer protection and the development of trust, which is crucial for the sustained growth of e-commerce. Consumers understand that when their rights are respected and safeguarded, they are more likely to engage confidently and repeatedly in online shopping.

The average mean score of 4.20 reflects a strong positive attitude among respondents toward consumer protection in digital platforms. These findings suggest that online shoppers in the study area place great importance on protective measures, accountability, transparency, and education as key components of a trustworthy and secure digital marketplace.

#### **4.3.5 Practices in Consumer Protection**

This section focuses on the awareness and practices of consumers regarding protection measures when shopping in digital platforms. This part of the study explores how knowledgeable consumers are about safeguarding their rights and how actively they apply protective behaviors in real online shopping scenarios. The analysis examines various aspects, including consumers' habits of verifying seller credibility, reading policies, managing personal data security, and knowing complaint procedures. It also evaluates their cautiousness toward suspicious offers and their efforts to stay informed through official channels.

**Table (4.5) Practices in Consumer Protection**

No.	Statement	Mean	SD
1	I regularly check seller ratings and reviews before purchasing online.	4.15	0.70
2	I read the return and refund policies before confirming an order.	3.85	0.80
3	I avoid sharing personal information on unsafe or unknown websites.	4.30	0.65
4	I use secure payment methods when shopping online.	4.40	0.60
5	I double-check product descriptions before making a purchase.	4.00	0.75
6	I verify the authenticity of promotions or offers before acting on them.	3.70	0.85
<b>Overall Mean</b>		<b>4.07</b>	

Source: Survey Data, (2025).

The respondents demonstrated a strong practice of regularly checking seller ratings and reviews before making online purchases, as indicated by a mean score of 4.15. This indicates that many consumers are proactive in evaluating seller credibility, which is a crucial step in minimizing the risk of fraudulent transactions and ensuring a satisfactory shopping experience. When it comes to reading return and refund policies prior to confirming orders, the mean score of 3.85 indicates a moderately high level of attentiveness. Although a majority of respondents consider it important to understand these policies, there remains a segment that may overlook this vital information, potentially leading to misunderstandings or disputes. This highlights an area where greater consumer education and clearer communication from online platforms could be beneficial in reducing post-purchase conflicts.

The practice of avoiding sharing personal information on unsafe or unknown websites scored very highly, with a mean of 4.30. This demonstrates a strong awareness among consumers about online privacy risks and the importance of safeguarding sensitive data. It also reflects a healthy skepticism towards less secure or unfamiliar platforms, which is vital in protecting oneself from identity theft, fraud, or other cyber threats.

Similarly, the use of secure payment methods when shopping online received the highest mean score of 4.40. This indicates a widespread understanding of the importance of payment security and provides that many consumers actively choose safer payment options, such as trusted gateways or credit card protections. This practice significantly reduces the risk of financial fraud and builds overall confidence in digital commerce. Respondents reported a good habit of double-checking product descriptions before purchase, with a mean of 4.00. This attention to detail suggests consumers are careful to ensure that the products meet their expectations and needs, thereby reducing the likelihood of dissatisfaction or returns. It also implies an understanding of the limitations of online shopping where physical inspection is not possible.

The mean score of 3.70 for verifying the authenticity of promotions or offers before acting on them points to moderate caution. While some consumers are skeptical and take steps to confirm legitimacy, others may still fall prey to deceptive marketing or scams. Overall, with an average mean of 4.07, the findings indicate a generally positive but varied level of awareness and practical behavior related to consumer protection in digital platforms.

## **CHAPTER V**

### **CONCLUSION**

#### **5.1 Findings**

This study was conducted to evaluate the level of awareness regarding consumer protection among online shoppers using digital platforms in Hlaing Township, Yangon. By focusing on a sample of 267 active online consumers, the research aimed to capture a comprehensive understanding of how well these users recognize their rights and protections when engaging in e-commerce transactions. Utilizing a descriptive method, the study collected data primarily through a structured questionnaire containing both open-ended and closed-ended questions, which allowed for detailed insights into respondents' shopping behaviors, preferences, and awareness levels. Using simple random sampling, the study specifically targeted residents of Hlaing Township who actively shop online, ensuring the findings reflect the experiences of digital consumers in this area.

The demographic profile of the respondents reveals a predominance of female participants, indicating that women may be more engaged in online shopping within this community. The age distribution indicates that the majority are young to middle-aged adults, reflecting a population segment that is typically active in economic activities and more familiar with digital technologies. The generally high level of education among respondents indicates that they possess a solid foundation for understanding complex topics such as consumer rights and digital safety. Employment patterns show a strong representation from stable sectors like government and private companies, which may contribute to greater financial stability and access to information. Additionally, the income levels point to a predominantly middle- to upper-income group, which likely enhances their ability to participate in and navigate online marketplaces confidently.

The findings reveal that respondents generally possess a moderate to fairly strong awareness of consumer protection in the context of online shopping, with certain areas showing particularly high levels of caution and vigilance. Many

consumers understand the basic concept of consumer protection and can identify trustworthy sellers, demonstrating a solid foundation for safe online shopping practices. Awareness of the organizations responsible for safeguarding consumer rights is relatively high, indicating that consumers know where to turn for assistance when issues arise. However, there are notable gaps in knowledge regarding specific legal rights, laws and regulations, and the procedures for filing complaints or pursuing legal action when rights are violated. Awareness of refund and return policies remains comparatively low, suggesting a need for clearer communication from online platforms and targeted education for consumers. While many demonstrate the ability to recognize scams and exercise caution with suspicious offers, fewer consistently keep transaction records or stay updated on consumer rights and online safety. These results highlight the importance of sustained public education campaigns and accessible information to strengthen detailed legal knowledge, promote best practices, and ensure consumers are better equipped to navigate the risks and complexities of digital marketplaces.

The findings indicate that respondents hold a strong and positive attitude toward consumer protection in digital platforms, recognizing it as a crucial element for ensuring safe and fair online shopping experiences. There is a clear consensus that digital platforms should be held accountable for preventing fraud and that active participation such as reporting dishonest sellers is essential for maintaining the integrity of online marketplaces. The support for stricter penalties and regular government monitoring reflects a desire for robust regulatory frameworks to deter fraudulent activities and protect consumers. While most respondents understand the importance of reading terms and conditions, some appear to face challenges in fully engaging with these documents, indicating a need for clearer and more accessible information. The strong endorsement of public campaigns to raise consumer rights awareness highlights the perceived value of education in empowering shoppers. Furthermore, respondents emphasize transparency, expecting platforms to clearly display seller credentials, ratings, and accurate product information to foster informed decision-making. The overall high regard for protecting consumer rights as a foundation for trust underscores its critical role in building consumer confidence and supporting the continued growth of e-commerce.

The findings indicate that respondents generally exhibit strong and proactive consumer protection practices when shopping online, with many regularly checking

seller ratings, using secure payment methods, and avoiding unsafe websites. These habits reflect a high level of caution and awareness, helping to reduce risks such as fraud, identity theft, and dissatisfaction with purchases. Consumers also tend to double-check product descriptions and show moderate attentiveness to reading return and refund policies, although a notable portion may still overlook these important details, potentially leading to disputes. While there is a reasonable level of caution in verifying the authenticity of promotions, some consumers remain vulnerable to deceptive offers. Overall, the results suggest that most respondents actively engage in safe and informed online shopping behaviors, though there is still room for improvement in areas such as policy awareness and promotion verification to further strengthen consumer protection practices.

## **5.2 Suggestions**

Based on the findings of this study, comprehensive suggestions are proposed to enhance consumer protection awareness and practices in digital platforms among online shoppers in Hlaing Township, Yangon. First and foremost, there is a clear need for targeted educational programs that focus on improving consumers' knowledge of their specific legal rights when engaging in online transactions. These programs should be designed to demystify complex legal jargon and provide practical guidance on what protections are available, how to identify trustworthy sellers, and the steps to take if rights are violated. Such initiatives could be implemented through workshops, online tutorials, and collaboration with consumer protection agencies to ensure accessibility and effectiveness.

Additionally, the findings highlight the importance of increasing public awareness about the official organizations responsible for safeguarding consumer rights. Information campaigns should be intensified to promote these agencies' roles and services, making it easier for consumers to know where and how to seek assistance when faced with problems. This could include distributing informational brochures, creating user-friendly websites or mobile applications, and leveraging social media platforms popular among the target demographic to reach a broader audience.

Improving transparency in digital platforms themselves is another crucial area for development. E-commerce operators should be encouraged or mandated to prominently display clear, verified information about seller credentials, ratings, and

product details. This transparency would empower consumers to make more informed decisions and reduce the incidence of fraud. Furthermore, online platforms need to simplify and clearly communicate their refund and return policies to minimize misunderstandings and build trust with shoppers. Streamlined and accessible complaint procedures should also be established, ensuring that consumers can confidently and efficiently report issues or fraudulent activities without facing undue barriers.

Given that some respondents expressed challenges in fully understanding terms and conditions before purchase, efforts should be made to simplify these documents, using plain language and visual aids where possible. Platforms might consider incorporating interactive features that guide consumers through key points of agreements or highlight critical protections, making these terms less daunting and more engaging to read.

To further support consumer safety, continuous promotion of secure online payment methods is essential. Financial institutions and digital platforms can collaborate to educate users about recognizing secure payment gateways and avoiding insecure or suspicious payment options. Campaigns emphasizing the risks of sharing personal information on unsafe websites should continue to be a priority, reinforcing the importance of privacy and data protection in the digital shopping environment.

Finally, fostering a culture of proactive consumer behavior is vital. Encouraging consumers to maintain detailed records of their transactions, such as receipts and screenshots, will facilitate easier resolution of disputes. Moreover, regular dissemination of updated information on consumer rights, safety practices, and emerging digital threats through official channels should be strengthened. This could take the form of newsletters, mobile alerts, or interactive community forums that keep consumers informed and engaged with evolving online marketplace dynamics.

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# APPENDIX

## APPENDIX A

### Questionnaire Form

Thank you for taking part in this survey. All data and information collected from this survey will follow the highest standards of confidentiality. Your responses will contribute valuable information. Participation in the survey is entirely anonymous and the information you provide will remain strictly confidential and will not be shared with anyone. All information will be collected and number of respondents will be identified in the results of this questionnaire.

#### Section 1: Demographic Information

1. Gender:

- Male
- Female

2. Age:

- Under 18
- 18-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65 and above

3. Education Level:

- High School or below
- Diploma/Certificate
- Bachelor's Degree
- Postgraduated Degree
- Other (please specify): \_\_\_\_\_

4. Occupation:

- Student
- Private Employee
- Government Employee
- NGO Staff
- Self-Employed
- Housewife
- Unemployed/No current job
- Other (please specify): \_\_\_\_\_

5. Family Monthly Income (Kyats)

- Less than 100,000
- 100,000-300,000
- 300,001-500,000
- More than 500,000

**Section 2: Online Shopping Habits**

1. How often do you shop online?

- Daily
- Weekly
- Monthly
- Rarely
- Never

2. Which platforms do you use for online shopping? (*You may select more than one option*)

- Shop.com.mm
- City Mall Online
- Facebook, Messenger
- Other (please specify): e.g. food panda, grab, kpay etc.: \_\_\_\_\_

3. What types of products do you usually purchase online? (*You may select more than one option*) -

- Electronics (e.g., phones, accessories, gadgets)
- Clothing and Fashion (e.g., apparel, shoes, bags)
- Groceries
- Food Items
- Cosmetics and Personal Care
- Household and Cleaning Supplies
- Books and Stationery
- Health and Wellness Products (e.g., supplements, medical items)
- Baby and Children Products (e.g., diapers, toys)
- Pet Supplies
- Furniture and Home Décor
- Digital Products (e.g., software, e-books, online courses)
- Other (please specify): \_\_\_\_\_

4. **What is (are) the challenges you usually face when shopping online?**

(*You may select more than one option*)

- Difficulty finding the specific product I want
- Limited product availability or out-of-stock items
- Long or complicated checkout process
- Slow website or app response time
- Lack of secure payment options
- Insufficient product information or reviews
- High delivery fees or unexpected charges
- Delays in delivery or unreliable shipping
- Poor customer service or lack of support
- Other (please specify): \_\_\_\_\_

### Section 3: Knowledge of Consumer Protection on Digital Platforms

Please read each statement carefully and indicate your level of agreement using the following scale:

1 = Strongly Disagree    2 = Disagree    3 = Neutral    4 = Agree    5 = Strongly Agree

No.	Statement	1	2	3	4	5
1	I understand what “consumer protection” means in the context of online shopping.					
2	I know the legal rights I have when making purchases in digital platforms.					
3	I am aware of the organizations responsible for consumer protection in Myanmar.					
4	I know how to identify legitimate and trustworthy online sellers.					
5	I am familiar with laws and regulations protecting consumers in e-commerce.					
6	I know the difference between secure and insecure online payment methods.					
7	I understand the refund and return policies used by online platforms.					
8	I can recognize signs of online scams or fraudulent sellers.					
9	I know where to find official information about consumer rights for online shopping.					
10	I am aware of the legal actions that can be taken if my consumer rights are violated.					
11	I know how to file a complaint if I experience a problem with an online purchase.					
12	I am cautious of too-good-to-be-true prices in digital platforms.					
13	I keep records (receipts, screenshots) of my online purchases for future reference.					
14	I follow updates about consumer rights and online safety from official sources.					

#### Section 4: Attitude toward Consumer Protection on Digital Platforms

Please read each statement carefully and indicate your level of agreement using the following scale:

1 = Strongly Disagree   2 = Disagree   3 = Neutral   4 = Agree   5 = Strongly Agree

No.	Statement	1	2	3	4	5
1	Consumer protection is essential for safe online shopping.					
2	Digital platforms should be held accountable for protecting consumers from fraud.					
3	Reporting dishonest sellers helps protect other consumers.					
4	I believe penalties for online fraud should be stricter.					
5	I support the idea of regular monitoring of online platforms by government agencies.					
6	Consumers should read and understand terms and conditions before buying online.					
7	Consumer rights awareness should be promoted through public campaigns.					
8	Digital platforms should clearly display seller credentials and ratings.					
9	I believe online retailers should be transparent about product details and pricing.					
10	Protecting consumer rights improves trust in digital marketplaces.					

### Section 5: Awareness and Practices in Consumer Protection

Please read each statement carefully and indicate your level of agreement using the following scale:

1 = Strongly Disagree   2 = Disagree   3 = Neutral   4 = Agree   5 = Strongly Agree

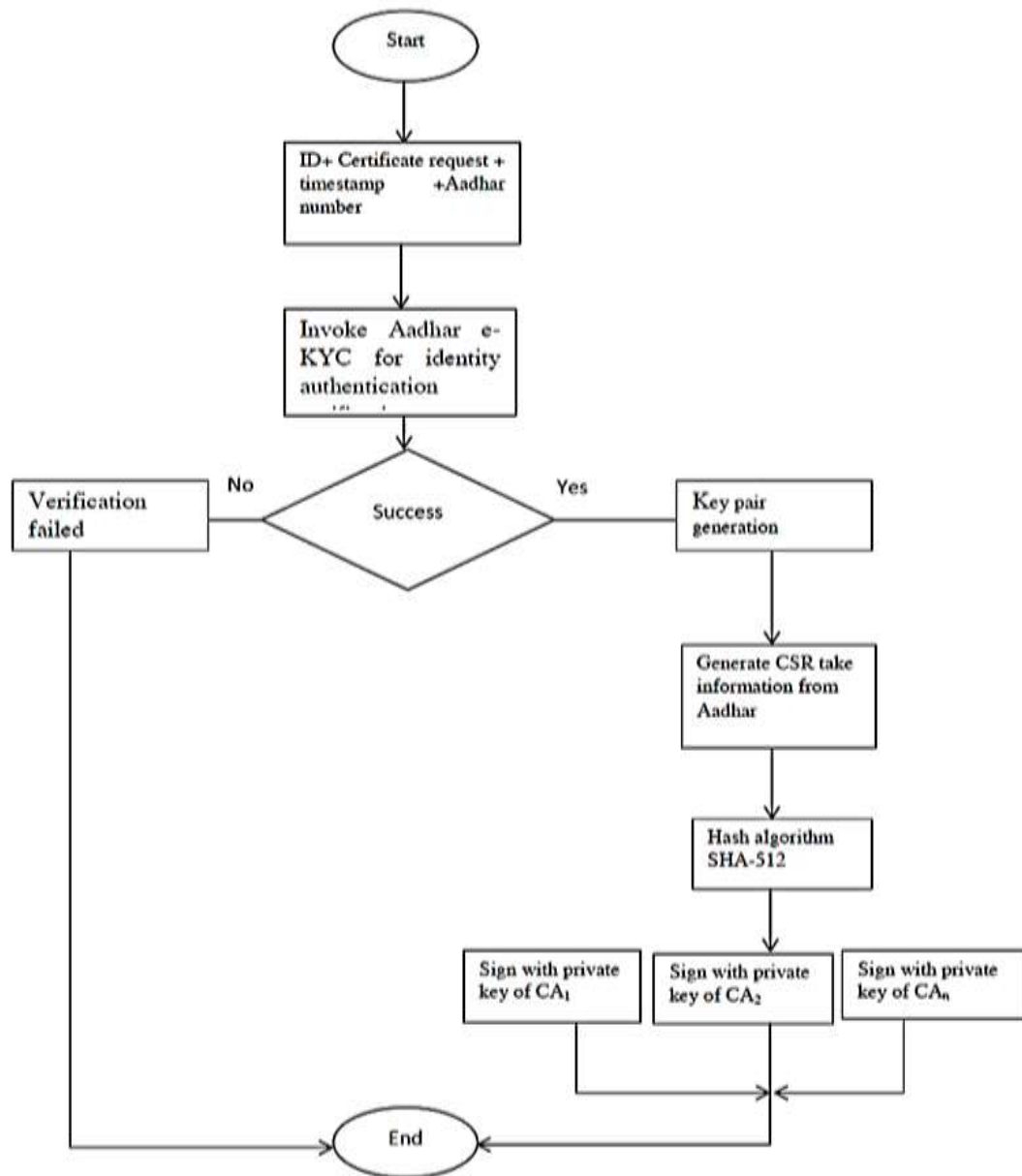
No.	Statement	1	2	3	4	5
1	I regularly check seller ratings and reviews before purchasing online.					
2	I read the return and refund policies before confirming an order.					
3	I avoid sharing personal information on unsafe or unknown websites.					
4	I use secure payment methods when shopping online.					
5	I double-check product descriptions before making a purchase.					
6	I verify the authenticity of promotions or offers before acting on them.					

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## APPENDIX B

### Functions of the Electronic Transactions Law

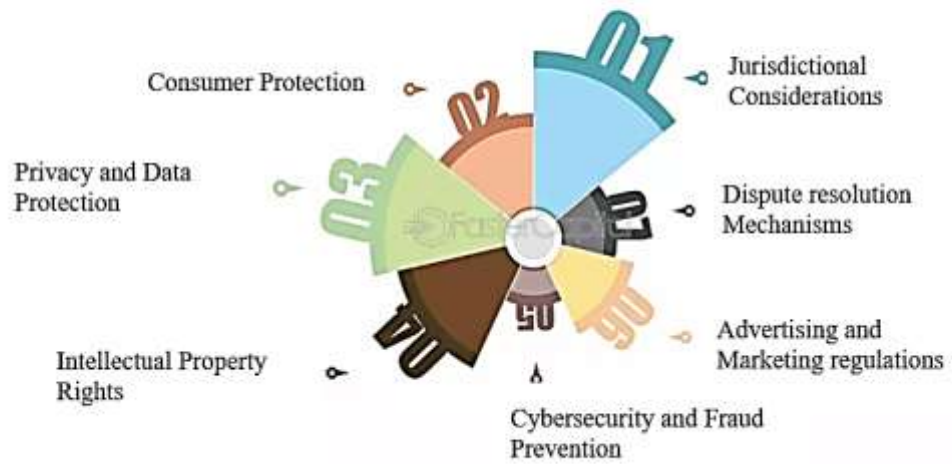
(A flowchart detailing how digital contracts, e-signatures, and electronic authentication work)



<https://www.researchgate.net/figure/Flowchart-of-Signature-Verification-Smart-Contract>

## APPENDIX C

### Introduction to E-commerce Laws and Regulations



<https://fastercapital.com/content/E-commerce-Laws>