

# The Digital Transformation of the Indian Economy: Platforms, Policy, and Production

## ABOUT THE BOOK

The *Digital Transformation of the Indian Economy: Platforms, Policy, and Production* addresses the structural metamorphosis of India's economic landscape driven by rapid digitization. This volume brings together rigorous academic research exploring the intersection of digital platforms, fiscal policy, and production frontiers.

The text is organized around three critical pillars: consumer rights and shifting market perceptions; the complexities of digital and indirect taxation relative to fiscal sovereignty; and the evolution of labor dynamics, highlighting algorithmic control in the gig economy alongside transitions in agricultural value chains.

By balancing macro-level policy assessments with localized empirical studies—ranging from stock market trends to the livelihoods of agricultural laborers—this book offers a multidimensional look at India's emerging digital ecosystem.

It serves as an essential resource for researchers, policymakers, and students navigating the operational and ethical dimensions of a digitally transformed future.

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Erode District, Tamil Nadu

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ISBN: 978-81-982385-0-4



9 788198 238504

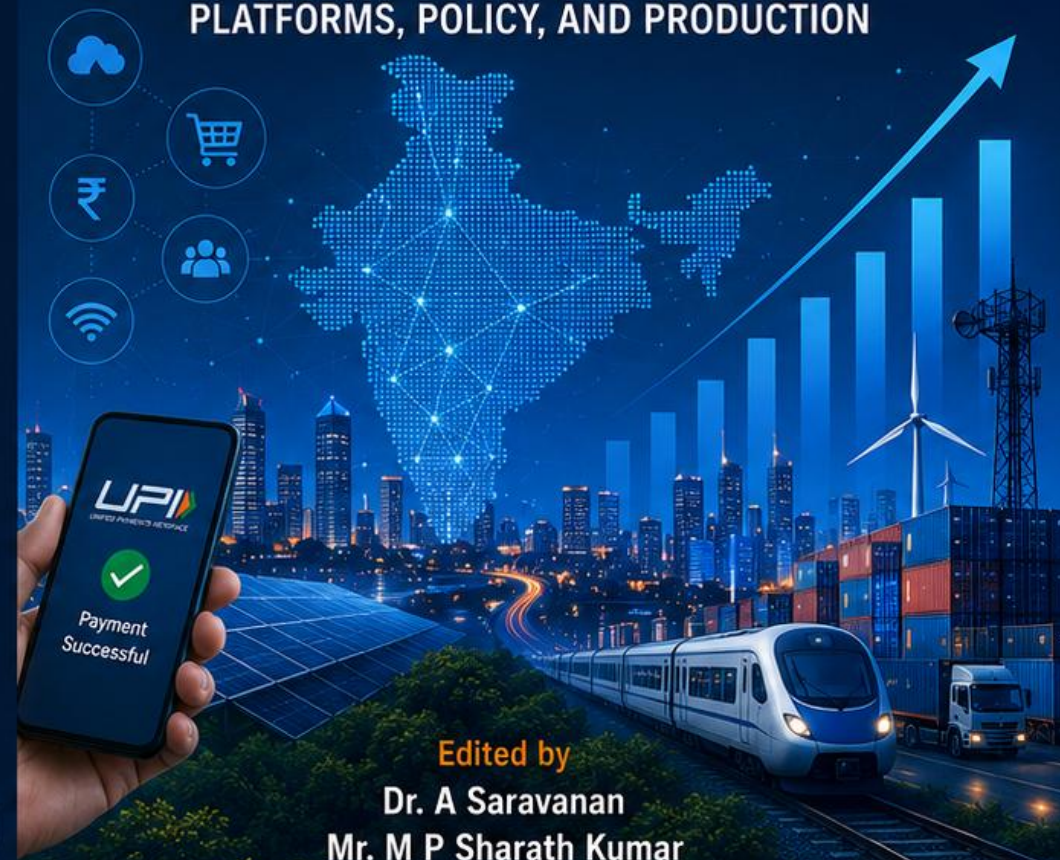


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Mr. M P Sharath Kumar

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## PLATFORMS, POLICY, AND PRODUCTION



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This edition published by



CRCS Publications,  
Othakuthirai-638455  
Erode District, Tamil Nadu

**ISBN: 978-81-982385-0-4**

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First Edition: 2026

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# Emergence and Expansion of Consumer Rights in India

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## **Abstract**

Consumer rights and awareness in India have experienced remarkable changes over the last forty years. Beginning with the introduction of the Consumer Protection Act in 1986 and continuing through the rise of digital trade and online shopping platforms, consumers have become more knowledgeable, confident, and cautious. This review examines research conducted between 1986 and 2025, concentrating on areas such as consumer awareness, grievance redressal systems, buying behaviour, and the influence of technological and economic developments. Based on empirical research, surveys, and case studies, the paper outlines the growth of consumer understanding, attitudes, and advocacy for rights in India. It also emphasizes the important contribution of education, legal frameworks, and digital technologies in influencing modern consumer practices.

**Keywords** - Consumer Rights, Consumer Awareness, Consumer Protection Act, FMCG, Online Retail, Quick Commerce, India.

## **Introduction**

The Consumer Protection Act (CPA) of 1986 marked a watershed moment in Indian consumer law, establishing statutory mechanisms for grievance redressal and rights protection (Tamilmani, 2017). Early studies indicated limited awareness among consumers, particularly in tier-2 and tier-3 cities (Tamilmani, 2016). Over the years, socio-economic development, digital literacy, and increased media coverage have dramatically influenced consumer awareness levels. Simultaneously, rapid growth in the FMCG sector, e-commerce, and digital payments has created new challenges and

opportunities for consumer empowerment. This review consolidates findings from research conducted between 2016 and 2025 to trace the evolution of consumer rights awareness in India.

### **Statement of the Problem**

Despite the existence of legal frameworks such as the Consumer Protection Act (1986), many Indian consumers remain unaware of their rights and the grievance redressal mechanisms. Studies indicate that both urban and rural consumers face challenges in accessing information, understanding consumer laws, and applying these laws in practical scenarios. Furthermore, the rapid growth of e-commerce, digital payments, and FMCG markets introduces new dimensions to consumer rights that require ongoing awareness and adaptation.

### **Objectives of the Study**

- To trace the historical evolution of consumer rights and awareness in India from 1986 to 2025.
- To examine the level of consumer awareness regarding grievance redressal mechanisms.
- To analyse changes in consumer behaviour in FMCG, retail, and online markets.
- To assess the impact of macroeconomic policies and government initiatives on consumer empowerment.
- To explore the influence of technology, including digital platforms and Industry 4.0, on consumer rights awareness.
- To identify emerging challenges and trends in consumer rights awareness in contemporary India.
- Consumer Awareness and Grievance Redressal
- Initial research highlighted the low awareness of consumer rights and redressal mechanisms. Tamilmani (2016, 2017) conducted studies in Coimbatore City, revealing that while legal frameworks existed, most consumers lacked knowledge of how to access grievance redressal machinery. Collaborative studies (Kanagaraj, Tamilmani & Archana, 2016) emphasized procedural complexities that discouraged consumer complaints.
- Over time, awareness campaigns, educational initiatives, and media outreach improved consumer knowledge. Recent studies (Tamilmani & Archana, 2025) show that consumers in urban areas now actively utilize grievance redressal mechanisms, reflecting a shift towards proactive consumer behaviour.

### **Consumer Behaviour in FMCG and Retail Markets**

Research conducted between 2020 and 2025 underscores the impact of branding, international trade, and digital platforms on consumer decisions: Tamilmani & Jeyalakshmi (2020) analyzed consumer perception of international FMCG products in Coimbatore, highlighting trust and quality perception as key drivers. Tamilmani (2023a, 2023b) examined the influence of international trademarks on consumer trust, demonstrating the role of branding in consumer decision-making. Studies on quick commerce and online grocery platforms (VM & Tamilmani, 2025; Tamilmani & Archana, 2025) indicate rising consumer expectations for convenience, speed, and reliability, reflecting the shift from traditional retail to digital channels.

These studies collectively suggest that consumer rights are increasingly linked with service quality, digital literacy, and brand accountability, beyond traditional legal awareness.

### **Impact of Macro-Economic and Policy Factors**

Macroeconomic factors and government initiatives have further influenced consumer awareness:

- Tamilmani (2022) examined the effect of macroeconomic variables on investment-related decisions, indirectly reflecting consumer sensitivity to economic conditions.
- The implementation of MGNREGA has enhanced rural income and consumer empowerment (Tamilmani, 2024; Saikrishnan, Tamilmani & Archana, 2025), highlighting the importance of socio-economic policies in shaping consumer behavior.
- These findings indicate a broader contextual framework, where consumer rights and awareness are not only legal constructs but also outcomes of economic and social development.

### **Technological Influence and Industry 4.0**

Digital transformation has redefined consumer interaction with markets:

- The integration of Blockchain and Industrial IoT (Tamilmani et al., 2023) has improved transparency in supply chains, indirectly enhancing consumer trust.
- AI-based financial and marketing analytics (Sutar & Tamilmani, 2023) facilitate personalized offerings, requiring consumers to be aware of their rights in digital transactions.
- Digital literacy and e-commerce platforms are critical in modern consumer rights awareness, bridging gaps between legislation and practical enforcement.

### **Emerging Trends and Challenges Despite Progress, Challenges Remain:**

- Cross-border education and consumption (Sundareswari & Tamilmani, 2025) demonstrate the complexity of consumer rights in global contexts.
- Credit card usage and fintech adoption (Sukiivaradhan & Tamilmani, 2025) pose regulatory and awareness challenges.
- Gender- and age-specific behavioral patterns (Tamilmani, 2025) highlight the need for targeted awareness campaigns.
- Future research must explore the intersection of digital commerce, financial literacy, and evolving consumer legislation to strengthen consumer protection mechanisms.

### **Conclusion**

The evolution of consumer rights and awareness in India reflects a progressive trajectory from limited legal knowledge in the 1980s to informed, proactive consumers in 2025. Research indicates that education, legislation, technology, and socio-economic policies collectively enhance consumer empowerment. By synthesizing studies conducted by Tamilmani (2016–2025) and collaborators, this review highlights the importance of continuous awareness initiatives, technological adaptation, and policy integration for a robust consumer protection ecosystem in India.

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