



# Journal of Social and Political Sciences

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**Alsharu, A. I., & Talafteh, E. A. (2024). The Jordanian Role of Consumer Protection Association in Defending Consumer Rights in Business: A Comparative Study. *Journal of Social and Political Sciences*, 7(2), 93-102.**

ISSN 2615-3718

DOI: 10.31014/aior.1991.07.02.490

The online version of this article can be found at:

<https://www.asianinstituteofresearch.org/>

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Published by:  
The Asian Institute of Research

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# The Jordanian Role of Consumer Protection Association in Defending Consumer Rights in Business: A Comparative Study

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## Abstract

The National Society for Consumer Protection in Jordan is a non-governmental organization seeking to educate the public on consumer problems. The objective of this paper was to elucidate the role of this association and the challenges it faces in the absence of courts for consumers and the failure to activate the role of the Consumer Protection Association in defending consumers. The purpose of this study was to elucidate the role of this association and the challenges it faces in the absence of defending the rights of consumers and pleading before the courts on their behalf. This research has been achieved by adopting numerous study techniques and methodologies. In this study, numerous methods are employed; the online questionnaire method (survey online), and doctrinal method. the researcher has also conducted online questionnaire. The purpose was to get responses from laymen in Jordan about the consumers' awareness of consumers pertaining to Consumers Association in Jordan. The aim of this method was to support and achieve the objectives of this study and to get feedback from consumer in Jordan particularly on the issues regarding to the role of Consumers Association in Jordan. The main objective of this paper is to given the Consumer Protection Association in Jordan the legal stand in defending the rights of consumers, as it was found through the result that the Jordanian legislator did not give the association the legal authority to defend consumers. Thus, this study also gives suggestions to the private agency such as legal committee of Consumers Association to strengthen its power legally and formally in Jordan.

**Keywords:** Consumer, National Society for Consumer Protection Association, Jordan, Consumer Right

## 1. Introduction

Many countries around the world have promulgated consumer laws, and set out the role of the Consumer Protection Association. For instance, Consumer Protection Law in UK (1987), the Australian Consumer Law (2001), the Malaysian Consumer Protection Act (CPA1999), the Syrian Consumer Protection Law 2015 and the UAE Law 2006 of Consumer Protection.

The media has a major role to play in developed countries as it is the pillar of a civilized and democratic structure; the role is to back up consumers in their dilemma with the fast growing economy (Ramsay, Iain., 2012). Media can act effectively against misleading advertisements and may sometime prevent the publication of such advertisement. For example: In the United Kingdom, the media has involved in the process which gives the consumer an advance and effective tools for immunity against law breaking traders. This step was necessary because of the growing influence of the mass media on public opinion in line with the rapid development of information and communication technology. Thus, the media in the UK has a strong interest in informing and educating consumers and was supported by court decision (Yeung, Karen, 2005).

In Jordanian context, the National Society for Consumer Protection (NSCP) started the first attempt to develop the first legislation on consumer protection when it held a seminar on legislation and consumer protection in 1993. In this seminar, NSCP reviewed the agendas submitted by experts specialized in several legal areas covering all areas of attention of Jordanian consumers (Obeidat, Ahmad, 1998).

Consumer Protection Association is a non-governmental organization established mainly to educate the public on consumer problems, (Werker, Eric, and Faisal Z. Ahmed. 2008) but recently, this organization started utilizing text messaging (SMS) in order to directly and speedily reach the consumers. This allows the consumers to make better decisions on their everyday purchases while saving time and money (Jordan, Responsible Competitiveness, 2009).

Consumer Protection Association became an NGO in 2001 and this body has been involved in the yet to be endorsed draft law preparation. Accordingly, the Economic Dialogue Committee Report of May 2011 highlighted the need to intensify the tools of consumer protection and speed up the endorsement of the Consumer Protection Law.

Consumer Protection Association is responsible for establishing the foundation, principles, and guidance in creating policies and laws that relate to consumer welfare, especially when it comes to consumer protection. NCP also underpins all consumerism activities undertaken by consumer associations, governmental and non-governmental bodies, and private sector. This facilitates the enhancement of consumerism culture and sustainable production.

There is no law that allows the Consumer Protection Association to defend on their behalf due to the absence of legal interest in pleading before the courts; (Alhusban, Ahmad, 2014), this weakens consumer confidence in the role of Consumer Protection Association in defending their interests.

This research paper tried to study the role of Consumer Protection Association in Jordan regarding the absence of a particular law for the consumer. On the other hand, the study tried to benefit from several countries that allow Consumer Protection Association to defend the interests of consumers.

## **2. Consumer Protection and Competition**

Both the Competition policy and the Consumer Protection policy are characterized by a deep regulatory influence on the running of markets. The competition law aims to preserve and improve the competitive structure of markets for the purpose of provision of goods and services. In relation to this, perfect competition facilitates the consumers obtaining of goods/service prices at their real cost (Fernando Gómez Pomar, 2002).

For instance, the legal motives document that enacts the competition law in Jordan includes multiple aims that are of economic and social nature. The basic objectives of which are to protect competition, realize a competitive market structure, safeguard the entire market players with the inclusion of consumers, promote competitiveness in national enterprises and assist small enterprises (Qalyoubi, Ruba, 2008).

Protection competition is a term that refers to the striking and the prevention of private restrictive practices that may prevent or stop the competitive activities in the form of anti-competitive cooperation between the players in

the market, and to protect against the misuse of market power (Qalyoubi, Ruba, 2008).

The primary aims of competition policy converge with that of consumer protection policy to some extent. The former attempts to bring about efficient market functioning, while the latter guarantees that consumers are enabled to make effective decisions concerning their selections and that the seller fulfills his promises concerning the offered products/services (Daniel Agustino, 2006).

Consumer protection policy is a complementary policy to its counterpart - the competition policy (Kovacic, William E, 2007) as competition policy, on its own, is incapable of safeguarding the interests of consumers. There is no benefit in lowering prices and having quality products in the market if the products are unsafe to consumers. This goes the same for a wide choice for consumers if the consumers are incapable of making a well-informed choice owing to the lack of information regarding price on the shelves or sufficient labeling on the products, or misleading advertisements by sellers that mislead consumers in their choice-making (Seventh Global Forum of Competition, OECD Paris, France, contribution from Malta, 2008).

The consumer protection program's primary contribution is to provide consumers the confidence to trust the marketplace that is free of fraud. In regards to this, false advertisements and deceptive marketing activities can lead to damaging the business of honest merchants as this would stop potential consumers' patronage. Individuals that fear being cheated in ordinary transactions will be more cautious in their purchases and they purchase less (Kovacic, William E, 2007).

The primary aim behind the consumer protection policy is to prevent sellers from maximizing their sales through the misleading information of their products or through unfair practices (e.g. unilateral breach of contract/unauthorized billing) (Daniel Agustino Competition, Consumer Protection, and Objective of Competition Law Commission for the Supervision of Business Competition "KPPU" Indonesia, August" 2006). Hence, there are several issues that have to be considered by regulations and official procedures like warranty abidance and other services offered after sale. (Daniel Agustino Competition, Consumer Protection, and Objective of Competition Law Commission for the Supervision of Business Competition "KPPU" Indonesia, August" 2006). including the origin of information and item contents. Also, traders should be legally responsible to provide , It is also important to expand the right of access to information to other issues aside from prices, contracts to consumers that are clear and understandable, with suitable font size, sans unclear phrases/sentences that will negatively influence the conditions of the contracts (Daniel Agustino Competition, Consumer Protection, and Objective of Competition Law Commission for the Supervision of Business Competition "KPPU" Indonesia, August" 2006). Based on the above mentioned issues, the consumer policy aims to enhance the goods/services quality and ensure that sustainability of their production, the consumer's comfort, security and safety (Fernando Gómez Pomar, 2002).

Nevertheless, it is also crucial to note that what benefits the consumers does not necessarily satisfy everyone as it could take different forms (Fernando Gómez Pomar, 2002). Furthermore, while some consumer protection policies may enhance consumer outcomes, they may negatively influence competition (Lythgo-Marshall, Pariz. 2016).

This can be exemplified by price fixing and organizational supply of basic goods that affects competition although the price is government-set. In this case, some legislation opts to consider consumer interest rather than competition as they aim to steer clear of abusing basic goods for consumers. Added to this, it is required for providers to provide goods and services in a specific type and standard in order to satisfy the requirements of health and safety – and this requirement may limit competition. This may lead to raising the quality of products and services and will ensure that consumers benefit from them although it is also important to note that consumer often seeks quality as well as price.

### **3. Consumer protection in Jordan**

The consumer protection law in Jordan therefore aims to protect consumers in three aspects as follows:

- 1- The monitoring of goods by government and civil society institutions to assuring that the stipulated standards are met.
- 2- The legislative aspect involving the review of all available consumer related laws.
- 3- The awareness aspect to sufficiently educate consumers on their rights and duties (Jordan Times, "Cabinet endorses draft consumer protection law", 2013).

In addition to the weakness of a consumer protection Act, in Jordan, there has not been any governmental agency that specifically caters to consumer protection, neither has there been any support provided to consumer protection associations, and in addition, links between competition and consumer protection issues, and builds consumer awareness regarding the products (Al Sharu.. Fauziah, and Rohana, 2019).

The Consumer Protection in Jordan was passed in 2017. In the review of the law provisions as the beginning step towards the future consumer protection law in this country, the overture of the law brings forth the key constituents of the law.

#### **4. The Policy of Consumer Protection Association in Jordan**

According to article (2) of the Jordan Consumer Protection Law: "the following words wherever mentioned herein shall have the meanings assigned to it hereunder unless the context otherwise requires: (Society): the consumer protection society established under the provisions of this Law." Further, Article (14) of the Law provides that:" 1. Consumer protection societies shall be established under the applicable legislations following the Minister's approval, 2. The Ministry shall oversee and follow up affairs of consumer protection societies under the applicable legalization."

The consumer protection law explains the works of the society to achieve the desired objectives of consumer protection. Article (15) of the Law provides that "to achieve its objectives, the Society may:

1. Maintain consumer's interests, educate the consumer and let him/her understand his/her rights and how to claim them.
2. Provide a consumer with advice and guidance,
3. Receive consumers' complaints, investigate such complaints and try to remove their reasons,
4. File suits related to consumer's interests and defend them after having the approval of the Consumer Societies Union,
5. Represent consumers before the official and non-official bodies as for consumer's complaints against providers,
6. Survey product prices and compare the quality of such products, and make sure that their data are correct, and inform the concerned bodies of the violations in this regard,
7. Provide concerned bodies with information on the problems related to consumer's rights and interests, and submit recommendations for a solution,
8. Provide assistance to affected consumers due to use or purchase of goods, or receive services in lodging complaints to the concerned bodies, and take necessary actions to protect their interest and rights,
9. Reinforce the relationship between a consumer and a provider and mediate for dispute settlement,
10. Design a database related to its work area, and conduct and publish studies and research" (Jordanian Consumer Protection Law of 2017).

As the domain of Consumer Protection Association is expansive, the Working Group on Competition Policy had proposed the establishment of an institution that would monitor the progress of the policy implementation. In view of that, there should be a small and compact Competition Policy Council consisting approximately 25 members that would function as advisor. This non-statutory and independent council should be led by a renowned non-official person and the members should comprise key officials from economic Ministries/Departments, as well as non-officials from the media, academia, and civil society. This Council would review the implementation progress of Consumer Protection Association, by reviewing the policies, regulations, and practices, while also evaluating

the competition impact of new laws, regulations, and policies (Protection, Consumer, "Consumer Protection and Competition Policy, 2021).

## 5. Consumer Associations in Malaysia

The programs of Consumer Associations and Organizations are available at both the state and district levels. Amongst these Programs are Consumers Association of Penang (CAP), the Federation of Malaysian Consumer Associations (FOMCA), Malaysian Consumer and Family Economics Association (MACFEA), Malaysian Consumers Protection Association (PPPM), Muslim Consumers Association of Malaysia (PPIM) and Kuala Lumpur Consumers Safety Association (PKP).

In Malaysia, the consumer movement started with the formation of the Selangor Consumer Association in 1965. It was established to protect consumer's rights. A few years later, the Consumer Association of Penang (CAP) was formed with the same purpose, followed by other state associations. In 1971, the Federation of Malaysian Consumer Associations, or FOMCA was established, sponsored by the Ministry of Domestic Trade and Consumer Affairs, consisting of separate state associations. Presently, the only state association which is not affiliated with FOMCA is CAP, which is the most active in registering complaints against advertising (Yahya, Azizul Halim, 2001).

Generally, FOMCA and CAP are the two Consumer Associations that are most active in consumer issues and outspoken about the advertising industry. For example, (Yahya, Azizul Halim, 2001), in 1982, CAP organized an anti-smoking campaign and opposed cigarette advertising and promotions in Malaysia. Due to this pressure, the government banned direct advertising and promotion on television and radio. In 1993, under similar pressure, but this time from the tobacco industry, the government once again changed the laws regulating cigarette advertising so that indirect cigarette brand name advertising was allowed.

Federation of Malaysian Consumers Associations (FOMCA) FOMCA was established in 1971 as the umbrella body of registered consumer associations in Malaysia. It is a non-profit, voluntary, non-political and civic-oriented national non-governmental organization. FOMCA links consumer associations' activities in Malaysia and at the international level, and by way of lobbying, networking, representation, campaigning and education, FOMCA strives to reinforce consumer protection (Mr Marimuthu Nadason, The Global Voice For Consumers, 2015).

FOMCA focuses on consumer empowerment particularly for consumers in developing country with a rising consumerist society. FOMCA's is non-traditional in its consumer protection effort, that is, it does not uphold the "value for money" approach in protecting the consumer in the marketplace. Rather, this body supports a "value for people", "value for environment" and "value for money" paradigm in its endeavors (Mr Marimuthu Nadason, The Global Voice For Consumers, 2015).

By the early 1970s, a number of consumer associations were already established. These include the Consumer Association of Malacca, Consumers Association of Kedah, Consumers Association of Negeri Sembilan, Consumers Association of Penang, Consumers Association of Sarawak, Perak Consumer Association and Selangor Consumer Associations. The establishment of these associations has compelled the government to call for the formation of a federation for consumer associations for coordinating their support activities. In relation to this, FOMCA's primary objectives and roles include: (Federation of Malaysian Consumers Associations "FOMCA").

- To coordinate, consult and advise its registered member consumer associations in Malaysia.
- To focus on and support the interest of consumer to promote consumer welfare.
- To solve consumer problems using policy development and support.
- To represent the member associations in government dealing.
- To communicate consumer information and educate consumer.

In addition to the above, FOMCA also represents the interest of consumer in policy making and implementation in numerous ministries and agencies for instance, the Ministry of Domestic Trade and Consumer Affairs, the Ministry of Health and Ministry of Finance (Federation of Malaysian Consumers Associations “FOMCA”).

Numerous complaints are made by the public and by market competitors. The complaints vary and are normally associated with religious offence (usually against Islam) sexual offence and deception. The complaints are mostly made about TV and newspaper advertisements but occasionally about those on radio. In 1998, there were 68 complaints forwarded to the three bodies, the Ministry of Information, ASA and FOMCA.

For example, the complaint against Kentucky Fried Chicken, or KFC. In the advertisement in question the authenticity of 'halal' chicken was questioned. The company was told that it could not advertise its product on Malaysian television until the accusation was removed. 'Halal' refers to the Muslim dietary restrictions whereby chicken and other food animals must be slaughtered in an Islamic way. Later, after all the necessary actions had been taken, KFC was allowed to advertise its products on television (See: Yahya, Azizul Halim, 2001).

Deception - Complaints of deception usually concern claims made about some of the products. “For example, a press advertisement for Dumex Full Cream Milk Powder stated that it was 'reinforced with Taurine' and that Taurine 'is a proven catalyst for intellectual development' and 'Taurine which is very good for my brains so I can grow up smart.' The complainant said that there was no hard evidence to support such a claim. The complaint was upheld as the scientific articles submitted by the agency and the advertiser did not conclusively prove the claims and the authority requested that the advertisement be withdrawn” (Yahya, Azizul Halim, 2001).

Analysing with Malaysia, it is pertinent for the Jordanian government to enact an independent consumer protection law as soon as possible and empower the NSCP legally to represent the consumer in the competent courts. Furthermore, it also needs to establish a government agency to be in direct contact with the society to control and monitor the market as well as warn the nations of these actions.

## **6 . Discussing the role of the Consumer Protection Association in Jordan and the challenges it faces**

Consumer Protection Association which was launched in 1989, has been representing consumers in the National Codex Committee (NCC) since 1995, and since that year also, this body has been taking part in the administrative council of the Jordan Institute for Standards and metrology (JISM), and in all technical committees that are associated with food standards (Lamy, Pascal, 2009) As mentioned earlier, Consumer Protection Association encompasses a non-governmental body carrying the purpose of educating the public on the issues associated with consumer (Werker, Eric, and Faisal Z. Ahmed, 2008). At present time, this body has begun to provide direct and immediate assistance to consumers through text messaging (SMS), and this assists consumers in making better decisions on their everyday purchases while saving time and money (Lamy, Pascal, 2009).

Consumer Protection Association started the first attempt to develop the first legislation on consumer protection when it held a seminar on legislation and consumer protection in 1993. In this seminar, Consumer Protection Association reviewed the agendas submitted by experts specialized in several legal areas covering all areas of attention of Jordanian consumers (Obeidat, Ahmad, 1998).

Among the strategies laid down by Consumer Protection Association include: raising the living standard, enacting laws for safeguarding the consumers, stimulating/guaranteeing trade that is ethical and unbiased, making available to consumers education, sustainable consumption and mechanisms for compensation, arranging consumer forums involving the government, manufacturers, and consumers, and establishing international cooperation to discuss on issues relating to the consumer (Obeidat, Ahmad, 1998).

With Consumer Protection Association, consumers become well-informed, proactive, and responsible. Consequently, these consumers can protect themselves and impact the supplier's and manufacturers' activities. The consumers will also be sensitive in terms of their actions and behaviors that will affect the social and economic condition of the country.

Finally, with Consumer Protection Association, a community of trading that practices self-regulation, responsibility, honesty, and ethics can be established. This contributes to the well-being and welfare of the consumers. Therefore, Consumer Protection Association attempts to increase the awareness and comprehension of both traders and consumers of their rights and responsibilities while working together and playing active roles (Khasawneh and Hattab, 2012).

There is no doubt that this competence provided by the Jordan consumer protection law is essential. The consumer protection societies were not able to represent consumers before courts according to the general rules. The interest condition or the so-called dispute description should thus be available for society to represent consumers, file suits on their behalf against providers or advertisers in case of damage, and claim compensation for the misleading commercials (Khasawneh and Hattab, 2012). For this reason, the High Court of Justice refused in its decision to allow Consumer Protection Association to file a cancellation suit in the name of consumers due to the absence of interest or dispute (Khasawneh and Hattab, 2012). The court found that Consumer Protection Association does not have the *locus standi* to file the suit against the service provider for claiming compensation for damages in favor of consumers.

Section 14 of the Consumer protection Law 2017 in Jordan provides that the Consumer Protection Societies shall be established under the applicable legislation following the Minister's approval. However, the Ministry shall oversee and follow up affairs of consumer protection societies under the applicable legalization.

Jordanian consumer law in section (15) provides that to achieve its objectives, the Society may mention consumers' interests, educate consumers and let them understand their rights and how to make a claim, and provide a consumer with advice and guidance as well receive consumer complaints. The section also entreated to investigate such complaints and try to file suits related to consumer's interests and defend them after having the approval of the Consumer Societies Union.

In addition, Consumer Protection Association also can represent consumers before the official and non-official bodies as for consumer's complaints against providers. The society may also conduct a survey on product prices, compare the quality of such products, make sure that their data are correct, and inform the concerned bodies if there are any violations. Consumer Protection Association also reinforces the relationship between a consumer and a provider and mediates dispute settlement. In addition, Consumer Protection Association should design a database related to its work area and conduct and publish studies and research (Section 15, Jordanian Consumer Protection Law 2017).

Although so far there are yet cases and situations in which advertising claims involving deceptive practices aiming at misleading and cheating a consumer have been recorded, the practical reality is full of such cases which have passed without any provisions issued by the legislator thereon due to lack of express legal provisions on deception and fraud (Naji, Mula, 2000).

Moreover, in case of any practices that endanger the interests of a set of consumers, the Law 2017 gives Consumer Protection Association the right to file suits before the competent court to cease or change such practices. Accordingly, Consumer Protection Association will support consumers in taking judicial proceedings that may require financial, administrative, and technical capacities not available to the individual consumer. This can be observed in section 17, which provides that: "1. If a provider commits any practices contrary to any legislation affecting consumers' interest, the Society may file a case, complaint, or a request before the competent court to cease or rectify such practices. Notwithstanding anything to the contrary contained in any other legislation, to this end, the Society shall be deemed a company in filing the case, complaint, or the request, 2. The consumers may jointly or severally authorize any society in writing to file any suits, complaints, or requests on their behalf against the provider if it violates provisions of this law and the regulations issued hereunder, including the suits related to claiming compensation for damage and recovering prices of goods or services."

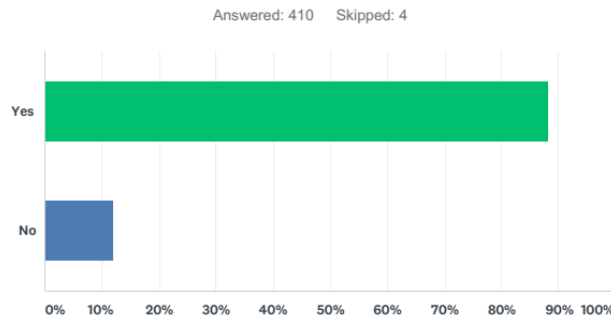
This provision is good because, before this, consumer protection societies could not represent consumers before courts according to the general rules. The interest condition, or the so-called dispute description, should be



available for society to represent consumers and file suits on their behalf against providers or advertisers in case of damage and claim compensation for the misleading commercials (Khasawneh and Hattab, 2012). For this reason, the High Court of Justice refused in its decision to allow Consumer Protection Association to file a cancellation suit in the name of consumers due to the absence of interest or dispute where the court found that Consumer Protection Association does not have the locus standi to file the suit against the service provider for claiming compensation for damages in favor of consumers.

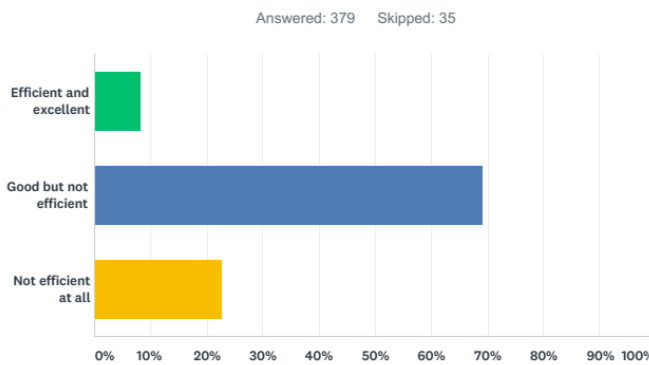
A survey online also has been used in this study through the survey monkey form. The purpose was to get responses about the consumers’ awareness of the Consumer Protection Association.

**Analysis of questions 1 and 2: Do you know about consumer association in Jordan?**



| ANSWER CHOICES | RESPONSES  |
|----------------|------------|
| Yes            | 88.05% 361 |
| No             | 11.95% 49  |
| TOTAL          | 410        |

**If yes, what do you think about the consumers association in Jordan?**



| ANSWER CHOICES          | RESPONSES  |
|-------------------------|------------|
| Efficient and excellent | 8.18% 31   |
| Good but not efficient  | 69.13% 262 |
| Not efficient at all    | 22.69% 86  |
| TOTAL                   | 379        |

Both questions aim to get information on whether the respondents are aware of the existence of consumer association in Jordan and explore its level of efficiency. The majority stated that they know about the existence of consumer association. Still, it is not efficient, and few respondents claimed that it is not efficient at all. This may owe to the fact that the consumer association does not have a local standi to bring the case to the court to get a remedy.

## 7. Conclusion

In Jordan, Consumer Protection Association is an association established to educate customers and raise consciousness in people to empower them to deal with numerous phenomena, such as dishonesty, scam of goods, in addition to educating the consumers on the subjects of scam and fraud used by dealers. Regardless of all the hard work made by the association to promote customer awareness, it is the role of the Consumer Protection Association since the beginning of its involvement considering that the association also has a role in the situation (i.e., only to educate the consumers) (Barracough, Simon, and Phua Kai Lit, 2011). The researcher hopes to activate the role of Consumer Protection Association, allowing it a role that is more extensive and to let it focus on daily living issues such as the price and quality of products. (Yahya, Azizul Halim, 2001).

Another recommendation is that the Jordanian Consumer Protection law 2017 should provide locus standi to the Society of Consumer Protection in acting in lawsuits and conducting suitable procedures against a misleading advertiser. Jordan could also emulate similar consumer protection policies where a national level consumer complaint centres can be established to receive and act on complaints. The researcher recommends that such complaint centres can be established in Jordan for the following: General Consumer Products, E-commerce (Online Shopping), Telecommunications, and Automobile and Auto-Workshops, and Travel and Leisure.

In Jordan, the connotation was shaped to instruct customers and rise consciousness in people to empower them to deal with numerous phenomena, such as dishonesty, scam of goods to make public awareness among customers to notify them with means of scam and fraud used by dealers. Regardless of all the hard work made by the association to promote customer awareness, it is the role of the Consumer Protection Association ever since its underpinning as the Association has a partial part (i.e., only raising consumers' awareness). The researcher hopes to activate the role of the Consumer Protection Association allowing it a role that is more extensive and to give focusing on daily living issues such as the price and quality of product. In suggestion the researcher that the Jordan could benefit of lesson from Malaysia, that the Malaysian such Consumers Association Penang (CAP) has proven the efficiency and effectiveness in raising consumers' encouragement and awareness of consumers to claim their rights easily and more freely. As well, CAP is the most active in registering complaints against advertising (Yahya, Azizul Halim, 2001).

The researcher also opines that the Jordan could benefit from the experience of Malaysia through the National Consumers Complaints Centre (NCCC) where the NCCC attending to numerous cases involving online disputes between consumers and business providers. Consumers are encouraged to submit their complaints online and the NCCC will either direct the consumer to the appropriate body for settlement or even help in settling the disputes themselves (Barracough, Simon, and Phua Kai Lit, 2011).

Finally, could also emulate similar consumer protection policies where a national level consumer complaints center can be established to receive and act on consumer complaints.

The researcher recommends that such complaint centre can take practiced in Jordan:

1. E-commerce (Online Shopping)
2. General Consumer Products
3. Telecommunications
4. Automobile and Auto-Workshops
5. Travel and Leisure.

**Author Contributions:** All authors contributed to this research.

**Funding:** Not applicable.

**Conflict of Interest:** The authors declare no conflict of interest.

**Informed Consent Statement/Ethics Approval:** Not applicable.

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