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Review Article

Promoting Digital Consumer Rights Awareness through Education: A Comparative Study of Pakistan and China

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Abstract

Introduction: The rapid growth of e-commerce in Pakistan and China has expanded consumer choice while increasing exposure to digital fraud, misleading practices, privacy risks, and cross-border disputes. Although the two countries differ in regulatory development, both require consumers to understand their rights and available remedies. Education therefore provides an essential bridge between formal legal protection and informed behavior in online markets.

Objective: This study compares Pakistan and China to examine how educational institutions, digital literacy initiatives, and legal awareness programs can promote digital consumer rights awareness within their respective consumer protection systems.

Methodology: A qualitative doctrinal and comparative legal methodology was used to analyze documentary sources; no interviews, surveys, experiments, or original statistical data were collected. Primary legal sources included China's E-Commerce Law (2019), Personal Information Protection Law (2021), and Cybersecurity Law (2017), as well as Pakistan's Electronic Transactions Act (2002) and related consumer protection measures. The structured comparison examined regulatory architecture, enforcement, dispute resolution, consumer awareness and education, and data protection using equivalent legal and institutional criteria in each country.

Results: China combines a comprehensive centralized legal framework with more systematic educational integration, public awareness measures, and digitally supported dispute-resolution mechanisms. Pakistan's framework is more fragmented and its educational initiatives are less coordinated, although public-private digital literacy campaigns and university-based efforts show growing potential. In both countries, effective consumer protection depends on translating legal rights into practical knowledge and skills.

Conclusion: Education should be treated as a core component of digital

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consumer protection. Pakistan can adapt lessons from China's coordinated approach while responding to its own socio-legal context. The study recommends curriculum integration, teacher preparation, university legal aid clinics, public awareness campaigns, and bilateral educational cooperation focused on digital consumer rights.

1. Introduction

Digital commerce has transformed how consumers in Pakistan and China purchase goods and services. E-commerce platforms, mobile payments, and cross-border transactions have expanded consumer choice while increasing exposure to fraud, misleading information, privacy violations, and unfamiliar redress procedures. Safe participation in these markets depends not only on legal protection but also on consumers' ability to understand their rights, recognize harmful practices, and use available remedies.

Consumer protection law addresses these risks through principles of fairness, transparency, and the correction of information asymmetry between buyers and sellers. These principles are especially important online because goods and services may be intangible, transactions may cross jurisdictions, and consumers often accept standard-form contracts without fully understanding them. International guidance accordingly emphasizes fair business practices, transparent information, payment protection, consumer education, and accessible dispute resolution (Benöhr, 2020; Ko, 2021; OECD, 2016; UNCTAD, 2020).

Comparative scholarship shows that digital consumer protection varies with legal traditions and institutional capacity. China has adopted a centralized statutory model in which the E-Commerce Law, the Personal Information Protection Law, and the Cybersecurity Law regulate platform conduct, personal information, cybersecurity, and online transactions (People's Republic of China, 2016, 2018, 2021). Pakistan relies on the Electronic Transactions Ordinance 2002, provincial consumer laws, sector-specific regulation, and developing data-protection proposals. Verified Pakistan-specific research identifies fragmentation, uneven enforcement, online fraud, and limited consumer awareness as continuing concerns (Wahid, 2024; Warraich et al., 2024).

Dispute resolution and consumer education connect formal rights with their practical use. China has developed digitally supported judicial and online dispute-resolution mechanisms, including the Hangzhou Internet Court, whereas Pakistan's arrangements remain less specialized and face legal and institutional constraints (Lu, 2024; Sung, 2020; UNCTAD, 2021; Wang, 2024). Education can support safer participation by improving digital literacy, risk awareness, critical evaluation of online information, and familiarity with available remedies; however, educational effects should be established empirically rather than assumed (Mahmood et al., 2022; OECD, 2023, 2025).

Schools, universities, public bodies, regulators, and digital platforms can act as intermediaries between legal rules and consumer behavior. Pakistan-based evidence shows that digital information literacy is associated with online-shopping behavior and supports the case for targeted instruction, although the available study concerns a specific sample of women in Lahore and should not be generalized to the national population (Mahmood et al., 2022). In China, the PIPL expressly assigns authorities functions relating to publicity and education on personal-information protection, while research on internet courts documents the wider institutional development of digital justice (People's Republic of China, 2021; Sung, 2020; Wang, 2024). The literature nevertheless tends to examine regulation, dispute resolution, data protection, or education separately and provides limited analysis of how these elements operate together across Pakistan and China.

This gap is significant because increasing digital and cross-border commerce requires consumers to translate formal protections into practical knowledge and action. A focused comparison can identify how differences in legal structure and institutional capacity shape consumer education without assuming that one jurisdiction's arrangements can be transferred unchanged to the other. The objective of this study is to compare

Pakistan and China across regulatory architecture, enforcement mechanisms, dispute resolution, consumer awareness and education, and data protection, and to assess how educational institutions and public legal-literacy initiatives can support digital consumer rights awareness within each legal system.

2. Methodology

This study uses a qualitative doctrinal and comparative legal design to examine how education supports digital consumer rights awareness within the consumer-protection systems of Pakistan and China. It is strictly documentary: no interviews, surveys, observations, experiments, or original statistical data were collected. The conclusions are consequently limited to what can be established from the selected legal and documentary materials and do not measure consumers' actual awareness, institutional performance, or the causal effect of educational initiatives.

The doctrinal method is applied by identifying, interpreting, and synthesizing the rules, rights, duties, institutional powers, and remedies contained in relevant legal instruments. Primary materials were selected purposively when they directly governed electronic transactions, consumer rights, platform obligations, personal information, cybersecurity, jurisdiction, or dispute resolution in either country. For China, the principal materials comprise the E-Commerce Law of the People's Republic of China (2019), the Personal Information Protection Law (2021), the Cybersecurity Law (2017), the Consumer Rights Protection Law (2013 revision), and the Law on the Application of Law for Foreign-Related Civil Relations (2010). For Pakistan, the study examines the Electronic Transactions Act (2002), the Pakistan Telecommunication (Reorganization) Act (1996), applicable federal and provincial consumer-protection measures, and the Draft Personal Data Protection Bill (2023). International reference materials include the United Nations Convention on the Use of Electronic Communications in International Contracts (2005), the UNCITRAL Model Law on Electronic Commerce (1996), and the OECD Guidelines for Consumer Protection in the Context of Electronic Commerce (2016 revision).

Secondary materials include academic articles and books, policy and institutional reports, legislative materials, and publications of UNCITRAL, the OECD, regulators, and educational bodies. A source was included when it addressed at least one analytical dimension in Pakistan or China, provided interpretive or institutional context for a primary legal instrument, or documented a relevant consumer-awareness initiative. Materials unrelated to digital consumer transactions, sources that only described general digitalization without addressing consumer protection, and commentary lacking a discernible legal or institutional basis were excluded. Draft legislation is distinguished from law in force, and documentary descriptions of programs are not treated as evidence of their effectiveness unless the cited source reports an empirical evaluation.

The comparative method is functional and structured. Pakistan and China were selected because both participate in expanding digital and cross-border commerce but differ in regulatory centralization, institutional capacity, and the maturity of digital dispute-resolution and data-protection arrangements. The comparison does not rank the legal systems in the abstract. Instead, equivalent questions are asked of each jurisdiction and the answer is traced to the relevant legal rule, responsible institution, documented implementation mechanism, or educational measure. Similarities and differences are then interpreted in light of each country's institutional and socio-legal context.

The analysis uses five operational dimensions. Regulatory architecture examines the coverage, legal status, coherence, and allocation of obligations across general consumer law, e-commerce rules, sectoral regulation, and platform duties. Enforcement mechanisms examine the mandates of responsible authorities, monitoring and complaint-handling arrangements, available administrative or judicial sanctions, institutional coordination, and documented capacity constraints. Dispute resolution examines access to courts and alternative or online procedures, procedural accessibility, cost and speed where documented, platform-based redress, and the treatment of cross-border disputes. Consumer awareness and education examines the responsible institutions, target groups, delivery channels, curricular or public-campaign content, practical guidance on scams and complaints, and any documented evidence of reach or effectiveness. Data protection examines the legal basis for collection and processing, consent, data minimization, individual rights, regulator powers, breach or security duties, and restrictions on cross-border transfers.

For each dimension, the relevant provisions and documentary evidence are summarized for each country, compared on the same criteria, and assessed for internal coherence and the extent to which formal rights are connected to consumer knowledge and usable remedies. This framework links the study's objective to its sources and conclusions: doctrinal interpretation establishes the content of the law, institutional documents indicate how awareness and redress are formally supported, and the structured comparison identifies context-sensitive gaps and possible lessons. Because the evidence is documentary, the study draws conclusions about legal and institutional design rather than population-level awareness or real-world causal effectiveness.

3. Results and Discussion

China has established a comprehensive legal architecture for consumer protection in e-commerce. The E-Commerce Law of 2019 represents a landmark achievement, consolidating earlier regulations and establishing clear rules for electronic commerce activities. The law applies to all commercial activities conducted through electronic means, including those involving foreign parties and cross-border transactions (People's Republic of China, 2018).

The E-Commerce Law requires sellers and platforms to disclose relevant information, prohibits unfair competition and deceptive practices, defines platform liability for product quality and safety, protects information security and personal data, requires transparency in pricing, delivery, and return terms, and provides for dispute-resolution mechanisms, including online procedures.

The law is complemented by the Personal Information Protection Law (PIPL), which regulates personal-information processing and cross-border transfers. Article 38 requires a qualifying transfer mechanism, while Article 39 requires specified notice to the individual and separate consent for an overseas transfer; a government security assessment applies in the circumstances defined by Article 40 and related rules (People's Republic of China, 2021).

The Cybersecurity Law reinforces these protections, establishing security requirements for network operators and provisions for incident response and data breach notification (People's Republic of China, 2016).

Pakistan's regulatory architecture for consumer protection in e-commerce is characterized by fragmentation and limited coverage. The Electronic Transactions Ordinance of 2002 addresses basic issues of electronic contracting and digital signatures but lacks the comprehensive consumer protections found in China's framework (Pakistan, 2002; Wahid, 2024).

Consumer protection in Pakistan remains governed through provincial consumer statutes and sector-specific instruments rather than a single comprehensive federal e-commerce consumer-protection law. The Electronic Transactions Ordinance recognizes electronic documents and transactions, while the Pakistan Telecommunication (Re-organization) Act establishes relevant telecommunications powers; neither instrument provides a complete framework for online consumer protection (Pakistan, 1996, 2002; Wahid, 2024; Warraich et al., 2024). The Ministry of Information Technology and Telecommunication continued to list the Personal Data Protection Bill 2023 as a draft at the time of verification, so the manuscript treats it as a proposal rather than law in force (Ministry of Information Technology and Telecommunication, 2023).

The legal landscape is further complicated by the existence of provincial consumer protection laws, creating jurisdictional confusion and inconsistent application of consumer rights across different regions.

China distributes enforcement responsibility among the State Administration for Market Regulation, which oversees market conduct and consumer protection; the Cyberspace Administration of China, which supervises data-protection and cybersecurity compliance; local authorities exercising delegated powers; and sector-specific regulators in areas such as banking, insurance, and telecommunications.

Enforcement mechanisms include administrative inspections, consumer complaint handling, fines for non-compliance, and in serious cases, criminal prosecution. The system emphasizes platform accountability, with e-commerce platforms acting as gatekeepers responsible for ensuring seller compliance.

Pakistan's enforcement responsibilities are divided among the Competition Commission of Pakistan, provincial consumer-protection councils, the Pakistan Telecommunication Authority for telecommunications matters, and the Federal Investigation Agency for fraud-related matters. Their authority and capacity differ, contributing to uneven coverage and coordination.

Pakistan's digital consumer-protection framework is affected by fragmented mandates, uneven implementation, and the absence of a single coordinated national consumer-protection authority (Wahid, 2024; Warraich et al., 2024). The lack of enacted comprehensive personal-data protection legislation further limits the coherence of remedies available for misuse of consumer data.

China has developed an extensive online dispute-resolution and digital-court system within its wider e-commerce environment. The Hangzhou Internet Court, established in 2017, was followed by Internet Courts in Beijing and Guangzhou and has handled internet-related disputes through online procedures (Lu, 2024; Sung, 2020; Wang, 2024).

The Internet Court employs artificial intelligence for case management, permits entirely online proceedings, and has experimented with blockchain technology for evidence verification. The cited institutional and academic materials associate this technological integration with reduced procedural time and cost and with improved accessibility for geographically distant consumers; this documentary study does not independently test those outcomes.

The subsequent development of Internet Courts and online-litigation systems reflects a broader program of judicial digitalization, but accessibility, procedural fairness, and the relationship between online and offline procedures remain important evaluative concerns (Papagianneas & Junius, 2023; Qin et al., 2024; Sung, 2020; Tang, 2025; Wang, 2024; Zheng et al., 2025).

Pakistan's approach to online dispute resolution remains in its infancy. The legal framework for alternative dispute resolution exists but has not been specifically adapted for e-commerce disputes. Traditional mechanisms such as the Arbitration Act remain oriented toward commercial disputes rather than the specific needs of e-commerce consumers.

Limited technological infrastructure and low digital literacy among the population further constrain the development of effective ODR systems. While the Pakistan Telecommunication Authority operates a consumer complaint mechanism for telecom-related disputes, this has not been extended to e-commerce more broadly, leaving consumers with few accessible options for redress.

China's Personal Information Protection Law establishes requirements for the collection, processing, and transfer of personal information in e-commerce. It requires consent, including specific consent in defined circumstances involving sensitive information; limits collection to what is necessary for the stated purpose; subjects cross-border transfers to statutory conditions and, for specified categories, security assessment; grants individuals rights of access, correction, and deletion; and authorizes the Cyberspace Administration of China to investigate, impose penalties, and require corrective action.

Pakistan's data-protection framework remains under development. The Personal Data Protection Bill 2023 was listed as a draft by the responsible ministry at the time of verification and is therefore analyzed as proposed legislation, not enacted law (Ministry of Information Technology and Telecommunication, 2023).

The current absence of comprehensive data protection legislation leaves consumers vulnerable to data misuse and privacy violations in online transactions. Sectoral regulations provide partial protection in specific contexts but lack the comprehensive coverage necessary for effective consumer protection in the digital economy.

Education promotes digital consumer rights awareness by translating legal protections into practical knowledge that consumers can use in online markets. It extends beyond traditional legal literacy to include digital citizenship, critical thinking, privacy awareness, scam recognition, and familiarity with complaint procedures. In this way, education helps reduce information asymmetry and equips consumers to make informed decisions and assert their rights.

Education can support consumer protection by increasing awareness of legal rights and remedies, developing the ability to assess online information and identify deceptive practices, encouraging safer payment and purchasing behavior, and strengthening familiarity with complaint procedures. These are plausible mechanisms rather than outcomes established by the present documentary study; available empirical and policy evidence supports the relevance of digital literacy while also indicating that effects depend on population, context, and program design (Kocarslan, 2025; Mahmood et al., 2022; OECD, 2023, 2025).

Pakistan has a documented need for consumer education that addresses online fraud, privacy, secure payments, and available remedies. Pakistan-specific legal research recommends consumer education alongside regulatory reform, while empirical work on female online shoppers in Lahore identifies digital information literacy as a relevant predictor of online-shopping behavior (Mahmood et al., 2022; Warraich et al., 2024).

Educational content should distinguish shopping fraud, impersonation, phishing, account compromise, misuse of personal data, and deceptive financial offers, while directing consumers to verified complaint and redress channels (OECD, 2023, 2025).

Universities can contribute through law, business, information-management, and information-technology curricula, as well as clinics and community legal-literacy programs. The reviewed sources support this policy direction, but they do not establish the extent to which Pakistani universities currently provide such teaching; national implementation should therefore be examined empirically before claims of broad curricular integration are made.

China's legal framework contains a clearer formal basis for public information and education in relevant areas. In particular, Article 61 of the PIPL assigns personal-information protection authorities functions that include publicity and education, complaint handling, compliance evaluation, and investigation (People's Republic of China, 2021).

This statutory mandate can support public guidance on privacy, consent, data rights, and complaint procedures. It should not, however, be treated as evidence that consumer-rights education is uniformly implemented across schools or universities, because the present study does not assess curricula, participation, or learning outcomes.

Internet courts may also have an indirect educational function by making procedures and digital remedies more visible, but the cited research primarily evaluates access to justice and judicial digitalization rather than measured educational outcomes (Sung, 2020; Wang, 2024).

The comparison indicates that China links consumer education more systematically with formal curricula, public campaigns, and digital dispute-resolution institutions, whereas Pakistan relies more heavily on emerging and project-based initiatives (Table 1). Pakistan may therefore benefit from a coordinated education policy adapted to its institutional and socio-legal context.

Table 1: Comparison of China and Pakistan consumer education

Dimension	Pakistan	China
Integration into Formal Education	Limited, with ad hoc university courses	Structured integration across education levels
Government-Sponsored Initiatives	PTA-Meta campaign, limited government programs	Comprehensive government-led awareness campaigns
Private Sector Involvement	Growing partnership with tech platforms	Strong engagement from e-commerce companies
Practical Training	Limited opportunities for experiential learning	Integration with Internet Court and ODR systems
Research and	Emerging	Extensive

Academic Output	scholarly work	research and policy analysis

The comparative analysis yields four principal findings (Table 2). First, China has developed a comprehensive, centralized legal framework for consumer protection in e-commerce, encompassing regulatory architecture, enforcement mechanisms, dispute resolution, data protection, and educational initiatives. The integration of these elements creates a coherent system that provides broader formal coverage across the examined dimensions.

Second, Pakistan's consumer protection framework in the digital context remains fragmented and underdeveloped. While some initiatives, particularly in the educational domain, show promise, significant gaps exist in legal coverage, enforcement capacity, dispute resolution mechanisms, and data protection.

Third, both countries face common challenges, including the rapid pace of technological change, the complexity of cross-border transactions, and the need to adapt legal frameworks to evolving business models and consumer expectations.

Fourth, education is not merely supportive but central to effective digital consumer protection. Initiatives in both countries show that educational interventions can increase awareness of rights, strengthen risk-identification skills, and improve consumers' capacity to seek redress in digital markets.

The findings support the broader literature suggesting that effective consumer protection in the digital age requires a multi-faceted approach combining legal regulation, enforcement, dispute resolution, and sustained consumer education. China's experience demonstrates the potential of comprehensive, state-led regulation supported by systematic awareness initiatives and technological innovation.

The findings also highlight the challenges facing developing countries in adapting consumer protection frameworks to digital commerce. Pakistan's experience illustrates the difficulties of building institutional capacity and developing comprehensive legal frameworks while resources are limited and competing priorities exist.

The educational dimension is especially important because it addresses root causes of consumer vulnerability: limited awareness of rights, weak risk-identification skills, and unfamiliarity with redress mechanisms (Papagianneas & Junius, 2023; Qin et al., 2024; Sung, 2020; Tang, 2025; Wang, 2024; Zheng et al., 2025). A coherent approach should combine curriculum-based learning, public campaigns, university legal literacy programs, and practical guidance on complaint procedures (Sung, 2020; Wang, 2024). The Pakistan Telecommunication Authority's collaboration with Meta and similar initiatives demonstrates how educational approaches can complement legal reform.

Table 2: Comparative Assessment of Consumer Protection Frameworks

Dimension	Pakistan	China
Legal Coverage	Limited, fragmented	Comprehensive
Enforcement Effectiveness	Weak	Strong
Dispute Resolution	Nascent ODR	Mature ODR
Data Protection	Under development	Comprehensive
Educational Integration	Emerging	Systematic

The findings indicate that education policy should connect curriculum development, teacher preparation, university expertise, and bilateral exchange. National curricula can introduce legal rights, scam recognition, and complaint procedures from an early stage; teacher training can support accurate instruction in digital citizenship and consumer protection; university programs can develop expertise in consumer law, e-commerce regulation, and digital rights; and carefully designed exchanges can support the contextual adaptation of effective practices (Kocarslan, 2025; Mahmood et al., 2022; OECD, 2023, 2025).

4. Conclusion

This study compared how Pakistan and China can promote digital consumer rights awareness through education within their broader consumer protection systems. The findings show that differences in legal development and institutional capacity shape the reach, consistency, and practical effectiveness of consumer education in the two countries.

China's comprehensive approach illustrates how law, enforcement, dispute resolution, and systematic education can reinforce one another. Its use of school-based digital literacy, university programs, public campaigns, and practical exposure to online dispute resolution offers adaptable lessons for Pakistan.

Pakistan's evolving framework shows promise through public-private awareness initiatives and growing institutional recognition of digital literacy. However, fragmented regulation and uneven educational provision limit the development of a consistent national approach. Progress therefore depends on linking legal reform with curriculum integration, teacher preparation, university legal clinics, and accessible public education. The comparison supports a coordinated set of recommendations for Pakistan's policymakers, educational institutions, and bilateral cooperation with China.

For policymakers in Pakistan, legislative reform should establish comprehensive consumer protection for e-commerce, addressing jurisdiction, disclosure, platform liability, and consumer rights while building on the Electronic Transactions Act 2002 and relevant international instruments. A dedicated and adequately resourced consumer-protection authority could improve institutional coordination and enforcement. Pakistan should also complete a comprehensive data-protection framework and develop accessible online dispute-resolution infrastructure adapted to local legal and technological conditions.

Educational institutions should integrate digital consumer protection into primary, secondary, and tertiary curricula, with practical attention to scam identification, rights, privacy, secure transactions, and complaint procedures. Universities and community programs can expand legal-literacy initiatives and develop expertise in consumer law, e-commerce regulation, and digital rights. Cooperation with Chinese universities and institutions may support the exchange of practices, provided that any initiative is adapted to Pakistan's socio-legal and institutional context.

At the bilateral level, Pakistan and China could establish regular policy dialogue on e-commerce consumer protection, including information sharing and technical assistance, and explore mechanisms for handling cross-border consumer complaints within existing cooperation frameworks.

Limitations

This study has several limitations that should be acknowledged. First, the analysis is based on doctrinal legal research and secondary sources; empirical research examining consumer experiences and outcomes would provide additional insights. Second, the study focuses on national-level legal frameworks, with limited attention to provincial and local implementations. Third, the dynamic nature of e-commerce regulation means that the analysis reflects a particular point in time, and developments since the study period may have altered the landscape.

Future research should address these limitations through empirical studies of consumer experiences, longitudinal analysis of regulatory developments, and detailed case studies of specific sectors and platforms. Cross-national research examining the effectiveness of curricula, awareness campaigns, and legal literacy programs in improving knowledge, behavior, and use of redress mechanisms would be particularly valuable.

Author Contributions: Asad Ullah and Ammad Ali designed the study; Muhammad Shueeb and Arsalan Khattak performed the experiments; Fakhre Alam analyzed the data; Asad Ullah wrote the manuscript; all authors reviewed and approved the final version.

Conflict of Interest

The authors declare no conflict of interest.

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