

A Victimological Review of Fraud Committed by Online Motorcycle Taxi Drivers Against Consumers

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Abstract. *The advancement of information technology during the fourth Industrial Revolution has led to the emergence of an app-based transportation services that offer efficiency and convenience for the society. However, alongside these advancements, new forms of crime have also emerged, including online motorcycle taxi drivers' fraud against customers. In addition to examining legal protection and the restoration of victims' rights from a victimological perspective, this study attempts to understand the forms and methods of such deception. The study uses statute and case techniques as part of a normative legal method, and the research using primary and secondary legal sources. The findings indicate that fraudulent practices have evolved into complex patterns, ranging from system manipulation such as fake GPS and fictitious orders to deceptive conduct in direct interactions with consumers. Although legal protection is regulated under the Consumer Protection Law, the Electronic Information and Transactions Law, and the Criminal Code, its implementation remains ineffective, particularly regarding evidence and authorities. Furthermore, the recovery of victims' rights is still limited to material compensation and does not yet reflect a comprehensive victimological approach. Therefore, stronger regulations, greater platform accountability, and more comprehensive victim recovery mechanisms are necessary.*

Keywords: *Fraud; Motorcycle; Online; Taxi; Victimology.*

1. Introduction

Technological advancement has enabled people to complete tasks more quickly and efficiently. The emergence of the Industrial Revolution 4.0, which focuses on the digital economy, has resulted in modifications across different facets of life. These changes are particularly evident in the increasing Information technology utilization and electronic devices, which significantly influence how people carry out their daily activities. It has also created new types of legal problems. The utilization of information and electronic technology should continue to be developed in order to strengthen national unity while remaining guided by applicable legal frameworks (Sukmayanti & Sudirga, 2022: 177–185). Right now, business growth in Indonesia is expanding rapidly across multiple sectors. This increase is driven by the

growing needs and wants of society, which create numerous business opportunities. To remain competitive in the globalization period, business actors are required to continuously invent and think creatively. One form of such innovation is the integration of technology into transportation services. Transportation itself refers to the activity of transferring people or products between location using vehicles. As technology develops, transportation services have become increasingly accessible through online booking systems. Consumers only need to use an application provided by service companies to request a ride. Online transportation is a form of service in which the entire process is connected through the internet.

The advancement of information technology today, as well as its future potential, cannot be separated from the driving forces of developments in communication and computer technology. These technological advancements have supported the rise of internet-based transportation modes in Indonesia. Along with this progress, there is now a transportation phenomenon that has attracted considerable public attention, namely application-based or online transportation. Online motorcycle taxis are essentially a form of public transportation similar to conventional motorcycle taxis that use motorcycles as the main means of transport, but with a higher level of development due to their integration with technological systems. The popularity of online motorcycle taxis continues to grow, as this mode of transportation offers several distinct characteristics, such as time efficiency, ease of booking, on-demand service, and relatively wide service coverage. The existence of online transportation services in Indonesia is based on an application system installed on smartphones, which serves as a reference platform for both prospective consumers and drivers. However, in practice, the system managed by online transportation companies has certain weaknesses, particularly its vulnerability to fictitious orders (fraud), which are recorded within the application and system. These fictitious orders can result in losses for the company, consumers, and drivers.

Recent data shows that the scale of online fraud can no longer be viewed as a marginal phenomenon, but has become a systemic threat. The Ministry of Communication and Information recorded approximately 572,000 complaints of online fraud throughout the 2017–2024 period through the *cekrekening.id* service, with the majority of cases originating from digital transactions such as buying and selling and fictitious investments (Tirto, 2024). Furthermore, the Financial Services Authority, through the Indonesia Anti-Scam Center, reported that public losses due to online fraud have reached approximately IDR 4.6–4.8 trillion in less than a year (2024–2025) which shows a significant escalation in terms of both frequency and economic impact (Bisnis.com, 2025). Based on data from Puskakom UI, approximately 95% of consumers feel safe and 98% feel comfortable using online transportation services, as they can identify the driver and monitor the travel route in real time. The majority of users fall within the 20–30 age group (56%) and 31–40 age group (28%), with most holding a bachelor's degree (54%). However, as the number of online motorcycle taxi drivers continues to grow, competition among them has become increasingly intense. This condition has driven some drivers to engage in various fraudulent practices in order to secure more passengers. Common methods include creating fictitious orders, using fake GPS applications to manipulate location data, and utilizing third-party applications to reject orders

without lowering their performance ratings within the platform's system. As various conveniences offered by technology-based applications continue to develop, a number of issues have also emerged that may harm certain parties within the legal relationships formed (Azzahra et al., 2022: 1–21). Based on a report by the AIS Team of the Directorate General of Informatics Applications at Kementerian Komunikasi dan Informatika Republik Indonesia, out of 2,615 online fraud reports received, around 1% originated from the online transportation sector. Although this figure appears small, its impact remains significant as it affects public sustainability of the digital environment and trust. In terms of vehicle categories, the same survey found that 38.1% of Go-Car drivers, 46% of Go-Bike drivers, 37.4% of GrabCar drivers, and 19.3% of GrabBike drivers had engaged in fictitious orders to obtain incentives from the platform. In Malang, one driver was found to have carried out 30,848 fictitious orders within a six-month period, resulting in company losses of up to 600 million rupiah per year. This phenomenon highlights the urgent need for stricter supervision and adaptive regulatory frameworks to address fraud within the application-based transportation ecosystem (Pangku & Husni, 2022: 103–104).

The term “tuyul” is used to refer to fictitious passengers in fraudulent practices carried out by some online transportation drivers. This method is executed using fake GPS applications, making it appear as though the driver is transporting a passenger, when in fact they are not moving at all. Such practices harm the company by generating false data and transactions, and they also negatively affect other driver-partners who operate honestly, as they struggle to obtain orders due to being displaced by those using dishonest methods. From the consumer's perspective, the presence of drivers using “tuyul” is also highly detrimental. Customers may experience longer waiting times because the driver's location shown in the application does not match their actual position. As a result, the experience of using online transportation becomes disappointing. Moreover, consumer losses are not solely caused by the actions of the perpetrators, but are also influenced by the victims' limited knowledge and digital literacy in understanding how the application system works. Many users fail to recognize indications of fraud, such as unusual vehicle movement, sudden changes in trip status, or discrepancies between location and travel time. This condition causes victims to delay taking action, such as canceling orders or reporting incidents, thereby increasing the extent of the losses suffered.

Together with information technology's progress, the government has enacted legislation to regulate crimes related to fictitious orders (fraud). These provisions are embodied in Article 35 and Article 51 of Law No. 19 of 2016, which amends Law No. 11 of 2008 respecting Electronic Information and Transactions. In addition to the ITE Law, the Indonesian Criminal Code (KUHP) and the Consumer Protection Law may also be applied in handling fraud cases that harm consumers. In the context of online transportation, however, their implementation in practice still presents shortcomings, particularly due to the vulnerability to fraudulent activities. The case to be examined in this study is fraud committed by online motorcycle taxi drivers against passengers. The victim ordered an online motorcycle taxi, but the vehicle did not move at all. The victim then attempted to contact the driver, but received no response; calls were also not answered. However, the system indicated that the passenger had already been picked up,

which prevented the victim from canceling the order. Shortly afterward, the trip status suddenly changed to “completed,” with a note stating that the passenger had arrived at the destination, even though the victim had never been picked up. Subsequently, the victim’s GoPay coins were deducted and transferred to the driver. The victim then contacted the call center to report the incident. In light of this instance, the author is curious about examining fraud committed by online motorcycle taxi drivers.

A relevant study conducted by Angga Ferdian Sukmana, Mohammad Mohammad, Gatot Subroto, Mahsun Ismail titled *Tinjauan Yuridis Terhadap Korban Penipuan Pengemudi Gojek Atas Orderan Palsu di Pamekasan Jawa Timur* states that it employs an empirical research method, intended as an effort to approach the issue under examination based on the law as it exists in reality or as it operates within society. In addition, the study uses quantitative analysis techniques, utilizing questionnaires to collect data. The difference from the author’s research lies in the type of methodology applied. The author employs a normative juridical approach and uses qualitative analysis techniques by examining journals, legislation, and books to gather data for the study. Another relevant study conducted by Almas Shafira Mayzahira, Warasman Marbun, Mardani titled *PENEGAKAN HUKUM PELAKU TINDAK PIDANA PENIPUAN ORDERAN FIKTIF OJEK ONLINE (ANALISIS PUTUSAN NOMOR 1507/PID. SUS/2018/PN. MDN DAN PUTUSAN NOMOR 143/PID. B/2018/PN. LMG)* states that this study examines court decisions in its analysis, meaning that the fraud cases discussed have already undergone legal proceedings. In contrast, the author’s research does not analyze court decisions, as the case raised has not gone through a legal process. Additionally, in that study, the drivers are positioned as the victims and the consumers as the perpetrators, whereas in the author’s research, the consumers are the victims and the drivers are the perpetrators. The last relevant study conducted by Kadimuddin Baehaki and Marno M. Hipan titled *Perlindungan Hukum Driver Ojek Online Terhadap Orderan Fiktif Konsumen Pada Transaksi Elektronik Food and Shop: Legal Protection of Online Ojek Drivers Against Fictitious Consumer Orders in Food and Shop Electronic Transactions* states that this study examines fraud committed against online motorcycle taxi driver services for meal delivery. In contrast, the author’s research focuses on fraud committed by drivers against consumers in the context of passenger transportation services.

2. Research Methods

Normative juridical research is the method used, which is based on primary legal materials and involves looking at pertinent ideas, concepts, legal principles, and statutory rules that are important to the author's research. The statute technique, which entails examining all laws and regulations pertaining to the legal matter under investigation, are the problem-solving approach used. The researcher also applies a case approach in this study. The author uses The Indonesian Criminal Code, Law Number 8 of 1999 on Consumer Protection, and Law Number 1 of 2024 about the Second Amendment to Law Number 11 of 2008 on Electronic Information and Transactions serve as the main legal sources. Among the secondary legal resources are scientific journals, research findings, and textbooks. The author employs library research as

the method of data collection and uses qualitative analysis techniques to deal with the problems in light of the collected primary and secondary legal materials.

3. Results and Discussion

3.1. What are the forms and modus operandi of fraud by online motorcycle taxi drivers against consumers

In the ecosystem of application-based transportation, online motorcycle taxi drivers' fraud against customers can no longer be understood as a simple act, but has evolved into a structured pattern operating within a digital system. The transformation of online transportation platforms has produced forms of interaction governed by algorithms, which in turn create opportunities for various types of fraud, both within the system itself and in the direct relationships between the parties involved (Aryanti & Satory, 2025: 539–555). The types of fraud that drivers perpetrate are highly diverse, including the falsification of GPS tools and the modification of mobile devices to mimic driver behavior and complete trips in order to deceive the system. In addition, there are practices involving incentive manipulation through the operation of multiple devices and accounts simultaneously, accompanied by engineered transactions that appear as large cash payments, enabling perpetrators to meet targets and obtain bonuses. Other forms involve the use of unauthorized applications, namely modified versions or those downloaded from sources outside official app stores such as the Play Store or App Store (Zebua, 2021: 537–548). Fraud through system manipulation occurs when drivers exploit application mechanisms to create transactions that do not reflect actual conditions. Patterns such as fictitious orders, alteration of trip data, and abuse of incentive schemes demonstrate that such misconduct can occur without direct interaction with consumers, yet still negatively affect the quality of service received.

Fraud occurring in direct interactions between drivers and consumers may take the form of requests for payments outside the application system, unilateral fare adjustments, or manipulation of travel routes to increase costs. In principle, consumers are entitled to obtain services in compliance with the application's original terms; therefore, any deviation from these terms could be categorized as a contract violation, and potentially as fraud (Jaga & Dwijayanthi, 2024: 198–207). Moreover, the nature of electronic transactions in online motorcycle taxi services makes them particularly vulnerable to manipulation, especially due to the limited direct supervision over how transactions are carried out in practice. One form and mode of fraud that frequently occurs is behavioral manipulation, namely actions by drivers who exploit system weaknesses without directly altering data. This may take the form of deliberately slowing down services, encouraging users to cancel orders, or prioritizing orders with higher incentives, reflecting responses to the platform's incentive mechanisms. Economic pressure and intense competition also push drivers to seek ways to maximize income, including through manipulative actions that are difficult for the system to detect. In addition, the lack of clarity in the partnership arrangement between the platform and drivers creates opportunities for opportunistic behavior that ultimately harms consumers (Munthe & Sativa, 2025).

The modus carried out by perpetrators through the use of fictitious orders with false identities represents a new form of misconduct emerging in society. Fictitious orders can be understood as unlawful acts containing elements of fraud and deception within application-based transportation services (Megawati et al., 2024: 749–766). This is driven by the fact that such practices were previously more commonly found within the scope of cybercrime (Syafii & Gusnita, 2024: 110–126). Perpetrators often exploit false identities, fabricated addresses, and illegal payment schemes to ensure that consumers proceed with orders that, in reality, have no receiving party. Therefore, before a transaction takes place, a clear agreement between consumers and drivers regarding payment mechanisms is necessary to minimize the risk of such orders occurring (Abshir & Maloko, 2021: 66–73). Accordingly, the creation of fictitious orders by users of online services can be classified as a form of fraud and deception. This situation becomes increasingly complex as technological developments allow the creation of fake accounts more easily, while also hindering efforts to trace the true identity of the responsible parties. Thus, the phenomenon of fictitious orders is more than just a technological problem in practice, but a direct consequence of imbalances within the structure of employment relations (Kholifah, 2026).

These fraudsters also employ fraudulent practices in the banking sector, oriented toward obtaining confidential customer data. One emerging scheme involves the use of fake identities, impersonating customer service representatives from online motorcycle taxi platforms (Bank Central Asia, 2022). This approach exploits users' trust in digital services, which are already integrated into their daily activities. In their operations, the perpetrators target users of online motorcycle taxi apps and businesses that rely on food delivery services. These targets share common characteristics: a high reliance on digital systems and a quick response to service notifications, making them more vulnerable to manipulation. The targeted information includes highly sensitive banking authentication information, including PINs, OTP codes, and ATM card numbers. Control of this data allows the perpetrators to gain access to the victim's account and conduct unauthorized transactions to quickly drain funds.

An example of fraud targeting food businesses begins with a driver arriving at a food stall to pick up an order. By stating the order number listed in the app, the seller immediately delivers the food without any additional checks. This process proceeds smoothly and does not arouse suspicion. However, about half an hour later, another driver arrives, intending to pick up an order with the same number. This situation confuses the seller, who believes the order has already been placed. This prompts the business owner to recheck the order status through the app. The check reveals an indication of a fraudulent method exploited by the driver. The first driver does not confirm the order pick-up but instead cancels the order after the food is in his hands. As a result of this cancellation, the system automatically assigns another driver to pick up the same order. Furthermore, the food delivered to the first driver is never returned, resulting in losses for the food business (Radio Republik Indonesia, 2026).

3.2. How is the legal protection and recovery of victims' rights in cases of fraud committed by online motorcycle taxi drivers viewed from a victimological perspective

The Latin word *victima*, which means victim, and the Greek word *logos* are the sources of the word *victimology*. Etymologically, it is understood as the study of victims. More broadly, *victimology* is a scientific discipline that focuses on victims of crime, including the factors that cause someone to become a victim, the consequences of the victimization process, and how society and the legal system respond to them (Margono, 2026: 20). In modern *victimology*, there are several areas of focus. One is reactions and impacts, which emphasize the study of the physical, psychological, and economic consequences experienced by victims. Another is the justice system response, which focuses on analyzing interactions between victims and institutions of law enforcement, including the police, courts, and prosecutors.

Meanwhile, studies on victims' rights and protection examine the legal guarantees available to victims, including the right to compensation, restitution, and witness protection programs. Furthermore, secondary victimization refers to efforts to identify and minimize additional suffering caused by inadequate or insensitive responses from institutions or society. Finally, crime prevention from a victimological perspective focuses on formulating strategies aimed at reducing victims' vulnerability to criminal acts.

In a victimological perspective, the concept of a victim is not limited to individuals who directly experience harm, but also includes broader entities such as groups, corporations, private parties, and even the government. A victim can be understood as a party that suffers losses, whether physical or psychological, due to the actions of others carried out for certain interests, which fundamentally contradict the rights of the harmed party (Candra, 2025: 13-14). Through this approach, *victimology* seeks to examine and explain various crime-related issues by analyzing victims, the process of victimization, and its impacts, thereby encouraging the formulation of more responsible policies and preventive measures in crime control (Sunarso, 2022: 2).

In victimological studies, the classification of crime victims can be carried out through several approaches, including the kind of crime, personal characteristics, as well as the social milieu underlying the incident. Viewed from the nature of the crime, victims are divided into direct and indirect victims. Direct victims are those who experience criminal acts firsthand, such as in cases of theft or homicide, while indirect victims are those who are affected emotionally or psychologically due to crimes experienced by others. When examined from individual characteristics, victims can be classified based on elements like ethnicity, gender, age, and socioeconomic conditions. Various studies show that certain groupings, like the female, children, and people who are from lower socioeconomic backgrounds, have a higher level of vulnerability to crime, thus requiring more specific protection strategies. Meanwhile, from a social perspective, victims can be divided into situational victims and selected victims. Situational victims are those who become involved in criminal events due to certain conditions, whereas selected victims are targeted because of specific characteristics they

possess, such as physical limitations or daily activity patterns that increase their vulnerability (Rohmat, 2024).

In the realm of criminal law, victimology plays a crucial role because it emphasizes a comprehensive understanding of victims, the victimization process, and the function of the legal system in delivering justice and protection. This approach makes a significant contribution to various important aspects of law enforcement. One such approach is helping to design more effective law enforcement strategies by incorporating the victim's perspective as a primary consideration. This includes efforts to increase oversight of perpetrators, provide more adequate access and support for victims to report crimes, and strengthen more optimal protection mechanisms for victims (Rasiwan & H.I., 2024: 1). Furthermore, victimology also highlights the urgency of recovery and restoration efforts for victims of crime. This includes providing psychological assistance, health services, and social support to help victims overcome the impacts they have experienced and improve their quality of life within the community.

Victimology studies provide important benefits in criminal law as they examine the nature of victims, the process of victimization, and the various phenomena that accompany it. Through an understanding of victimization, the origins of crime can be traced, particularly those related to the emergence of victims, thereby assisting in the formulation of both preventive and repressive measures in a more proportional and comprehensive manner. In addition, victimology helps clarify the position and role of victims in a criminal event, which serves as an important basis for preventing future victimization. This approach also fosters awareness that every individual has both rights and responsibilities to understand the potential risks of victimization, not to create fear, but to encourage greater caution. Furthermore, by examining the suffering and losses experienced by victims, victimology can serve as a foundation for formulating appropriate compensation or restitution policies (Flora, 2026: 4).

In victimology, there is an emphasis that every person who experiences victimization is entitled to protection, regardless of the extent of the harm suffered. The main focus of this field is to develop practical measures to protect victims from threats and to ensure maximum protection. In addition, victimology also recognizes the right of victims to obtain compensation, restitution, and reputation restoration (Sintasari et al., 2025: 367–385). In judicial processes, the recognition of the rights of crime victims and their families is a crucial element to ensure protection, justice, and proper recovery after there has been a criminal act. One of the main rights is the right to protection, which includes guarantees of safety for victims and their families from threats, pressure, intimidation, or potential retaliatory actions arising from their involvement in legal proceedings. Furthermore, there is also the right to compensation, namely the right to fair restitution for both material and immaterial losses, such as medical expenses, economic losses, and psychological suffering. In addition, victims and their families are also entitled to comprehensive recovery, covering physical, mental, social, and economic aspects. This recovery includes access to health services, psychosocial

support, financial assistance, and various other efforts aimed at helping them overcome the traumatic impact of the crime experienced (Rasiwan & H.I., 2025: 150-151).

In cases of fraud committed by online motorcycle taxi drivers, various regulations may be applied, such as the Indonesian Criminal Code (KUHP), the Law on Electronic Information and Transactions (ITE Law), and the Consumer Protection Law. Under the former Criminal Code, perpetrators of fraud may be charged under Article 378 (Al Miski et al., 2025: 369–389). The provision provides that: “Any person who, with the desire to unlawfully obtaining a benefit for themselves or another party, uses a fictitious identity or false capacity, applies deceit, or arranges a series of misleading statements to persuade another individual to surrender property. The maximum sentence for fraud is four years in jail if you manufacture a debt or cancel a receivable.” Under the new Criminal Code, the offense of fraud is governed by Article 492, which stipulates that: “Any individual who, with the desire to unlawfully obtaining benefit for themselves or another party, uses a fictitious name or false capacity, or engages in deception or a sequence of false representations to persuade another person to hand over property, provide credit, acknowledge a debt, or waive a receivable, shall be liable to criminal penalties for fraud, which include a maximum four-year prison sentence or a fine of no more than category V.

The phrase “unlawfully benefiting oneself or another person” appears in both Article 492 of the current Criminal Code and Article 378 of the previous one. This element indicates that the perpetrator possesses mens rea or criminal intent. In this context, the perpetrator intentionally engages in manipulation by creating fictitious orders through online transportation applications to obtain certain benefits, such as earning bonuses, causing losses to other parties, or building a reputation that does not reflect the actual situation. The next element is “employing a false identity, deceit, or a string of falsehoods.” In carrying out their actions, perpetrators of fictitious orders often use false identities or accounts created with fabricated data to place fake orders. Such actions can be classified as a form of deceit, or a string of falsehoods as regulated under The Criminal Code's Article 378. Furthermore, there is the element of “inducing another person to hand over goods.” In the practice of fictitious orders, perpetrators may cause harm to other parties, for example driver-partners who manipulate the system and data, resulting in consumers bearing costs for non-existent orders. Such losses fall within the element of “handing over something” as they result in economic or material harm to the victim (Emor et al., 2025:).

The ITE Law governs victims' legal protection in addition to the Criminal Code, referring to Article 35 and Article 51 paragraph (1). “Any person who intentionally and unlawfully manipulates, creates, modifies, removes, or destroys Electronic Information and/or Electronic Documents with the purpose of causing such information or documents to be regarded as authentic data,” according to Article 35 of the ITE Law. This provision can be directly applied to perpetrators of fictitious orders, as such actions constitute the manipulation of electronic data, namely creating transactions that appear to have actually occurred, whereas in reality they are false. Under Article 35 of the ITE Law, this offense is classified as a formal offense,

meaning that an act is considered unlawful once the prohibited action is committed, without the need to prove the occurrence of consequences or losses arising from the act (Ardiansyah et al., 2024: 17–22). Furthermore, “Any person who satisfies the elements referred to in Article 35 shall be liable to a maximum term of imprisonment of 12 (twelve) years and/or a maximum fine of IDR 12,000,000,000 (twelve billion rupiah),” according to Article 51 paragraph (1) of the ITE Law. (Kusumo & Putri, 2025: 335–342).

Regarding the recovery of victims’ rights, the Consumer Protection Law regulates this in Article 4 and Article 19. Article 4 contains the rights of consumers, namely the right to convenience, protection, and assurance of safety in utilizing goods and/or services; together with the right to freely determine the goods and/or services desired and to acquire them based on the agreed value, terms and conditions, and guarantees promised; the right to obtain accurate, transparent, and truthful information concerning the condition and guarantee of goods and/or services; the right to be heard when voicing concerns and opinions concerning the products and/or services utilized; the right to adequate dispute settlement, protection, and advocacy procedures in consumer protection; the right to advice and consumer education; the right to be treated or served in a fair, honest, and nondiscriminatory manner; the right to compensation, indemnity, and/or replacement in the event that the products and/or services obtained are not in compliance with the agreement or are not as they should be; and other rights governed by applicable laws and regulations (Suhadi & Fadilah, 2021: 1967–1978).

With regard to the restoration of victims’ rights, Article 19 paragraphs (1), (2), and (3) of the Consumer Protection Law set forth the obligations of business actors. Paragraph (1) provides that: “Businesses are liable to pay for any harm, pollution, or losses that consumers experience because of the goods or services they produce or sell” (Mutiara et al., 2024: 347–363). Furthermore, paragraph (2) stipulates that: “The compensation mentioned in paragraph (1) can include refunds, exchanges for goods, and/or services that are similar or of equal value, medical treatment, and/or the granting of indemnification in compliance with prevailing laws and rules.” Meanwhile, paragraph (3) states that: “Compensation must be provided within 7 (seven) days from the date of the transaction.” It is clear from Article 19 paragraph (1) of the Consumer Protection Law that companies are required by law to reimburse customers for losses they have suffered, including losses suffered by customers of online motorcycle transportation services (Wicaksono et al., 2021: 149–159). Furthermore, the Law on Consumer Protection imposes sanctions upon business actors who fail to comply with the provisions contained in Article 19 paragraphs (2) and (3). Such sanctions are regulated under Article 60 paragraphs (1) and (2), which state: “(1) Business actors that breach Article 19 paragraphs (2) and (3), Article 20, Article 25, and Article 26 may be subject to administrative sanctions by the Consumer Dispute Settlement Agency. (2) Compensation orders up to IDR 200,000,000.00 (two hundred million rupiah) may be issued as administrative sanctions” (Monica et al., 2025: 219–230). Accordingly, consumers who suffer losses may rely upon these statutory provisions as the legal basis for submitting claims or initiating legal action against the responsible parties. (Bhagaskara & Tarina, 2024: 393–411).

4. Conclusion

The development of application-based transportation as part of digital transformation has improved mobility efficiency but simultaneously created new opportunities for system-based crimes, particularly fraud committed by online motorcycle taxi drivers against consumers. The modes of fraud have evolved into complex and structured patterns through the exploitation of technological loopholes, such as GPS manipulation, use of illegal applications, fictitious order schemes, and manipulation of direct interactions with consumers. From a victimological perspective, victims are structurally vulnerable due to their dependence on digital systems and limited control over service processes, while legal protection under criminal law, the ITE Law, and consumer protection law remains largely normative and faces enforcement challenges, unclear liability distribution, and limited recovery mechanisms. Victim recovery is still predominantly material-focused, while non-material restoration such as trust and security is not adequately addressed. Therefore, victim protection and recovery in online transportation fraud cases remain partial and reactive, requiring stronger regulatory frameworks, clearer platform accountability, enhanced system security, and a more integrated victim-centered law enforcement approach.

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