

Consumer Protection in India: Revisiting Indic Thought Through Contemporary Consumer Law

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ABSTRACT

Purpose: *The legal framework for consumer protection in India has grown into an extensive framework that deals with consumer rights, unfair trade practices, false advertising, product liability, and the new challenges from the digital marketplace. However, the enforcement mechanism is based only on the legal rights of the consumers, while the ethical aspect of business is not much highlighted. The current research seeks to discover if the principles based on Indian philosophy can serve as the normative foundation for the enhancement of consumer protection in India today.*

Methodology: *This research is based on the qualitative-legal-comparative approach and examines the Consumer Protection Act of 2019 as well as the related regulatory mechanisms and consumer protection literature. The research attempts to analyse some of the selected Indic sources, including Kautilya's Arthashastra, Manusmriti, and Dharmashastra. The focus of the analysis is on the ethical aspects of commerce, accountability, market regulation, prevention of exploitation, and public benefit.*

Scope of the study: *The research compares certain principles of Indic thought with modern-day Indian consumer legislation to establish similarities between them while highlighting the fact that the ancient normative traditions differ from modern statutory law both historically and institutionally.*

Originality/Value: *The research proposes an IKS-based conceptual model where ethical accountability serves as an addition to consumer legislative frameworks. The model focuses on preventative consumer protection that is achieved through ethical commercial practices, active regulation, consumer education, and a pro-social approach, especially in the context of electronic commerce.*

Theory: *The research is based on such normative principles of ethical commerce as responsibility and accountability as well as public welfare and market regulation. It does not treat ancient Indic concepts as direct analogues of contemporary consumer law; instead, it sees them as a normative resource that could boost responsible commercial governance.*

Paper type: Conceptual Research.

Keywords: Consumer Protection, Indian Knowledge System, Consumer Welfare, Ethical Commerce, Consumer Protection Act 2019 & Preventive Consumer Protection.

1. INTRODUCTION :

In the past century, consumer protection in India evolved from a form of simple legal reform to a more comprehensive economic reform to ensure fairness, transparency, and accountability in trading (Prasad (2008). [18]. Initially, consumer protection was limited to the issue of defective goods and bad services. The emergence of the Consumer Protection Bill, which provided the consumers with the status of right holders, contributed to the development of the consumer protection system in India (Ghosal (2010). [6]. Later, liberalization, globalization, and advanced technologies had huge effects on the market and consumer behaviour prompting the need for the adoption of the Consumer Protection Act in 2019, which ensured the inevitability of the issue of e-commerce, misleading advertisement, product liability,

mediation among the parties concerned, and the process of establishment of CCPA (Government of India (2019). [8]).

The modern marketplace is distinguished by an unparalleled degree of connectivity, the incorporation of digital technologies, and innovations in technology that have considerably altered the form, operation, and size of commercial transactions (OECD (2019). [16]). The advent of online retailing platforms, electronic payment systems, marketing tools based on artificial intelligence, advertising ecosystems based on social media, and recommendation systems based on algorithms has enormously widened the options available for customers and increased accessibility and convenience beyond measure compared to what was possible in the traditional marketplace. Due to these technologies, businesses have the opportunity to contact clients at different locations, tailor offerings according to behavioural patterns, and simplify transactions. Alongside these benefits, the digitalization that has taken place also brings along new complexities that redefine the concept of consumer vulnerability. The reliance on data mining and automated decision-making processes is not leaving consumers with enough information to comprehend the nature of any commercial processes correctly. Often, the consumer does not see the information behind the commercial mechanism that defines the way information is presented to him/her. This development increases the knowledge asymmetry that exists between consumers and businesses, making consumers' rational decision-making more complicated (Stigler (1961). [31]; Akerlof (1970). [1]).

Moreover, the increasing complexity of the digital economy has made the conventional distinctions between producers, intermediaries, and consumers ambiguous, leading to the formation of multi-layered commercial ecosystems. In such conditions, regulating the complex market environment is challenging due to the speed of transactions as well as the presence of multiple operators in the digital economy. This shift has created problems with the implementation of regulations and also brought new forms of market manipulation to life, including personalized advertising, behavioural targeting, and nudging techniques based on the user interface design (Thaler (2016). [32]). Therefore, the process of digitalization has resulted in higher efficiency of the market and increased comfort of consumers, at the same time placing a greater importance on the development of adaptive, sound, and ethical principles of consumer protection. In today's dynamic marketplace, consumers are subjected to numerous types of exploitation that go beyond the traditional forms of misconduct. The major problems that arise are:

- Misleading advertisements where product claims are overstated or the essential information is hidden from the consumers (Central Consumer Protection Authority (2022). [3]).
- Unfair business practices, consisting of deceptive pricing practices, fraudulent representation, and imposition of unreasonable contractual terms.
- Unsafe and poor-quality products that endanger the health and safety of consumers.
- Information asymmetry, where the firm knows significantly more about the product quality, price, and risks than the consumer.
- Dark patterns and manipulative digital interfaces discouraging comprehensible decision-making (Mathur et al. (2019). [14]).
- Marketing based on behavioural patterns and manipulation.
- Counterfeit products and fraud made possible by the rise of digital marketplaces.

These challenges illustrate that consumer vulnerability is not limited to just traditional markets, but it is more incorporated in digital markets as well. Thus, in order to protect consumers, one should go for models that improve consumers and are beyond mere legal and regulatory mechanisms. Thus, a successful consumer protection model should consist of both statutory and ethical principles of commerce. Although legislation alone is needed to achieve enforceable rights, the sustainability of consumer welfare is also reliant on fair market practices. This opens up a question of how relevant philosophical ideas coming from India can be adopted in the modern world to help modern consumer protection enhance its effectiveness.

1.1 Indic Perspective on Consumer Protection:

Indian Knowledge Systems provide normative perspectives on commerce in relation to economic exchange. Traditionally, trade is regarded within the context of an overall ethical order where certain norms such as fairness, honesty, and social welfare apply. Works such as Arthashastra and Manusmriti

discuss trade rules, the obligations of rulers in eliminating exploitation, and the duties of traders to abide by moral norms in their dealings. This implies an interest in market regulation, standardization, and anti-fraud measures. In this paper, the texts discussed above are neither considered as equivalent to consumer law nor implying the existence of consumer protection in ancient India. Instead, it is suggested to treat them as instances of ethical norms applicable to commercial governance. This means that Indic literature provides an ethical framework that can augment existing consumer protection mechanisms by stressing the importance of moral values.

1.2 Research Problem:

Even though the Consumer Protection Act of 2019 has been improved, there are still problems such as misleading advertisements, unfair trade practices, information asymmetry, dark patterns, and digital manipulation of the market that affect consumers. Technology and a data-driven market now make it even harder to develop a regulatory framework, as rules now only protect consumers after the damage has been done.

This shows that it is vital to adopt a more comprehensive approach that not only involves enforcement via law but also introduces ethical elements into the behaviour of the market. In this case, this paper looks at whether principles from Indic philosophy, including those related to business ethics and social welfare, can improve the existing laws.

The main question is as follows:

Can principles derive from Indic philosophy establish the basis of the model created on the basis of the Indian Knowledge System (IKS) for developing consumer protection in modern India?

2. RESEARCH OBJECTIVES :

The study aims to:

- (i) To analyze the concept and framework of consumer protection under contemporary Indian Consumer Protection Law.
- (ii) To examine and compare the principles of consumer protection embedded in Indic thought, particularly related to ethical commerce, market governance, accountability, and public welfare, with the framework of contemporary Indian Consumer Protection Law.
- (iii) To develop an IKS-integrated conceptual model for consumer protection aimed at promoting public welfare.

Research Questions:

- (i) What principles relating to ethical commerce, accountability, and public welfare can be identified in Indic thought?
- (ii) How do these principles compare with the objectives and mechanisms of contemporary consumer protection law in India?
- (iii) How can principles derive from Indic thought inform commercial and regulatory practices to strengthen preventive consumer protection in contemporary India?

Significance of the study:

By highlighting ethical principles, this research extends consumer protection discussion from traditional legal, regulatory, and economic approaches. It presents Indian Knowledge Systems (IKS) as a new addition to the existing regulatory frameworks and adds to the literature on Indic traditions. In particular, it studies ethical commerce, accountability, social welfare, and market governance principles in ancient texts such as *Arthashastra* and *Manusmriti* and shows how the principles can enrich the Consumer Protection Act of 2019.

It creates an interdisciplinary framework combining consumer law, economics, governance, and IKS and shifts from legal remedies to a more preventive and ethical understanding of consumer protection. It stresses the necessity of ethical commercial behaviour and good governance practices in light of the emergence of digital markets and new technologies when conventional regulatory methods are often ineffective.

Finally, it provides a basis for future research and policy at the intersection of indigenous knowledge systems and contemporary legal frameworks. It also appeals to researchers, politicians, the academic community, or regulators interested in using IKS in consumer protection discourse.

3. REVIEW OF LITERATURE :

3.1 Consumer Protection: Conceptual & Legal Perspectives:

Literatures related to consumer protection in India have seen the evolution of consumer protection, starting from the grievance redressal mechanism to consumer empowerment. This can be observed in Prasad's work (2008) [18], where roots of the consumer regulation process can be traced to the ethical trade practices in ancient India. Goel et al. (2024) [7] have conducted a study and discussed the level of awareness among the people. The study found that while awareness is reasonably high, the same cannot be said about the level of implementation of the rights bestowed upon the consumer. The findings indicate that simply educating consumers about their rights is not enough for them to be able to utilize those rights. This is further investigated by Bibhu and Dubey (2025) [2], where they emphasized the importance of consumers' engagement. The study yielded findings where they found many roadblocks in between where consumers suffer from a lack of awareness, which prevents them from approaching the required channels effectively. According to Bibhu and Dubey (2025) [2] and Soni and Niranjane (2024) [30], it is understood that consumer protection serves as a mechanism of governance and involves the rights of consumers, mechanisms for their enforcement, and participation of consumers. The effective nature of consumer protection works only if the measures set by law are consistent with institutional capacities and consumer responsiveness.

According to Ghosal (2010) [6], the establishment of consumer protection schemes in India has a long history and shows that the issue of consumer protection has been in existence for a long time. This study draws the connection between the establishment of consumer protection and changes in consumer knowledge, responsibilities, and role of the state. Rajanikanth (2011) [19] has covered an important aspect of consumer movement by focusing on the gradual increase of awareness and engagement of consumers in the process. Singh and Grewal (2013) [27] analyzed the current problems in Indian consumer protection regimes that include an important need for the implementation of consumer rights. Further, Singh and Chaddah (2008) [28] considered consumer protection as not only the instrument of resolving individual cases but also as a much broader economic issue. Thus, it can be noted that the development of consumer protection in India is a complex process. In general, the body of literature is characterized primarily by contemporary legal, institutional, and digital frameworks. Although some researchers refer to ancient cultural norms in trade, they do not conduct a comprehensive study of ancient Indian literature on trade, governance, and welfare. This makes it possible to study the influence of traditional knowledge on consumer protection.

3.2 Consumer Vulnerability in the Digital Economy:

The rise of digital marketplaces has greatly changed the scenario of consumer vulnerability. Soni and Niranjane (2024) [30] point out that online fraud, fake products, problems with payments, and vague return policies, as well as issues of jurisdiction, create new threats, coming up with their own findings. Thus, with the transition to digital forms of payment, new forms of vulnerability appear that are not always taken into account in traditional consumer protection concepts. The issue grows more complicated when digital services affect consumer choice. In their research analyzing dark patterns in the Indian context, Sharma (2023) [21] studies customer-brainwashing designs that push consumers toward choices that do not match their real preferences. They claim that such behaviour goes beyond just traditional deception of consumers, as it resorts to cognitive biases and harms the autonomy of consumers. Their work shows that dark patterns, which are mentioned in their research, have close ties with consumer law, contracts, competition law, and privacy issues.

Recently, India has taken a regulatory approach toward addressing the issue of consumer protection by enacting a new consumer protection system. The recent guidelines released by the Central Consumer Protection Authority in 2023 [4] show that there are manipulative behaviours like fake time pressure, disguised marketing, and bait-and-switch tactics, as well as drip pricing, which can lead consumers to take poor decisions about what products to buy. The regulations have identified 13 types of dark patterns

and included them under the larger umbrella of unfair trade practices as defined by the Consumer Protection Act, which was enacted in 2019. The appearance of dark patterns has a very specific meaning with respect to the context of the current study. Historically, the idea behind consumer protection was based on a premise that a consumer is capable of making informed choices thanks to the information he or she has at his or her disposal. Dark patterns, however, prove that the way in which the information and choices are presented is also capable of making it a method to exploit consumers. Hence, it is not always enough to rely on disclosure in cases where commercial webs are designed to deliberately manipulate human behaviour.

The issue can be addressed using the principles of information economics. Stigler (1961) [31] argues that information has economic consequences, like differences in information can lead to variances in decisions in the market. Akerlof (1970) [1] shows that even small differences in information regarding the quality of a product influence the outcome of market mechanisms when consumers do not know enough about what they purchase. Such conclusions may apply to the issue of digital consumer protection, as the problem lies not only in a formal non-disclosure of information. In terms of consumer behavior, Thaler (2016) [32] uses examples of how actual consumer behaviour deviates from predictions of the theory of rationality. There is also some academic literature on dark patterns. In this regard, Mathur et al. (2019) [14] identify common interface features that have the capacity of steering users in one direction. In a related study, Gray et al. (2018) [32] discuss the phenomenon of embedding manipulative elements in design processes. Both studies are relevant for this research, as they show that consumer protection in the digital market requires changes to the design of commercial interactions along with traditional disclosure and remedy measures after the transaction.

The literature on international consumer protection has acknowledged that the process of digitalization has changed how consumers become vulnerable. OECD (2019) points to the importance of utilizing consumer protection elements that address online threats, transparency, options, and responsible business behavior in digital marketplaces. Likewise, the United Nations Guidelines for Consumer Protection build on a broader idea of consumer protection that emphasizes consumer welfare, fair business practices, access to information, and effective protection in changing market contexts (United Nations Conference on Trade and Development [UNCTAD (2016)]). Such a perspective supports the idea that consumer protection should be treated both as a regulatory and a preventive tool in situations where traditional solutions can function only after the consumer has already suffered.

3.3 Indic Thought on Ethical Commerce and Market Governance:

A distinct body of studies deals with the issue of economic activities and commercial regulations as discussed in classical Indian philosophy. Kautilya's Arthashastra, especially in the edition given by R.P. Kangle [11], serves as a key resource in understanding the organization and regulation of economic activities in India in ancient times. Kangle's edition [11] is valuable for the present research because it gives an academic basis for studying how the text treats the issues of markets, commerce, weights and measures, prices, ethical conduct in markets, and supervision instead of relying merely on other interpretations. In the Arthashastra, economic activity is studied within the framework of the theory of statecraft. Kautilya's treatment of economic issues incorporates such regulatory functions as trading, controlling markets, standardization, and avoidance of fraud. Thus, the text serves as evidence that commercial activity was not believed to be completely outside the responsibilities of politics. The ruling person was responsible for ensuring normal functioning of the economy and regulating all actions that could harm the general public. It is important for this study to take into account [11]. Kangle's translation of the Arthashastra and interpret it to identify principles instead of modern equivalents. This study does not regard Kautilya's rules as equal to an old form of consumer protection laws. But the important thing is that principles like business responsibility, market control, fraud prevention, and connection of economic governance with public interests are studied. The area of Manusmriti and Dharmashastra literature brings up another issue, like P.V. Kane's History of Dharmashastra [12], which is significant for the understanding of classical Indian legal and ethical traditions. Instead of treating rules in isolation, Kane's research shows how religion, duties, organization of life, justice, and regulation are connected to each other in the classical Indian theory. This does matter for this work because consumer protection can also be studied through the connection between rights and

responsibilities in business relationships. Thus, the Indian perspective provides yet another normative perspective different from that of present-day consumer law. Modern consumer protection mainly focuses on enforceable rights, liabilities, forbidden actions, and institutional remedies. On the other hand, classical Indian philosophy is concerned mainly with obligations, ethics, social order, and welfare-oriented governance.

Additional literature supports the interpretation that the Arthashastra is a text that deals with economic governance rather than commerce by itself. For example, in his work, Sihag (2005) [22][23] analyses Kautilya's ethical economic approach and finds out that economic principles were linked to ethical conduct as well as to general governance. In another study by Sihag (2005) [22][23], public goods and taxes are examined, illustrating the importance of the interconnection of economic policies with the idea of collective welfare. In Sihag's (2007) [24] work, the analysis is devoted to Kautilya's judicial administration, where institutional enforcement, fairness, and accountability play a great role in the context of good governance.

In this regard, it is worth mentioning the research of Goyal P., Goyal M., & Goyal S. (2013) [10]. They study the issue of consumers' rights in ancient India from the perspective of commercial law and find the components of a contemporary concept of consumer protection in classical Indian jurisprudence. The significance of this research is in linking the ancient idea of consumer rights to the broader concept of consumer protection while taking into consideration the differences between ancient and modern practices in the sphere of consumer protection. Mehta (2018) [15] also studies the issue of economic regulation and consumer protection in ancient India. As a result, the present studies allow finding a close link between the two academic areas under consideration in this paper: the traditional Indian views of business and the modern interpretation of consumer protection.

3.4 Indian Knowledge Systems and Contemporary Governance:

Current research on Indian Knowledge Systems allows one to base his thought on classical Indian ideas and see their applicability to policies and governance practices today. Mahadevan, Bhat, and Pavana (2022) [4] discuss various spheres of knowledge included in the Indian Knowledge Systems and stress their relevance for contemporary issues. This study is necessary for the present work, as it provides important insights by suggesting that classical knowledge should not be regarded as an absolute guide to action. In terms of Indian Knowledge Systems, classical materials are important for the concepts and ideas they contain that can be applied to contemporary issues. In this regard, this perspective is appropriate for the investigation of consumer protection since the home study neither aims to restore the ancient legal system nor to show that ancient laws were continued in the present regulatory framework. The study is aimed at identifying what is, in fact, interpreted in relation to contemporary regulatory changes.

The importance of IKS to consumer protection, therefore, is mainly due to its normative capacity. The modern consumer legislation can prohibit deceptive advertising, regulate unfair commercial activity, impose liability, and provide for remedies. Ideas of Indic allow us to state principles about what should be considered honest commercial practices and what obligations must be fulfilled by economically more powerful economic agents in relation to those who are less powerful.

3.5 Research Gap:

It has been found that the existing consumer protection literature in India covers the topic in great detail. However, there are certain gaps that need to be noted:

(1) Limited integration of Indic thought with contemporary consumer law:

The recent literature on consumer protection mainly deals with the Consumer Protection Act of 2019, regulation, consumer awareness, e-commerce, and upcoming trends in various markets, whereas literature on the Arthashastra, Manusmriti, and Indian Knowledge Systems mostly covers ethics, governance, trade, duties, and welfare. Some studies by authors like Goyal et al. (2013) [10] and Mehta (2018) [15] have made efforts to establish relationships between ancient Indian commercial regulation and consumer protection. However, there have not been many attempts made to establish a clear

conceptual comparison of the Indic principles and the preventive objectives in contemporary consumer laws in India.

(2) Lack of consideration of the ethical basis of commercial behavior:

The degree of regulation offered by the consumer protection law is much higher than in previous law. However, not enough focus has been put on the ethical conduct of market players, especially when the issue of preventing harm to consumers is taken into consideration.

(3) Insufficient emphasis on prevention via “Ethical Market Governance”:

Current studies have acknowledged issues such as misleading advertising, asymmetric information, unfair commercial practices, and digital trickery. However, consumer protection is primarily examined with regard to rights, enforcement, and remedy. Therefore, an exploration of the potential of ethical commerce and responsible market governance systems in enhancing consumer protection through prevention is possible.

(4) Lack of an IKS-based conceptual framework:

Although Indic literature discusses issues such as accountability, market regulation, fairness, duties, and public welfare, little conceptual development has taken place to connect these ideas with contemporary consumer protection, as ancient practices cannot always be equalized with modern consumer laws. Thus, the current research fulfills this niche by outlining the fundamental tenets of ethical commerce, accountability, and public welfare in Indic thought by exploring how these are conceptually linked to contemporary consumer law in India and by constructing a conceptual framework based on the Indian Knowledge System (IKS) to enhance preventive consumer protection in modern India. This corresponds to your research objectives and questions and does not represent a deviation from them.

4. RESEARCH METHODOLOGY :

4.1 Nature of the research:

The research that follows makes a qualitative, doctrinal, comparative, and conceptual inquiry into the issue of consumer protection in India based on the concepts within the framework of Indic philosophy and modern consumer legislation.

The doctrinal approach involves a study of the present-day consumer protection regime and addresses questions as to the Consumer Protection Act, 2019, associated with the regulatory framework, regulatory instructions, and judicial decisions and decisions made by the consumer commission.

As to the comparative nature of the study, it analyzes a few principles of Indic philosophy that are common to contemporary consumer law. The comparative analysis of the principles in question will incorporate a number of ethical issues related to e-commerce, accountability, market regulation, exploitation prevention, and welfare of the society.

4.2 Sources of Data:

The research utilizes secondary sources, which consist of primary law material, classical Indian literature, scholarly writings, and applicable regulatory and institutional documents. Sources selected according to the aim of studying contemporary consumer protection and its connection with Indian philosophy and doctrine.

These include essential sources:

(1) Current Legal & Regulatory Sources:

- Consumer Protection Act, 2019.
- Related rules and regulations connected with consumer protection and e-commerce.
- Guidelines and regulatory tools published by the Central Consumer Protection Authority (CCPA), especially concerning misleading advertisements and dark patterns.
- Some court rulings and decisions by consumer commissions regarding unfair trade practices, misleading advertisements, product accountability, and digital consumer protection.

(2) Sources from Indic and Classical Literatures:

- Arthashastra by Kautilya, especially in R. P. Kangle's critical edition and English translation, will be the key reference for the inquiry into principles of trade, regulation of market, weights and measures, price, commercial conduct, prevention of fraud, and administrative oversight.
- Manusmriti and related Dharmashastra literature for studying principles of duty, justice, commercial conduct, and welfare.
- P. V. Kane's History of Dharmashastra [3] will serve as a major secondary source to provide context needed for understanding the broader legal and ethical implications of classical philosophies.

(3) Sources Linking to Indian Knowledge Systems:

- Mahadevan, Bhat, and Pavana's Introduction to Indian Knowledge Systems: Concepts and Applications (2022) [4] will provide a glimpse into Indian Knowledge Systems.
- Essential literacy covering Indian Knowledge Systems, Indic ethics, governance, economic thought, and relevance in the modern environment

(4) Some Contemporary Academic Literature:

- Academic papers covering topics like consumer awareness, consumer empowerment, consumer vulnerability, information asymmetry, misleading advertisement, dark patterns, regulatory intervention, and preventive consumer protection.
- Relevant books, working papers, institutional reports, and policy literature can be used as all types of literature, which help achieve objectives of research.

4.3 Method of Analysis:

The research uses different methods of analysis, such as comparative, doctrinal, and conceptual, in order to evaluate the correlation between some aspects of Indic thought and modern-day consumer protection laws in India. The analysis consists of research questions and looks into the idea of whether Indic terms have relevance in the case of modern consumer protection laws.

(1) Comparative analysis:

Some principles taken from the texts of Indic origin are compared to similar principles and instruments regulated by modern-day consumer laws in India. The comparison includes the following aspects:

- commerce ethics and responsible conduct
- accountability of merchants and participants of the market
- market regulation
- fight with fraud and exploitation
- fairness in commercial deals
- fair commercial transactions based on public welfare.

Comparison is principle-based and not equality-based. The research doesn't claim that Indic literature served as a basis for modern consumer law in India or that its provisions can be used for creating and implementing modern consumer law. The research aims at studying the grounds of agreement or disagreement between the principles of the Indic texts and modern consumer regulations.

(2) Doctrinal and Legal Analysis:

The modern system of consumer protection is analyzed through the lens of the Consumer Protection Act, 2019 [27], along with the relevant rules, regulations, and guidelines provided by CCPA and the limited judicial and consumer redressal judgements. It focuses on legal provisions and authorities about consumer rights, prohibited trade practices, deceptive advertising, liability of products, e-commerce, and new forms of digital consumers' vulnerability. The objective is to compare the existing legal system with the selected Indic principles.

(3) Conceptual Analysis:

The concepts taken from Indic philosophy are analyzed in the context of current issues in consumer protection law. Such concepts as ethical commerce, accountability, and responsibility, governance of markets, fairness of business practices, and public welfare are examined. The conclusions suggest that these concepts could potentially complement the existing rights and rules rather than serve as substitutes.

(4) Illustrative Case and Regulatory Analysis:

In order to illustrate the ideas of conceptual analysis, all the analyzed cases and regulatory actions in the field of consumer protection are reviewed. It emphasizes issues of deceptive advertising, unfair trade practices, dangerous products, e-commerce, and dark patterns.

5. INDIC THOUGHT ON ETHICAL COMMERCE AND MARKET GOVERNANCE :

5.1 Ethical Foundations of Commerce in Indic Thought:

The significance of Indic thought for consumer protection lies in its approach to conduct, duties, and responsibilities with respect to various economic relationships. Rather than viewing commerce merely as a transaction between two individuals, Indic doctrines treat economic activities in the context of an all-embracing moral and social framework.

For the purpose of this study, the following four principles are important:

(1) Dharma and commercial behavior: Dharma is a crucial moral principle that is used for evaluation of behaviour according to the duties and standards of conduct. In commerce, it provides an opportunity to assess economic activity not merely in terms of profit or fulfillment of contract, but also from the perspective of fairness and propriety of conduct.

(2) The duty of actors in the economy: Commercial parties cannot be said to be free from duty just because the transaction is voluntary. Activity in the economic sphere is recognized as legitimate if it is carried out in accordance with established codes of conduct. This principle is especially important in the context of modern consumer protection since today's marketplace encompasses significant differences with regard to information, bargaining power, impact, and means of enforcement.

(3) The role of regulation in promoting public good: Indian political and economic thinking does not view market activity as entirely free from the scope of governance. Regulations are related to maintaining order, preventing wrongdoing, and protecting the society as a whole.

(4) The relevance of welfare as a goal of governance: The regulation procedure in the economy is ultimately based on the welfare of the society. This offers grounds for analyzing a course of consumer protection rather than a mere question of compensation of losses.

5.2 Arthashastra—Regulation of Markets and Commercial Conduct:

Among the historical literature consulted in this study, Kautilya's Arthashastra offers the closest analysis of the operations of trade and the regulation of commerce. The primary reference for this interpretation is R. P. Kangle's critique of the text, alongside its English translation. Under consideration are aspects such as the structure of markets, control over business operations, standards and measures, prices, frauds, and penalties.

Management of markets: Arthashastra does not regard trade as a mere private affair. Instead, commercial activities are framed by adjustment of the administrative system surrounding them.

Main idea: Economic activities are managed institutionally so that private actions can have a public impact.

Weights and measures: The regulation of weights and measures has a special importance from the consumer-protection point of view. Accurate measuring of items is a precondition of a fair transaction because it guarantees to the buyer that he receives what is to be delivered or what was agreed upon.

Main principle: Trueness of conditions of exchange.

Pricing and commercial practices: The Arthashastra has a number of provisions regarding prices and merchants' behavior. These provisions imply that commercial transactions should take place within exactly defined limits, but not in a free and uncontrolled manner.

Fraud and adulteration: Legislation on fraudulent behavior and adulteration mirrors concern regarding the cases where the quality or nature of goods does not match their description. The contemporary relevance is not that these provisions can simply be transferred to today's law. Instead, the legislation reflects the earlier understanding of a problem, which is still relevant for consumer protection: it is impossible to have a fair market when one party distorts information or the quality of the goods.

Penalties and supervision: The presence of penalties and supervision is important since it shows that ethical business behaviour has been not only a personal moral issue. Institutions played a role in enforcement as well. This gives an important analytical framework for the study:

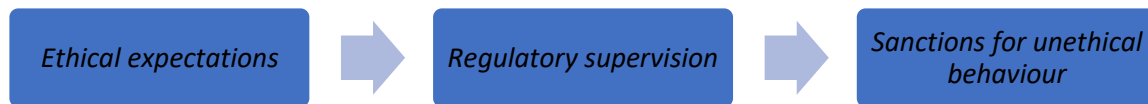


Fig. 1: From ethical expectations to regulatory enforcement

Source: Author's conceptualization based on Kautilya's principles of ethical commerce, market regulation, and enforcement.

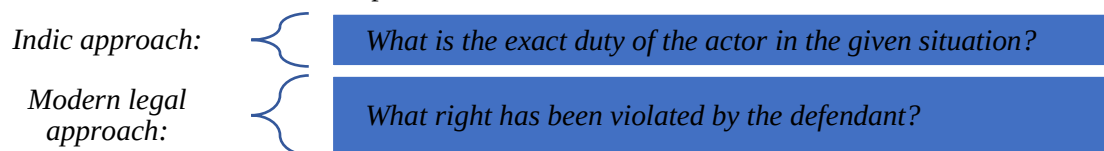
5.3 Manusmriti—Duties, Fair Dealing, and Commercial Justice:

In this study, the Manusmriti is assessed mainly for its viewpoint about duty, transactions, obligation, and justice rather than being directly referred to as a source of consumer law. Hence, its importance differs from that of Arthashastra. While Arthashastra offers very useful data in regard to administration and market regulation, the Dharmashastra literature provides answers in relation to the question as to how one is supposed to behave in social economic relations.

Honesty in transactions: Commercial transactions assume truthful dealings. If terms, quality, or conditions of the exchange are misrepresented, the transaction fails to be carried out as expected.

Responsibilities and duties: The Dharmashastra tradition heavily emphasizes the duties based on social and contractual relations. This gives a good comparison with the contemporary jurisprudential system, which operates mainly with right and liability.

The distinction can therefore be expressed as follows:



Justice in commercial transactions: Justice is important not only in case a dispute occurs but also in assessing whether business activity is in accordance with generally accepted standards. This gives a normative contribution to consumer protection law today, especially when there are some formal compliance gaps in establishing fairness in business conduct.

Responsibility: The concept of a duty-oriented approach, which is followed in the cited literature, allows considering accountability as more than just liability arising from tortious acts.

5.4 The King-Merchant-Public Relationship:

The most suitable synthesis of the Indic materials for this particular study can be observed from the relationship between:



Fig. 2: The Governance Relationship Among Kings, Merchants & Public

The present analysis does not assert the existence of any historical equivalence between the relationship of contemporary state–business–consumer. It rather suggests an analytical framework for comprehension of the degree of responsibility distribution in relation to economic governance.

- **State:** The regime should ensure order in economic activities and intervene in cases of unregulated practices.

Principle: Regulatory responsibility.

- **Merchant:** The merchant is obliged to act in compliance with the expectation to conform to generally accepted conduct, to comply with commercial practices, and to avoid deceitful behaviour.

Principle: Ethical responsibility.

- **Public:** The aim of economic regulation is broader than providing safety of one transaction. Economic regulation is related to the provision of conditions for social welfare.
Principle: Social welfare.

Having this in perspective, it becomes possible to express the following system of relations:

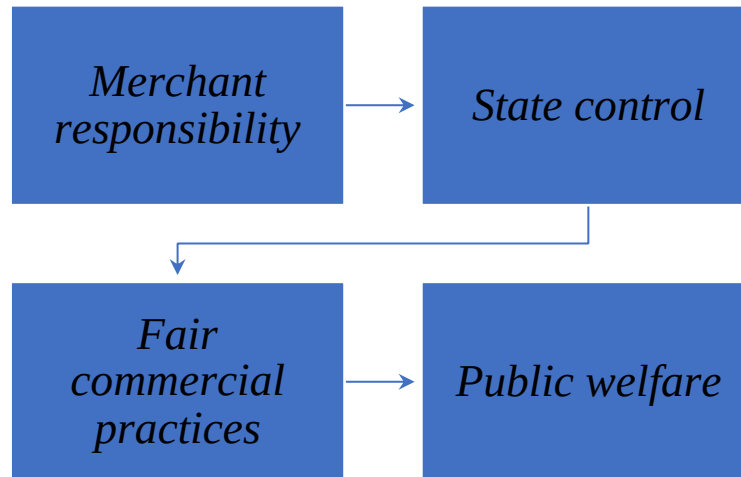


Fig. 3: From Merchant Responsibility to Public Welfare: A Framework of Economic Regulation
Source: Author's own construction based on the principles of economic regulation and public welfare.

This is an important outcome as far as the Indic findings are concerned.

6. CONTEMPORARY CONSUMER PROTECTION LAW IN INDIA :

6.1 Protection Based on Rights:

The Consumer Protection Act, 2019 [27], establishes the legal basis for safeguarding the rights of consumers by means of certain rights provided, mechanisms for dispute resolution, and regulatory intervention. The relevant change in perspective for our research is the shift from treating customers merely as the parties seeking compensation to recognizing the customers as the parties possessing rights in the marketplace.

The key consumer rights are as follows, and these rights underline the customer-facing aspect of the present legal system:

- The right to safety
- The right to information
- The right to choose
- The right to be heard
- The right to claim relief
- The right to knowledge as a consumer.

6.2 Statutory and Institutional Protection:

The 2019 Act enhanced the setup of the institutions by means of CCPA and Consumer Disputes Redressal Commissions. The difference is significant:

Consumer Commissions are the institutions that are concerned with the settlements of consumer disputes. On the other hand, CCPA has a wider focus on consumer protection, especially in terms of unfair trade practices and false advertising. This indicates that it focuses on the wider problem area and not only on the complaints.

6.3 Product and Corporate Accountability:

The 2019 Act introduced the legal framework for product liability, which can help pursue the relevant persons in charge of the supply of goods and services. The importance of this act in the context of the Indic principle of merchant accountability is significant at the same time.

Ultimately, the law defines the following:



Whereas, the Indic principle viewed earlier indicates:



So, it can be seen that the similarity is functional only.

6.4 Digital Consumer Protection and Emerging Concepts:

The current framework extends to cover e-business and new digital developments. The Consumer Protection (E-Commerce) Rules 2020 set out some duties for e-commerce players. Later regulatory developments cover false advertisements and dark patterns. This is important from the perspective of the research, as it shows that the digital economy highlights some reasons why the formal consumers' rights approach may not be enough. The way information is presented, choice architecture, and commercial messages impact consumer behavior even before there is any formal dispute. The CCPA's 2023 guidelines on the prevention of dark patterns specifically deal with misleading design practices that might impact consumers' choice and autonomy.

This connects closest to the preventive part of research: "*Consumer protection deals with not only compensating injuries but also preventing unethical commercial activities.*"

7. COMPARATIVE ANALYSIS OF INDIC PRINCIPLES :

The objective of this comparison is not to establish that the ancient Indic texts were a consumer protection system equivalent to the Consumer Protection Act of 2019 [27]. These two systems originated in different historical contexts. Therefore, the objective is much more limited: establishing whether specific ethical principles of conduct, accountability, regulation, and welfare are relevant for contemporary consumer protection. Therefore, this comparison aims at the function of a principle or rule instead of claiming that the ancient evidence is equivalent to modern consumer law.

7.1 Ethical Commerce and Fair-Trade Practices:

The Indic literature analyzed in this study views commercial practices in a broader context of duties and values. The focus here is on whether only the transaction took place or if the practices that enabled the transaction are part of the observations. In a similar vein, Sihag points out in his analysis of Kautilya that economic principles do surround ethical elements since Kautilyan economic thought does not isolate economic efficiency from ethical parameters.

At present consumer law frames the problem using legal definitions. The Consumer Protection Act, 2019, forbids certain unfair commercial activities and elaborates the measures to prevent deceptive business practices. Further, the 2022 regulations of the CCPA contain certain provisions concerning misleading advertisement and endorsements.

Thus, the point of convergence can be put in simple terms as the concept of practice being banned as a result of dishonest conduct. The distinguishing factor is in the nature of regulation:

- Indic approach: activities assessed on the basis of duties and ethical norms.
- Modern approach: activities assessed according to legal definitions, prohibitions, and consequences that can be enforced.

The Indic approach, therefore, does not provide yet another legal prohibition to the existing framework. Its role is rather in regulating the conduct within the framework of commercial choices.

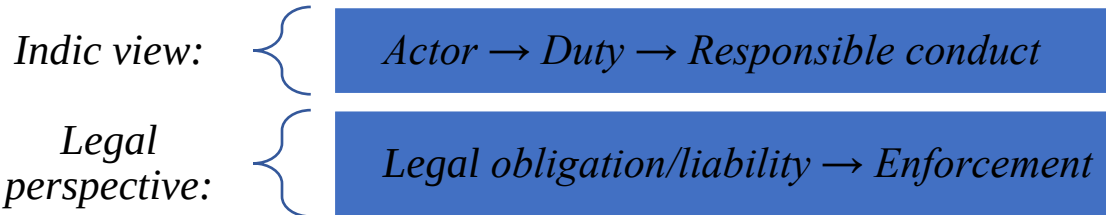
- In practical terms, a business intervened by the law may ask itself, "Is the action illegal?"
- An ethics-oriented approach would additionally raise the question: Is the action acceptable from the point of view of fairness to consumers, although it is not illegal?

It is exactly this point that bears significance for the preventive type of consumer protection.

7.2 Accountability—Changing from a Moral Obligation to Legal Responsibility:

Accountability can be introduced by the comparison. The Indian literature discussed above discusses responsibilities of economic actors in the context of their duties, while the legal system puts responsibility in the form of enforceable liabilities.

This distinction can be summarized as



The Consumer Protection Act No. 10 of 2019 [27] provides a clear example of such change with its provisions on product liability. Sections 82-87 define the conditions in which responsible parties can be found liable for causing damages by dangerous products. As noted in the paper by Patil (2022) [23], the concept of product liability and its introduction into the Indian laws is significant for a new method of assigning responsibilities in the field of products and goods.

From the analysis one can notice that there is a crucial conceptual distinction:

“Legal liability generally arises in case of a breach or damage that can be substantiated under law. Ethical accountability can come into play earlier.”

For instance, a manufacturer might meet the minimum statutory requirements concerning warnings but should still ask to what extent his messages are really comprehensible for an average consumer. In the same line, an internet seller might meet the requirements of disclosure but present information in such a way that prevents its adequate interpretation by the consumer. Therefore, what the Indic viewpoint can bring is that it can help reinforce the notion of accountability before liability rather than eliminating the existing regulation of product liability.

7.3 Market Governance and Regulatory Responsibility:

In the Arthashastra, economic actions are described as one of the spheres where the government plays an active role in regulation. The manner in which it discusses commerce, monitoring, and trading practices makes it clear that trading was not considered to be completely out of government control. This idea is meaningful in the context of the function of the CCPA and its role in modern society as a differentiator of individual dispute resolution from the regulation of the whole market. The CCPA has powers to investigate violations of consumer rights and unfair commercial practices. In this regard, governmental measures are taken to protect consumers as a group. However, the similarity is far from being institutional. If the ancient authorities cannot be compared with today's governmental regulators. Commercial activity can be subjected to government intervention in case of wrongful actions of individuals that cause damage to others in the market. This point is essential for understanding the necessity of consumer protection since a purely complaint-driven approach would put consumers in the position of having to react to being fallen victims of violations of their rights.

7.4 Prevention, Fairness, and Public Welfare:

The comparison shows that the area of greatest complementarity is preventive consumer protection. Indic tradition views business behavior in a wider context of fairness, duty, and welfare, while modern consumer law offers certain tools for the prevention of and defence against unfair practices. In today's market, protection goes beyond mere information disclosure and availability of remedies. Business practices should help consumers make decisions without intentional deceit or manipulation. The Indic viewpoint includes a normative layer into this objective: business actors should take into account fairness and wider implications of their behavior rather than limit themselves to following legal minimums.

This can be presented as follows:

- Legal framework → minimum enforceable standards
- Ethical responsibility → conduct beyond minimum compliance
- Combined impact → preventive consumer protection

The goal is not to replace current consumer laws with Indic ideas but to employ them as a supportive ethical approach for better responsible behavior of business actors and doing good for consumers.

7.5 What Contributions Indic Principles Can and Cannot Make:

The Indic principles impart a normative base to promote good business practices based on duty, accountability, fair dealings, and a focus on public welfare. These principles enhance consumer laws of today, as they promote the responsibility to consider consumer interests before any harm occurs. However, these principles cannot take the place of the framework of legislation and institutions of today. The old principles of commerce have been developed in the framework of different social and economic systems, so they cannot be applied to modern companies, digital platforms, and international supply chains. Therefore, the relevance of the Indic principles is supplementary, rather than replacement as follows:

- **Indic principles:** provide guidelines and obligations.
- **Contemporary laws:** declare rights and duties.
- **Regulating authorities:** execute and monitor.
- **Consumer compensatory mechanisms:** provide correction.

Thus, the significance of the IKS approach is not in the replacement of the consumer law of today, but in making the context of its application preventive and welfare-oriented.

8. INTEGRATING INDIC PRINCIPLES INTO CONTEMPORARY CONSUMER PROTECTION :

The comparison suggests that applying Indic concepts is more effective when interpreting those concepts in a normative context of existing laws but not as an alternative to modern consumer policy techniques, which is consistent with the literature that views morality, economic regulation, and social welfare as a unified idea in Kautilyan studies. Consequently, the proposed concept combines legality and morality, which should help improve consumer protection before any negative consumer impact appears in the formal dispute.

Table 1: The framework of five interconnected modules

IKS informed principle	Contemporary application	Expected contribution
Ethical commerce	Responsible business practices	Discourages deceptive conduct
Accountability	Responsibility of manufacturers, sellers, and platforms	Strengthens answerability across the market
Fair dealing	Transparent and non-manipulative transactions	Supports meaningful consumer choice
Market governance	Proactive regulatory monitoring	Enables earlier intervention
Public welfare	Consumer-oriented policy & business decisions	Broadens the focus beyond individual disputes

8.1 Three-Level Application:

The model could be utilized in three levels:

- (1) Business level: Integrate consumer welfare principles in the areas of product development, advertising, and commercial decisions. Promote internal ethical rules that are more stringent over those that may be required by law.
- (2) Regulatory level: Execute preventative regulation in conjunction with punitive regulation. Examine upcoming practices for possible harm to customers before they spread.
- (3) Policy level: Implement ethical-business principles in consumer education and responsible business programs. Promote regulation strategies that take into account the efficiency of the market but promote consumer welfare.

The importance of this action lies in its relevance for the digital markets, where one of the possibilities of impacting consumer autonomy is through interface design and behavioral techniques. The CCPA's Dark Patterns Guidelines 2023 [26], specify misleading design methods that negatively affect consumer autonomy.

8.2 Logical Framework of the Model:

The model can be depicted in the following way:

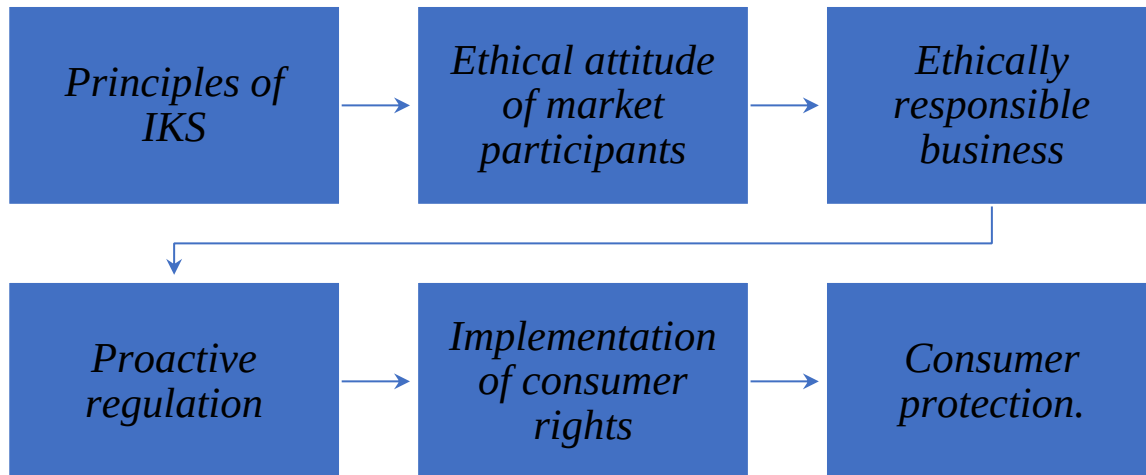


Fig. 4: From Ethical Principles to Responsible Markets—A Framework for Consumer Welfare

Source: Author's own construction based on the principles of Indian Knowledge Systems and the cited literature (Yadav & Saini, 2013; Deodhar, 2023).

The model does not claim that ethical principles could replace legislation. The main argument is that consumer protection can be made more effective if ethical responsibility operates before the prosecution starts. It is also worth noting that it is generally acknowledged in the literature that ancient Indian economic thought provided a connection between economic activities and ethics rather than treating the economy as a fully separated sphere (Yadav & Sanan, 2013; Deodhar, 2023) [13][1].

8.3 Anticipated Contribution of the Model:

The proposed IKS-based approach has the possibility to make a contribution towards modern consumer protection in the following three ways:

- Preventive: Promotes responsible behavior and commercial practices before the harm has occurred.
- Complementary: Augments the existing legal frameworks rather than replaces them.
- Welfare-oriented: Makes consumer welfare one of the factors taken into account in market regulation along with compliance with regulations.

Hence, the relevancy of Indic wisdom should reside not in repeating ancient methods in modern law but in revising some ethical concepts according to present-day institutional and business realities.

9. CONCLUSION :

Consumer protection policy in India has evolved into an extensive framework of legal and regulatory policies that encompasses consumer rights, business accountability, regulatory intervention, and many emerging concerns regarding the digital market. Nonetheless, consumer protection is not guaranteed through remedies established after occurrences of consumer harm. The research compared selected ideas from Indic thought with contemporary consumer law in India and outlined conceptual areas of convergence in ethical commerce, accountability, market regulation, and public welfare. The comparison does not make assertions regarding similarities between Indic frameworks and contemporary consumer law but shows that ideas can help formulate an ethical vision of modern commercial governance. The research proposes an integrated model that would combine statutory consumer protection as the legal basis and ethical responsibility to create preventive measures. This model is of special significance given the fact that a large number of changes in market conditions make

standard legal compliance insufficient for fair consumer outcomes. Thus, the key finding of the research is that it places Indic thought not as a replacement for modern consumer law but as a normative resource for responsible commerce development.

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