

Electronic Commerce and Consumer Protection in Jordan: The Emerging Trend

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Abstract

Consumer protection and electronic commerce in Jordan are covered in this study. E-commerce is buying and selling things online. Jordan has seen a sharp increase in e-commerce, with more consumers and businesses doing business online. Consumer protection issues have been brought up by e-commerce. Jordanians who shop online run the danger of being taken advantage of. Consumers may also be misled by false advertising and refusals of returns and refunds. To protect online shoppers, this paper suggests that the Jordanian government and other interested parties address these issues. This can be accomplished by putting consumer protection legislation into place and supporting education and awareness campaigns. This study also highlights Jordan's need for e-commerce security. This can be accomplished through the use of secure payment methods and data protection laws for online businesses. This essay highlights Jordan's need to handle e-commerce and consumer safety. It underlines the necessity of legislation, instruction, and a secure e-commerce environment in order to safeguard online shoppers.

Keywords: Consumer Protection, Content Analysis, E-commerce, Jordan

INTRODUCTION

ICT-enhanced e-commerce has led to the growth of a consumer products and services e-Marketplace (Leonard & Jones, 2021). ICTs reduce transaction costs and make business easier regardless of location (Mexmonov, 2020). E-commerce has pros and cons and removes many offline safeguards. E-commerce participants are unaware of national boundaries; therefore, the ICT-led business environment creates concerns regarding online transactions, payments, privacy, and fraud (Mishra, et al., 2022; Schmitz, 2020), needing legislative safeguards (Malik, et al., 2021). However, modern enterprises depend on online trade (Ratten, 2020; Alzoubi, et al., 2022). E-commerce is expected to grow 20% annually over the next five years (Hidayat, & Agustina, 2022). Over the past decade, Jordanians' internet use has skyrocketed, notably in the past nine years (Hammour, et al., 2022). Online shopper safety is a global issue. "E-commerce" refers to online sales. E-commerce increases output and consumer choice by lowering overhead, increasing competition, and streamlining manufacturing¹ (Peracek, 2022). E-commerce includes "all types of electronic communication between customers and sellers," according to 1999 OECD regulations (Potluri, & Thomas, 2023). The OCED-1999 rules recognized three important online consumer protections. Everyone should shop online. Second, open and effective consumer protection mechanisms must be developed to prevent fraudulent, misleading, and unfair online market behavior and restore customers' faith in e-commerce. Third, all parties must prioritize efficient redress mechanisms (government, corporations, consumers, and their representatives). These restrictions are mostly for international business (Potluri, & Thomas, 2023). Consumer protection is poor. Customers are less likely to shop and share information online without consumer protection laws (Amatus, & Gisip, 2022). Intra-border and cross-border internet business is possible (cross-border). The six main types of e-commerce worldwide are B2C, B2B, C2C, B2A, and C2A. (Goyal, et al., 2022). As the market's sole master, the customer must protect his interests regardless of the model. This page covers the most important B2B and B2C e-commerce forms. It mentions several others. Consumer International (CI) has been a significant voice in international policy forums and the global marketplace since 1960, promoting consumer rights and OECD and UNCTAD initiatives (UNCTAD). CI attracts 250 consumer groups from 100 countries. The European Consumer Center Network (ECC-Net), Asia-Pacific Economic Cooperation Electronic Consumer Directing Group (APECESG), Ibero-American Forum of Consumer Protection Agencies (FIAGC), and International Consumer Protection and Enforcement Agencies (ICPEA) also promote ethical business practices worldwide (Vieira, 2022). Jordan,

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like many other nations, wanted to capitalize on online trading. Over the past decade, important economic and legislative reforms have brought the Jordanian market into compliance with the global economy and turned it from a protected economy to one that allows competition and pricing freedom. The 1995-founded UNCITRAL inspired Jordan's Electronic Transactions Law (No. 85). This Act legalizes electronic signatures and transactions. Jordan has signed various international, American, and European treaties and accords to boost e-commerce and comply with international trade standards. Given these changes and Jordan's membership in several international accords, the question of whether Jordan's legislation of electronic transactions sufficiently addresses e-commerce challenges while balancing commercial interests and consumer rights is important. Does Jordan's Electronic Transactions Law protect online financial transactions? Hence, this paper study the emerging trend of Electronic Commerce and Consumer Protection in Jordan.

LITERATURE REVIEW

E-commerce Growth

E-commerce growth is the value of goods and services sold through online marketplaces and websites. Revenue, transactions, and consumers can gauge growth. E-commerce is booming (Azzery, 2022). Statista expects global e-commerce revenues to reach \$4.9 trillion by 2021 and rise. By 2023, US e-commerce sales will reach \$794 billion, 14.6% of total retail sales (Aydoğan & Aydemir, 2022). E-commerce is growing due to several factors, including the growing use of smartphones and other mobile devices for online shopping, the increase in internet access and online shoppers, the growing availability and variety of products and services online, and the convenience and cost savings offered by e-commerce platforms (Roshchik, et al., 2022). Due to social alienation and lockdowns, COVID-19 has boosted e-commerce. E-commerce growth brings issues like greater competition, new technology, and changing consumer behavior (Al-Mushayt, et al., 2022). Counterfeit products, return fraud, and privacy issues plague many e-commerce platforms. E-commerce has grown in Jordan due to expanding internet and mobile device use and online consumer numbers (Alzoubi, et al., 2022). E-commerce in Jordan has grown 20% each year, according to the Central Bank of Jordan. In 2020, Jordan had JD 1.2 billion in e-commerce transactions, up 16.4% from 2019. (AL-Sous, et al., 2022). E-commerce in Jordan is growing for several reasons. Internet use is a major factor. The country has 85% internet penetration, which is high for the region. Smartphones are also driving this. Jordan has more e-commerce channels, making internet shopping easier. These platforms make online shopping easier by offering a large range of items and services. Due to social isolation and lockdowns, more Jordanians have shopped online during the COVID-19 pandemic (Alsheyab, 2023). E-commerce growth in Jordan is hindered by a lack of trust in online payments, regulations and legislation to protect consumers and businesses, and logistics infrastructure to manage e-commerce delivery. The increased usage of the internet and mobile devices, the quantity of online shoppers, and the convenience and cost benefits of e-commerce platforms all contribute to this trend (Alzoubi, et al., 2022). Due to social alienation and lockdowns, more people have been shopping online, boosting e-commerce growth. Due to the epidemic, many businesses have moved their focus to e-commerce, which is projected to continue even after physical stores reopen. eMarketer predicts worldwide e-commerce sales will reach \$4.9 trillion by 2021 and \$6.5 trillion by 2023. By 2023, US e-commerce sales will reach \$794 billion, 14.6% of retail sales. By 2022, China's e-commerce revenues will exceed \$2.8 trillion. E-commerce is anticipated to expand 30% in Jordan between 2021 and 2026 due to rising internet access, smartphone use, and digital payment acceptance. By 2022, the Middle East and Africa e-commerce market is expected to reach \$48 billion, increasing at 18%.

Consumer Protection

Consumer protection laws, rules, and policies protect customers from company exploitation, fraud, and dangerous products. Country-specific consumer protection laws encompass product safety, deceptive advertising, and consumer rights (Peracek, 2022). The FTC and state attorneys general in the US defend consumers. State attorneys general implement consumer protection laws, while the FTC enforces federal ones (Mascott, & McCotter, 2022). Consumers are likewise protected by the CPSC. The Consumer Sales and Guarantees Directive governs consumer protection in the EU, including the right to a refund or repair for goods of poor quality and the right to a free repair or replacement for goods that break within six months. The

Consumer Protection Act 1986 of Jordan establishes consumer dispute redressal bodies and outlines consumer rights such the right to safety, the right to be informed, the right to choose, the right to be heard, and the right to seek redress (Kaplan, 2022). Consumer protection laws protect customers from fraud, dangerous products, and company abuse. Country-specific rules and regulations concern product safety, fraudulent advertising, and consumer rights. Consumer protection laws differ by country, but they typically protect customers from fraud, dangerous products, and company exploitation (Sugianto, et al., 2022). The Federal Trade Commission (FTC) in the US, the European Commission in the EU, and the Ministry of Consumer Affairs in Jordan all enforce consumer protection laws. These agencies investigate and sue companies that breach consumer protection laws (Arif, et al., 2022). Consumer protection laws and regulations may cover a wide range of areas, including:

Product safety: Laws and regulations ensure that products are safe for consumers.

Deceptive advertising: Laws and regulations that prohibit businesses from making false or misleading claims about their products.

Consumer rights: Laws and regulations that give consumers certain privileges, such as the right to a refund or repair for goods not of satisfactory quality or a free repair or replacement for goods that develop a fault within the first six months.

Data privacy: Laws and regulations that protect consumers' personal information and data.

Consumer protection associations in many countries educate customers about their rights and lobby for greater consumer protection laws and regulations (Dawedi, et al., 2022). Consumer protection rules can prevent fraud and other abuse, although they are not always enforced. Some countries lack resources to implement consumer protection legislation. Some firms may also violate consumer protection laws (Tofan, & Bostan, 2022). Asian consumer protection laws differ by country but attempt to protect customers against fraud, dangerous products, and other commercial abuse (Kimah, 2022). The 1994 Consumer Protection Law, revised in 2013, governs consumer protection in China. Consumers have the right to accurate information, choice, warranty, and redress under the law. China Consumers Association (CCA) and SAIC enforce the law. The Consumer Protection Act 1986 of Jordan establishes consumer dispute redressal organizations and outlines consumer rights such the right to safety, information, choice, hearing, and redress. The Central Consumer Protection Council, State, and District Consumer Disputes Redressal Commissions enforce the act. The 2000 Consumer Contract Act protects Japanese consumers. Consumer rights include the right to cancel a contract within a specific period, the right to a refund or repair for poor-quality items, and the right to a free repair or replacement for goods that break within six months. Consumer Affairs enforces laws. The 1991 Framework Act on Consumers governs South Korean consumer protection. Consumers have the right to accurate information, choice, warranty, and redress under the law. Korea Consumer Agency enforcing law (KCA). The 2004 Consumer Protection (Fair Trading) Act governs consumer protection in Singapore. The act guarantees consumer rights like accurate information, choice, warranty, and recourse. The Act was enforced by CASE and CCCS. Asian consumer protection laws differ by country but typically protect customers from fraud, dangerous products, and other company abuse. Each nation has consumer protection laws, rules, and enforcement organizations. The 2001 Consumer Protection Law in Jordan protects customers from business exploitation, fraud, and dangerous products. The Jordan Consumer Protection Society (JCPS) and Ministry of Industry, Trade, and Supply enforce laws. Consumer rights under the Consumer Protection Law include Accurate information: Businesses must give accurate and full product and service information. Consumers can choose items and services. Consumers can get warranties on goods and services. Consumers can sue for legal violations. Businesses must also disclose product price, quality, origin, flaws, and hazards. Deceptive advertising and product claims are also illegal. The JCPS can sue enterprises that break the Consumer Protection Law. The JCPS helps consumers who have been scammed or exploited by firms. The Ministry of Industry, Trade, and Supply enforces product safety regulations to protect customers. They enforce Jordan's quality and measurement legislation. The Jordanian Consumer Protection Law protects consumers from fraud, hazardous products, and other commercial abuses by guaranteeing consumer rights and enforcing product safety and quality rules.

Digital Consumer Protection Issues

E-commerce and internet security have risen to the top of the worldwide agenda in light of the growing threat posed by cyber-attacks and other online threats, such as privacy and other potential dangers. That's why it's so important to have rules to keep people's data and identities safe as they buy online and communicate with businesses through the internet (online privacy concerns) (Sugianto, et al., 2022). Therefore, one of the deciding criteria for customers to securely participate in e-commerce is the issue of consumer protection. As a result, different governments have implemented various agendas and protections for their populations. The United States has given companies the freedom to self-regulate in these areas, in contrast to the European Union (EU), which has imposed universal norms controlling consumer data collection, storage, use, and disclosure (Dwivedi, et al., 2022). In general, nations have expressed a considerable deal of worry regarding individual privacy (Laudon and Traver, 2016). These nations currently enjoy some of the tightest privacy safeguards in the world, in great part because of the Data Protection Directive, which prohibits the processing of personal data without specific standards of transparency, purposefulness, and proportionality. The primary objectives and strategies of the European Union, such as Europe 2020, the Single Market Strategy, the Digital Single Market Strategy, and the European Consumer Agenda, offer a comprehensive solution for the 28 member states in terms of consumer protection and corporate expansion (Mosteanu, & Faccia, 2020). E-commerce needs rules as well as a complaint-handling mechanism, similar to the old redress process, to compensate or correct errors that occur during transactions (Goyal, et al., 2019). Business-to-consumer (B2C) systems will ineluctably differ between nations and will not be adequate to solve the developing issue of cross-border e-commerce, which requires a great deal of standardization and harmonization of privacy and security standards within the regions. Rklaitis and Pilelien's (2019) research supports this. Section 4 of the Brussels Ibis Regulation, the European Union incorporated consumer protection measures into private international law for electronic commerce in cross-border trade (Arts. 17–19). Schmitz Sohn (2016) argues that additional security measures are needed from the private sector and the government. Electronic communication's lack of physical proximity and anonymity makes it possible for online exchanges to be unpleasant or insulting. One way to address this is through the cultivation of trust through openness. Contracts initiated via mobile or computer-enabled B2C transactions, according to Ince and Kibar (2019), should be treated as distance contracts and governed by consumer legislation. Online retail sales are largest in China. However, it wasn't until the end of 2013 that the nation's top legislative body began the process of passing laws to provide a comprehensive legal framework for the growth of e-commerce. The Chilean government has created and changed a multiplicity of regulations on a wide range of subjects, including the right to privacy, relationships between consumers and suppliers, electronic documents and electronic signatures, and tax legislation on electronic invoicing (Saldivia, 2016). Regarding business-to-customer exchanges, consumer protection is also a key priority in Korea (Sohn, 2016).

In Jordan, some of the emerging issues facing consumer protection in the digital era include:

Cybersecurity: As more consumers in Jordan use digital devices and make online transactions, they risk cyber-attacks and data breaches. Consumer protection laws and regulations need to address the issue of cybersecurity to protect consumers from data theft and fraud.

Online scams and fraud: The anonymity and convenience of the internet have made it a breeding ground for scams and fraud, leaving consumers vulnerable to financial losses. Consumer protection laws and regulations need to adapt to address the issue of online scams and fraud.

E-commerce: The growth of e-commerce in Jordan has led to an increase in consumer complaints related to false advertising, counterfeit goods, and unsafe products. Consumer protection laws and regulations must adapt to address the issue of e-commerce.

Misinformation and fake news: The spread of misinformation and fake news online can lead to consumer confusion and mistrust and harm public health and safety. Consumer protection laws and regulations need to adapt to address the issue of misinformation and fake news.

Ad fraud: As consumers spend more time online, they are increasingly exposed to ads, which can be difficult to distinguish from legitimate content. Ad fraud occurs when advertisers are billed for ads that users do not see. Consumer protection laws and regulations need to adapt to address the issue of ad fraud.

Artificial intelligence and automation: Artificial intelligence and automation are increasingly being used to make decisions that affect consumers, such as credit and insurance decisions, and can lead to discrimination and bias. Consumer protection laws and regulations need to adapt to address the issue of AI and automation.

Lack of awareness: Consumers in Jordan may not be aware of their rights and the laws protecting them, which can lead to exploitation. Consumer protection laws and regulations must adapt to address the lack of awareness.

Overall, Jordan's consumer protection laws and regulations must adapt to the new technological advancements and the digital era by addressing the issues mentioned above, and many others, to protect consumers from fraud, unsafe products, and other forms of exploitation.

Electronic Commerce and Consumer Protection

Legal protection for consumers is a popular research topic because it derives its core from the imbalance of power between the parties in a business transaction (Cunningham, et al., 2019). Many decades after the blatant false advertising that prompted the first wave of consumer protection laws (CPLs), the consumer protection movement gained momentum (Tsogas, 2020). Europe was ahead of the curve in enacting and refining consumer protection laws that would give them more leverage in commercial interactions (Schittekatte, et al., 2021). Nonetheless, consumer protection was first legally enforced in 1985 thanks to the United Nations Guidelines for Consumer Protection (Benöhr, 2020). Most of the world's emerging nations have not considered this problem (Saad, et al., 2020). Many consumers in the developing world lack confidence and fear doing business because of the lack of rules protecting their rights. Understanding what constitutes a consumer in the e-commerce setting is crucial because CPLs are only validated in the interest of consumers. Various national laws use different terminology to define a customer (Siegrist, & Hartmann, 2020). Black's Law Dictionary defines a consumer as "a private individual acting other than in the conduct of a business." In light of the fact that the legal definition of a consumer includes both natural and legal persons, Benöhr (2020) believes that this definition is too "limited." Jordan's Consumer Protection Law (CPL) from 2014 defines a consumer as "any natural or legal person who obtains a good or receives a service for payment or without charge." The provisions of CPL, which are directed at offline customers, do not appear to indicate any legal obligations to consumers in the internet market. This emphasizes the value of looking out consumer protections online, particularly those concerning e-commerce laws and policies. The same rules that govern consumer protection in the physical world also apply online. Because there is no real shop and digital cash is intangible, consumers are less likely to feel confident making transactions online. E-commerce, often known as electronic commercial activity, is the term for any sale or purchase of goods or services made wholly online (Hongfei, 2017). Since its enactment in 2005, Vietnam's Electronic Transaction Law (ETL) has mandated stricter protections for online buyers of goods and services. Iran's academic community agrees that ECL's potential for providing data privacy laws is significant. Some nations are still in the process of developing or have not yet begun implementing some ECLs. The Electronic Transaction Law (ETL) was enacted into Vietnamese law in 2005, and it stipulates the protection of consumers' rights in e-commerce contracts, the development of new computer crimes, the establishment of IT courts, the imposition of mandatory government, the express long-arm jurisdiction, and the legitimacy of electronic wills (Rhodes et al., 2020). The United Kingdom is now considering introducing a new ePrivacy Regulation. E-commerce can only grow in a safe setting. One of the primary challenges to expanding electronic commerce is the lack of security inside it. CPL governs consumer protection, but its parameters leave room for applying Civil Code Articles 1320 and 1338. (Keach, 2020). Governments have addressed the need for harmony between customers and businesses by passing consumer protection legislation and recommendations. Therefore, consumer safety requires a dependable medium for the dissemination of data and the sale of goods. A disparity in the parties' bargaining positions in a contract provides a non-economic reason for the intervention (Hoekman, et al., 2022). Businesses' credibility is called into doubt when it is said that they impose their own set of rules and responsibilities on customers without giving them any say in the matter. Major repercussions would result from misleading online consumers.

Consumer Confidence

Consumer confidence in e-commerce refers to the trust and optimism consumers have in online purchases. It measures how likely consumers are to shop and make purchases on the internet (Suharto, et al., 2022). High consumer confidence in e-commerce generally indicates that consumers are comfortable with shopping online, trust the security of online transactions, and feel confident that they will receive the products or services they have ordered (Yuwen, et al., 2022). Surveys of consumer attitudes typically measure consumer confidence in e-commerce. Surveys may ask consumers questions about their experiences with online shopping, such as how often they shop online, how satisfied they are with their online purchases, and how confident they feel about the security of online transactions. Responses are used to calculate a consumer confidence index for e-commerce, a numerical value representing the overall consumer confidence level in e-commerce. Many factors can affect consumer confidence in e-commerce, including:

- i. Security and privacy: When consumers feel that their personal and financial information is secure, they are more likely to be confident in making online purchases.
- ii. Convenience: Easy-to-use websites, fast delivery, and a wide range of products and services can make online shopping more convenient, boosting consumer confidence in e-commerce.
- iii. Trust: Consumers are more likely to be confident in e-commerce if they trust the websites they are shopping on and the merchants they buy from.
- iv. Product reviews: Consumers are more likely to be confident in e-commerce if they have access to reviews of products and services from other consumers.
- v. Return and refund policies: Consumers are more likely to be confident in e-commerce if they know they can return or refund products that do not meet their expectations.
- vi. Government regulations: Consumer protection laws, data protection laws, and regulations in e-commerce can increase consumer confidence in e-commerce.

It is worth mentioning that Consumer confidence in e-commerce is a critical factor in the growth of e-commerce (Balgomera, et al., 2022). When consumers are confident in making purchases online, they are more likely to shop and make purchases on the internet, which leads to increased growth in e-commerce. Consumer confidence in Jordan refers to the level of trust and optimism that consumers in Jordan have in the economy and their financial situation. It measures how likely consumers in Jordan are to make purchases and invest in the economy (Hassan & Farmanesh, 2022). However, the Central Bank of Jordan releases a Consumer Confidence Index (CCI), which reflects the country's economic outlook and consumer confidence level. The CCI is based on a quarterly survey among a sample of households in the Kingdom. The survey covers various aspects related to the economic situation, such as the level of employment, income, prices, and future expectations. The overall economic conditions in Jordan, such as the unemployment rate, inflation rate, and GDP growth, significantly impact consumer confidence in the country. The political climate and external events, such as regional conflicts, can also affect consumer confidence in Jordan. It's worth mentioning that Jordan is a small open economy, is highly dependent on trade and investment, and is also affected by the economic conditions of its main trading partners. Therefore, the economic conditions of Jordan's main trading partners, such as the Gulf Cooperation Council (GCC) countries, the United States, and the European Union, can also affect consumer confidence in the country. In recent years, Jordan has been facing a number of economic challenges, such as high public debt, a high unemployment rate, and low GDP growth; this has led to a decrease in consumer confidence in Jordan, which in turn affects economic growth and development. Finally, e-commerce is a relatively new sector in Jordan and is still in its early stages of development. Data on consumer confidence in e-commerce in Jordan is not widely available; however, it's expected that as e-commerce continues to grow, consumer confidence in e-commerce will also increase. A person's propensity to spend money is preceded by their level of consumer confidence, which is a reflection of the individual's and the populace's views on the state of the economy (Han, et al., 2022). When people have less faith in the economy, they tend to preserve more money in anticipation of difficult times. Thus, in highly competitive environments, such as e-commerce, consumer confidence is a crucial gauge of economic health (Yao, 2022).

Companies inappropriately use technology or customer behavior to gain an unfair advantage in the marketplace can lead to a decline in consumer trust and spending. A firm is misusing its position of power when it provides customers with insufficient information, exploits technology to collect customer data or money, and makes improper use of the benefits of the internet (easiness of starting a business, worldwide reach, access to markets). Every time there is improper company behavior, it needs to be recognized, regulated, controlled, and addressed through procedures for consumer protection and reparation. When customers encounter numerous risks (such as financial, product performance, social, security, and privacy risks) while making purchases online, dealing with Web portals and their drivers and functions negatively affects customer confidence and happiness (Al-Adwan, et al., 2022). The most significant sources of anxiety stem from worries about identity theft, financial loss, and providing sensitive information such as bank accounts or credit card numbers. For informational, transactional, and service-related websites to succeed in today's digital marketplace, they must provide users with a sense of trust in their safety. Customers are more likely to make purchases via the Internet when they feel a sense of security in online transactions and have previous Web shopping experience (Gulfranz, et al., 2022). In addition, buyers in the Millennial and Gen X generations are more comfortable purchasing on the Internet than shoppers in previous generations. The expansion and improvement of online trade depend critically on the success of initiatives to increase users' sense of security when conducting financial transactions online. Online shoppers need to feel comfortable making financial transactions with the vendor. To safeguard consumers in the single digital market and address cross-border challenges, the European Commission (2019) establishes a framework for enforcing consumer legislation at the state level through the CPC Regulation. Providing customers with access to relevant information and guaranteeing their right to that data are two of the many factors that contribute to a company's ability to inspire trust in the eyes of its clientele.

THEORETICAL FRAMEWORK

Since customers are typically viewed as subordinate parties in business transactions, they require some form of legal safeguard (Xu, et al., 2022). As a result, it is acknowledged that their interests must be protected to compensate for their lack of negotiating strength. Consumers have less economic clout than sellers, according to the 'inequality of negotiating power' argument (Liyang, 2019). As the name implies, "inequality in negotiating power" highlights that customers are in a weaker economic position than vendors. The 'exploitation theory,' like the 'weaker party' argument, upholds a perspective that is comparable to but more extreme. Consumers, this theory argues, require protection for two reasons: (a) they have no option but to buy and contract on the terms imposed by more huge and powerful enterprises, and (b) businesses can exploit large knowledge and complexity gaps to their advantage (Moattar, et al., 2022). This traditional theoretical argument that the customer is the weaker party has been deemed no longer applicable by researchers like Sugianto, et al. (2022). Since the exploitation hypothesis ignored competition between businesses, it was reasoned that that idea must be wrong. Companies have less negotiating leverage with customers because of intense competition from other businesses. So, the research concludes that the 'economic theory' is the most relevant theoretical basis for consumer protection today. Promoting economic productivity and safeguarding wealth for the benefit of future generations is at the heart of the principle of "economic philosophy" (Khadria, & Mishra, 2022). Contract law has thus transformed substantially to accommodate instantaneous agreements and subsequent outcomes typical of today's consumer economy. Since online markets are more adaptable and lucrative than face-to-face interactions, the 'economic theory' justifies the flow of goods and services through electronic transactions. The argument continues that a strong consumer protection system may boost the reliability and trustworthiness of online transactions. This justification is at the heart of the "incentive theory" that describes how well consumers are protected during online purchases (Deng, et al., 2022). Comparatively, more trust is required when making an online purchase than when making a traditional in-store purchase (Ranti, 2023). Trust (faith/confidence) between buyers and sellers has long been seen as a catalyst for successful business dealings that satisfy both parties. Semerádová and Weinlich (2022) logically agree with Lee and Turban's (2001) assertion that trust is essential for effectively capturing client behavior in e-commerce. The "safety net evaluation" by Ali et al., (2020) suggests that the rule of law may contribute to the development of trust between parties, adding credence to the notion that the two are intertwined. However, building adequate online trust is more challenging when doing business across international borders, particularly if one of the parties to the transaction is from a place

where counterfeit goods are widely available or where the rule of law is weak (Ladini, 2022). To the extent that the law helps to make it more likely that two parties will be able to agree, it encourages them to do so. In keeping with the 'behavioral economics' theoretical framework, the present study employs the concept of trust (faith, belief, confidence). In the context of online transactions, "trust" means the degree to which one party is open to the activities of another; for a trusting party engaged in online social interaction, "trust" takes the shape of calculated risk-taking (Al-Adwan, et al., 2022). Damaged contracts, costly legal safeguards, stalled sales, and eventual corporate failure can all stem from a lack of trust. Consequently, trust is essential in assisting clients in getting over their apprehension about conducting business online and making them more vulnerable to the real or perceived dangers of conducting transactions in the digital realm. While it's true that both parties stand to gain from a transaction, the customer's confidence in the dealer is what ensures the purchase goes through. A trust might be deficient, or it can be quite high. A high level of risk-taking involvement increases trustor engagement, while a low level of risk-taking behavior decreases it. According to (Mayer et al., 1995), the trust formation hypothesis proposes that three factors—competence, kindness, and honesty—are necessary for a relationship to flourish (ABI model). Based on a literature review (Mayer et al., 1995; Helge et al., 2020). It is increasingly difficult for online firms to win customers' trust and build lasting relationships with them. Weak online security, inefficient electronic payment system, ineffective marketing program, delayed delivery, defective products, and an ineffectual return policy are the main causes (Sharma, & Taherdoost, 2022). These flaws have a lasting, negative effect on corporate operations. The widespread insecurity of the online payment mechanism is one of the problems contributing to customer mistrust and the drawbacks of e-commerce. One of the biggest problems facing the e-commerce sector is consumers' continued skepticism of online payment systems (Mashatan, et al., 2022). It's amazing to see the results of a recent poll and study⁹ on trust-building, especially concerning payment, language preference, and data security. How money is exchanged is another factor in establishing reliability. Customers these days want to shop in their currency without any hassle. About 92% of the 30,000 online shoppers polled in 2019 said they would be more likely to purchase if prices were displayed in their currency, while 33% said they would not purchase if prices were displayed only in US dollars (Mashatan, et al., 2022). Since its inception in 2009, Airbnb has grown into a global marketplace where people from all over the world can list and find lodgings, with the company now operating in more than 220 countries and 100,000+ localities and accepting payments in over 7 billion local currencies from its guests. According to a 10 Common Sense Advisory survey between November 2019 and February 2020 with 8709 online shoppers (B2C) in 29 countries, 75% of respondents said they were more likely to make a purchase if the information was provided in their native language. Sixty percent of those surveyed said they never or hardly ever make purchases on sites requiring English knowledge because they don't speak it. The results of the B2B poll, which included 956 business professionals, were also consistent with this trend. They wanted to move beyond Google Translate since language is now a critical factor in whether or not a company can make a worldwide sale, regardless of whether they are selling to businesses or consumers. Amazon¹² and Flipkart¹³, two of Jordan's market leaders in e-commerce, have begun courting the country's next 100 million customers by introducing text and voice-based customer service in Arabic and other local languages. This evidence point to clients having faith in the reliability of the provided data to complete a purchase. Perhaps the greatest danger of doing business online is losing personal information. Due to the prevalence of hacking in today's markets, it might not be easy to ensure the safety of your online shop's transactions. Keeping data safe is an expensive endeavor for online retailers. Still, it's essential to protect customers' personal information in accordance with global privacy laws like the General Data Protection Regulation (GDPR).

METHODOLOGY

Research papers and legal documents were used in this examination, including websites for regulatory agencies and legislation governing consumer protection. The normative legal research approach, also known as the doctrinal research approach (or "the law in context approach"), describes and systematizes norms, adopts normative positions, and makes attempts at interpretations based on values or interests. These interpretations may be in fields such as philosophy, morality, history, sociology, economy, and politics that are not typically associated with the law. This study looked at the design and context of how Jordan's consumer protection laws impact the development of e-commerce. Desk research helped the study become familiar with institutional and regulatory contexts. The desk study found crucial secondary information. Finding the appropriate databases

(like PROQUEST, Business Source Premier, HeinOnline Legal Library, and others), creating a list of keywords or synonyms, and using a Boolean logic combination to obtain and place the work in the appropriate context are all mechanical components of searching published literature (Moore, 2006). In doing desk research for this investigation (unitizing/sampling), we identified, gathered, and examined pertinent statutory and regulatory documents, websites, publications, and scientific works. Second, to find deficiencies in the law as it stands, a legislative, conceptual, and qualitative comparative study was conducted. The "statutory approach" refers to an examination of legislation pertinent to the main issue of research, according to Barkatullah and Djumadi's (2018) observation. The conceptual approach examines legal concepts, whereas the comparative approach illustrates studied occurrences. Thirdly, subjectivity was reduced and a diversity of viewpoints and arguments were presented by grouping content into relevant subjects (using coding and inferential reasoning). Content analysis with an interpretive paradigm was used in the study. Utilizing interpretive or critical approaches might be aided by content analysis for qualitative researchers. This approach can be useful when studying a lot of scattered text or content. To make sense of vast amounts of data and show trends, patterns, and differences that are no longer visible to the untrained eye, content analysis treats all units of analysis equally. Design, unitizing, sampling, coding, inference, and validation should be followed for the best outcomes. Usually, content analysis reveals the discourses, structures, and underlying patterns that are present in texts. One method for extracting knowledge from huge datasets is thematic analysis. The reliability of the study was ensured through extensive research, in-depth conversations, and face-to-face meetings with subject-matter experts, although the authors gave practicality, relevance to stakeholders, and context a higher priority than formal validity.

Codes of Law in the Hashemite Kingdom of Jordan

The legal system in the Sultanate of Jordan is based on a mix of civil law, Islamic law, and customary law. The main sources of law in Jordan are the Constitution of Jordan, legislation, and judicial precedents. When it comes to consumer protection, the main legal provisions in the Sultanate of Jordan are: The Consumer Protection Law: This law, which was enacted in 2000, aims to protect the rights of consumers and ensure fair competition among businesses. The law covers various aspects of consumer protection, such as the provision of accurate information about products and services, the protection of consumer safety, and the prohibition of unfair trade practices. The Commercial Transactions Law: This law, which was enacted in 2001, regulates commercial transactions in Jordan. The law includes provisions on contracts, commercial papers, and bills of exchange, and it also includes provisions on the protection of consumers. The Electronic Transactions Law: This law, which was enacted in 2001, regulates electronic transactions in Jordan. The law includes provisions on the legal recognition of electronic signatures and electronic records, and it also includes provisions on the protection of consumers in electronic transactions. The Telecommunications Law: This law, which was enacted in 2001, regulates the telecommunications sector in Jordan. The law includes provisions on the protection of consumers, such as the provision of accurate information about products and services, the protection of consumer safety, and the prohibition of unfair trade practices. The Competition Law: This law, which was enacted in 2014, aims to promote fair competition among businesses in Jordan. The law includes provisions on anti-competitive practices, such as price fixing, market sharing, and abuse of a dominant market position. The Data Protection Law: This law, which was enacted in 2019, regulates the collection, processing, and storage of personal data in Jordan. The law includes provisions on the rights of data subjects, such as the right to access, correct, and delete personal data, and the right to object to the processing of personal data. All these laws are enforced by different government agencies in Jordan, such as the Jordan Standards and Metrology Organization (JSMO), the Ministry of Industry and Trade, the Telecommunications Regulatory Commission (TRC), the Competition Commission, and the Data Protection Commission. It's worth mentioning that the Consumer Protection Law and the Commercial Transactions Law are the main laws that regulate consumer protection in Jordan, and they cover a wide range of consumer rights and obligations.

Consumer Protection Law

In Jordan, consumer protection laws are governed by the Consumer Protection Law No. 47 of 2008. This law aims to protect consumers from fraud and deceptive business practices, and to provide a mechanism for

resolving disputes between consumers and businesses. The law also establishes a Consumer Protection Commission to oversee compliance and enforce the provisions of the law. The commission has the power to investigate complaints, impose fines, and take legal action against businesses that violate the law. Additionally, the law requires businesses to provide accurate and transparent information about their products and services, and to respond promptly to consumer complaints. In Jordan, e-commerce is governed by the Electronic Transactions Law No. 18 of 2001, which sets out the legal framework for electronic transactions and electronic signatures. This law applies to all electronic transactions, including those in the e-commerce sector. The Consumer Protection Law No. 47 of 2008, also applies to e-commerce transactions, and provides for the protection of consumers from fraud and deceptive business practices. Additionally, it establishes a Consumer Protection Commission to oversee compliance and enforce the provisions of the law. The commission has the power to investigate complaints, impose fines, and take legal action against businesses that violate the law. The law requires e-commerce businesses to provide accurate and transparent information about their products and services, and to respond promptly to consumer complaints. Businesses must also have a clear and easy-to-use process for cancelling or returning goods and services, and for obtaining refunds or exchanges. In addition, e-commerce businesses are also required to comply with data protection laws and regulations, including the Personal Data Protection Law No. 22 of 2018. This law regulates the collection, use, and storage of personal data, and requires businesses to obtain the consent of consumers before collecting or using their personal data. In summary, e-commerce in Jordan is subject to the same consumer protection laws as traditional commerce, but also regulated by specific laws and regulations related to electronic transactions and data protection.

Electronic Transaction Law

The Electronic Transactions Law (ETL) is a type of legislation that governs the legal framework for electronic transactions and electronic signatures. The purpose of the ETL is to provide a legal framework for the use of electronic transactions, such as e-commerce and online banking, and to ensure the validity and enforceability of electronic agreements and records. An Electronic Transactions Law typically includes provisions that: Define the scope of the law and the types of electronic transactions that are covered. Establish the legal validity and enforceability of electronic records and signatures, so that they have the same legal standing as paper documents. Provide for secure and reliable methods of creating and maintaining electronic records, such as the use of digital certificates and encryption. Define the rights and responsibilities of parties engaged in electronic transactions, such as businesses and consumers. Provide for dispute resolution mechanisms, such as arbitration and mediation, for resolving disputes arising from electronic transactions. The Electronic Transactions Law can differ from country to country, but it is generally designed to ensure the security, reliability, and legal enforceability of electronic transactions. In Jordan, the electronic transactions law is the Electronic Transactions Law No. 18 of 2001. This law provides the legal framework for electronic transactions and electronic signatures in the country. The law defines the scope of electronic transactions and electronic signatures, and establishes their legal validity and enforceability. It also provides for secure and reliable methods of creating and maintaining electronic records, such as the use of digital certificates and encryption. The law also establishes the rights and responsibilities of parties engaged in electronic transactions, such as businesses and consumers. It requires businesses to provide accurate and transparent information about their products and services, and to respond promptly to consumer complaints. Additionally, the law requires businesses to obtain the consent of consumers before collecting or using their personal data. The law also provides for dispute resolution mechanisms, such as arbitration and mediation, for resolving disputes arising from electronic transactions.

Cybercrime law

A cybercrime law, also known as a computer crime law or an Internet crime law, is a type of legislation that criminalizes various types of illegal activities that are committed using the Internet or other forms of computer technology. The purpose of a cybercrime law is to protect individuals and organizations from various types of cybercrime, such as hacking, identity theft, and online fraud. A cybercrime law typically includes provisions that: Prohibit unauthorized access to computer systems, networks, and data. Criminalize the distribution of malicious software (malware) and the use of botnets. Prohibit the unauthorized collection, possession, and distribution of personal data and other sensitive information. Criminalize the use of the Internet or other forms of computer technology to commit traditional crimes, such as fraud, extortion, and money laundering. Provide

for the investigation and prosecution of cybercrime, including the use of electronic evidence and international cooperation. Establish penalties for cybercrime, such as fines and imprisonment. The provisions and penalties of cybercrime laws can vary from country to country, but they generally aim to protect individuals and organizations from cybercrime and to deter cybercriminals from committing these types of crimes. In Jordan, the cybercrime law is the Cybercrime Law No. 9 of 2018. This law provides the legal framework for the prevention, detection, and prosecution of cybercrimes in the country. The law criminalizes a wide range of activities, including unauthorized access to computer systems, networks, and data, the distribution of malicious software, and the unauthorized collection, possession, and distribution of personal data. It also criminalizes the use of the internet or other forms of computer technology to commit traditional crimes, such as fraud, extortion, and money laundering. The law establishes penalties for cybercrime, such as fines and imprisonment. It also provides for the investigation and prosecution of cybercrime, including the use of electronic evidence and international cooperation. Additionally, the law establishes the Cybercrime Unit (CCU) within the Public Security Directorate (PSD) to be responsible for the investigation of cybercrime cases, prevention of cybercrime, and the raising of awareness about cybercrime.

E-commerce Consumer protection Major Issues

This part summarizes previous conversations and sheds light on the most pressing issues with Jordan's consumer protection laws.

Access to Information

providing consumers with adequate and accurate information is crucial for electronic contracts. Electronic contracts are agreements that are formed and executed electronically, such as online purchase agreements, terms of service agreements, and subscription agreements. Adequate and accurate information is essential for consumers to make informed decisions about entering into electronic contracts. This information includes details about the product or service being offered, the terms and conditions of the contract, the rights and obligations of the parties involved, and any fees or charges associated with the contract. Without adequate and accurate information, consumers may unknowingly enter into contracts that are not in their best interests. They may be misled about the nature of the product or service being offered, the terms and conditions of the contract, or the fees and charges associated with the contract. Additionally, providing adequate and accurate information is also a legal requirement in many jurisdictions. Laws related to consumer protection, e-commerce and electronic transactions often require businesses to provide clear, complete and accurate information to consumers in order to make it possible for them to make informed decisions. In summary, providing consumers with adequate and accurate information is crucial for electronic contracts as it helps them make informed decisions and also ensure compliance with laws and regulations. Jordan has several laws and regulations that govern electronic transactions, e-commerce and consumer protection, all of which require businesses to provide clear, complete and accurate information to consumers in order to make it possible for them to make informed decisions. For example, the Electronic Transactions Law No. 51 of 2001 in Jordan, regulates the legal validity of electronic transactions and requires that electronic contracts must be entered into in a manner that ensures the authenticity of the electronic signature and the integrity of the electronic communication. Furthermore, the Cybercrime Law No. 9 of 2018 also contains provisions regarding consumer protection in e-commerce, including provisions that prohibit businesses from providing false or misleading information to consumers, and provisions that require businesses to provide clear and accurate information about the products or services being offered, the terms and conditions of the contract, the rights and obligations of the parties involved, and any fees or charges associated with the contract. In addition, the Consumer Protection Law No. 20 of 2008 in Jordan, also contains provisions that protect consumers from fraud, deception, and unfair trade practices. It also requires that businesses provide consumers with information about the products or services they offer, including the price, quality, and characteristics of the products or services, as well as the terms and conditions of the contract. In conclusion, providing consumers with adequate and accurate information is crucial for electronic contracts in Jordan, as it helps them make informed decisions, ensure compliance with laws and regulations and also protect them from fraud, deception and unfair trade practices.

Protection from Unfair Contract Terms

An essential component of consumer protection is protection from unfair contract conditions. Unfair contract provisions are those parts of a contract that, to the harm of the consumer, significantly unbalance the rights and obligations of the parties involved. Unfair contract provisions include, for example: clauses that permit a business to alter the terms of the agreement without the consumer's knowledge or approval. clauses that restrict the company's liability for consumer losses or damages. clauses that permit a business to break a contract without a good cause. Conditions that permit a firm to keep or confiscate a consumer's property in the event of a default. Many countries have laws and regulations that protect consumers from unfair contract terms. These laws typically provide that certain types of contract terms are deemed to be unfair, and therefore unenforceable. For instance, In Jordan, the Consumer Protection Law No. 20 of 2008, contains provisions that protect consumers from unfair contract terms. The law provides that any terms that are considered to be unfair or that cause a significant imbalance between the rights and obligations of the parties, shall not be enforceable. Additionally, the Electronic Transactions Law No. 51 of 2001 also contains provisions that protect consumers from unfair contract terms, and it requires that electronic contracts must be entered into in a manner that ensures the authenticity of the electronic signature and the integrity of the electronic communication. In summary, protection from unfair contract terms is an important aspect of consumer protection, and many countries have laws and regulations that protect consumers from these types of terms in order to ensure a fair balance of rights and obligations between the parties involved in a contract.

Right of Withdrawal

The right of withdrawal, also known as the right to cancel, is a consumer protection measure that gives consumers the ability to cancel a contract and receive a refund within a certain period of time after entering into the contract. This right is generally applicable to contracts for goods or services that are entered into at a distance, such as online contracts or contracts made over the phone. The right of withdrawal gives consumers the ability to change their minds and cancel a contract without penalty if they do so within the specified time period. This is particularly important for consumers who may not have had the opportunity to inspect the goods or services before making a purchase, or who may have been misled about the nature of the goods or services being offered. Different countries have different laws and regulations regarding the right of withdrawal. In Jordan, the Consumer Protection Law No. 20 of 2008, contains provisions that give consumers the right to withdraw from a contract within a period of 14 days from the date of delivery of the goods or the date of the contract, whichever is later. The law also provides for a refund of the purchase price paid by the consumer, subject to certain conditions. Additionally, the Electronic Transactions Law No. 51 of 2001 in Jordan, also contains provisions that give consumers the right to withdraw from an electronic contract within 14 days from the date of the contract. In summary, the right of withdrawal is a consumer protection measure that gives consumers the ability to cancel a contract and receive a refund within a certain period of time after entering into the contract. This right is particularly important for contracts entered into at a distance and different countries have different laws and regulations regarding this right.

Performing the Contract

Performing the contract refers to the actions taken by the parties involved in a contract to fulfill their respective obligations as outlined in the contract. This includes the delivery of goods or services, the payment of any fees or charges, and any other actions that are necessary to complete the contract. The process of performing a contract typically begins after the contract is signed and the terms and conditions are agreed upon by both parties. The parties must then take the necessary steps to fulfill their obligations and complete the contract. In order for a contract to be considered validly performed, all the terms and conditions outlined in the contract must be met by both parties. For example, if the contract is for the sale of a product, the seller must deliver the product in the condition as described in the contract, while the buyer must pay the agreed upon price. In Jordan, the Consumer Protection Law No. 20 of 2008, contains provisions that require that goods and services must be delivered to the consumer in accordance with the terms of the contract and that the goods must be of the quality and quantity described in the contract. Additionally, the Electronic Transactions Law No. 51 of 2001, in Jordan also contains provisions that regulate the performance of electronic contracts. The law requires that electronic contracts must be performed in a manner that ensures the authenticity of the electronic signature and the integrity of the electronic communication, and that the parties must take the necessary steps to complete

the contract. In summary, performing the contract refers to the actions taken by the parties involved in a contract to fulfill their respective obligations as outlined in the contract. To be considered validly performed, all the terms and conditions outlined in the contract must be met by both parties. In Jordan, the Consumer Protection Law and the Electronic Transactions Law contain provisions that regulate the performance of contracts.

Learn Globally, Act Locally.

"Learn globally, act locally" is a phrase that suggests that it is important to learn from the experiences and best practices of other countries and cultures, but to apply that knowledge in a way that is appropriate and relevant to the local context. When it comes to consumer protection in e-commerce, this can mean learning about the various laws, regulations, and best practices that have been implemented in other countries, but adapting them to the specific cultural, economic, and legal context of your own country. For example, while many countries have laws that regulate online advertising and protect consumers from false or misleading claims, the specific details of these laws may differ from country to country. In order to effectively protect consumers in your own country, it is important to understand these differences and tailor your approach accordingly. Additionally, the cultural context of a country is also important. For example, in some countries, consumers may be more likely to rely on online reviews or recommendations from friends and family, while in others, consumers may be more likely to rely on traditional forms of advertising such as billboards or television commercials. Understanding these cultural differences can help businesses and regulators to effectively target their efforts to protect consumers. In summary, "Learn globally, act locally" suggests that it is important to learn from the experiences and best practices of other countries and cultures, but to apply that knowledge in a way that is appropriate and relevant to the local context. In the context of consumer protection in e-commerce, this means understanding the various laws, regulations, and best practices that have been implemented in other countries, but adapting them to the specific cultural, economic, and legal context of your own country. The Federal Trade Commission (FTC) in the USA is an independent government agency that is responsible for protecting consumers from fraud and deception, and promoting competition in the marketplace. One of the ways that the FTC protects consumers is by organizing regular hearings on consumer protection relating to new technologies and developments. These hearings provide an opportunity for experts, industry representatives, and consumer advocates to share their perspectives and insights on the latest technologies and developments in the marketplace, and to discuss the potential risks and benefits for consumers. The FTC uses the information gathered during these hearings to inform its policy-making and enforcement efforts. For example, the FTC has held hearings on topics such as online privacy, mobile payments, and online advertising, and has used the information gathered during these hearings to inform its enforcement actions and to develop guidelines for industry. The FTC also works closely with other government agencies, such as the Federal Communications Commission (FCC) and the Food and Drug Administration (FDA), to ensure that consumer protections are in place across all sectors of the economy. In summary, The Federal Trade Commission (FTC) in the USA is an independent government agency that is responsible for protecting consumers from fraud and deception, and promoting competition in the marketplace. One of the ways that the FTC protects consumers is by organizing regular hearings on consumer protection relating to new technologies and developments. These hearings provide an opportunity for experts, industry representatives, and consumer advocates to share their perspectives and insights on the latest technologies and developments in the marketplace, and to discuss the potential risks and benefits for consumers. The FTC uses the information gathered during these hearings to inform its policy-making and enforcement efforts. The traditional approach to consumer protection laws (CPLs) in the digital single market has been to impose a variety of mandatory information requirements on businesses, such as disclosing certain information to consumers before a sale is made or giving consumers the right to cancel a purchase. However, some researchers argue that this approach, often referred to as the "cornucopia of mandatory information requirements", has several limitations. One of the main criticisms of this approach is that it assumes that consumers are inherently irrational and that they will make poor decisions without being provided with certain information. This view is often referred to as the "paternalistic" approach to consumer protection. An alternative approach that has been proposed is to incorporate behavioral insights into CPLs. Behavioral insights refer to the understanding of how people make decisions and how they respond

to different incentives and nudges. By incorporating behavioral insights into CPLs, regulators can design policies that are more effective at promoting consumer welfare. For example, instead of imposing a mandatory information requirement, regulators could use behavioral insights to design policies that make it easier for consumers to find and compare information about products and services. This could include using simple and clear language, making information more prominent on a website, or using visual cues to help consumers find the information they need. Another example would be using behavioral insights to design policies that make it more difficult for consumers to make mistakes. For instance, regulators could use behavioral insights to design policies that reduce the complexity of online forms or that make it more difficult for consumers to cancel a purchase after they have made it. In summary, the traditional approach to consumer protection laws (CPLs) in the digital single market has been to impose a variety of mandatory information requirements on businesses. However, this approach has been criticized as being paternalistic and not taking into account how people actually make decisions. An alternative approach that has been proposed is to incorporate behavioral insights into CPLs. By incorporating behavioral insights into CPLs, regulators can design policies that are more effective at promoting consumer welfare, such as making information more prominent and making it more difficult for consumers to make mistakes. E-commerce is a rapidly evolving business activity, and as such, the laws and regulations concerning e-commerce must also be agile in order to effectively protect consumers. Frequent reviews of consumer protection laws (CPLs) can help identify new and emerging issues that may arise with the growth of e-commerce. This can include issues such as online fraud, privacy concerns, and false or misleading advertising. By regularly reviewing and updating CPLs, regulators can ensure that they are addressing these issues in a timely and effective manner. In Jordan, Consumer Protection Law No. 20 of 2008, and the Electronic Transactions Law No. 51 of 2001, are the main legal frameworks that govern e-commerce. These laws aim to protect consumers from fraud and deception, and to ensure that the rights of consumers are respected and protected. However, it is important for the government to review these laws regularly to ensure that they are keeping up with the rapid changes in e-commerce and the new risks that arise. Additionally, it is important to establish and maintain a dialogue between regulators, businesses and consumers to understand the changing needs of the market and adjust the regulation accordingly. In summary, e-commerce is a rapidly evolving business activity, and as such, the laws and regulations concerning e-commerce must also be agile in order to effectively protect consumers. Frequent reviews of consumer protection laws can help identify new and emerging issues that may arise with the growth of e-commerce, and ensure that the laws are addressing these issues in a timely and effective manner. In Jordan, it is important to review the Consumer Protection Law and the Electronic Transactions Law regularly to ensure that they are keeping up with the rapid changes in e-commerce and the new risks that arise.

DISCUSSION

ICTs are challenging offline practices and consumer protection mechanisms, especially as regional markets merge into global digital markets. Online commerce's rapid growth has made businesses and consumers increasingly vulnerable to hazards. Thus, many nations' consumer safeguards have different objectives and tactics. Unlike the US, which relies on self-regulation, the EU has privacy laws. Awareness-raising initiatives, self-regulation, new legislation, official regulations, and consumer protection and redress systems are all examples of efforts to protect consumers. Cross-border e-commerce, long-arm jurisdiction, and the harmonization of ECL and regulations among countries are all made more difficult by the single digital market. Online contracts must have clauses addressing liability for preliminary notification, right of withdrawal, performance, delivery and damage liability, payments, and information storage and retrieval. E-commerce regulations across the globe have been severely restricted by the recent explosive rise of e-commerce. Consumers today must define what it means to be "online consumers," deal with intangible goods and services, and worry about issues like data security, privacy, cybercrime, theft, sabotage, and cybersecurity as well as electronic payments, contracts, and signatures. These issues require consumer protections like clear disclosure, spelled-out agreements, legal rights and obligations, error prevention and defense, and legal counsel. Jordanian e-commerce hinges on customer safety. The Consumer Protection Law (CPL), the Digital Privacy Law (DPC), the Electronic Transactions Law (ETL), the Consumer Contracts Law (CCL), and the Electronic Transactions and Utilities Law (ETU) regulate e-business in Jordan, according to this study. PACP regulates consumer complaints in addition to these statutory protections. Its role in protecting online customers is uncertain despite

its offline success. E-consumer legal protection and responsibility education is another hurdle. Despite these limitations, consumer protection does not increase consumer confidence and trust in online purchases, and consumers continue to be minor participants to the contractual arrangement. Jordan will take action to level the playing field for online business. Businesses must provide customers with enough pre-purchase information. Clients might find unfair components in e-contracts easier if terms and conditions were written in plain English. Once a customer keeps their word, the time period for contract fulfilment must be legally guaranteed in order to prevent corporate default. If a business violates the terms of the contract, consumers should have the right to cancel it under codified terms. To increase consumer confidence, more regulations are required for a more comprehensive statute. Jordan's internet purchasing laws are still relatively new, but they could be strengthened by studying those of other countries as well as those of the European Union and the Federal Trade Commission. Conventional laws on impostor frauds, illegal debt collection, identity theft, information overload, deceptive advertising, net neutrality, cryptocurrencies, card acceptance and surcharge, and dynamic currency translation should be replaced by the ECL. Behavioural legislation, public outreach programs, and public awareness campaigns could all contribute to resolving big data and Internet of Things problems. By resolving these problems, Jordan may be able to enhance its consumer protection framework for online sales.

CONCLUSIONS

Global trade and technology have outpaced consumer protection legislation. Cross-border e-commerce is booming in Jordan and the GCC. Thus, e-commerce has exposed shoppers to new risks. Several pioneering countries' new threats and defensive measures have rendered Jordan's legislative and regulatory legislation outmoded or useless. Jordan and other Middle Eastern nations will need a multifaceted approach to solve the challenges of a unified digital market. Short-term measures include localized updates to the Consumer Protection Law, Electronic Transactions Law, and Consumer Contracts Law to address information access, protection from unfair contract terms, and the right of withdrawal, and linking all of these well with awareness, complaints, enforcement, and redress mechanisms to build consumer confidence by creating "legal infrastructure" for m-commerce and e-commerce. It is important to take into account long-arm jurisdiction, cybercrime, theft, cybersecurity, ePrivacy, technology neutrality, functional equivalency, online dispute resolution, and legal protection for transactions made in virtual worlds. The most significant long-term lesson is the need to establish a pervasive ECL to address issues like impostor scams, unethical debt collection methods, identity theft, information overload, deceptive advertising, net neutrality, cryptocurrency, card acceptability and surcharge, and dynamic currency conversion, all of which are extremely underdeveloped in Jordan and the Middle East. Even though e-commerce and the number of tech-savvy people are expanding quickly, ECLs and consumer protection procedures are still being developed in Jordan and the Middle East. Due to the current state of affairs and related issues, consumers cannot securely engage in and benefit from e-commerce, requiring quick, cutting-edge consumer protection regulations. Many online shoppers didn't trust the products or companies. Internet connection and the prevalence of computers, tablets, and smartphones have boosted e-commerce in Jordan. E-commerce expansion has created new distribution channels. It's given buyers more options but also rendered them more vulnerable to unethical business. Consumer rights, especially internet shoppers, are poorly protected by the government. The Consumer Protection Act, 2019 and Consumer Protection (E-commerce) Rules, 2020 went into effect on July 1, 2020. It's too soon to assess the new Act and Rules' effectiveness in protecting internet consumers. Online buyers' positive feedback implies they're becoming more comfortable buying online. The new standards make it easier for online shoppers to resolve issues. Without consumer protections, e-commerce will fail. Consumers rule today. The two new legislation are good for business too. As operations improve, legal issues may arise. However, Jordanian online buyers must be protected and secured by the courts for e-commerce to grow.

Implications and Future Research

The slow legal process, little infrastructural help, and unethical practices have made stakeholders distrust the new Act and Rules. Consumer activists, politicians, and the academic community can use the findings to improve internet shoppers' trust. The study increases scholars' understanding of online trust and e-consumer

safety. By looking at e-consumer protection in Jordan on the cusp of new legislation in 2019-2020, this study contributes to the growing body of literature on e-commerce and consumer protection. The faith that individuals have in e-commerce may change, and they may find it challenging to incorporate it into their daily lives, if both domains are dynamic. The Act of 2019 and the Rule of 2020's efficacy in resolving complaints and defending the rights of e-commerce customers can be more thoroughly examined after a few years have passed. The government's desire to hasten internet transactions poses a threat to consumer rights and the development of consumer trust. Many of these issues would have solutions in future research.

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