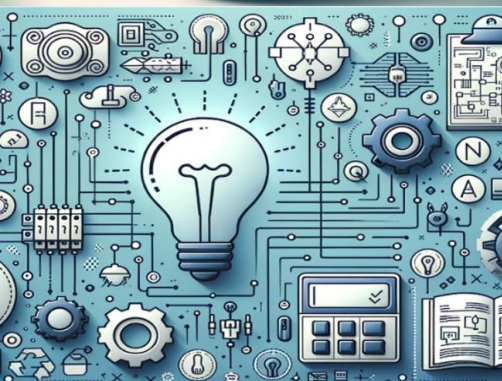


International Journal of Multidisciplinary Research in Science, Engineering and Technology

(A Monthly, Peer Reviewed, Refereed, Scholarly Indexed, Open Access Journal)



Impact Factor: 8.206

Volume 8, Issue 4, April 2025



**International Journal of Multidisciplinary Research in
Science, Engineering and Technology (IJMRSET)**
(A Monthly, Peer Reviewed, Refereed, Scholarly Indexed, Open Access Journal)

The Future of Consumer Protection: Digital Justice and Virtual Hearings under the Consumer Protection Act 2019

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ABSTRACT: The rapid digitization of India's economy has transformed the way businesses interact with consumers. As consumers increasingly engage in online transactions, there has been a growing need for a legal framework that addresses the challenges posed by this new digital landscape. The Consumer Protection Act, 2019, has introduced key provisions to ensure consumer rights are protected in a more accessible, efficient, and tech-driven manner. One of the most notable innovations is the inclusion of virtual hearings and digital platforms for grievance redressal. The Consumer Protection Act, 2019, represents a significant advancement in consumer rights legislation in India, embracing the role of technology to improve consumer access to justice. With the rise of digital platforms, virtual hearings, and the increasing use of online dispute resolution mechanisms, the act has incorporated progressive measures to ensure that consumers are better protected in the modern, digitalized economy. The objectives of this paper is to explore the implications of the Virtual hearing and digital access to consumer justice introduced under the Consumer Protection Act 2019, highlighting the challenges, opportunities, and future prospects for consumer protection in an increasingly digital world.

KEYWORDS: Consumer Protection Act 2019, virtual hearing, digital access to consumer Justice, Online Dispute Resolution, Consumer Rights.

I. INTRODUCTION

The rapid digitization of India's economy has transformed the way businesses interact with consumers. As consumers increasingly engage in online transactions, there has been a growing need for a legal framework that addresses the challenges posed by this new digital landscape. The Consumer Protection Act, 2019, has introduced key provisions to ensure consumer rights are protected in a more accessible, efficient, and tech-driven manner. One of the most notable innovations is the inclusion of virtual hearings and digital platforms for grievance redressal.

II. EVOLUTION OF CONSUMER PROTECTION LEGISLATION IN INDIA

The journey of consumer protection laws in India began with the enactment of the Consumer Protection Act, 1986, which was designed to safeguard consumer rights through established consumer forums and a structured grievance redressal mechanism. Over the years, as consumer behavior and market dynamics shifted toward online and digital platforms, there was an urgent need to modernize the legal framework to address emerging challenges. The Consumer Protection Act, 2019, brought in significant reforms, including the establishment of a Central Consumer Protection Authority (CCPA) and a mechanism for handling online consumer grievances. These reforms are designed to cater to the growing number of digital consumers and the need for more efficient and transparent mechanisms for dispute resolution.

III. DIGITAL INITIATIVES IN THE NEW ERA OF CONSUMER PROTECTION IN INDIA

The Consumer Protection Act, 2019, came into force on 20th & 24th July, 2020 (two different dates for different sets of provisions of the Act) replacing the 33 year old Consumer Protection Act. 1986. The new Act strengthened the legal and policy framework towards achieving the avowed object of better protection of Consumer in India. The introduction of online grievance redressal mechanisms, including virtual hearings, has enhanced accessibility and transparency in the judicial process.



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- **E-Consumer Forums:** Consumer complaints can now be filed online, reducing geographical barriers and enabling quicker resolution.
- **Online Dispute Resolution (ODR):** The integration of ODR platforms allows for alternative resolution of disputes, offering cost-effective, time-efficient solutions for consumers.
- **Virtual Hearings:** Consumers no longer need to be physically present at consumer forums; virtual hearings allow for broader participation, making the legal process more inclusive.

3.1 Digital Initiatives of Government of India

In recent years, significant strides have been made in improving the efficiency and accessibility of consumer grievance redressal mechanisms, particularly through the National Consumer Helpline (NCH). The NCH, which is a crucial component of India's consumer protection framework, has undergone a technological transformation aimed at improving its call-handling capacity and making the grievance redressal process more seamless. In a notable development, the number of calls received by NCH has grown nearly tenfold, from 14,795 calls in January 2015 to 1,41,817 calls in January 2024. This surge indicates the growing trust and confidence consumers place in the helpline as a reliable resource for resolving issues. NCH a central platform for grievance redressal at the pre-litigation stage and available in 17 languages, including Hindi, English, and regional languages, the helpline allows consumers to register complaints via the toll-free number 1915. Complaints can also be filed through the Integrated Grievance Redressal Mechanism (INGRAM) portal, which provides multiple channels such as WhatsApp, SMS, email, the NCH app, web portal, and the Umang app for ease of access. Additionally, the NCH has partnered with over 1000 companies under its Convergence Programme, including e-commerce, banking, telecommunications, and retail. By collaborating with these organizations, the NCH ensures that complaints related to these companies are directly transferred to them for resolution. The number of convergence partners has steadily increased, from 263 companies in 2017 to 1009 companies in 2024, highlighting the success of this initiative in improving grievance redressal efficiency. Further NCH 2.0 initiative, includes the introduction of AI-powered Speech Recognition, a Translation System, and a Multilingual Chatbot. These innovations aim to make the grievance filing process more inclusive, enabling consumers from diverse linguistic backgrounds to file complaints in their local languages through voice input. The AI-powered Speech Recognition and Translation System enables consumers to file complaints using voice input in their local languages, reducing manual intervention. The new Act provides flexibility to the consumer to file complaints with the jurisdictional consumer forum located at the place of residence or work of the consumer. The new Act also contains enabling provisions for consumers to file complaints electronically and for hearing and/or examining parties through video-conferencing. The earlier Act did not specifically include e-commerce transactions, and this lacuna has been addressed by the new Act. E-commerce has been witnessing tremendous growth in recent times. The Indian e-commerce market is expected to grow to US\$ 200 billion by 2026. As per the notified rules, every e-commerce entity is required to provide information relating to return, refund, exchange, warranty and guarantee, delivery and shipment, modes of payment, grievance redressal mechanism, payment methods, the security of payment methods, charge-back options, etc. including country of origin which are necessary for enabling the consumer to make an informed decision at the pre-purchase stage on its platform. This will bring e-commerce companies under the ambit of a structured consumer redressal mechanism.

3.2 Virtual Hearings under the Consumer Protection Act 2019

Virtual hearings represent one of the most transformative elements of the Consumer Protection Act 2019. Through the creation of digital consumer forums and the incorporation of virtual hearings, consumers and businesses can participate in hearings remotely, significantly reducing delays and administrative burdens. Virtual hearings and digital access to consumer justice aim to provide convenient, efficient, and accessible dispute resolution mechanisms, Leveraging technology to enhance consumer justice. Virtual hearing is a process where consumer disputes are resolved through online platforms, eliminating the need for physical appearances.

3.2.1 Benefits of Virtual Hearing- Increased accessibility- Time and cost savings- Improved efficiency- Enhanced transparency- Digital Access to Consumer Justice- Online dispute resolution (ODR) platforms- E-filing and document management- Video conferencing- Artificial intelligence (AI) and machine learning (ML).

- **Accessibility:** Consumers can participate in hearings from anywhere, eliminating the need for physical presence and saving time and money.



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- **Increased Efficiency:** Virtual hearings facilitate faster resolutions by removing logistical barriers, leading to quicker access to justice.
- **Inclusivity:** Rural and marginalized communities, who may otherwise find it difficult to attend physical hearings, now have easier access to justice.
- **Enhanced transparency:** Digital records, easier tracking.

1. Challenges of Digital Access to Consumer Justice

While the digital framework under the Consumer Protection Act 2019 is promising, there are several challenges to overcome:

- **Digital Literacy & digital divide:** Many consumers, especially in rural areas, may not possess access to the internet, computers and the necessary digital skills to navigate online grievance platforms and participate in virtual hearings.
- **Internet Accessibility:** The digital divide remains a significant issue in India, where access to reliable internet is limited in many parts of the country. Virtual hearings can be affected by technical issues such as connectivity problems, poor video quality, and audio delays.
- **Data Privacy and Security:** The rise of digital consumer forums and virtual hearings raises concerns about the security and privacy of consumer data. Digital access to consumer justice requires robust security measures to protect sensitive data and prevent cyber-attacks

2. Legal and Institutional Framework: The implementation of virtual hearings and digital justice systems requires robust legal frameworks and institutional capacity to manage disputes effectively.

Virtual hearings can lack the personal interaction and emotional intelligence of face-to-face interactions, potentially affecting the quality of justice.

3. Necessities for digital access of consumer justice

Overcoming the challenges requires targeted efforts in digital literacy, infrastructure development, and ensuring robust cyber security measures. Developing and maintaining the necessary digital infrastructure to support virtual hearings and digital access to consumer justice, Proper training and education to consumers, advocates, and judges on the use of digital technologies and virtual hearing platforms, Developing a regulatory framework that supports virtual hearings and digital access to consumer justice, while ensuring fairness, transparency, and accountability, Raising public awareness about the benefits and limitations of virtual hearings and digital access to consumer justice.

Opportunities for Enhancing Consumer Justice in the Digital Age

Despite the challenges, the future of consumer protection looks promising. The digital tools under the Consumer Protection Act 2019 offer several opportunities:

Expansion of Online Platforms: More consumer protection agencies and platforms can be digitized, making access to justice faster and more convenient and exploring the use of virtual reality and augmented reality to enhance the experience of virtual hearings and digital access to consumer justice.

Integration of AI and Block chain: Technologies like artificial intelligence and block chain can be used to streamline dispute resolution, ensure transparency, and protect consumer data. Further leveraging AI and ML improve the efficiency and effectiveness of virtual hearings and digital access to consumer justice. Using block chain and distributed ledger technology to enhance the security and transparency of digital access to consumer justice.

International Collaborating with international organizations and countries to develop global standards and best practices for virtual hearings and digital access to consumer justice.

Public Awareness and Engagement: Increasing consumer awareness about the digital grievance redressal process and the availability of virtual hearings will help maximize the benefits of these mechanisms. In the long term, digital justice and virtual hearings could pave the way for a more inclusive and efficient consumer protection ecosystem.



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IV. CONCLUSION

The Consumer Protection Act 2019 marks a significant step toward modernizing the legal framework for consumer protection in India. By embracing virtual hearings and digital tools, the Act aims to make the justice system more accessible, efficient, and inclusive. While challenges such as digital literacy and infrastructure remain, the ongoing development of online platforms and the integration of emerging technologies offer promising prospects for the future of consumer justice. As technology continues to advance, the digital justice system under the Consumer Protection Act 2019 has the potential to revolutionize consumer rights enforcement in India, ensuring that the legal system remains responsive to the needs of the modern consumer.

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