

Cross-Border E-Commerce and Its Implications for Consumer Protection (Systematic Literature Review; 2019-2024)

Philipp Goetzinger
University of Zagreb, Germany

Abstract

This paper provides a systematic literature review examining the implications of cross-border e-commerce (CBEC) for consumer protection from 2019 to 2024. The study identifies key challenges, including technological vulnerabilities, regulatory discrepancies, and consumer manipulation risks in the global e-commerce landscape. Utilizing Scopus database searches, 16 articles were analyzed to explore the evolving nature of consumer vulnerabilities due to innovations such as algorithmic price discrimination, deceptive marketing practices, and deepfakes. The findings highlight the need for harmonized international regulations, enhanced digital literacy programs, and adaptive frameworks to mitigate privacy violations and promote trust in cross-border transactions. The Stimulus-Organism-Response (SOR) model, Technology Acceptance Model (TAM), and insights from behavioral studies underpin the discussion of consumer behavior and its susceptibility to manipulative tactics. Open research gaps are identified, emphasizing the need for future studies on psychological manipulation mechanisms, jurisdictional regulatory harmonization, and consumer digital literacy initiatives. The study concludes with recommendations for policymakers and businesses to prioritize transparency, consumer education, and technological safeguards to ensure a secure, fair, and trustworthy CBEC environment.

Keywords: Cross-Border E-Commerce; Consumer Protection; Digital Literacy; Algorithmic Price Discrimination; Online Privacy; Stimulus-Organism-Response Model; Technology Acceptance Model; Deceptive Marketing; Regulatory Harmonization; E-Commerce Trust