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Legal Analysis of Consumer Legal Protection in Digital Platform-Based Property Purchase Transactions

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Abstract. *The development of digital platforms has transformed the property buying and selling transaction mechanism, making it faster and easier, but on the other hand, it has given rise to various legal risks that have the potential to harm consumers. This study aims to determine the form of legal protection for consumers in digital platform-based property buying and selling transactions, analyze the legal responsibilities of business actors and digital platform providers for consumer losses, and evaluate the effectiveness of the implementation of laws and regulations in providing legal protection. This study uses a normative juridical method with a statute approach and a conceptual approach. The data used are secondary data consisting of primary, secondary, and tertiary legal materials obtained through literature studies and supported by limited interviews with legal practitioners. Data analysis was conducted qualitatively through a review of relevant laws and regulations, doctrines, and legal concepts. The research results show that legal protection for consumers in property sales and purchases through digital platforms is regulated in the Consumer Protection Law, the Electronic Information and Transactions Law, the Civil Code, the Basic Agrarian Law, and other land regulations. Protection is provided preventively through document verification and the creation of a Deed of Sale and Purchase (AJB), and repressively through dispute resolution and compensation. Legal responsibility is assigned according to the respective roles of each party, namely developers, property agents, and digital platform providers as Electronic System Organizers. Although normatively, legal regulations are adequate, their implementation has not been fully effective due to the lack of specific regulations regarding digital property transactions, low public legal literacy, and suboptimal verification systems on digital platforms.*

Keywords: *Consumers; Legal; Platforms; Property; Protection.*

1. Introduction

Legal issues in property transactions based on digital platforms are becoming increasingly crucial, given that the property transaction object has significant economic value and has long-term legal consequences, particularly related to the transfer of land and building rights. In practice, cases of discrepancies between the property specifications offered on digital platforms and actual conditions on the ground, delays in the delivery of property objects, unclear legal status of land, and even default and fraud are common. This demonstrates that property transactions through digital platforms carry not only technical risks but also significant legal risks for consumers.[1].

One example of fraud in property transactions via digital platforms occurred in Bekasi City, where 57 people became victims after purchasing rental houses marketed through the social media platform Facebook. The victims have reported the incident to the Bekasi City Metropolitan Police, with total losses estimated at Rp 4.8 billion. The amount of losses suffered by each victim varied, ranging from around Rp 30 million to more than Rp 400 million. The perpetrators used social media as a marketing tool while also conveying misleading information regarding the ownership status of the property. The perpetrators are also suspected of manipulating documents such as land title deeds and heir certificates to give the impression that the marketed property had legal standing, thereby convincing potential buyers to make a transaction.[2].

The legal issues became even more complex when it was discovered that the rented house, which had been sold and purchased, was then demolished by the legal owner, who was related to the alleged perpetrator. This situation indicates that the ownership rights to the marketed property did not rest with the seller, thus resulting in fraudulent transactions. This situation resulted in buyers not only experiencing significant financial losses but also losing legal certainty regarding their ownership rights to the property they had purchased. This incident demonstrates that advances in information technology, which facilitate property marketing through digital platforms, also have the potential to be exploited as a means of committing crimes if not accompanied by adequate verification mechanisms for the seller's identity and the validity of ownership documents.

This case serves as concrete evidence that property transactions via digital platforms remain highly vulnerable to fraud. The use of social media as a means

[1]Apandy, PAO, Melawati, & Adam, P. (2021). The Importance of Consumer Protection Law in Buying and Selling. Journal of Management and Business, 3(1).

[2]Kharismaningtyas. (2025). Deceived by Rental House Advertisements on Social Media, 57 People Suffer Total Losses of Up to IDR 4.8 Billion! KompasTV. https://www.kompas.tv/regional/604945/tertipu-iklan-rumah-kontrakan-di-media-sosial-57-orang-alami-total-kerugian-hingga-rp4-8-miliar

of transaction has not yet guaranteed legal protection for consumers if the information provided by the seller does not reflect the actual situation. This situation demonstrates the importance of strengthening regulations, increasing oversight of electronic transactions, and optimizing legal protection for consumers to ensure legal certainty, fairness, and security in property transactions via digital media.[3].

This research is present to fill the research gap (*research gap*) by comprehensively analyzing the Legal Analysis of Consumer Legal Protection in Digital Platform-Based Property Purchase Transactions, as well as examining the legal responsibilities of property business actors and digital platform providers in guaranteeing consumer rights. This research is expected to provide novelty in the development of notarial law, particularly in facing the dynamics of property transactions in the digital era.

Based on this description, a comprehensive legal study is needed regarding legal protection for consumers in digital platform-based property transactions, as well as the legal responsibilities of property business actors and digital platform providers in ensuring the fulfillment of consumer rights. This study is expected to provide theoretical and practical contributions to the development of notarial law, particularly in order to achieve legal certainty, justice, and balanced legal protection for all parties in property transactions in the digital era.

This study aims to determine the form of legal protection provided to consumers in property buying and selling transactions through digital platforms, such as Rumah.com, OLX, or other property marketplace applications, including protection based on applicable sales and purchase deeds or electronic agreements. To analyze the legal responsibilities of business actors and digital platform providers, such as property developers, property agents, and digital platform managers, for losses experienced by consumers in property buying and selling transactions. To evaluate the effectiveness of the implementation of laws and regulations, including the Consumer Protection Law, the ITE Law, and government regulations related to electronic transactions, in providing protection to consumers in digital platform-based property buying and selling transactions.

2. Research Methods

This research uses a normative juridical method, namely legal research conducted by examining applicable legal norms, both in legislation and legal doctrine. This research focuses on analyzing legislation, legal principles, and legal

[3]Kharismaningtyas. (2025). Deceived by Rental House Advertisements on Social Media, 57 People Suffer Total Losses of Up to IDR 4.8 Billion. KompasTV. https://www.kompas.tv/regional/604945/tertipu-iklan-rumah-kontrakan-di-media-sosial-57-orang-alami-total-kerugian-hingga-rp4-8-miliar

doctrine related to consumer protection and property sales transactions.digital platform based. The approaches used in this research are the statute approach and the conceptual approach.

Data collection in this study was conducted through library research, namely by tracing, inventorying, and reviewing various laws and regulations, legal literature, and scientific works related to the Legal Analysis of Consumer Legal Protection in Digital Platform-Based Property Purchase Transactions. This literature study aims to obtain a strong theoretical and normative foundation in analyzing the research problem. The data analysis method used in this study is qualitative analysis, namely by reviewing and interpreting the collected legal data systematically and logically.

3. Results and Discussion

3.1. Legal Protection for Consumers in Property Purchase Transactions Through Digital Platforms

Advances in information technology have driven an increase in property transactions through digital platforms. Ease of access, time efficiency, and a wide variety of property options have made digital media a widely used platform. However, behind these conveniences, there are potential risks that can harm consumers, such as inaccurate information, fraud, and even default during transactions.[4].

1) Position Case

The rapid development of digital transformation has brought fundamental changes to the economic activity patterns of Indonesians. The use of the internet as a means of trade transactions is no longer limited to everyday consumer goods but has also expanded into sectors with high economic value, such as property sales and purchases. The presence of various digital platforms, such as marketplaces, social media, property company websites, and instant messaging apps like WhatsApp, makes it easier for the public to obtain information about properties being marketed. Promotions, price negotiations, document exchanges, and payments can now be conducted without the seller and buyer meeting face-to-face.[5].

This situation offers advantages in terms of time and cost efficiency, as well as broader marketing reach. However, this convenience also comes with an

[4] Maulana, A., & Sud'jai, A. (2024). Analysis of the Application of Law in Online Fraud Crimes from a Criminal Law Perspective (Study on Decision Number 2297/Pid.B/2020/PN.Sby). Socius: Journal of Social Sciences Research, 1(8), 32–42

[5] Supreme Court of the Republic of Indonesia. (2022). Praya District Court Decision Number 126/Pid.B/2022/PN Pya concerning criminal acts of fraud and money laundering related to property transactions.

increased risk of legal violations that could potentially harm consumers. Information regarding the legal status of land, the authenticity of certificates, the identity of owners, and the legality of developers is often only conveyed electronically without thorough verification by consumers. This situation opens up opportunities for the dissemination of inaccurate information, manipulation of electronic documents, the use of false identities, and even the sale of disputed land.[6].

This vulnerability is reflected in various cases that have been decided by the courts. One of the cases studied in this research is Praya District Court Decision No. 126/Pid.B/2022/PN Pya.[7]The case alleges a criminal offense related to a land transaction, resulting in losses for the purchaser. The defendants' identities in the verdict indicate that the case involved parties connected to the land administration process, making it a significant example of the importance of legal protection for consumers in property transactions.

These legal facts demonstrate that property transactions via digital media involve not only a contractual relationship between the seller and buyer, but also closely relate to aspects of land administration, document validity, the authority of land deed officials, and legal certainty regarding land ownership rights. Mistakes in any of these aspects have the potential to cause significant financial losses for consumers, given the relatively high economic value of property compared to ordinary consumer goods transactions.

Legal protection for consumers is becoming increasingly important because electronic transactions do not inherently eliminate the rights and obligations of the parties, as they do in conventional transactions. Legal relationships created through electronic media remain civil relationships with legal consequences for the parties. Indonesian legislation has anticipated this development by establishing various regulations governing consumer protection, electronic transactions, land rights, and electronic evidence.

Based on this description, it can be understood that the core problem of this research is not simply the occurrence of consumer losses in property transactions via digital platforms. The primary focus of the research lies in how the Indonesian legal system provides legal protection for consumers through regulating the rights and obligations of parties, the mechanism for forming electronic contracts, oversight of business actors, and dispute resolution in the event of legal violations.

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[6] Maulana, A., & Sud'jai, A. (2024). Analysis of the Application of Law in Online Fraud Crimes from a Criminal Law Perspective (Study on Decision Number 2297/Pid.B/2020/PN.Sby). Socius: Journal of Social Sciences Research, 1(8), 32–42.

[7]Supreme Court of the Republic of Indonesia. (2022). Praya District Court Decision Number 126/Pid.B/2022/PN Pya concerning criminal acts of fraud and money laundering related to property transactions.

2) Use of Legal Protection Theory

Hans Kelsen explains that legal protection is the recognition and guarantee of people's rights through legal instruments established by the state.[8]This protection aims to create legal certainty, justice, and a balance of interests between parties in a legal relationship. Legal protection becomes especially important when there is a difference in status between the parties, potentially leading to one party experiencing harm due to the abuse of rights by the other.

The application of Hans Kelsen's theory in this research is highly relevant because all legal instruments governing digital property transactions are essentially implementations of both forms of legal protection. Law Number 8 of 1999 concerning Consumer Protection regulates consumer rights and business actors' obligations as a form of preventive protection, while also providing compensation and dispute resolution mechanisms as a form of repressive protection.[9]Law Number 1 of 2024 concerning Electronic Information and Transactions provides legal certainty regarding the use of electronic documents, electronic contracts, and electronic evidence, thereby strengthening legal protection in digital transactions.[10]. UUPA, PP Number 24 of 1997[11], and PP Number 24 of 2016[12]complementing this protection through land administration regulations and the authority of PPAT in guaranteeing legal certainty of land rights.

3) Consumer Rights According to Law Number 8 of 1999 concerning Consumer Protection

Legal protection for consumers in Indonesia is normatively regulated in Law Number 8 of 1999 concerning Consumer Protection (UUPK). The existence of this law demonstrates the state's responsibility to create a balanced legal relationship between consumers and businesses. The primary objective of this regulation is to provide legal certainty, ensure consumer safety, and create a healthy business climate so that the rights and obligations of all parties are

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[8]Ragil Putri Anindya & Achmad Edi Subiyanto. (2025). Tokopedia Platform Responsibility in Data Leak Cases According to the Law on Personal Data Protection. Journal of Artificial Intelligence and Digital Business (RIGGS)
[9]Indonesia, U.-UR (1999). Law Number 8 of 1999 concerning Consumer Protection.
[10]Indonesia, U.-UR (2024). Law Number 1 of 2024 concerning the Second Amendment to Law Number 11 of 2008 concerning Electronic Information and Transactions.
[11]Indonesia, PPR (1997). Government Regulation Number 24 of 1997 concerning Land Registration.
[12]Indonesia, PPR (2016). Government Regulation Number 24 of 2016 concerning Amendments to Government Regulation Number 37 of 1998 concerning Regulations on the Position of Land Deed Making Officials

proportionally protected. The definition of consumer protection itself is defined as all efforts to ensure legal certainty in providing protection to consumers.

The research results show that all consumer rights as stipulated in Article 4 of the Consumer Protection Law (UUPK) are closely relevant to property sales transactions via digital platforms. The right to obtain accurate information, the right to obtain legal security for land, the right to receive honest service, and the right to receive compensation are the rights most frequently associated with disputes over electronic property transactions. This fact is also evident in the case studied, Decision Number 126/Pid.B/2022/PN Pya[13], which shows that violations of consumer rights can cause significant losses so that legal protection is needed in both preventive and repressive forms.

4) Obligations of Business Actors According to Law Number 8 of 1999 concerning Consumer Protection

Based on the theory of Consumer Protection, it can be explained that legal protection for consumers is essentially not only realized through granting rights to consumers, but also through imposing obligations on business actors. The legal relationship between consumers and business actors is a reciprocal relationship that gives rise to rights and obligations for each party. The implementation of obligations by business actors is a key factor in creating fair, safe transactions and providing legal certainty. This balance is one of the main objectives of the formation of Law Number 8 of 1999 concerning Consumer Protection, which seeks to harmonize the interests of business actors with the interests of consumers in trade activities.

Research shows that most digital property transaction disputes stem from incomplete information or information that doesn't align with the legal status of the land. Consumers often only obtain digital copies of certificates without the opportunity to inspect them directly at the land office. This situation increases the risk of transactions involving land that is the subject of a dispute, is under mortgage, or even does not belong to the party offering the land.

The principle of legal certainty, as proposed by Gustav Radbruch, has not been met. According to this theory, the law must provide certainty regarding the legal status of an object and guarantee the protection of the rights of all parties. In the context of this research, legal certainty can only be achieved if information regarding land ownership status can be accurately verified through transparent mechanisms, so that consumers receive legal assurance before making transactions.

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[13]Supreme Court of the Republic of Indonesia. (2022). Praya District Court Decision Number 126/Pid.B/2022/PN Pya concerning criminal acts of fraud and money laundering related to property transactions.

These findings demonstrate the failure to fulfill the principles of the theory of legal certainty, as proposed by Gustav Radbruch. According to this theory, the law must provide certainty regarding the legal status of an object and guarantee the protection of the rights of all parties. In the context of this research, legal certainty can only be achieved if information regarding land ownership status can be accurately verified through transparent mechanisms, so that consumers receive legal assurance before making a transaction.

This situation aligns with John Rawls's Theory of Justice, which emphasizes that the legal system should provide greater protection to those in a less advantaged position (the least advantaged). Therefore, the state, businesses, and digital platform providers need to provide transparent data and information verification mechanisms to balance the rights and obligations of all parties and ensure fairness in digital-based property transactions.

5) Consumer Rights in Law Number 1 of 2024 concerning the Second Amendment to Law Number 11 of 2008 concerning Electronic Information and Transactions

Advances in information technology have transformed the legal relationship between businesses and consumers. Legal relationships previously conducted through face-to-face meetings have evolved into electronic systems that allow parties to communicate, negotiate, make payments, and even execute agreements without physical presence. These changes have prompted governments to establish regulations that provide legal certainty for all electronic activities, including property transactions conducted through digital platforms.

The enactment of Law Number 1 of 2024 concerning the Second Amendment to Law Number 11 of 2008 concerning Electronic Information and Transactions (ITE Law) represents the state's response to the increasingly complex developments in information technology. These changes aim to create a digital space that provides legal certainty, a sense of justice, and protects public interests in utilizing information technology.

Regulations regarding the rights of the public as users of electronic systems are not always explicitly stated in a single article, as in the Consumer Protection Law. Consumer protection in the ITE Law is realized through recognition of the validity of electronic information, electronic documents, electronic contracts, the reliable implementation of electronic systems, and the obligations of parties to use information technology responsibly.

3.2. Legal responsibilities of business actors and digital platform providers

The rapid growth of property transactions through digital platforms not only provides convenience for consumers but also creates legal responsibilities for businesses and digital platform providers. Based on the theory of legal responsibility, both parties are obligated to ensure the accuracy of information, ensure transaction security, and protect consumer rights in accordance with statutory provisions. Therefore, this discussion will examine the legal responsibilities inherent in businesses and digital platform providers in creating safe, transparent property transactions that provide legal certainty for all parties involved.

1) The Role of Developers in Property Buying and Selling Transactions Through Digital Platforms.

Developers are business actors who have a central position in property sales transactions because they act as the party that provides, builds, and markets property objects to the public. In transactions conducted through digital platforms, in accordance with the theory of legal responsibility, developers are not only responsible for the physical quality of the building, but also responsible for all information conveyed to potential consumers through various electronic media, including the company's official website, property marketplaces, social media, and appointed marketing agents. The developer's position as a business actor creates a direct legal relationship with consumers so that all rights and obligations of the parties are in principle derived from the agreement made and the provisions of applicable laws and regulations in accordance with the theory of legal responsibility.

According to Law Number 8 of 1999 concerning Consumer Protection[14], developers are included in the category of business actors who are required to act in good faith in carrying out their business activities, providing correct, clear, and honest information regarding the condition of the goods or services traded, and guaranteeing the quality of the goods in accordance with the agreed standards. This obligation is an implementation of the principle of balance and legal certainty in the relationship between business actors and consumers. Therefore, all information regarding land location, certificate status, building area, building specifications, public facilities, and construction completion time conveyed to the public must be in accordance with actual conditions.

The developer's responsibilities also relate to the land administration process. After a transaction is completed, the developer is obligated to assist with the certificate processing process, splitting the master certificate if necessary, and completing various documents required for land title registration. If the developer fails to fulfill these obligations, preventing the consumer from obtaining the land title certificate as agreed, the developer has committed a breach of contract, which entitles the consumer to demand fulfillment of the

[14] Indonesia, U.-UR (1999). Law Number 8 of 1999 concerning Consumer Protection

contractual obligations, cancellation of the agreement, or compensation under the Civil Code.[15].

2) The Role of Property Agents in Property Buying and Selling Transactions Through Digital Platforms.

The legal relationship between a developer and a property agent is generally based on a power of attorney agreement or marketing cooperation. Under this relationship, the agent acts on behalf of the developer in offering the property to the public. Consequently, all actions taken by the agent within the granted authority are, in principle, the responsibility of the developer as the agent. However, if the agent exceeds the authorized authority, for example by making promises the developer never fulfilled, falsifying documents, or intentionally providing false information to consumers, the agent can also be held personally liable.

A property agent's primary obligation is to provide accurate, complete, and unmistakable information to prospective buyers. This information includes the legal status of the land, building specifications, price, payment procedures, and various requirements related to the transfer of ownership. Providing information that is inconsistent with the actual situation can result in losses for consumers, thus meeting the elements of a tort.

3) The Role of Property Marketplaces as Digital Platform Providers.

Property marketplaces are electronic systems that provide a platform for businesses and consumers to interact digitally. Unlike developers, who provide transactional objects, or agents who act as marketing intermediaries, marketplaces essentially provide only the electronic infrastructure that enables more efficient marketing processes. This distinction distinguishes the legal relationship between marketplaces and consumers from the legal relationship between developers and buyers.

Therefore, the marketplace is not responsible for a developer's failure to fulfill the terms of a sales agreement. However, the marketplace can still be held liable if proven negligent in fulfilling its legal obligations as an electronic system provider, particularly if such negligence contributed to consumer losses.

4) Responsibilities Under the Consumer Protection Act.

Under Law Number 8 of 1999 concerning Consumer Protection, developers, as business actors, are obligated to act in good faith, provide accurate information, guarantee the quality of marketed goods, and provide compensation if consumers experience losses due to the goods or services they sell. This

[15] Civil Code (Burgerlijk Wetboek voor Indonesie). (1847). Civil Code.

obligation constitutes a form of preventative legal protection aimed at creating a balanced relationship between business actors and consumers.

If a developer sells property that does not meet specifications, conceals the legal status of the land, or fails to fulfill the terms of the agreement, consumers have the right to demand compensation. This compensation can take the form of a refund, replacement with a suitable property, settlement of land administration matters, or compensation for the losses incurred.

In addition to developers, property agents who intentionally provide misleading information can also be held liable for contributing to consumer losses. Meanwhile, marketplaces can be held liable if proven to have violated their obligations as digital businesses, particularly in providing secure systems and user protection mechanisms.

a. Analysis Based on Gustav Radbruch's Theory of Legal Certainty

The research results show that legal responsibility in digital platform-based property transactions lies not only with the developer as the property provider, but also with the property agent as the marketing intermediary and the marketplace as the electronic system provider. This division of responsibilities demonstrates certainty regarding the legal standing of each party based on their functions and authorities. The developer is responsible for the legal validity of the land, the accuracy of information regarding the property, the quality of the building, and the fulfillment of all agreements with consumers. The property agent is responsible for conveying accurate, complete, and non-misleading information during the marketing process. The marketplace is obligated to provide a secure, reliable electronic system equipped with monitoring and complaint mechanisms to protect user interests. This division of responsibilities reflects legal certainty regarding who should be held accountable for violations of consumer rights in digital transactions.

The research also shows that existing regulations clearly stipulate the obligations of business actors to act in good faith, provide accurate information, guarantee the validity of transactions, and provide compensation if consumers suffer losses. These regulations demonstrate that the goal of legal certainty, as proposed by Gustav Radbruch, has been accommodated in various laws and regulations. However, the effectiveness of its implementation still faces obstacles in practice, particularly when developers, property agents, or marketplaces do not fulfill their obligations optimally. This condition results in the continued discovery of inaccurate information, delays in land administration, and weak oversight of content published through digital platforms.

Based on these findings, Gustav Radbruch's theory of legal certainty is relevant in explaining that the existence of regulations alone is not enough to provide effective legal protection. Legal certainty will only be realized if each party consistently fulfills its legal obligations, accompanied by law enforcement that can provide justice and benefits for all parties. Proportional implementation of responsibilities by developers, property agents, and marketplaces will create safer, more transparent property buying and selling transactions through digital platforms, and provide legal certainty regarding the rights and obligations of consumers and businesses.

b. Analysis Based on John G. Browning's Consumer Protection Theory

The research findings show that the rapid growth of property transactions through digital platforms has expanded public access to information and made transactions easier, faster, and more efficient. This development has also been accompanied by an increased risk of consumer losses due to an imbalance of information between businesses and consumers. This situation is reflected in the persistent discovery of property information that does not reflect actual conditions, unclear land legal status, misleading information, and weak verification mechanisms on some digital platforms. These findings indicate that consumers remain in a weaker position than businesses due to limited access to accurate information and the ability to verify the legality of property objects before transactions.

The research findings align with John G. Browning's Consumer Protection Theory, which explains that consumer protection is the state's responsibility through the regulation of consumer rights, the obligations of business actors, and the provision of effective dispute resolution mechanisms. This theory holds that the relationship between business actors and consumers is fundamentally unequal because business actors have greater control over information, technology, and economic resources. Therefore, the law must be present to provide protection for consumers so that they are not the disadvantaged party in a transaction.

Based on the research results, developers are the parties with the primary responsibility for ensuring the fulfillment of consumer rights because developers control the property objects being marketed and also determine the information conveyed through various digital platforms. The developer's obligation to provide correct, clear, honest, and non-misleading information regarding the legal status of the land, building specifications, facilities, and the land administration settlement process is a direct implementation of the principle of consumer protection. If the developer conceals facts regarding the legal status of the land, sells objects that are still in dispute, or does not meet the specifications as advertised, these actions indicate a violation of the consumer's right to obtain correct information and the right to receive goods or services as promised. This condition reinforces John G. Browning's view that legal protection is needed to correct the imbalance in position between business actors and consumers.

The research also shows that property agents play a crucial role in shaping consumer decisions because they are the parties who interact directly during the marketing process. Agents are not only tasked with offering properties but also with conveying all information completely and transparently. The Consumer Protection Theory perspective positions agents as business actors who are obliged to act in good faith. Providing false information, making promises beyond their authority, or concealing facts regarding the legal condition of the object are actions that violate consumer protection principles because they have the potential to eliminate consumers' right to make informed decisions based on accurate information.

c. Analysis Based on Hans Kelsen's Theory of Legal Responsibility

The research findings indicate that the development of property transactions through digital platforms has expanded the scope of legal responsibility of the parties involved, particularly developers, property agents, and digital platform providers. This situation aligns with the Theory of Legal Responsibility proposed by Hans Kelsen, which states that every legal subject who commits an act that gives rise to legal consequences is obliged to be responsible for the consequences of their actions in accordance with applicable legal norms. This responsibility can arise from a violation of established legal obligations or from actions that cause harm to another party. In the context of digital-based property transactions, this theory serves as a basis for assessing the limits of each party's responsibility based on their function, authority, and role in the electronic transaction process.

Developers are the parties with the greatest legal responsibility because they have control over the property objects being marketed and also determine the information conveyed to the public. Based on Hans Kelsen's perspective, all information regarding the legal status of the land, the legality of the certificate, building specifications, facilities, and the construction completion schedule are part of the developer's legal obligations that must be fulfilled correctly and transparently. If the developer provides information that does not correspond to the actual situation or sells an object that is still legally problematic, resulting in losses for consumers, then the developer is obliged to be accountable for its actions through applicable legal mechanisms. This accountability can take the form of fulfilling performance, providing compensation, canceling the agreement, or other forms of accountability as regulated in the Consumer Protection Law, the Civil Code, and regulations regarding electronic transactions.

Property agents also have legal responsibilities because they act as intermediaries who convey information to prospective buyers. Research results show that communication between agents and consumers is mostly conducted through electronic media, such as marketplaces, social media, email, and instant messaging applications. All information provided through these media has legal consequences because electronic documents are recognized as valid evidence. Based on Hans Kelsen's Theory of Legal Responsibility, agents are obliged to be responsible for every action within the scope of their authority. Agents who intentionally provide false information, conceal the legal status of land, or make promises beyond their authority can be held personally liable because their actions have caused losses to consumers. Conversely, if the agent acts according to the authority granted by the developer, then responsibility can also be assigned to the developer as the principal in accordance with the legal relationship formed.

Property marketplace providers have different liability characteristics because they are not parties to the sales and purchase agreement, but rather act as Electronic System Operators. Research results show that marketplaces generally limit their liability through the terms and conditions of platform use. However, these limitations do not eliminate the marketplace's legal obligation to provide a secure, reliable, and responsible electronic system. Based on Hans Kelsen's Theory of Legal Liability, every electronic system operator still has legal obligations stemming from statutory regulations. Negligence in verifying user identity, allowing misleading information to remain public, or failing to provide an effective complaint mechanism can be the basis for legal liability if proven to contribute to consumer losses. This condition indicates that marketplace responsibilities are not only technical but also include a legal obligation to maintain the security and reliability of the electronic systems they operate.

The analysis of the research results shows that the form of legal liability in property sales transactions through digital platforms does not only depend on the existence of a contractual relationship, but is also determined by the legal obligations inherent in each legal subject according to their functions and authorities. This concept is fully aligned with Hans Kelsen's Theory of Legal Liability, which places responsibility as a logical consequence of any violation of legal norms. The greater the authority a party has in controlling the object of the transaction and the information conveyed to the public, the greater the legal responsibility that must be borne if their actions cause losses. The findings of this study confirm that the application of the theory of legal liability is an important foundation in realizing property sales transactions through digital platforms that provide legal certainty, consumer protection, and a balance of rights and obligations for all parties involved.

d. Analysis Based on John Rawls' Theory of Justice

The research findings indicate that legal responsibility for property transactions via digital platforms rests not only with developers as the primary business actors, but also with property agents and digital platform providers, in accordance with their respective roles and authorities. Developers are responsible for the legal validity of the land, the suitability of the property specifications, and the accuracy of all information published to the public. Property agents are obligated to provide complete, accurate, and non-misleading information to prospective buyers, while marketplaces are responsible for providing a secure, reliable electronic system equipped with effective monitoring and complaint mechanisms. This division of responsibilities is an effort to create comprehensive legal protection for consumers in digital-based transactions.

The research findings align with John Rawls's Theory of Justice, which places justice as the primary basis for the formation and application of law. Rawls argued that a just legal system must provide greater protection to those in disadvantaged positions to create balance in legal relations. In property transactions via digital platforms, consumers have limited information, access to land documents, and the ability to verify the validity of the property being sold. This situation weakens consumers' bargaining position compared to developers, property agents, and digital platform providers who control information and transaction processes.

e. Analysis Based on Islamic Perspective

The Islamic legal perspective holds that sales and purchase transactions (muamalah) must be carried out based on the principles of trust, justice, mashlahah, and honesty so that all parties obtain their rights in a balanced manner and avoid losses. The research results show that the development of property sales and purchase transactions through digital platforms facilitates the marketing and transaction process, but at the same time creates significant responsibilities for developers, property agents, and digital platform organizers. These responsibilities are not only legal in nature as stipulated in the Consumer Protection Law, the Electronic Information and Transactions Law, and land regulations, but also have a moral dimension that aligns with Islamic legal values. The principle of trust requires every business actor to carry out their obligations responsibly by providing accurate information regarding the legal status of the land, building specifications, prices, facilities, and all aspects related to the object of the transaction. Concealing facts regarding land that is still in dispute, is under mortgage guarantee, or has not met administrative requirements is a form of denial of trust because it has the potential to cause losses to consumers.

The principle of honesty is also closely related to the research findings. Property developers and agents are obligated to convey information transparently without providing exaggerated or misleading information solely for economic gain. Marketplaces, as digital platform operators, also have a moral responsibility to create systems that minimize the spread of false information through seller identity verification mechanisms, content monitoring, and providing effective complaint channels. Implementing this principle of honesty will increase public trust in digital transactions while reducing the potential for legal disputes.

The Islamic perspective also places justice as the foundation of every transaction. Justice requires a balance between the rights and obligations of all parties, ensuring that no party benefits at the expense of others. Research shows that developers, as the party controlling the property, have greater legal responsibility than other parties because they directly benefit from the transaction. Property agents are obligated to carry out marketing activities within their assigned authority without providing information that contradicts the actual situation. Marketplaces are obligated to provide a secure, reliable, and accountable electronic system to protect platform users. This division of responsibilities reflects the principle of justice, as each party assumes responsibility according to their role and authority in conducting the transaction.

5) Analysis of Court Decisions.

Praya District Court Decision Number 126/Pid.B/2022/PN Pya shows that misuse of land documents and actions related to the process of transferring land rights can result in criminal legal consequences.[16]. The decision shows that legal certainty in land transactions is not only determined by the existence of an agreement between the parties, but also depends on the validity of land documents and administrative procedures carried out in accordance with agrarian law.

From a civil law perspective, this case teaches us that consumers must obtain certainty regarding the legal status of land before entering into a transaction. Developers are also obligated to ensure that all land documents meet the requirements stipulated in the UUPA, Government Regulation No. 24 of 1997 concerning Land Registration, and the provisions regarding the authority of Land Deed Officials in Government Regulation No. 24 of 2016.[17].

Meanwhile, research by Maulana and Sud'jai (2024) regarding Decision Number 2297/Pid.B/2020/PN.Sby shows that the use of electronic media as a means of fraud strengthens the application of electronic evidence in the evidentiary process. Judges consider electronic communications, transfer receipts, and digital documents as valid evidence. These findings indicate that electronic transaction disputes are no longer resolved solely on the basis of conventional written documents, but also through digital evidence recognized by the ITE Law.[18].

[16]Supreme Court of the Republic of Indonesia. (2022). Praya District Court Decision Number 126/Pid.B/2022/PN Pya concerning criminal acts of fraud and money laundering related to property transactions.
[17]Indonesia, PPR (2016). Government Regulation Number 24 of 2016 concerning Amendments to Government Regulation Number 37 of 1998 concerning Regulations on the Position of Land Deed Making Officials.
[18]Maulana, A., & Sud'jai, A. (2024). Analysis of the Application of Law in Online Fraud Crimes from a Criminal Law Perspective (Study on Decision Number 2297/Pid.B/2020/PN.Sby). Socius: Journal

The land dispute case via Facebook reported by DetikNews also shows that digital platforms can be a medium for spreading inaccurate information regarding land objects.[19]Although the marketplace is not a party to the sales agreement, the platform remains obligated to provide a reporting mechanism and follow up on user reports of unlawful content. Therefore, the platform's responsibility lies with the electronic system administration, while the seller or developer remains responsible for the validity of the object.

Based on the analysis, it can be concluded that legal responsibility in property sales transactions through digital platforms is not solely borne by one party, but is distributed based on their respective functions and legal relationships. The developer is responsible for the implementation of the agreement and the legality of the property object, the property agent is responsible for the accuracy of the information conveyed during marketing, while the marketplace is responsible in its capacity as an electronic system provider. This division of responsibilities reflects the application of the principles of legal certainty, consumer protection, and good faith in the implementation of electronic transactions. Consumers who experience losses have the right to demand fulfillment of performance, cancellation of the agreement, compensation for losses, or other legal remedies in accordance with the provisions of the Civil Code, UUPK, UU ITE, and laws and regulations in the land sector.

3.3. Effectiveness of Regulation Implementation

The effectiveness of regulatory implementation is a key indicator in assessing the extent to which legal provisions provide protection and legal certainty for parties in property transactions via digital platforms. Although Indonesia has various regulations governing consumer protection, electronic transactions, and land, their implementation still faces numerous challenges, both in terms of law enforcement, business compliance, and public awareness. Therefore, this section will analyze the effectiveness of the implementation of applicable regulations in providing legal protection to consumers in digital property transactions.

1) Position Case

Advances in information technology have transformed property buying and selling patterns in Indonesia. Today, people can obtain information about land, houses, apartments, and other forms of property through various digital platforms such as property marketplaces, social media, developer websites, and electronic communication applications. This convenience offers benefits such as time efficiency, expanded market access, and easier access to information about

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of Social Sciences Research, 1(8), 32–42.

[19]Detikcom. (2022, July 27). Land Advertisement on Facebook Leads to Dispute, Can I Be Charged?. https://news.detik.com/berita/d-6201001/iklan-tanah-di-facebook-berujung-konstruksi-apakah-saya-bisa-dipidana.

the property being marketed. However, on the other hand, digital transactions also increase the risk of various forms of legal irregularities, such as fraud, misleading information, the use of false identities, and the sale of land that is still under dispute.

This phenomenon is reflected in the Praya District Court Decision Number 126/Pid.B/2022/PN Pya[20]related to fraud and money laundering in property transactions. This case demonstrates that property transactions without document verification and legal certainty regarding land can potentially cause significant losses to the public. This case also demonstrates that although the Indonesian land law system regulates land registration mechanisms and the creation of authentic deeds by Land Deed Officials (PPAT), violations still occur due to document misuse and non-compliance with legal procedures.

A similar case was also found in the research of Maulana and Sud'jai (2024) regarding Decision Number 2297/Pid.B/2020/PN.Sby which examined the crime of fraud in online buying and selling.[21]The research shows that the development of digital technology has expanded fraud methods through the use of electronic media, so that evidence in the judicial process no longer relies solely on conventional documents but also utilizes electronic evidence, as recognized in the Electronic Information and Transactions Law. This situation demonstrates that the effectiveness of legal protection is greatly influenced by the ability of regulations to keep up with technological developments.

2) Analysis of Legal Effectiveness.

According to Soerjono Soekanto, the effectiveness of a law is influenced by five main factors: the law itself (legal substance), law enforcement, supporting facilities, societal factors, and cultural factors. These five factors are interrelated in determining whether a legal provision is able to achieve its intended objectives.[22].

The first factor is legal substance, namely the quality of the norms governing a legal event. In the context of property sales transactions via digital platforms, legal substance consists not only of provisions in the Civil Code, but also includes Law Number 5 of 1960 concerning Basic Agrarian Principles, Law Number 8 of 1999 concerning Consumer Protection, Law Number 1 of 2024 concerning

[20]Supreme Court of the Republic of Indonesia. (2022). Praya District Court Decision Number 126/Pid.B/2022/PN Pya concerning criminal acts of fraud and money laundering related to property transactions.
[21]Maulana, A., & Sud'jai, A. (2024). Analysis of the Application of Law in Online Fraud Crimes from a Criminal Law Perspective (Study on Decision Number 2297/Pid.B/2020/PN.Sby). Socius: Journal of Social Sciences Research, 1(8), 32–42
[22]Maulana, A., & Sud'jai, A. (2024). Analysis of the Application of Law in Online Fraud Crimes from a Criminal Law Perspective (Study on Decision Number 2297/Pid.B/2020/PN.Sby). Socius: Journal of Social Sciences Research, 1(8), 32–42.

Electronic Information and Transactions, Government Regulation Number 24 of 1997 concerning Land Registration, Government Regulation Number 24 of 2016 concerning the Position of Land Deed Officials (PPAT), and various other implementing regulations. Normatively, these regulations have regulated the rights and obligations of the parties, land registration mechanisms, electronic evidence, and consumer protection. However, the rapid development of digital technology has resulted in regulatory space that does not specifically accommodate the characteristics of property transactions via digital marketplaces.

The second factor is law enforcement. The effectiveness of a regulation depends heavily on the professionalism of law enforcement officials, including judges, investigators, prosecutors, notaries, Land Deed Officials (PPAT), and land officials. In digital property transactions, notaries and PPATs play a strategic role, ensuring that land transfers are carried out in accordance with legal provisions. If these procedures are implemented correctly, the potential for disputes can be minimized.

The third factor is infrastructure. Implementing legal protection requires an integrated land administration system, reliable digital services, electronic certificate verification mechanisms, and security systems on digital platforms. The availability of these facilities determines how easily the public can obtain legal certainty regarding the objects they wish to purchase.

The fourth factor is society. The public's level of understanding of land purchase and sale procedures significantly determines the effectiveness of the law. Many disputes arise because consumers rely solely on information found on digital platforms without checking the land's legal status or verifying documents with the Land Office and PPAT.

The fifth factor is legal culture. The development of digital transaction culture encourages people to prioritize speed over caution. The habit of making payments solely based on electronic communication without document verification is one of the causes of the persistently high number of fraud cases in property transactions. Based on this theory, it is understood that legal effectiveness is not solely measured by the existence of regulations, but also by the level of compliance of the parties, the readiness of the institutions implementing the regulations, and the community's legal culture.

3) Analysis of Notary/PPAT Interview Results.

The results of interviews conducted with two sources who work as Notaries and Land Deed Officials (PPAT) indicate that the effectiveness of legal protection in property sales transactions through digital platforms is not only determined by the existence of laws and regulations, but also by the implementation of these provisions in every stage of the transaction. Both sources agreed that digital platforms essentially only function as a marketing medium that brings together sellers and prospective buyers, while legal certainty for transactions still depends on compliance with land law procedures regulated in Law Number 5 of 1960 concerning Basic Agrarian Principles, Government Regulation Number 24 of 1997 concerning Land Registration, Government Regulation Number 24 of 2016 concerning the Position of Land Deed Officials, as well as other provisions related to consumer protection and electronic transactions.

Based on the interviews, both sources placed preventative legal protection as the most important aspect in preventing property transaction disputes. This was evident in their emphasis on the importance of verifying the parties' identities, examining ownership documents, and verifying the legal status of the land before the transaction takes place.

Notary/PPAT A states that:

"Legal protection begins at the pre-transaction stage, namely through verifying the seller's identity, checking the authenticity of the land certificate at the Land Office, checking the land ownership status, and ensuring that the land object is not in dispute, seized, or pledged to another party."[23]

This statement demonstrates that effective legal protection must begin at the pre-contractual stage. From a civil law perspective, this stage is crucial because errors in verifying the legality of an object will impact the entire transaction process. The source's opinion aligns with the objectives of Government Regulation Number 24 of 1997 concerning Land Registration, which is to provide legal certainty regarding the status of land rights through orderly land administration. If the verification process is carried out correctly, the potential for disputes due to objects that are still in dispute, pledged, or have legal defects can be minimized.

A similar opinion was expressed by Notary/PPAT B who stated:

[23]Results of interviews with Notary/PPAT A, Notary and Land Deed Making Officer (PPAT), regarding the form of legal protection for consumers in property sales and purchase transactions via digital platforms, July 1, 2026

"Legal protection for consumers can be divided into preventive and repressive protection. Preventive protection is provided through the inspection of all land ownership documents before the transaction is executed."[24]

This opinion reinforces Hans Kelsen's Theory of Legal Responsibility, which distinguishes legal protection between preventive and repressive protection. Based on the interview results, it can be concluded that preventive protection plays a more dominant role in property transactions because it aims to prevent disputes before losses actually occur.

Interview results also indicated that the presence of a Land Deed Official (PPAT) remains a key instrument in ensuring legal certainty in property sales and purchase transactions, even though the marketing process is conducted through digital platforms. This is evident in the opinion of Notary/PPAT A, who stated:

"Once the transaction has reached the sale and purchase stage, a Deed of Sale and Purchase must be drawn up by the Land Deed Official (PPAT) in accordance with statutory provisions. With a Deed of Sale and Purchase, the rights and obligations of the parties are legally certain because the transaction is conducted based on valid documents and meets both formal and material requirements."[25]

This statement demonstrates that the digitization of transactions does not eliminate the function of the Deed of Sale and Purchase (AJB) as authentic evidence. The AJB remains a primary requirement for registering the transfer of land rights, as stipulated in Government Regulations No. 24 of 1997 and No. 24 of 2016. Therefore, the existence of a Land Deed Official (PPAT) represents a form of implementation of the principle of legal certainty in the Indonesian land system.

This analysis shows that land regulations in Indonesia remain effective in maintaining the legality of transactions. However, this effectiveness will only be achieved if the public goes beyond digital transactions and continues the legal process by preparing a Deed of Sale and Purchase (AJB) and registering the land in accordance with procedures.

Both sources implicitly emphasized that consumer protection is not solely the responsibility of the government, but also the responsibility of businesses and consumers themselves. This is reflected in the following statement by Notary/PPAT B:

[24]Interview results with Notary/PPAT B. (2026). Interview results regarding forms of legal protection for consumers in property sales transactions via digital platforms, Notary and Land Deed Official (PPAT), July 3, 2026

[25]Results of interviews with Notary/PPAT A, Notary and Land Deed Making Officer (PPAT), regarding the form of legal protection for consumers in property sales and purchase transactions via digital platforms, July 1, 2026

"Consumers should not make full payments based solely on information obtained through digital media. Before making payment, consumers should ensure the validity of the land by checking the certificate at the Land Office and signing the deed before a Land Deed Official (PPAT).[26]

This opinion demonstrates that the effectiveness of Law Number 8 of 1999 concerning Consumer Protection is determined not only by the obligation of business actors to provide accurate information, but also by consumer awareness of the need to apply the prudential principle. In practice, many fraud cases occur because consumers place too much trust in information published through digital media without further verification.

The interview findings revealed a gap between legal norms and practice. Normatively, the UUPK provides fairly comprehensive protection, but its implementation still faces obstacles in the form of low public legal literacy, particularly regarding land transaction procedures.

Another interesting aspect of the interview results is the two interviewees' perspectives on the responsibilities of digital platform organizers. Notary/PPAT A stated:

"Digital platforms should provide mechanisms for verifying user identity, features for reporting suspected fraud, and clear information regarding user rights and obligations as stipulated in the provisions concerning Electronic System Providers."[27]

Meanwhile, Notary/PPAT B is of the opinion:

"Digital platform providers have a responsibility to implement adequate security systems, verify user accounts, and provide effective complaint mechanisms to ensure optimal consumer protection."[28]

Both opinions indicate that the implementation of Law Number 1 of 2024 concerning Electronic Information and Transactions has not been fully optimal. Normatively, the ITE Law stipulates the obligation of Electronic System Operators to maintain a secure and responsible system. However, in practice, platforms still

[26]Interview results with Notary/PPAT B. (2026). Interview results regarding forms of legal protection for consumers in property sales transactions via digital platforms, Notary and Land Deed Official (PPAT), July 3, 2026
[27]Interview results with Notary/PPAT A, Notary and Land Deed Official (PPAT). (2026). Interview results regarding forms of legal protection for consumers in property sales transactions via digital platforms, July 1, 2026
[28]Interview results with Notary/PPAT B. (2026). Interview results regarding forms of legal protection for consumers in property sales transactions via digital platforms, Notary and Land Deed Official (PPAT), July 3, 2026

lack strict identity verification mechanisms, opening up opportunities for account misuse and fraud.

These findings indicate that the effectiveness of the ITE Law is still influenced by technological readiness and the commitment of platform operators to implementing electronic system security principles. Therefore, strengthening platform obligations through stricter verification standards is one of the necessary legal reforms in the digital transaction sector.

Based on the overall interview results, it can be concluded that both sources have consistent views regarding the factors that determine the effectiveness of legal protection in property sales transactions via digital platforms. First, effective legal protection must begin at the preventive stage through identity verification, certificate checks, and examination of the legal status of the land object. Second, the Deed of Sale and Purchase prepared by the Land Deed Official (PPAT) remains the primary instrument in ensuring legal certainty even though the marketing process is conducted digitally. Third, digital platform operators need to strengthen user identity verification mechanisms, electronic system security, and reporting facilities to implement obligations under the ITE Law. Fourth, the effectiveness of regulations is determined not only by the quality of legal norms, but also by the compliance of business actors, the professionalism of Land Deed Officials (PPAT) and Notaries, the readiness of digital platform operators, and the level of public legal awareness.

Thus, the interview results reinforce Soerjono Soekanto's theory of legal effectiveness, stating that the success of a regulation is determined not only by its legal substance but also by factors such as law enforcement, supporting facilities, the community, and legal culture. In the context of property transactions via digital platforms, these five factors must work synergistically to optimally achieve the goal of legal protection for consumers.

4. Conclusion

Based on the results and discussion above, it can be concluded that legal protection for consumers in property sales transactions through digital platforms is regulated in the Consumer Protection Law (UUPK), the Electronic Information and Transactions Law (UUPA), the Civil Code (KUH), and other land regulations. This protection is provided preventively through document verification and the creation of a Deed of Sale and Purchase (AJB), and repressively through dispute resolution and compensation if the consumer experiences losses. Legal responsibility in property sales transactions through digital platforms is assigned according to the role of each party. Developers are responsible for the legality and implementation of the agreement, property agents are responsible for the accuracy of the information provided, while digital platforms are responsible as Electronic System Operators in providing a secure and reliable system. The application of regulations in property sales transactions through digital platforms is normatively adequate, but not yet fully effective in practice. The main obstacles include the absence of specific regulations regarding digital property transactions, low public legal literacy, and the suboptimal verification system by digital platforms.

Based on the conclusions above, it is recommended that the government continue to refine policies related to consumer protection in property transactions via digital platforms, particularly by increasing integration between the national land system and the electronic systems used by business actors. Developers, property agents, and consumers should also prioritize the principle of prudence by verifying the legality of the property and the identities of the parties before the transaction is executed. Furthermore, the public should utilize the services of notaries and land deed officials (PPAT) as a form of preventative legal protection to ensure legal certainty regarding the transfer of land rights. Developers should carry out all their obligations transparently by providing accurate, complete, and accountable information regarding the property being marketed. Property agents should carry out marketing activities in accordance with their authority and avoid providing misleading information to consumers. Digital platform providers should improve user identity verification systems, strengthen mechanisms for reporting suspected fraud, and monitor published content to provide optimal legal protection to the public. Legislative bodies should develop regulations specifically governing property transactions via digital platforms, including the division of responsibilities between developers, property agents, and digital platform providers. The Ministry of Agrarian Affairs and Spatial Planning/National Land Agency should expand the digitalization of land services and improve public access to electronic land certificate verification systems. Digital platform providers should collaborate with land agencies to develop mechanisms for verifying the legality of property objects to minimize the potential for fraud and increase legal certainty for consumers in digital-based property transactions.

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