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# WOMEN'S PERCEPTION TOWARDS THE LEGALITY AND TRUSTWORTHINESS OF ONLINE TRANSACTIONS: A SOCIO-LEGAL AND BEHAVIORAL STUDY IN THE DIGITAL ECONOMY ERA

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## ABSTRACT

*With digital commerce booming, online transactions have become a cornerstone of contemporary consumerism, and women become obvious figures of online platform consumers. More adoption of digital platforms, in different arenas, has not eased concerns over legal protections, privacy of data, and platform robustness for women. This research examines the role of law understanding and trust in Indian women's online transactions, specifically, how personal experience and legal awareness, as well as the dependability of platforms, impact their decisions in the digital dispensary. Women from both urban and semi-urban areas are subjected to the distribution of a properly created questionnaire via a convenience random sampling strategy to collect data. 500 women are used for this purpose. The research shows that there is a significant discrepancy between how often women make digital transactions and how informed they are about consumer rights and data protection laws. Despite the extensive digital use, the research reveals that several women find a brand image, the design of the platform, and other people's feedback more important than formal legal assurance of the trustworthiness of online platforms. Moreover, the research brings out the deep-seated challenges of accessing effective grievance redressal with many of the*

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*women falling prey to online scams but doing little to make official complaints. The research urges to improve access to digital literacy and illuminate consumer rights to shrink this chasm, raise user safety and promote trust in online shopping. Through investigation of digital gender equity, this study emphasizes the importance of socio-legal integration for successful digital development.*

**Keywords:** Women consumers, online transactions, digital trust, legal awareness, consumer protection.

## INTRODUCTION

In the last few years, our shopping and the handling of financial transactions have changed. Using the internet, smartphones, and services such as UPI, it has never been easier to make any purchases, pay bills or transfer money with just a few taps. Statistics from India about a fast-growing number of digital transactions with the involvement of women is a remarkable trend. The tendency of women to shop, make digital payments and open online businesses using social media or e-commerce platforms, is on the increase (1). Yet, as this digital transformation expands, it causes other challenges along with it. Female consumers who conduct shopping and payments online tend to continue fearing the overall safety of their actions and the legality of shopping and payments. Scams, data misuse, and cumbersome return procedures are often the barriers for them. Despite the antecedent legislations like the Information Technology Act (2000), and the Consumer Protection Act (2019), many women are ill-informed about their legal rights or, what to do, when issues face them. Women are at greater risk of being tricked, and accordingly, they are not inclined to the fullest use of digital platforms (2). This paper seeks to analyse the way Indian women evaluate the legal and safe nature of online shopping procedures.

In the research, they are investigated in terms of awareness of consumer's rights, trust in online retailers, payment preference, and the barriers they have when dealing with digital transactions. Acquisition of such knowledge is essential, to create digital rules that would contrive fair cyberspace for both men and women as India proceeds towards a cashless economy (3).

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## REVIEW OF LITERATURE

The advancements in digital technology have fundamentally changed conventional commerce and changed the way consumers make purchases. While the digital shopping wave is sweeping through, such challenges as trust and law literacy are more critical than ever with women suffering even more from societal and information schisms. Throughout the last few years, there has been a radical change in the way that consumers factor in to purchase. Today it is possible for individuals to get things without ever setting foot in a regular marketplace. One can easily browse and shop online with nothing but a smartphone requiring little effort, thus one can easily buy anything from clothes and groceries to devices and settlement of bills. For many women, especially in urban and semi-urban areas of India, this digital shift has brought new levels of comfort, speed, and independence. But while the process looks simple on the surface, a lot is happening behind the scenes—especially when it comes to trust, legal safety, and awareness of rights. Researchers have long discussed how important trust is when someone decides to make an online purchase. Imagine a woman browsing a website. She doesn't know the seller personally. She can't touch or try the product. All she has are digital signs—reviews, return policies, security logos, and maybe a chat window. According to Gefen, Karahanna, and Straub (2003), trust is what helps bridge this gap. Their work showed that when people feel they can trust a platform, they find it more useful and are more willing to shop there. Pavlou (2003) added that people don't just trust technology—they trust the systems and rules in place. If buyers believe that there are strong laws to protect them, secure payment methods, and ways to raise complaints, they're more likely to go ahead with a purchase. But trust isn't just built through technology. It's also about how the website looks and what it says. Cheung and Lee (2006) found that when companies clearly show their terms, display legal symbols, and follow honest practices, people feel safer. And when it comes to women, this sense of safety becomes even more important. Crespo and del Bosque (2010) found that female shoppers are usually more cautious—they want to know if their data will be protected if the transaction is secure, and if they have any legal support if things go wrong. However, most of these studies stop at general behavior and don't look closely at how well women understand their legal rights in the online world. Other researchers looked into how men and women behave differently when shopping online. Rodgers and Harris (2003) observed that women often feel more hesitant while sharing personal or financial information online. They need stronger reasons to trust a

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website. Similarly, Dittmar, Long, and Meek (2004) found that women are more focused on reliability and safety rather than just excitement or trendiness. They read reviews, compare return policies, and prefer platforms that look and feel trustworthy. Garbarino and Strahilevitz (2004) even pointed out that women rely more on word-of-mouth or feedback from other users before making a purchase. So, while women are active participants in the digital marketplace, they do so with more caution— and for good reason. Now, when we bring in the Indian context, a new layer of concern appears: legal awareness. Verma and Singh (2017) report that many women, especially those in rural or remote areas, do not know about legal provisions set up to protect online shoppers. It is a scarcity that many women are not aware of the Consumer Protection Act and the Information Technology Act, and what to do if they are lured when they do online shopping. Bhattacharya & colleagues

(2017) revealed that women remain endangered if they do not possess digital and legal literacy. Women involved in online transactions rarely have awareness of what recourse they might have if they are subject to fraud, late shipping, or mistreatment. Privacy-related issues especially worry many women. A study by Youn and Hall (2008) showed that teenage girls were especially cautious about how their personal information might be used. This fear often leads them to share less or avoid certain platforms altogether. On the other hand, Phelps et al. (2000) explained that when users feel in control of their data—when platforms explain clearly what happens to their information—they are more open to using those services. Interestingly, it's not just individual platforms that matter—it's the whole system. Fang et al. (2014) introduced the idea that even if a shopper doesn't fully trust a specific seller, they might still go ahead with a transaction if they trust the larger framework: secure payment systems, return policies, and strong consumer laws. But here's the catch—these systems only work if people know about them. And sadly, many women don't. Legal protections exist, but they're often buried in fine print or written in technical language that's hard to understand. So, while research tells us that women care deeply about trust, safety, and fairness when shopping online, it also shows us that they're not always given the tools or information to feel truly protected (4). Many studies talk about trust and digital behavior in general, but very few focus specifically on women's legal understanding in the world of e-commerce. That's where this study steps in. By looking at how women feel about the legality and safety of online transactions—and how much they know about their rights—this research hopes to fill a gap and offer useful ideas for making digital spaces safer, smarter, and more inclusive for women.

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## RESEARCH METHODOLOGY

This research uses a mixed-methods approach, combining quantitative and qualitative data collection. A structured questionnaire was distributed among 500 female participants from urban and semi-urban settings in Delhi NCR, aged between 18 and 50 women were selected using purposive sampling to ensure the representation of regular e-commerce users. The elements addressed by the survey included legal awareness, methodologies of payment, technical aptitude, and women's personal experience in online fraud and dispute resolutions (5). The study was expected to succeed because of using sweeping strategies, trustworthy resources, and a focused investigation on women's daily online trading. Subsequent sections describe the method employed to gather and analyse data for this socio-legal and behavioural research (6).

## RESEARCH DESIGN

Using the descriptive design, the researchers tried to explore women's attitudes, actions, and awareness of online commerce environments. The research aimed to examine women's real experiences and perspectives in the digital marketplace quantifying their certainty and legal realizability of online transactions. Remember, using the descriptive design, the study obtained full insight into the women's online behaviour, security concerns, and satisfaction with online shopping, as well as with legal protection (7).

## SAMPLING METHOD AND SAMPLE SIZE

For the study, 500 women were subjected to full data collection. The convenience random sampling method was used to attain this group. Using this method, data was collected systematically from willing and capable women to conduct digital transactions; additionally, this method was both efficient and representative (8). While the sampling method in question lacks randomness, it turns out to be very effective for studies aimed at the analysis of attitudes and behaviours of people. The participants spanned from one end of the age to the education and income spectrum, including urban and semi-urban populations. This diversity enabled the research to identify general trends and small differences between various demographic segments (9).

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A structured questionnaire was the leading approach for gathering displaced information and was designed to quantify data aspects and the experiential views of women engaging in online transactions. Objective data were collected with multifarious options, satisfaction, trust, awareness, and perceptions were measured on five-point Likert scales, supported by open-ended questions for participants to express their points of view. It was tried to make the language concise and prosaic so that people of different backgrounds could diagnose themselves without experiencing any difficulties. The questionnaire included some thematic sections; we worked on two of these sections for this study. In Section I of the questionnaire, data was extracted on demographics; for example, age, individuals' level of education, income, occupation, and place of residence, which allowed examination of behaviour patterns across groups. The subsections of Section II looked into participants' awareness and usage behaviours concerning digital payments, as well as their legal awareness of how provisions under the Consumer Protection Act (2019) and the IT Act (2000) work, the importance of trust and satisfaction, and safety. Apart from the main results, additional information was obtained from academic journals and public government reports. The study supplemented its principal findings with other data from academic publications, governmental agencies, legal documents, and reputable news sources.

## DATA ANALYSIS

Descriptive statistical techniques were used to carry out an analysis of the data gathered (for) this study which yielded important insights (11). At the core of our analysis were methods such as percentage analysis, frequency tables and when possible cross-tabulation. The use of percentage analysis enabled researchers to determine the spread of various answers and to identify significant changes in women's attitudes and behaviour toward digital commerce. The use of frequency tables helped researchers to sum up the relevant response trends and allowed them to make certain assumptions about the behaviour of survey subjects. Cross-tabulations provided the scope for the study to examine the links between trust, online law awareness, and participants' feelings of satisfaction about online transactions. The study used special statistical methods that were tailored to achieve research purposes and acted as essential elements in confirming initial hypotheses ( 12 ).The results of the analysis provide insight into the tendencies of viewing online shopping and digital payments among women, which contributed to the understanding of the influence of the socio-legal environment on their transaction legitimacy and trustworthiness perceptions (13).

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The formula used to calculate the minimum required sample of large or infinite populations is as follows:

$n = (Z^2 \times p \times (1 - p)) / e^2$

Where:

- n = required sample size
- Z = Z-value (standard score for the desired confidence level, e.g., 1.96 for 95%)
- p = estimated proportion of the population (commonly 0.5 for maximum variability)
- e = margin of error (typically 0.05 or 5%)

Using the standard values: n =

$(1.96^2 \times 0.5 \times 0.5) / (0.05)^2$ n =

$(3.8416 \times 0.25) / 0.0025$ n =

0.9604 / 0.0025 n = 384.16

This means that a total of 384 participants are required to produce statistically significant results at a 95% confidence level and a margin of error of 5%.

A total of 500 women took part in this investigation of the survey. By surpassing the required sample size of 384, the study greatly enhances the precision and reliability of results. What could as well be enhanced with a bigger sample size is a more complete embodiment of subgroups that are different from each other, individual age groups, as well as regional origins. Considering the use of convenience sampling, choosing such a large sample contributes to showing a steady commitment to compliance with high-quality research principles (14).

## RESULTS AND DISCUSSION

The findings of this investigation give important insights into women's attitudes toward legal security and online faith in finance. Responses from 500 women, both from urban and semi urban

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areas provide an interesting mosaic picture of their opinion regarding legal protection and trust in online finance exchanges. Most participants stated that there exist legal support mechanisms against online fraud signalling a high level of awareness and confidence in existing systems. Some of the participants were not confident or unsure about their role, indicating a confusion of roles on whom to seek when digital finance issues occur. It is becoming apparent from the results that legal protection is more than just its presence – how these protections are presented and understood by average users is a pressing question. Tying down the gap between legal security and popular awareness is important to empower women in the digital economy (15).

Besides women's attitudes towards legal measures, the investigation also examined practical options and perceptions of payment methods by women. Remarkably, while Net Banking was the most frequently used payment method, UPI and Credit/Debit Cards were both rated most secure. This shows that regardless of whether a given digital payment system has been chosen mostly out of convenience, they may not see it as the safest system as compared to others. Many respondents though choosing Cash on Delivery or Wallets also considered UPI and some other digital services as the most secure. Statistical analysis of the cross-tabulated results indicates that there is a significant linkage between the preferred and perceived paying preferences of women and security, indicating the effects of trust on their activities online. It emphasizes the necessity for additional exertion in digital and legal upbringing to guarantee that women can make decisions relying on learning and safety, not convenience (16).

**1. Perception of Legal Support among Women in Cases of Online Fraud**

Measuring the awareness of legal support to women in online fraud situations is the bedrock of asking questions regarding general trustworthiness in online commerce. The researchers asked respondents whether they believe that legal systems can be relied on to respond appropriately should fraud occur when using online platforms. Table 1 summarizes the responses received from 500 women, which turns out to be a wealth of evidence of the trust (or lack thereof) they place in the legal systems designed to protect them. From the analysis of these responses, we learn something about the quality of the working of the existing legal systems, as well as the measure to which women feel they are supported during the struggle with electronic financial concerns (17).

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**Table 1: Women's Perception of Legal Support Availability in Cases of Online Fraud**

| Response | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| **Agree** | 330 | 66.0% | 66.0% | 66.0% |
| **Disagree** | 40 | 8.0% | 8.0% | 74.0% |
| **Neutral** | 40 | 8.0% | 8.0% | 82.0% |
| **Strongly Agree** | 89 | 17.8% | 17.8% | 99.8% |
| **Strongly Disagree** | 1 | 0.2% | 0.2% | 100.0% |

According to table no. (1) the table indicates how women measure some availability of the legal aid to be used in online fraud incidents. Only, 66, 06% confirmed that the legal infrastructure is sufficient and 17, 8% positively confirmed the survey among 500 respondents. However, a small number remained sceptical judging from 8% disagree and 0.2% highly disagree. An equal 8% chose 'neither agree nor disagree'. Overall, the data suggests that most women feel reasonably confident in the existing legal mechanisms to handle online fraud, though a small but notable group remains uncertain or unconvinced.

Here Figure 1 represents the opinions of women regarding the availability of legal support in the event of online fraud. A significant portion—66% of respondents—agreed that enough legal support exists, while 17.8% strongly agreed, reflecting a general confidence in current legal

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mechanisms. However, a small percentage—8% each—remained neutral or disagreed, and only 0.2% strongly disagreed. This distribution indicates that while most women feel some level of assurance in the legal framework, a segment still feels uncertain or unprotected, pointing to a potential gap in awareness or access to legal recourse.

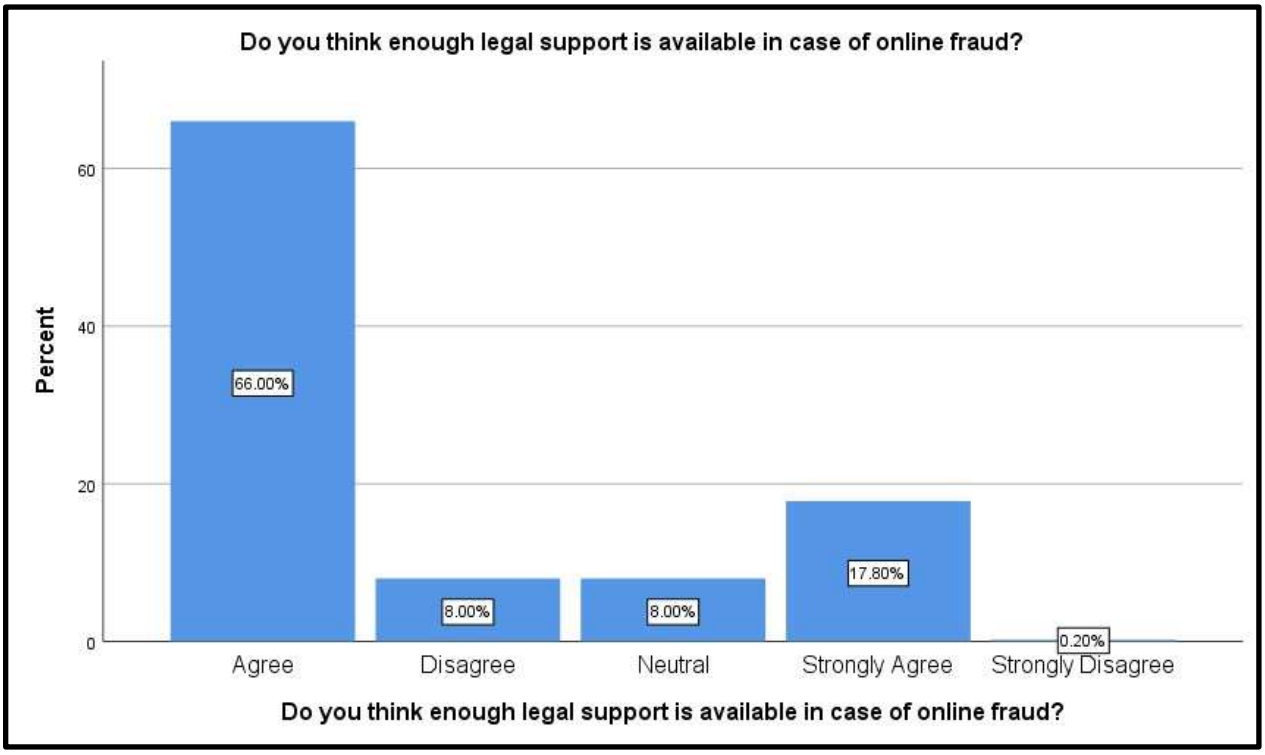


**Figure 1: Perception of Legal Support Availability in Cases of Online Fraud**

**2. Preferred Modes of Online Payment Among Women.**

E-commerce now offers a variety of payment methods because of the growing usage of digital platforms. Participants were asked to list the online payment methods they use most often to gain a better understanding of which one's women trust and utilize. Their preferences for various methods, including Net Banking, Cash on Delivery, UPI apps, wallets, and card payments, are compiled in Table 2. In addition to providing a glimpse of current patterns in women's digital financial behaviour, this data also suggests underlying notions of security and comfort (18).

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**Table 2: Preferred Modes of Online Payment Among Women Respondents**

| Mode of Payment | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| **Cash on Delivery** | 134 | 26.8% | 26.8% | 26.8% |
| **Credit/Debit Card** | 2 | 0.4% | 0.4% | 27.2% |
| **Net Banking** | 145 | 29.0% | 29.0% | 56.2% |
| **UPI (Google Pay, PhonePe, etc.)** | 113 | 22.6% | 22.6% | 78.8% |
| **Wallets (Paytm, Amazon Pay, etc.)** | 106 | 21.2% | 21.2% | 100.0% |

Table no. (2) presents data on the preferred modes of online payment among 500 women respondents. The most commonly preferred method was Net Banking, chosen by 29% of participants. Cash on Delivery followed closely at 26.8%, suggesting that many still prefer tangible transaction methods. UPI platforms like Google Pay and PhonePe were the choice for 22.6%, while Wallets such as Paytm and Amazon Pay accounted for 21.2%. Only 0.4% preferred using Credit or Debit Cards directly. These findings reflect a growing trust in digital payment systems, especially UPI and wallets, although a sizable segment still opts for cash-based transactions.

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**3. Women's Perception of Security across Online Payment Methods.**

Long-term trust and adoption are frequently guided by perceptions of security, even though usage patterns only reveal a portion of the picture. Women were asked to choose which online payment method they thought was the most secure to gauge their perceptions of its security. Their answers are shown in Table 3, which also shows which tools are perceived as more vulnerable and which give the most confidence. This aids in locating discrepancies between perceived safety and ease of use in the ever-changing world of digital payments (19).

**Table 3: Perceived Security of Online Payment Methods Among Women Respondents**

| Mode Considered Most Secure | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| **Credit/Debit Card** | 174 | 34.8% | 34.8% | 34.8% |
| **Net Banking** | 1 | 0.2% | 0.2% | 35.0% |
| **Other** | 35 | 7.0% | 7.0% | 42.0% |
| **UPI** | 182 | 36.4% | 36.4% | 78.4% |
| **Wallets** | 108 | 21.6% | 21.6% | 100.0% |

Table no. (3) shows which online payment methods women consider the most secure. UPI (Unified Payments Interface) emerged as the most trusted, with 36.4% of respondents choosing it. Credit/Debit Cards were a close second, considered the most secure by 34.8% of participants.

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Wallets like Paytm and Amazon Pay were preferred by 21.6%, while only 7% selected 'Other' options. Net Banking was considered the most secure by just 0.2% of the respondents. These results indicate a strong trust in UPI and card-based payments, while traditional Net Banking appears to have less perceived security among users.

### 4. Relationship Between Preferred and Perceived Secure Payment Methods

To dive deeper into the relationship between what women prefer to use and what they consider secure, a cross-tabulation analysis was performed. Table 4 compares women's most commonly used payment modes with those they view as safest. This comparison uncovers interesting trends—for instance, whether users of a certain platform believe it is the most secure or rely on it out of necessity or habit. Such insights are vital for understanding the psychological and behavioural disconnect that may exist between preference and perceived safety (20).

**Table 4: Cross Tabulation of Preferred Payment Mode vs. Perceived Security Method**

| **Preferred Mode / Perceived Secure** | **Credit/Debit Card** | **Net Banking** | **Other** | **UPI** | **Wallets** |
|---|---|---|---|---|---|
| **Cash on Delivery** | 44 | 0 | 12 | 42 | 36 |
| **Credit/Debit Card** | 0 | 1 | 0 | 0 | 1 |
| **Net Banking** | 53 | 0 | 8 | 61 | 23 |

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| | | | | | |
|---|---|---|---|---|---|
| **UPI (Google Pay, PhonePe, etc.)** | 32 | 0 | 10 | 49 | 22 |
| **Wallets (Paytm, Amazon Pay, etc.)** | 45 | 0 | 5 | 30 | 26 |
| **Total** | 174 | 1 | 35 | 182 | 108 |

Table no (4) presents a cross-tabulation between the preferred mode of online payment and the mode considered most secure among 500 women respondents. Notably, among those who preferred Net Banking (145 respondents), 61 considered UPI the most secure, followed by 53 who believed Credit/Debit Cards were safer. Among the 134 respondents who preferred Cash on Delivery, 44 found Credit/Debit Cards most secure and 42 preferred UPI. UPI was most often viewed as secure by its users (49 out of 113), but also by a large number of those preferring Net Banking and Cash on Delivery. This pattern shows that trust in UPI's security extends beyond just its primary users. Wallet users are mostly considered either Credit/Debit Cards or UPI secure. Overall, UPI and Credit/Debit Cards dominated perceptions of payment security across all user groups.

**5. Statistical Association Between Preferred Payment Methods and Perceived Security**

A Chi-Square test was used to see if there was a statistically significant correlation between women's preferred payment methods and the ones they thought were the safest. The test's findings are shown in Table 5. By examining these correlations, the research aims to determine whether

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user behavior is influenced by security perceptions or if other elements like convenience, habit, or accessibility are more important (21).

**Table 5: Chi-Square Test Results for Preferred Payment Mode vs. Perceived Security**

| Test | Value | Asymptotic Significance (2sided) |
|---|---|---|
| **Pearson Chi-Square** | 267.489 | .000 |
| **Likelihood Ratio** | 31.054 | .013 |
| **N of Valid Cases** | 500 | |
| **Note** | 9 cells (36.0%) have an expected count of less than 5. | The minimum expected count is .00. |

Table no (5) presents the results of a Chi-Square test conducted to assess the relationship between women preferred online payment methods and the payment methods they consider most secure. The Pearson Chi-Square value is 267.489 with 16 degrees of freedom and a significance level of $p = .000$, indicating a statistically significant association. The Likelihood Ratio test supports this result with $p = .013$. However, it is important to note that 9 cells (36%) had an expected count of

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less than 5, which could influence the test's reliability. Despite this, the association remains statistically robust.

### 6. Women's Views on the Need for Stronger Legal Protection in Online Transactions

Although there are legislative frameworks in place to protect online shoppers, opinions on how effective they are sometimes divided. Women were asked if they thought the government and private platforms should do more to improve legal protection in online transactions to get a sense of public opinion. Their answers, which are shown in Table 6, provide insight into how safe women feel in the contemporary digital environment and whether they believe that consumer rights enforcement may be strengthened (22).

**Table 6: Opinion on Whether Legal Protection in Online Transactions Should Be Enhanced**

| Response | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|
| Agree | 224 | 44.8% | 44.8% | 44.8% |
| Disagree | 75 | 15.0% | 15.0% | 59.8% |
| Neutral | 75 | 15.0% | 15.0% | 74.8% |
| Strongly Agree | 89 | 17.8% | 17.8% | 92.6% |
| Strongly Disagree | 37 | 7.4% | 7.4% | 100.0% |
| **Total** | **500** | **100.0%** | **100.0%** | **100.0%** |

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Table no. (6) reflects the opinions of 500 women on whether government or private platforms should enhance legal protection in online transactions. A significant majority—44.8%—agreed that more should be done, and 17.8% strongly agreed. Meanwhile, 15% of respondents were neutral, and an equal 15% disagreed. Only 7.4% strongly disagreed with the need for further legal support. These responses indicate that over 60% of women believe current legal protections are insufficient and improvements are needed to enhance consumer safety in digital transactions. Figure 2 shows women's views on the need for more robust legal protection in Internet commerce to visually support the findings from Table 6. The percentage of women who support improvements is unsure, and think the current protections are sufficient may all be quickly understood with this statistic. It highlights how widely there is a need for improved legal assurance in online settings.

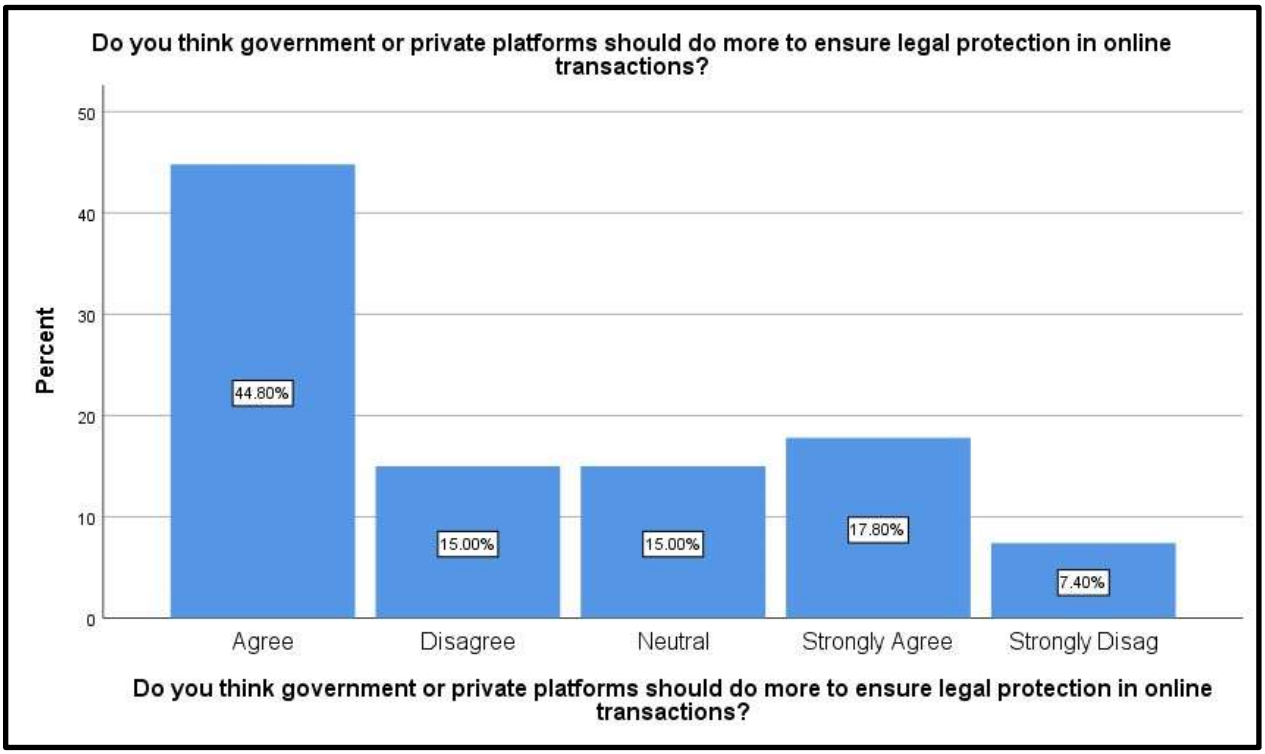


**Figure 2: Opinion on the Need for Enhanced Legal Protection in Online Transactions**

Figure (2) illustrates women's views on whether government or private platforms should do more to strengthen legal protection in online transactions. A majority of respondents—44.8%— agreed and another 17.8% strongly agreed, indicating that over 60% believe current protections are not sufficient. Meanwhile, 15% were neutral, 15% disagreed, and 7.4% strongly disagreed. This

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distribution shows a strong demand among women for improved legal frameworks to safeguard their interests in the digital space.

## DISCUSSION

The shift towards a digital economy in India has brought women to the forefront of online consumerism, yet the journey is far from straightforward. While the study reveals that a large number of women now engage regularly in online transactions, their perception of legal protection and digital safety remains mixed and cautious. A significant number of participants agreed that legal recourse exists in cases of fraud, but their confidence often appeared superficial. Although 66% believed support was available, far fewer strongly endorsed this view, and a notable fraction either disagreed or expressed uncertainty. This signals a gap between the presence of laws and the accessibility or visibility of those legal protections in the eyes of everyday users. The data suggests that while legal mechanisms such as the IT Act and Consumer Protection Act are in place, their implementation and communication may not be effectively reaching the target audience—particularly women in semi-urban or less digitally literate areas. When examining patterns in payment preferences, Net Banking emerged as the most commonly used method. However, respondents identified UPI and Credit/Debit Cards as more secure, indicating a divergence between what is used out of habit or ease and what is perceived as trustworthy. The persistence of Cash on Delivery as a popular choice further demonstrates lingering hesitation around digital financial tools. Despite the evolution of digital systems, there is still a group that is dependent on the convenient haptic exchange within the strict terms of physical transactions.

Working out the overlap between preferred and trusted mechanisms of payments revealed some interesting patterns. There were huge numbers of women who still considered UPI to be the safest, those who opted for Net Banking or Cash on Delivery. This means that users may lean towards specific options but their general trust in others rests in another form, ie, in the recommendations of friends, news, or even personal encounters with scams. Patterns of usage follow closely with users' sense of security, indicating how complicated and complex decisions involving digital transactions are in reality.A strong pattern arose: participants have no doubt expressed the need for more robust legal cushions for digital commerce. The majority more than 60% of respondents believed that existing protections are insufficient and that there should be more action on the part

of government and digital services. Their responses suggest that digital commerce security has now become not only about technical barriers but also about knowledgeable individuals, effective complaints addressing, and evident laws. The practicality of women's appetite to enter the digital economy is rendered cautious by knowledge and confidence bounce surrounding institutional protection. To create digital inclusivity, we have to address the difference between women's participation and the measures in place for their protection.

## CONCLUSION

In this research, we reveal a key moment in India's digital development, in which we can also see the critical role that women play as agents and indicators of digital change faced by the system. Notwithstanding the significant role that women play in online finance, this integration is burdened by a pack of apprehensions that should not be overlooked. There is a lot of evidence that women are adapting themselves to the digital system, yet their understanding of the protective legal mechanisms is often lacking. Legal protections are available, but often they are invisible, inaccessible, or inconvenient. Lack of understanding of rights and recourse often dilutes trust, and frequent reliance on digital tools is guarded. The gap between usage and trust demonstrates the importance that experience, reputation and digital literacy both have. For a digital economy to be safer and more inclusive, securing technology is not enough, the user of technology must be confident in its usage. This confidence is through understanding rights, having accessible redress, and public information about legal protections. It requires efforts that will specifically address these. By targeting women with legal information, streamlining protection for consumers, and getting complaint procedures into the hands of women more easily, the virtual world can be more reassuring to women. The digital economy necessitates filling the gap between participation and legal rights so that women are not only users but active and empowered members of the digital economy. They should also be informed and resilient contributors to the digital economy.

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