

Using English for Educating Students in A Topic “Protecting The Interests of Consumers in E-Commerce Transactions in Digital Transformation Era”

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Abstract

In our study, we mention that it would be better to teach our students, undergraduates and graduates in English, via an example - a topic : “Protecting The Interests Of Consumers In E-Commerce Transactions In Digital Transformation Era”. It will show English roles of teaching improvement in the context that ,The e-commerce market is becoming more vibrant and the application of digital technology and building new distribution channels is becoming an effective solution for businesses. Vietnam overcame difficulties and brought new opportunities from the market demand on the basis of changing the buying habits of consumers, switching from traditional buying habits to buying goods through e-commerce. Then, data privacy and trust breaches adversely affect the firm's market value (Tripathi & Mukhopadhyay, 2020) [1].

By using quantitative analysis and synthesis, study results show us that in the electronic environment, personal information has become a valuable commodity for illegal businesses to illegally exploit and use this information for personal gain. So, for goods and services introduced on the website, the seller must provide information so that customers can accurately determine the characteristics of goods and services in order to avoid misunderstandings when deciding to propose to enter into a contract.

Keywords: E-Commerce Transactions, Protect Interests Of Consumers, Control Modeled Contracts, General Transaction Conditions, Vietnam JEL: K10, K15, M21, N1

Introduction

In our study, English will be used to educate undergraduates and graduates and it is recommended for advanced classes in universities and colleges.

According to the 2021 E-Commerce White Paper, the percentage of network users participating in online shopping has increased from 77% in 2019 to 88% in 2020. It can be said that e-commerce has been, is and will be. growing because of the obvious benefits that this method brings.

The situation of receiving requests, reflections and complaints from consumers at the Ministry of Industry and Trade in recent years shows that consumer requests, reflections and complaints in the field of e-commerce are on the rise. continuously increased. In the period of 2019-2021, on average each year, over 200 complaints and requests in the field of e-commerce have been received and handled on average. Some behaviors that are frequently reported and complained about include: Goods received are different from advertised; the consumer's transaction information is used by a third party to impersonate a delivery; automatic cancellation of orders; consumers are unable to purchase goods at the advertised price or accompanying promotional goods; selling counterfeit goods, used goods, goods of

unknown origin, infringing intellectual property rights; Extend the time to settle complaints, etc.

Consolidating reports of units under the Ministry of Industry and Trade in recent years shows that consumer requests, reflections and complaints in the field of e-commerce are increasing continuously. Commonly reported and complained acts are: Selling counterfeit goods, used goods, goods of unknown origin, infringement of intellectual property rights; goods received differ from advertised; the consumer's transaction information is used by a third party to impersonate a delivery; automatic cancellation of orders; consumers are unable to purchase goods at the advertised price or accompanying promotional goods; prolonging the time to settle complaints or not resolving complaints in a timely manner...

According to the provisions of the current law, the protection of consumers' interests is a common responsibility of the State and the whole society based on many principles in which the transactions between consumers and organizations and individuals are highly valued. business must ensure equality.

Stemming from this issue, in addition to the prohibitions for business organizations and individuals in general, the Draft

Law also introduces other specific prohibited acts for online intermediary platforms such as: Forcing or preventing prevent consumers from registering and using other online intermediary platforms as a mandatory condition for using the service; restricting consumers' choices through unreasonable prioritization of product selection between organizations and individuals providing business on the platform; use measures to prevent display or display dishonestly the results of feedback and evaluation of consumers about products and services; organizations and individuals doing business on the platform; use measures to prevent registration, operation, evaluation, display of feedback of social organizations engaged in consumer protection; prevent consumers from removing pre-installed software and applications or force users to install software and applications with online intermediary platform services.

Research Issues and Previous Studies

The scope of this study will cover:

What are issues of protecting interests of consumers in e-commerce transactions?

What is English roles as a teaching tool?

DTN Huy, & DTN Hien [2] stated we need risk management activities in transactions and this confirmed by (DTN Huy, 2015; TTH Ha et al, 2019; PM Dat et al, 2020). [2-4]

Beside, Le, K., & Nguyen, M 2021 pointed that this could be an educational issue and it is good for human resources (Thi Hoa, N., Hang, N. T., Giang, N. T., & Huy, D. T. N, 2021; PN Tram, DTN Huy, 2021; D Thi Ngu, DT Huong, DTN Huy, PT Thanh, ES Dongul, 2021) [5-8].

DTN Huy, BTT Loan, TA Pham (2020) pointed risk management needed in banking transactions as well as in real estate (DTN Huy et al, 2021) [8-10].

Then we summarize related studies as below:

Table 1: Related studies

Authors	Year	Content, results
Vancautereren et al.	2011	Consumer protection is a burning issue in e-commerce throughout the globe. E-Commerce refers to a mechanism that mediates transactions to sell goods and services through electronic exchange. E-commerce increases productivity and widens choice through cost savings, competitiveness and a better production process organisation
Chawla & Kumar	2021	findings are that a secure and reliable system is essential for e-business firms to work successfully; cash on delivery is the priority option for online shopping; website information and effective customer care services build a customer's trust. The new regulations are arguably strong enough to protect and safeguard online consumers' rights and boost India's e-commerce growth. Besides factors such as security, privacy, warranty, customer service, and website information, laws governing consumer rights protection in e-commerce influence customers' trust. Growing e-commerce looks promising with a robust legal framework and consumer protection measures
Shaik & Poojasree	2021	The consumer and merchant protection in business to consumers or business to business under E-Commerce has numerous serious threats viz., privacy, infringement of Intellectual Property Rights, Online Piracy, unsolicited commercial electronic advertisements and spamming, free speech and censorship and other fraudulent activities etc. Although the existence of several advantages of E-Commerce like easy access to virtual global market, reduction in distribution costs, time saving, building a healthier relationship with consumers etc, yet the legal and security risk is still a major threat in the digitalized market
N Thi Hang, D Thi Tinh, DT Ngoc Huy, PT Hong Nhung	2021	Better skills needed to increase knowledge for laborers in industries
DT Tinh, NT Thuy, DT Ngoc Huy	2021	We need to enhance research skills for laborers in this 4.0 context
TTB Hang, DTH Nhung, DTN Huy, NM Hung, MD Pham.	2020	Discuss risk management issues in tourism -airlines -hotels groups
DTN Huy, TH Le, NT Hang, S Gwoździewicz, ND Trung, P Van Tuan.	2021	Discuss Machine Learning Meanings-And Methods Of Classifying and Recognizing Users Gender on Internet
(source: author synthesis)		

Next, Le Huong Hoa, Dinh Tran Ngoc Huy (2021) pointed that English can be used for teaching students in law and social sciences major at universities and colleges and there are common errors that we need to eliminate in teaching process. Whereas

DT Ngu et al (2021) indicated that we can use case study (with English using) as a good method for teaching students in classes and homeworks.

Methodology

In the study, Authors mainly use experience, observations and qualitative analysis with synthesis and inductive methods. The study also use dialectical materialism method. Knowledge of Consumer interest protection (and Law) will be used in English to show its importance in teaching.

Main results

Practical Situation Of Interests Of Consumers In E-Commerce Transactions

Currently, when the revolution of science and information technology is developing more and more, the issue of protecting consumers' interests is increasingly concerned. In particular, consumer protection in e-commerce is a hot issue and has been mentioned a lot in recent times. In order to protect the interests of consumers, in addition to recognizing the rights of consumers as well as the responsibilities of production and business organizations and individuals, the administrative, civil and criminal laws also stipulate the sanctions for acts of infringing on consumers' interests in e-commerce to ensure that consumers' rights are implemented in practice.

commerce activities bring many benefits to network users, consumers can access goods globally with many choices, reducing costs in time and finance. In our country, the number of people performing electronic transactions is increasing with a total transaction value of about 300-400 million USD/year. Only in Vietnam Valuation Joint Stock Company (one of the top 10 enterprises with the leading e-commerce website today - vatgia.com) was established in 2007, but the growth rate is 7%/month both in volume and volume. transactions and the number of participating members. The total transaction value per month on vatgia.com currently reaches about 12 million USD. (source <http://www.vatgia.com>) It is estimated that the value of e-commerce transactions in Vietnam will reach about 2-4% of total domestic consumption. Although e-commerce transactions in our country tend to increase, the number of people actually participating in transactions and buying and selling goods online compared to the number of Internet users only accounts for about 3-4%. E-commerce transactions have not been widely used in the residential community. The reason is that e-commerce is a transaction method established remotely, through the media. In this relationship, the consumer is always in a weak position compared to the supplier of goods and services. When entering into an e-commerce contract, the seller and the buyer do not know each other, because the electronic environment is an open environment, multi-directional communication and connection through many intermediaries, so there is no basis of trust; features of e-commerce websites are limited, information security is low[5]; Consumers have not yet formed the habit of online shopping and are still worried that transactions will be taken advantage of by unfair commercial practices, unsecured payment methods, loss or disclosure of personal information.

According to experts of the Competition Administration Department, Vietnamese consumers' awareness of information technology as well as about e-commerce is still limited, so their rights are still limited. Their interests are infringed when participating in transactions is inevitable. In fact, many frauds in e-commerce occurred, in which the buyer transferred money to the seller but

did not receive the goods due to fraud by the seller; issues of confidentiality, safety of personal information, ambiguous contracts on prices, false advertising, poor quality of goods, violation of consumer rights... are existing problems. at popularity in e-commerce transactions.

In the 90s, electronic transactions were still strange to our country. It was only in the early 21st decade, especially in recent years with the explosion of the Internet, that e-transactions in our country could not be opened in development steps.

Last but not least, In the electronic environment, personal information has become a valuable commodity for illegal businesses to illegally exploit and use this information for personal gain.

Controlling Modeled Contracts, General Trading Conditions Within The Scope Of Registration Under The Prime Minister's Decision

Regarding the registration obligation, Clause 1, Article 19 of the Law on Consumer Protection and Management stipulates: "Organizations and individuals trading in goods and services on the List of essential goods and services promulgated by the Prime Minister must register a commercial contract, register with the competent state management agency on the protection of consumers' interests".

For more detailed instructions, Article 8 of Decree 99/2011/ND-CP stipulates: "HDTM, DKGDC are only applied to consumers when the registration is completed according to the provisions of Article 14 of this Decree" . The time to determine the fulfillment of the registration obligation is when the Trade Agreement or the Trade Register is notified by the competent state management agency in charge of protecting consumer interests of its acceptance of registration (Clause 1, Article 14 of the Decree No. 99/2011/ND-CP).

In fact, the control of commercial transactions and registration is not classified according to the entity performing the registration obligation as an enterprise, but by the type/group of goods and services that the enterprise is trading. Thus, for organizations and individuals trading in goods and services on the List of essential goods and services promulgated by the Prime Minister, they have to perform the obligation to register a commercial contract and register with the agency. competent state management on consumer protection management.

Discussion and Conclusion

In summary, teachers and educators can (and better) use English to teach their students via example like we present this topic.

Moreover, teachers can put questions for students to discuss after presenting this topic as an example for those in law or social sciences major.

To be success, teachers and trainers need to apply invative and creative teaching methods with support of English as an effective teaching tool. And Le, K., & Nguyen, M. (2021) also pointed importance of education. In the Draft Law on Protection of Consumer Rights to amend the identification of organizations and individuals doing business in cyberspace, they include:- Or-

ganizations and individuals doing business by themselves or through online platforms that have transactions in cyberspace with consumers, which we are now accustomed to calling e-commerce (online sales platforms) Business organizations and individuals set up, operate and provide online intermediary platform services to consumers.

The development of the Internet system and the increasing number of mobile users participating in mobile devices bring many new opportunities from the market demand side on the basis of changing the purchasing habits of consumers, moving from buying habits to consumers, selling traditional to buying goods and services through an online sales platform. However, buying goods and services through e-commerce brings many advantages, but it comes with risks in the transaction where most of the damage belongs to consumers.



Figure 1 : Internet and mobile e-transactions
(source: internet)

Hence, Necessity To Improve Legal Regulations

Proposed criteria to determine:

Firstly, services are being used by organizations and individuals trading goods and services in the form of model contracts when concluding with customers.

Firstly, amending the Law on Consumer Protection 2010 and Management to be consistent with the provisions of the Civil Code;

Second, add general terms to define invalid terms, then clarify by category-specific.

Last but not least, According to the new regulations, information about goods and services for sales e-commerce websites must be provided by the seller in detail, specifically: For goods and services introduced on the website, the seller must provide information so that customers can accurately determine the characteristics of goods and services in order to avoid misunderstandings when deciding to propose to enter into a contract [11-39].

Limitations of Research

Authors need to make more detailed suggestions for Law amendment.

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Conflicts of Interest

There is no conflict of interest

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