

Investigating Consumer Protection in E-Commerce Transactions: A Focus on Sale of Goods Act of Ghana

Nsubuga Lydia Faith¹, Felicia Naatu¹, Théophile Bindeouè Nassè¹

¹Simon Diedong Dombo University of Business and Integrated Development Studies
Email ID: nassetheophile2009@gmail.com

Cite this paper as: Nsubuga Lydia Faith, Felicia Naatu, Théophile Bindeouè Nassè, (2025) Investigating Consumer Protection in E-Commerce Transactions: A Focus on Sale of Goods Act of Ghana. *Advances in Consumer Research*, 2 (3), 19-26.

KEYWORDS <i>E-commerce, Ghana's Sale of Goods Act, Online consumer rights and Digital Contracts</i>	ABSTRACT The digital revolution has fundamentally transformed the landscape of global commerce, with e-commerce becoming a dominant force in the 21 st -century marketplace. In Ghana, the rapid expansion of e-commerce has been facilitated by technological advancements, increased smartphone penetration, and a growing comfort with digital transactions. However, this growth has outpaced the development of corresponding consumer protection laws, leading to significant challenges in safeguarding consumer rights in online transactions. This research paper explores the applicability and adequacy of Ghana's Sale of Goods Act to e-commerce transactions, highlighting the disconnect between traditional consumer protection mechanisms and the demands of the digital market. The analysis reveals that the Act fails to adequately address digital contracts, quality assurance for digital goods, and the nuances of online transaction disputes. By examining the current provisions of the Sale of Goods Act and their effectiveness in addressing the challenges of e-commerce, this study identifies critical gaps in legislation and offers recommendations for reform. The findings underscore the need for updated laws that comprehensively address consumer protection in the digital age, ensuring that consumers are adequately protected against emerging risks in online commerce. Through this analysis, the paper contributes to the discourse on consumer protection, providing a framework for legislative enhancements that align with global standards and address the specific needs of Ghanaian consumers.
---------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

1. INTRODUCTION

The digital revolution has fundamentally transformed global commerce, with e-commerce emerging as a dominant force in the 21st-century economy. Global e-commerce sales reached \$5.2 trillion in 2021, with projections suggesting a further increase to \$8.1 trillion by 2026 (Ngo, 2023). This dramatic expansion has been driven by technological advancements, changing consumer behaviours, and the proliferation of digital payment systems (Domingos, 2022). The COVID-19 pandemic significantly accelerated this transformation, with global online retail sales increasing by 43% during 2020 alone (Abbu et al., 2021). This shift has necessitated the evolution of consumer protection frameworks across jurisdictions, as traditional legal mechanisms designed for face-to-face transactions struggle to address the complexities of virtual marketplace interactions.

In Africa, the e-commerce landscape has experienced remarkable growth, driven by increasing internet penetration, widespread mobile phone adoption, and a growing middle class. The continent's e-commerce sector is projected to reach \$75 billion by 2025, with a compound annual growth rate of 15.7% (Raimondi, 2021). This expansion is particularly noteworthy given that mobile commerce accounts for over 70% of all e-commerce transactions in Africa (Igue et al., 2021). However, this growth has highlighted significant challenges in consumer protection across African nations, where legal frameworks often lag behind technological advancements. Research by the United Nations Conference on Trade and Development



indicates that only 33% of African countries have updated their consumer protection laws to adequately address e-commerce challenges (Koornhof, 2023). Many African nations are grappling with issues such as unfair practices (Nassè, 2021), business fraud (Nacoulma et al., 2020), limited internet access, digital literacy gaps (Nassè, 2013), and cross-border transaction complexities, which complicate the implementation of effective consumer protection measures (Jansen van Rensburg et al., 2021).

Ghana, as one of Africa's fastest-growing economies, stands at the forefront of this digital transformation. The country's e-commerce sector has witnessed unprecedented growth, with a reported 30% increase between 2019 and 2022, catalysed by the COVID-19 pandemic and increasing smartphone penetration (Ghana Statistical Services (GSS), 2023). Mobile money transactions in Ghana exceeded GH¢1 trillion in 2022, indicating the population's growing comfort with digital financial transactions (Quartey & Nyarko, 2022). This rapid expansion has brought the adequacy of Ghana's consumer protection framework, particularly the Sale of Goods Act, into sharp focus. A recent study by Aprim (2021) found that 67% of Ghanaian online shoppers have experienced at least one form of consumer rights violation, ranging from product misrepresentation to delivery issues.

The Sale of Goods Act of Ghana, while providing fundamental principles governing commercial transactions, was conceived in an era when electronic transactions were non-existent. Research by Manteaw (2002) highlights significant gaps in the Act's application to digital commerce, particularly in areas such as digital contract formation, electronic evidence, and cross-border dispute resolution. As Ghanaian consumers increasingly engage with both domestic and international online retailers, the Act's effectiveness in protecting consumer rights has become questionable. The challenges facing Ghanaian e-commerce consumers are multifaceted. They include issues of product misrepresentation (reported in 45% of online purchases), delivery delays (affecting 38% of transactions), and difficulties in seeking redress for cross-border transactions (experienced by 52% of international online shoppers) (Owusu-Amoah et al., 2024). These statistics underscore the urgent need for a comprehensive evaluation of the existing legal framework and its adequacy in protecting consumer rights in the digital age (Owusu-Amoah et al., 2024).

This research examines the intersection of traditional consumer protection laws with modern e-commerce practices in Ghana, focusing specifically on the application and adequacy of the Sale of Goods Act in digital transactions. The study analyses the current provisions of Ghana's Sale of Goods Act and their applicability to e-commerce transactions, evaluate the effectiveness of existing consumer protection mechanisms in addressing common e-commerce challenges and identify gaps in the current legislation and their impact on consumer confidence and e-commerce growth. To guide the investigation, this study will address several key research questions:

1. How well does the Sale of Goods Act address the complexities of digital goods and services, and what are the gaps in digital contract recognition?
2. To what extent does the Act provide adequate protection for consumers in e-commerce, and where does it fall short?
3. What amendments or new regulations are necessary to enhance consumer protection in e-commerce in Ghana, and how can these align with international standards?

Theoretical Framework

The Consumer Rights Theory represents a fundamental framework in consumer protection, primarily developed by John F. Kennedy in his landmark 1962 "Special Message to Congress on Protecting Consumer Interest." In this historic address, Kennedy outlined four fundamental consumer rights: the right to safety, the right to be informed, the right to choose, and the right to be heard (Lampman & Douthitt, 1997). These foundational rights were subsequently expanded by consumer advocates and the United Nations to encompass additional protections, including the right to satisfaction of basic needs, right to redress, right to consumer education, and right to a healthy environment.

The theory operates on several key assumptions that form its theoretical foundation. First, it recognizes the existence of information asymmetry, where sellers typically possess more product and service information than buyers, creating an inherent market imbalance (Reich, 2016). Second, it acknowledges a fundamental power imbalance, positioning consumers as the weaker party in business transactions, thus necessitating legal protection. Third, the theory recognizes that markets don't always operate perfectly, requiring consumer protection measures to correct these imperfections. Finally, it assumes consumer vulnerability, particularly in complex transactions like e-commerce, where consumers are susceptible to deceptive practices.

The theory's strengths lie in its comprehensive framework, providing a structured approach to understanding and protecting consumer interests across different market contexts. Its universal applicability makes it relevant for both developed and developing economies, including Ghana. Furthermore, it has served as a legal foundation for consumer protection legislation worldwide, including Ghana's Sale of Goods Act (Agyapong, 2021). By promoting transparent and fair-trade practices, the theory contributes significantly to market efficiency. However, the theory also exhibits certain weaknesses. Implementation challenges persist, particularly in developing countries where resource constraints hamper effective execution. The theory's Western origins may not fully account for cultural variations in consumer behavior and market practices. Additionally, the original theory didn't anticipate the complexities of e-commerce and digital transactions (Manteaw, 2002). Enforcement



issues also arise, as the theory assumes the existence of effective enforcement mechanisms, which may not be present in all jurisdictions.

In relation to the present study, the Consumer Rights Theory demonstrates significant relevance. The Sale of Goods Act of Ghana incorporates many principles from the theory, particularly regarding quality expectations, fair pricing, right to redress, and information disclosure requirements. The study examines how traditional consumer rights principles adapt to the digital marketplace, addressing online transaction security, digital payment protection, cross-border e-commerce issues, and digital consumer education.

The study highlights specific challenges in applying Consumer Rights Theory to e-commerce in Ghana, including limited technological infrastructure, enforcement difficulties in digital transactions, consumer awareness issues, and cross-jurisdictional complications (Boateng et al., 2008). The theory's application through the Sale of Goods Act significantly impacts e-commerce growth in Ghana, consumer confidence in online transactions, business compliance practices, and overall market efficiency and fairness. The study effectively demonstrates how Consumer Rights Theory continues to evolve and adapt to new market contexts, particularly in developing economies embracing e-commerce. It reveals both the enduring relevance of Kennedy's original principles and the necessity for their adaptation to digital commerce contexts, especially in emerging markets like Ghana.

2. METHODOLOGY

The doctrinal approach is the method employed in this study, focusing exclusively on the legal frameworks within Ghana, specifically the Sale of Goods Act, as it applies to e-commerce transactions. This method involves a meticulous examination of statutory texts and relevant case law to determine how these laws currently govern online commerce and to identify any legal gaps or inadequacies. By using the doctrinal approach, the study delves into the specifics of the Sale of Goods Act, analyzing its provisions and their application to digital transactions. This includes interpreting statutory language and examining how Ghanaian courts have historically applied these laws in the context of e-commerce, which is an increasingly vital part of the economy.

Additionally, the doctrinal approach facilitates a thorough investigation into the theoretical foundations of consumer protection laws, such as the Consumer Rights Theory. This theoretical lens helps to frame the analysis, providing a structured way to evaluate the effectiveness of existing consumer protection measures and to advocate for potential legal reforms. The findings from this approach are intended to inform and influence policy-making, offering detailed recommendations for enhancing consumer protection specifically within the Ghanaian legal context. By concentrating solely on Ghana's legal system, the study aims to provide targeted insights that can directly impact the development of more robust consumer rights in the digital marketplace.

3. LITERATURE COLLECTION AND ANALYSIS

Consumer Protection in E-Commerce Transactions

The rapid expansion of e-commerce has transformed the global marketplace, providing consumers with unprecedented access to goods and services. However, this growth has also introduced significant challenges regarding consumer protection (Pandey, 2022). This literature review examines the legal frameworks, challenges, and proposed solutions for consumer protection in e-commerce transactions, focusing on various jurisdictions including Indonesia, Oman, Nigeria, and a comparison with Ghana. Consumer protection in e-commerce transactions is a critical issue addressed by various legal frameworks. International organizations such as the United Nations Conference on Trade and Development (UNCTAD) and the Organization for Economic Cooperation and Development (OECD) have developed guidelines aimed at enhancing consumer protection in e-commerce. The OECD's Recommendation emphasizes that consumer protection in online transactions should be at least equivalent to that in traditional commerce, addressing issues such as information disclosure, unfair contract terms, and data privacy (United Nations Conference on Trade and Development (UNCTAD), 2022). The UNCTAD guidelines further advocate for national policies that foster good business practices and promote consumer education (Neacsu, 2016).

Indonesia has established a robust legal framework for domestic e-commerce transactions through several key regulations. The Consumer Protection Law (Law No. 8 of 1999) and the Electronic Information and Transactions Law (Law No. 11 of 2008) are foundational to consumer rights in this sector. These laws address critical areas such as personal data protection, transaction validity, and prohibited business practices, ensuring that consumers are safeguarded against fraud and unethical practices (Toguan & Nur, 2020). The Consumer Protection Law outlines various rights for consumers, including the right to information, the right to choose, and the right to compensation for losses incurred due to defective products or services (Dowuona-Hammond, 2018). Additionally, the Electronic Information and Transactions Law mandates that businesses must handle personal data responsibly, ensuring accuracy and security while requiring e-commerce operators to obtain proper licenses and adhere to regulations that govern their operations (Dowuona-Hammond et al., 2024).

Despite these comprehensive regulations, challenges remain, particularly regarding international transactions. The existing laws primarily apply to businesses based in Indonesia, leaving gaps in protection for consumers engaging with foreign e-



commerce platforms (Mik, 2017). This limitation raises concerns about the safety and security of cross-border transactions, as Indonesian consumers may lack recourse against foreign entities that do not comply with local laws (Kim, 2019). Recent developments have attempted to address these issues; for instance, the Ministry of Trade introduced Regulation No. 31 of 2023, which imposes new requirements on both domestic and foreign e-commerce operators. This regulation aims to create a fairer e-commerce ecosystem by enforcing minimum pricing for imported goods and enhancing consumer protection measures (Mukherjee et al., 2024). In Nigeria, however, existing consumer protection laws are often criticized as outdated and inadequate. The country faces challenges such as deceptive advertising and limited legal recourse for consumers who experience dissatisfaction with e-commerce transactions (Business Law Review) (Amucheazi & Olewu, 2023). This highlights a significant gap in legal protections compared to other jurisdictions.

In contrast to Indonesia's established framework, Oman is still developing its consumer protection measures for e-commerce. While the country has well-defined consumer protection laws for offline transactions, its online protections are relatively nascent (Belwal et al., 2021). The Omani legal landscape includes laws on consumer protection (Royal Decree No. 66/2014), electronic transactions (Royal Decree No. 69/2008), and cybercrime (Royal Decree No. 12/2011). However, these laws do not comprehensively address the specific challenges posed by e-commerce. One of the key limitations is the limited scope of Oman's current legislation; it does not adequately cover many global concerns essential for fostering consumer confidence in online transactions. Issues such as data privacy, cross-border fraud, and dispute resolution mechanisms are not sufficiently addressed within the existing legal framework (Al Hamdani & Al Wishahi, 2023). Moreover, there is a significant gap in consumer awareness regarding their rights within the e-commerce context in Oman. Many consumers remain unaware of the protections available to them under Omani law when engaging in online transactions (Muthuraman, 2019). The need for comprehensive e-commerce legislation in Oman is evident; as more consumers turn to online shopping, there is an urgent requirement for laws that can effectively protect them from potential risks associated with digital transactions (Belwal et al., 2021). Ghana's legal framework for consumer protection includes several key statutes: the Electronic Transactions Act 2008, the Data Protection Act 2012, and the Sale of Goods Act 1962. However, these laws are often criticized for being outdated and not fully addressing the complexities introduced by e-commerce. For instance, while the Electronic Transactions Act provides some consumer protections regarding online transactions, it does not comprehensively cover all aspects of consumer rights. Yidana (2021) argues for a broader definition of "sale in the ordinary course of business" to improve buyer protection. This recommendation aims to help courts differentiate between consumer and non-consumer cases more effectively, ensuring that consumers receive appropriate protections tailored to their unique circumstances. The current legal definitions often fail to capture the nuances of digital transactions, leaving many consumers without adequate recourse when issues arise.

Furthermore, Newman and Banson (2022) discuss the challenge of balancing buyer protection with traditional principles like "caveat emptor." They highlight that while protecting consumers is essential, it should not come at the expense of stifling business innovation and competition. This balance is particularly delicate in Ghana's evolving market, where new technologies and business models continually emerge. The collective insights from these studies underscore an urgent need for comprehensive reform in Ghana's consumer protection laws. The current framework lacks cohesion and fails to address critical areas such as data privacy, product safety, and effective redress mechanisms. Without a centralized authority or unified legal structure, enforcement remains weak, leaving consumers vulnerable to exploitation.

The Ghana Trade Policy has recognized these deficiencies and proposed developing a Consumer Protection Policy aimed at establishing a cohesive legal framework that addresses these gaps. This policy seeks to empower consumers by enhancing their rights and providing clear guidelines for businesses operating in both physical and digital marketplaces (Nkansah, 2015). Moreover, as e-commerce continues to grow accelerated by factors such as increased internet access and mobile connectivity there is an imperative for lawmakers to adapt existing statutes or create new ones that reflect contemporary commercial realities. This includes addressing issues related to online fraud, counterfeit goods, and inadequate refund policies that currently plague many e-commerce platforms in Ghana.

4. FINDINGS

The Sale of Goods Act, 1962 (Act 137) of Ghana serves as a cornerstone in regulating transactions involving the physical sale of goods. However, the rapid emergence and integration of e-commerce pose significant challenges to this traditional legal framework. This analysis critically examines the extent to which the Act accommodates the nuances of digital commerce, highlighting areas where it falls short and proposing necessary reforms.

Formation of Contracts

The Act stipulates that a contract of sale is established when the seller agrees to transfer property in goods to the buyer for a price (Section 1). It states:

"A contract of sale of goods is a contract whereby the seller agrees to transfer the property in goods to the buyer for a consideration called the price, consisting wholly or partly of money."

Traditionally, this involves either a written or verbal agreement or is implied by conduct. However, e-commerce often uses digital contracts formed through website interactions, click-through agreements, or electronic acceptances, which are not



explicitly recognized by the Act.

The absence of specific provisions for electronic or digital contract formation introduces uncertainties in enforcing such agreements in Ghana. This gap in the Act could lead to disputes concerning the validity of e-commerce transactions, potentially hindering consumer protection in an online setting.

Implied Terms on Quality and Fitness

Sections 11 and 13 of the Act ensure that goods sold are fit for their intended purpose and of satisfactory quality. However, these provisions are tailored towards physical goods. The challenge arises when applying these terms to digital goods or services, such as software, digital images, or online subscriptions, which are not specifically addressed under the Act.

Sections 11 and 13 of the Act provide protections regarding the quality and fitness of goods. Specifically, Section 13 (1) states:

“Subject to the provisions of this Act and any other enactment there is no implied warranty or condition as to the quality or fitness for any particular purpose of goods supplied under a contract of sale except as follows —”

which includes conditions about goods being free from defects, suitable for their usual purposes, and meeting their descriptions (Section 13). While this protects buyers in traditional transactions, applying these terms to digital goods, where "quality" might refer to functionality or user experience, is inherently problematic. Again, these terms presume the ability to physically inspect goods, which is not possible with digital products such as software or digital content, thus leaving a gap in consumer protections in digital transactions.

Transfer of Property

The Act specifies that the transfer of property occurs when intended by the parties, typically at the point of delivery (Section 26). It says:

“Unless a different intention appears the property in the goods passes under a contract of sale when they are delivered to the buyer.”

For physical goods, this moment is clear, however, in digital transactions, where delivery and transfer of ownership can be instantaneous and without a physical exchange, these rules may not sufficiently clarify the point at which ownership of digital goods transfers, thereby complicating liability and ownership disputes.

Rights and Obligations on Delivery

Obligations related to the delivery of goods are traditionally grounded in the physical handover of goods (Section 15). The Act asserts:

“Unless otherwise agreed the seller must be ready and willing to deliver the goods in exchange for the price”

The Act notes that delivery of the goods and payment of the price are concurrent conditions (Section 15). Yet, digital goods are delivered electronically, often automatically upon payment, without the traditional handover process. This lack of clarity in the Act can lead to disputes regarding the completion of delivery and acceptance of digital goods.

Remedies for Breach of Contract

The Act provides buyers with the right to reject goods if they do not conform to the contract specifications (Sections 49-55). Specifically, Section 50(1) states:

“Where goods are delivered to the buyer and he rejects them, having the right so to do, he is not bound to return them to the seller, but it is sufficient if he intimates to the seller that he rejects them”.

However, this remedy assumes that the buyer can physically inspect and reject goods. In e-commerce, especially with digital goods, such an inspection is not feasible, and non-conformity may only become apparent over time.

5. DISCUSSION

The discussion of the findings in relation to the Consumer Rights Theory provides a comprehensive examination of how Ghana's Sale of Goods Act applies to the modern challenges of e-commerce, emphasizing the need for significant updates to better protect consumers in digital transactions.

Consumer Rights Theory posits fundamental consumer protections that should adapt across different transactional contexts, including e-commerce. Yet, the analysis reveals that Ghana's Sale of Goods Act, largely conceived before the digital age, falls short of adequately safeguarding consumer rights in the realm of online transactions. This misalignment primarily manifests in areas such as digital contract formation, implied terms on quality and fitness, transfer of property, and remedies



for breach of contract. Global literature on consumer protection in e-commerce emphasizes the importance of adapting legal frameworks to the challenges posed by digital transactions. For instance, studies from the European Union and the United States have consistently highlighted the necessity for specific e-commerce regulations that address issues like digital contract formation, data privacy, and online dispute resolution. For example, the EU's Digital Single Market strategy illustrates a comprehensive approach to enhancing consumer protection online, which includes directives specifically tailored for digital content and online sales (Farrell, 2003). These directives ensure that consumer rights are upheld in the rapidly evolving digital landscape, which is a relevant point of comparison for Ghana.

Consumer Rights Theory, as proposed by Kennedy and expanded upon by various scholars and international bodies, underpins most modern consumer protection laws. This theory emphasizes rights such as the right to safety, information, choice, and redress, which are crucial in e-commerce settings. Literature from academics like Reich (2016) argues for these rights to be dynamically interpreted to cover digital goods and services, suggesting that legal definitions and consumer expectations in digital environments need continuous reassessment. This theoretical perspective aligns with the findings in Ghana, where there is a clear need to update legislation to ensure that consumer rights are adequately protected in digital transactions.

Further, the study emphasizes the impact of technological advancements on consumer protection. For example, research by Igue et al. (2021) on electronic commerce in Africa discusses how innovations in technology outpace legal developments, a challenge also evident in Ghana's context. This body of work suggests that legal reforms should not only address current gaps but also anticipate future e-commerce trends and technologies. This forward-looking approach is critical for creating a resilient consumer protection framework that remains effective as new technologies emerge.

6. CONCLUSION

This study has comprehensively analyzed the intersection of the Sale of Goods Act and e-commerce transactions within Ghana's legal framework, identifying significant gaps in the current legislation that fail to protect consumers adequately in the digital marketplace. The findings illustrate that while the Act provides a solid foundation for consumer rights in traditional commerce, it is insufficiently adapted to the complexities and unique characteristics of e-commerce. Key issues such as the recognition of digital contracts, the applicability of terms concerning the quality and fitness of digital goods, and the procedures for addressing breaches in online transactions highlight the Act's limitations in the digital era. Furthermore, the analysis underscores the disparity between the rapid advancement of technological commerce and the slower pace of legislative updates, which has left consumers vulnerable and businesses facing legal uncertainties.

To address these deficiencies and better protect consumers in the digital age, the following recommendations are proposed:

1. **Update the Sale of Goods Act:** Amend the current Act to explicitly include provisions relevant to e-commerce. This should involve defining digital goods and services, recognizing electronic contracts and signatures, and setting clear terms for digital transactions.
2. **Establish Specific E-commerce Laws:** Enact standalone legislation that addresses the unique challenges of e-commerce, including data protection, privacy, and online consumer rights, aligning with international standards such as the EU's Digital Single Market strategy.
3. **Enhance Consumer Education:** Implement national programs to raise awareness about consumer rights in digital settings. This can help consumers make informed decisions and understand the mechanisms for redress available to them.
4. **Strengthen Enforcement Mechanisms:** Develop and empower a dedicated body to oversee e-commerce transactions, ensuring compliance with consumer protection laws and providing an accessible dispute resolution platform.
5. **Promote Cross-border Cooperation:** Engage in international agreements to protect consumers in cross-border e-commerce transactions, which will help manage the challenges posed by international e-commerce platforms operating within Ghana.

By adopting these recommendations, Ghana can create a more robust legal framework that not only protects consumers but also supports the growth and development of a stable, trustworthy digital marketplace. These changes will ensure that consumer rights are safeguarded, thereby enhancing consumer confidence and contributing to the economic stability of the country.

REFERENCES

- [1] Abbu, H. R., Fleischmann, D., & Gopalakrishna, P. (2021). The digital transformation of the grocery business-driven by consumers, powered by technology, and accelerated by the COVID-19 Pandemic. *Trends and Applications in Information Systems and Technologies: Volume 3* 9, 329–339.
- [2] Agyapong, D. (2021). Implications of digital economy for financial institutions in Ghana: an exploratory



- inquiry. *Transnational Corporations Review*, 13(1), 51–61.
- [3] Al Hamdani, D., & Al Wishahi, A. (2023). An Exploratory Study on E-commerce in the Sultanate of Oman: Trends, Prospects, and Challenges. *Artificial Intelligence and Transforming Digital Marketing*, 37–51.
- [4] Amucheazi, C., & Olewu, J. (2023). Consumer dissatisfaction in E-commerce transactions: protecting the Nigerian consumers. *Business Law Review*, 44(3).
- [5] Aprim, E. K. (2021). Regulatory governance and taxation of E-Commerce in Ghana. University of Ghana.
- [6] Belwal, R., Al Shibli, R., & Belwal, S. (2021). Consumer protection and electronic commerce in the Sultanate of Oman. *Journal of Information, Communication and Ethics in Society*, 19(1), 38–60.
- [7] Boateng, R., Heeks, R., Molla, A., & Hinson, R. (2008). E-commerce and socio-economic development: conceptualizing the link. *Internet Research*, 18(5), 562–594.
- [8] Domingos, M. (2022). Online consumer behaviour: How to create and maintain E-Loyalty. *Organization, Business and Management*, 151.
- [9] Dowuona-Hammond, C. (2018). Consumer law and policy in Ghana. *Journal of Consumer Policy*, 41(4), 333–354.
- [10] Dowuona-Hammond, C., Kyeremateng, R. A., & Hammond, A. F. (2024). Product liability and E-commerce in Ghana: Focusing Ghana's regulatory framework on consumer protection. *Business Law Review*, 45(6).
- [11] Farrell, H. (2003). Constructing the international foundations of e-commerce—The EU-US Safe Harbor Arrangement. *International Organization*, 57(2), 277–306.
- [12] Ghana Statistical Services (GSS). (2023). Statistical Bulletin: October 2023. In Consumer Price Index. <https://doi.org/10.1016/j.ajodo.2023.08.004>
- [13] Igue, C., Alinsato, A., & Agadjihouédé, T. (2021). E-commerce in Africa: Issues and challenges. *Adapting to the Digital Trade Era: Challenges and Opportunities*, 118–139.
- [14] Jansen van Rensburg, S. J., Viviers, W., Parry, A., Strydom, P. D. F., Kühn, M.-L., Orkoh, E., Grater, S., Hoffman, A., & Joubert, B. (2021). Africa's digital future: From theory to action. AOSIS.
- [15] Kim, H. (2019). Globalization and regulatory change: The interplay of laws and technologies in E-commerce in Southeast Asia. *Computer Law & Security Review*, 35(5), 105315.
- [16] Koornhof, P. G. J. (2023). A legal framework for E-commerce in Africa: Progress and Prospects 1. *The Internet, Development, Human Rights and the Law in Africa*, 127–154.
- [17] Lampman, R. J., & Douthitt, R. A. (1997). The consumer bill of rights: Thirty-five years later. *Advancing the Consumer Interest*, 4–6.
- [18] Manteaw, S. O. (2002). Entering the digital marketplace: E-commerce and jurisdiction in Ghana. *Transnat'l Law.*, 16, 345.
- [19] Mik, E. (2017). Legal and regulatory challenges to facilitating E-commerce in the ASEAN. Available at SSRN 3100578.
- [20] Mukherjee, A., Gaikwad, K., & Srishti, A. (2024). Towards greater regulatory co-operation in the Asia-Pacific for boosting e-commerce trade.
- [21] Muthuraman, B. (2019). Trends and problems of E-commerce in Sultanate of Oman. *International Journal of Engineering Research & Technology (IJERT)*, CICTAB-2019 Conference Proceedings.
- [22] Nacoulma, L., Akouwerabou, L., & Nassè, T. B. (2020). The growing issue of business fraud in Burkina Faso: What best prevention device. *International Journal of Management & Entrepreneurship Research*, 2(7), 437-457.
- [23] Nassè, T. B. (2021). Ethical practices and customer satisfaction: Enduring the apocalyptic business context of very low-income countries. *American Journal of Marketing Research*, 7(3), 44-49.
- [24] Nassè, T. B. (2013). *Best practices to succeeding in TESOL: An experience from West Africa*. Lambert Academic Publishing.
- [25] Neacsu, N. A. (2016). Consumer protection in electronic commerce. *Bulletin of the Transilvania University of Brasov. Series V: Economic Sciences*, 301–308.
- [26] Newman, O. B., & Banson, B. (2022). The conundrum of balance under Ghana's legal system: The protection of a buyer in good faith and the principle of caveat emptor. *African Journal of International and Comparative Law*, 30(2), 197–210.
- [27] Ngo, T. T. T. (2023). The impact of E-commerce on consumer behavior in Vietnam.
- [28] Nkansah, L. A. (2015). Consumer protection in Ghana: an appraisal of the law. Joseph Ayo Babalola



University Law Journal (2015), 2(1), 185–200.

- [29] Owusu-Amoah, A., Addae, C., Kombat, A. M., Moffatt-Haizel, D., Ghartey, F., Dzokoto, I. E., Sunu, D. A., Obeng-Agyei, L., Nabareseh, S., & Gyasi, M. (2024). Taxation of E-Commerce activities and revenue potential in Ghana. Taxation des activités de commerce électronique et potentiel de recettes au Ghana. Tributação das actividades de comércio.
- [30] Pandey, A. (2022). Consumer protection in the era of E-Commerce: Issues and challenges. International Journal of Legal Science and Innovation, 4(1).
- [31] Quartey, J. D., & Nyarko, L. G. (2022). Economic sustainability of mobile money payments in Ghana: Does a tax on transactions matter? African Journal of Economic Review, 10(5), 112–131.
- [32] Raimondi, B. (2021). Cross-border Ecommerce in selected Asian and African countries: attractiveness for Italian digital export companies.
- [33] Reich, N. (2016). Vulnerable consumers in EU law. The images of the consumer in EU law: Legislation, Free Movement and Competition Law, 139–158.
- [34] Rohendi, A. (2015). Consumer protection in the E-commerce: Indonesian law and international law perspective. Berkman Center Research Publication, Forthcoming.
- [35] Toguan, Z., & Nur, J. (2020). The legal protection of consumer rights in sale-purchase through E-commerce. ICoSEEH 2019, 4, 18–23.
- [36] United Nations Conference on Trade and Development (UNCTAD). (2022). The war in Ukraine and its effects on Maritime trade logistics. https://unctad.org/system/files/official-document/osginf2022d2_en.pdf
- [37] Yidana, N. (2021). Sale in the ordinary course of business under Ghana Law: Recent developments and lessons from the UK. Business Law Review, 42(3).

