

## ABSTRACT

### A GUIDE TO CONSUMER PROTECTION IN INDIA FOR MOBILE PAYMENT LANDSCAPE

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Mobile payment methods have become increasingly popular in India due to their convenience and ease of use. However, with the rise in mobile payment usage, there is also an increased risk of consumer fraud and other financial abuses. This study looks at Indian mobile payment options in the context of consumer protection. A robust regulatory framework is required to protect consumer interests given the country's explosive growth of mobile payment services. The paper examines the present regulatory environment and identifies areas that want improvement. Additionally, it covers the many risks connected to mobile payments and offers solutions to lessen those risks. To safeguard the safety and security of mobile payment users in India, the paper advises the adoption of strong consumer protection laws, standardised disclosure practises, and a dispute resolution process. In order to empower users and provide them the ability to make educated decisions, the article emphasises the value of consumer education and awareness programmes. Policymakers, regulators, and providers of mobile payment services in India and other developing economies will need to consider the study's conclusions seriously.

*Keywords: Mobile payment, Risk, Safety, Awareness, Resolution.*

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