

JURIDICAL ANALYSIS OF CONSUMER PROTECTION IN INDONESIAN E-COMMERCE TRANSACTIONS

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Abstract

E-commerce creates a new dynamic in trade, connecting consumers with businesses from various regions and countries. However, consumers often face risks such as fraud, lack of transparency in transactions, and concerns regarding personal data protection, especially amid rising privacy violations. Existing regulations often struggle to fully address the complexities of these issues. This study employs a qualitative method with a normative juridical approach. The data source used in this research is secondary data. The primary legal foundations of this study are Law No. 8 of 1999 on Consumer Protection and Law No. 19 of 2016, which amends Law No. 11 of 2008 on Information and Electronic Transactions. This research identifies consumer rights, business obligations, and legal responsibilities inherent in electronic transactions. Although these laws provide a clear legal framework, there is a weakness in extending protection to businesses based outside the country, leaving consumers vulnerable to fraud. This study recommends the development of more comprehensive policies to enhance consumer protection, including regulations capable of addressing the challenges of globalization in e-commerce.

Keyword: *Law, Consumer Protection, E-commerce, Regulation, Legal Policy.*

A. INTRODUCTION

The development of information and communication technology in Indonesia has driven the rapid growth of e-commerce and become one of the main pillars of the digital economy.¹ With more than 200 million internet users by 2023, around 40% of whom are involved in online buying and selling transactions, making Indonesia one of the largest digital markets in Southeast

¹ Edy Santoso., Opportunities and challenges: e-commerce in Indonesia from a legal perspective, *Jurnal Penelitian Hukum De Jure*, Vol.22, no.3, 2022, page.395-410.

Asia.² The main factors driving this growth are increasingly widespread internet penetration, increasing accessibility of technology, and changes in consumer behavior that tend to choose more practical and efficient transactions.³ E-commerce creates new dynamics in trade, connecting consumers with business actors from various regions and countries, and supporting the growth of related sectors such as logistics and fintech.⁴

While e-commerce offers many benefits, significant challenges related to consumer protection also arise.⁵ Consumers often face risks such as fraud, where goods are received not as described or not even delivered.⁶ In addition, the complicated and slow return process has become a common issue that disadvantages consumers.⁷ The lack of transparency in transactions and personal data protection also raises concerns, especially amid the increasing prevalence of privacy violations.⁸ Existing regulations often fail to fully address the complexities of these problems.⁹ Therefore, the government, along with stakeholders, needs to adapt to technological advancements to ensure better consumer protection.¹⁰ Stricter policies, consumer education, and effective law enforcement are crucial to creating a safe, trustworthy, and sustainable e-commerce ecosystem, ensuring a balance between digital economic growth and consumer rights.¹¹

The Indonesian government has implemented various regulations, such as Law No. 8 of 1999 on Consumer Protection and Law No. 19 of 2016, which

² Titik Anas, and Estiana Cahyawati., Strategic investment policies for digital transformation, *Journal of Southeast Asian Economies*, Vol.40, no.1, 2023, page.96-126.

³ Hari Sutra Disemadi, and Henry Soelistyo Budi, Enhancing Trade Secret Protection amidst E-commerce Advancements: Navigating the Cybersecurity Conundrum, *Jurnal Wawasan Yuridika*, Vol.7, no.1, 2023, page.21-45.

⁴ Rahmi Ayunda, Personal Data Protection to E-Commerce Consumer: What Are the Legal Challenges and Certainties?, *Law Reform*, Vol.18, no.2, 2022, page.144-163.

⁵ Rakesh Belwal, Rahima Al Shibli, and Shweta Belwal, Consumer protection and electronic commerce in the Sultanate of Oman, *Journal of Information, Communication and Ethics in Society*, Vol.19, no.1 2021, page.38-60.

⁶ Mahrina Mahrina, Joko Sasmito, and Candra Zonyfar, The electronic and transactions law (EIT law) as the first cybercrime law in Indonesia: an introduction and its implementation, *Pena Justisia: Media Komunikasi dan Kajian Hukum*, Vol.21, no.2, 2023.

⁷ Neelam Chawla and Basanta Kumar, E-commerce and consumer protection in India: the emerging tren, *Journal of Business Ethics*, Vol.180, no.2, 2022, page.581-604.

⁸ Ruilin Zhu, Aashish Srivastava, and Juliana Sutanto, Privacy-deprived e-commerce: the efficacy of consumer privacy policies on China's e-commerce websites from a legal perspective, *Information Technology & People*, Vol.33, no.6, 2020, page.1601-1626.

⁹ Herdi Setiawan, Mohammad Ghufro, and Dewi Astutty Mochtar, Perlindungan Hukum Terhadap Data Pribadi Konsumen Dalam Transaksi e-Commerce, *MLJ Merdeka Law Journal*, Vol.1, no.2, 2020, page.102-111.

¹⁰ Tasya Safiranita Ramli, Ahmad M. Ramli, Danrivanto Budhijanto, Rika Ratna Permata, Huala Adolf, Eddy Damian, and Miiranda Risang Ayu Palar, Prinsip-prinsip Cyber law Pada Media Over The Top E-Commerce Berdasarkan Transformasi Digital Di Indonesia, *Jurnal Legislasi Indonesia*, Vol.16, no.3, 2019, page.392-398.

¹¹ Sinta Dewi Rosadi, and Zahra Tahira, Consumer protection in digital economy era: law in Indonesia, *Yustisia Jurnal Hukum*, Vol.7, no.1, 2018, page.81.

amends Law No. 11 of 2008 on Information and Electronic Transactions.¹² However, despite the existence of these legal frameworks, their implementation in the context of e-commerce still faces various challenges, particularly in terms of law enforcement, oversight, and awareness among consumers and businesses.¹³ For instance, in several cases, consumers continue to experience difficulties in obtaining compensation or resolving disputes when issues arise with e-commerce service providers.¹⁴

In addition, the rapid development of technology often causes regulations to lag behind. New challenges, such as consumer data privacy, transaction security, and cross-jurisdictional issues in international transactions, have become critical concerns that require greater attention in electronic commerce regulations.¹⁵ On the other hand, the role of digital platforms as intermediaries in transactions also needs to be more explicitly regulated to ensure clear responsibilities in protecting consumers. Given the importance of consumer protection in electronic commerce practices, this study aims to review the legal aspects of consumer protection in Indonesia by analyzing the effectiveness of existing regulations and identifying the challenges encountered in their implementation.

B. RESEARCH METHODS

This study employs a qualitative method with a normative juridical approach, focusing on the examination of legal norms written in legislation and various legal literature. The research centers on the analysis of existing laws, particularly concerning consumer protection in electronic commerce in Indonesia. The data sources used are secondary data obtained from official documents, legislation, and other legal references. The primary legal foundations for this study are Law No. 8 of 1999 on Consumer Protection and Law No. 19 of 2016, which amends Law No. 11 of 2008 on Information and Electronic Transactions. Data analysis is conducted through legal interpretation, linking it to the challenges of consumer protection in e-commerce. This research aims to provide a deep understanding of the current

¹² Iwan P Manurung, Budi Santoso, and Joko Setiono, Online buying and buying regulation based on law number 8 year 1999 concerning consumer protection and law number 19 year 2016 regarding amendment to law number 11 year 2008 concerning electronic information and transactions, *International Journal of Law and Politics Studies*, Vol.5, no.1, 2023, page.172-179.

¹³ Iris Benöhr, The United Nations guidelines for consumer protection: Legal implications and new frontiers, *Journal of consumer policy*, Vol.43, no.1, 2020, page.105-124.

¹⁴ Ridwan Arifin, Juan Anthonio Kambuno, Waspiah Waspiah, and Dian Latifiani, Protecting the Consumer Rights in the Digital Economic Era: Future Challenges in Indonesia, *Jambura Law Review*, Vol.3, 2021, Page.135-160.

¹⁵ Pujiyono Suwadi, Reda Manthovani, and Alizza Khumaira Assyifa, Legal Comparison of Electronic Contract in Electronic Commerce Between Indonesia and the United States Based on the United Nations Commission on International Trade Law, *Journal of Law and Sustainable Development*, Vol.11, no.3, 2023, page.e714-e714.

legal regulations and their relevance in addressing the growth of e-commerce and the risks faced by consumers.

C. DISCUSSION

1. Principles of Consumer Legal Protection

Consumer protection refers to a set of principles and legal rules that govern the relationship between consumers and businesses in the exchange of goods and/or services.¹⁶ Its primary aim is to ensure the safety, comfort, and satisfaction of consumers during transactions.¹⁷ This protection also includes oversight of the business practices and trade conducted by producers or sellers to prevent harm to consumers. According to Article 1, paragraph 1 of Law No. 8 of 1999 on Consumer Protection, consumer protection encompasses all efforts made to ensure legal certainty in order to safeguard consumers' rights.¹⁸ This aims to create a balance between consumers and businesses, fostering fair and safe transactions within the economy.¹⁹

In electronic transactions, one of the risks consumers faces is the loss resulting from receiving goods or services that do not align with the agreement or fail to meet expectations.²⁰ In such situations, consumers have the right to receive compensation. The provisions regarding compensation are outlined in Article 4, letter h of Law No. 8 of 1999 concerning Consumer Protection.²¹ The article states that consumers are entitled to receive compensation, reimbursement, or replacement if the goods and/or services received do not conform to the agreement or fail to meet the expected standards.²² This provision aims to protect consumers from potential losses arising from

¹⁶ Alan A Ahi , Noemi Sinkovics, and Rudolf R. Sinkovics, E-commerce policy and the global economy: A path to more inclusive development?, *Management International Review*, Vol.63, no.1, 2023, page.27-56.

¹⁷ RizkiYudha Bramantyo and Irham Rahman, Legal Protection of E-Commerce Consumers in Online Transactions in Indonesia, *American Journal of Social Sciences and Humanities*, Vol.4, no.2, 2019, page.358-368.

¹⁸ Dian Maris Rahmana and Susilowati Suparto, Consumer Protection and Responsibility of Business Actors in Electronic Transactions (E-Commerce), *ACTA DIURNAL Jurnal Ilmu Hukum Kenotariatan*, Vol.2, no.2, 2019, page.213-225.

¹⁹ Manuel Lambi and Carina Budi Siswani, Legal Protection For Consumers In Electronic Transactions, *Eduvest-Journal of Universal Studies*, Vol.4, no.1, 2024, page.243-252.

²⁰ Fajar Ari Sudewo and Dinar Mahardika, The Existence of Consumer Protection in the Perspective of Cyber Law in Indonesia, *Jurnal Dinamika Hukum*, Vol.22, no.2, 2022, page 418-429.

²¹ Sekar Siti Puji Hapsari and Umar Haris Sanjaya, Enforcement Of Article 4 Letter (a) Of Law No. 8 Of 1999 Concering Consumer Protection Related to The Rights to Comfort in IndiHome Wifi Consumers Due to Internet Network Distruption in Bantul Regency, *Borobudur Law Review*, Vol.5, no.2, 2023, page.79-89.

²² Mohsin Ali Farhad, Consumer data protection laws and their impact on business models in the tech industry, *Telecommunications Policy*, Vol.48, no.9, 2024, page.102836.

transactions and to ensure their rights in obtaining products or services that are suitable and satisfactory.²³

Business operators are responsible for losses experienced by consumers. This responsibility is outlined in Article 19 of Law Number 8 of 1999 on Consumer Protection.²⁴ The article states that business operators are obligated to provide compensation for losses incurred by consumers due to products or services that do not meet the expected standards. This provision reinforces the accountability of businesses in ensuring the quality and reliability of their offerings to consumers.²⁵ If the business operator refuses, does not respond, or fails to fulfill their obligation to provide compensation as stipulated in Articles 19 (1), (2), (3), and (4), consumers have the right to file a lawsuit. This lawsuit can be submitted through the Consumer Dispute Resolution Agency or the court where the consumer resides, in accordance with the provisions in Article 23 of Law Number 8 of 1999 on Consumer Protection. This mechanism aims to provide legal certainty and safeguard the rights of consumers who have been harmed.²⁶

The provisions regarding electronic evidence are regulated in Article 5 (1) of Law Number 19 of 2016 on Amendments to Law Number 11 of 2008 on Information and Electronic Transactions. This article states that electronic information, electronic documents, and/or their printed results are recognized as valid legal evidence in legal proceedings.²⁷ Meanwhile, the resolution of disputes in electronic transactions, including e-commerce, is governed by Article 18 (4). This article grants parties the right to choose a dispute resolution forum, whether through the courts, arbitration, or other alternative dispute resolution institutions. The selected forum must have the authority to handle disputes arising from electronic transactions, including international transactions made by the parties. This provision offers flexibility in selecting a dispute resolution mechanism that aligns with the specific needs of the electronic transaction.²⁸

²³ Chuanman You, Law and policy of platform economy in China, *Computer Law & Security Review*, Vol.39, 2020, page.105493.

²⁴ Caroline Cauffman and Catalina Goanta, A new order: The digital services act and consumer protection, *European Journal of Risk Regulation*, Vol.12, no.4, 2021, page.758-774.

²⁵ Rahmat Suhargon and Faulia Anggeraini, Juridic Review on Consumer Protection Based on Law Number 8 of 1999 Concerning Consumer Protection, *International Journal of English Literature and Social Sciences (IJELS)*, Vol.1, 2021.

²⁶ Lusita Lusita, Wiwik Sri Widiarty, and Gindo L. Tobing. Legal protection for consumers related to standard clauses according to law number 8 of 1999 concerning consumer protection, *International Journal of Law*, Vol.8, no.2, 2022, page.7-13.

²⁷ Ahmad Ansyari Siregar, Keabsahan jual beli online shop di tinjau dari undang-undang nomor 19 tahun 2016 perubahan atas undang-undang no 11 tahun 2008 tentang informasi dan transaksi elektronik (ITE), *Jurnal Ilmiah Advokasi*, Vol.7, no.2, 2019, page.109-125.

²⁸ Heri Gunawan, Tinjauan yuridis terhadap ujaran kebencian (hate speech) di media sosial dikaitkan dengan kebebasan berpendapat dan undang-undang nomor 19 tahun 2016 tentang

Dispute resolution in electronic transactions can be pursued through both litigation and non-litigation channels.²⁹ The litigation process is regulated by Article 45 of Law No. 8 of 1999 on Consumer Protection, which is further reinforced by Articles 38 and 39 (1) of Law No. 19 of 2016, which amends Law No. 11 of 2008 on Information and Electronic Transactions. These provisions outline the legal framework for resolving disputes through the court system, ensuring that consumers have recourse in case of grievances related to electronic transactions.³⁰ The litigation pathway allows disputes to be resolved through the courts. Meanwhile, non-litigation dispute resolution is regulated by Article 39 (2) of Law No. 19 of 2016, which includes various alternative mechanisms such as arbitration, negotiation, mediation, and conciliation. This non-litigation route provides flexibility for the parties to resolve disputes amicably without resorting to court processes, utilizing approaches that are typically faster and more efficient, in line with the mutual agreement of both parties.

2. Legal Analysis of Consumer Protection in E-Commerce Transactions

In e-commerce transactions, consumers have a number of rights and obligations regulated by Law No. 8 of 1999 on Consumer Protection.³¹ Consumer rights include comfort, security, and safety in using goods or services, as well as the right to receive accurate information, choose goods/services in accordance with the agreement, express opinions and complaints, and receive compensation or reimbursement if the products received do not meet expectations.³² On the other hand, consumer obligations include reading information related to goods or services for safety, acting in good faith during transactions, paying according to the agreed value, and following proper dispute resolution procedures if issues arise. These rights and obligations ensure a balance between the interests of consumers and businesses within the electronic trade ecosystem.³³

perubahan atas undang-undang nomor 11 tahun 2008 tentang informasi dan transaksi elektronik, *Res Nullius Law Journal*, Vol.2, no.1, 2020, page.76-86.

²⁹ Alok Mishra, Yehia Ibrahim Alzoubi, Memoona Javeria Anwar, and Asif Qumer Gill, Attributes impacting cybersecurity policy development: An evidence from seven nations, *Computers & Security*, Vol.120, 2022., page.02820.

³⁰ Dede Hafirman Said and Azizatur Rahmah, Application of Law no. 8 of 1999 concerning Consumer Protection to Minimize Consumer Disputes, *Legal Brief*, Vol.11, no.2, 2022, page.1584-1591.

³¹ Aras Alkis and Tekin Kose, Privacy concerns in consumer E-commerce activities and response to social media advertising: Empirical evidence from Europe, *Computers in Human Behavior*, Vol.137, 2022, page.107412.

³² Ria Sintha Devi and Feryanti Simarsoit, Perlindungan Hukum Bagi Konsumen E-Commerce Menurut Undang-Undang No. 8 Tahun 1999 Tentang Perlindungan Konsumen, *Jurnal Rectum: Tinjauan Yuridis Penanganan Tindak Pidana*, Vol.2, no.2, 2020, page.119-128.

³³ Herlina Basri, Perlindungan hukum terhadap konsumen dalam melakukan transaksi e-commerce ditinjau dari Undang-Undang Perlindungan Konsumen Undang-Undang Nomor 8

In e-commerce transactions, businesses have the right to receive payment as agreed and are entitled to legal protection if consumers act in bad faith. Conversely, businesses also have the obligation to provide accurate, clear, and honest information about the products or services offered. They must serve consumers well, honestly, and without discrimination, while ensuring the quality of goods and/or services produced or traded meets applicable standards. These rights and obligations aim to maintain fairness and trust in electronic trade transactions.³⁴

Legal protection for consumers in e-commerce transactions in Indonesia is governed by several regulations, primarily Law No. 8 of 1999 on Consumer Protection. This law provides a legal framework to safeguard consumer rights across various aspects. Consumers are entitled to comfort, security, and safety when using goods or services, particularly in electronic transactions.³⁵ Additionally, consumers have the right to receive accurate, clear, and honest information regarding the products or services they purchase, including the conditions and guarantees offered. If the goods or services received do not match the agreement, consumers are entitled to compensation, reimbursement, or replacement. Law No. 8 of 1999 on Consumer Protection ensures that within the digital commerce ecosystem, consumer rights are safeguarded, and business operators must be held accountable for any violations that harm consumers.³⁶

Law Number 19 of 2016 on Amendments to Law Number 11 of 2008 on Information and Electronic Transactions provides the legal basis for electronic transactions, including e-commerce. This law recognizes that electronic information and/or electronic documents can be used as valid legal evidence in legal proceedings, including disputes related to digital transactions. This recognition is crucial for protecting consumers from potential fraud or violations in online transactions.³⁷ Additionally, Law Number 19 of 2016 on Amendments to Law Number 11 of 2008 on Information and Electronic Transactions also regulates the responsibilities of businesses in safeguarding

Tahun 1999 (Studi Kasus Kerudungbyramana Bandung). *Pamulang Law Review*, 2 (2), 131, *Pamulang Law Review*, Vol.2, 2020.

³⁴ Ardhan Ardiyanto and Arikha Saputra, Analisis Undang-Undang No. 8 Tahun 1999 Tentang Perlindungan Konsumen Dalam Transaksi Jual Beli Online Melalui Shopee, *Jurnal Meta-Yuridis*, Vol.5, no.2, 2022, page.93-104.

³⁵ Didik Kusuma Yadi, Muhammad Sood, and Dwi Martini, Perlindungan Hukum Bagi Para Pihak Dalam Transaksi E-Commerce Menurut Tata Hukum Indonesia, *Jurnal Commerce Law*, Vol.2, no.1, 2022, page.147.

³⁶ Komang Ayu Trisna Yanti and Kadek Julia Mahadewi, Perlindungan Konsumen bagi Barang Kadaluaras yang Beredar di E-Commerce Dalam Pasal Undang Undang Nomor 8 Tahun 1999, *Jurnal Kewarganegaraan*, Vol.7, no.1, 2023, page.650-661.

³⁷ Endi Suhadi and Ahmad Arif Fadilah, Penyelesaian Ganti Rugi Akibat Wanprestasi Perjanjian Jual Beli Online Dikaitkan Dengan Pasal 19 Undang-Undang Nomor 8 Tahun 1999 Tentang Perlindungan Konsumen, *Jurnal Inovasi Penelitian*, Vol.2, no.7, 2021, page.1967-1978.

consumer data and ensuring transparency of information in transactions. With this regulation, consumers have stronger legal protection, both in terms of evidence and dispute resolution related to electronic transactions, thereby fostering trust in the e-commerce ecosystem.

3. The Urgency of Legal Protection for Consumers in E-Commerce Transactions

Legal protection for consumers in e-commerce transactions aims to ensure that consumer rights are met and to provide security against potential losses in the use of goods and/or services. This protection reflects the function of law intended to provide justice, certainty, order, and benefits for consumers. Consumer protection encompasses various aspects, from the safety and quality of goods or services consumed to the responsibilities of businesses in the event of losses.³⁸ In the context of e-commerce, legal protection is crucial for safeguarding consumers against risks such as fraud, non-conforming goods, or lack of transparency in information that may be detrimental. Through appropriate regulations, the law plays a significant role in creating a secure and trustworthy digital transaction ecosystem.³⁹

The primary goal of consumer protection is to create a sense of security for consumers in meeting their daily needs. This is reflected in Law Number 8 of 1999 on Consumer Protection, which establishes protective norms accompanied by criminal sanctions for violations.⁴⁰ Consumer protection encompasses both preventive measures to avert losses and repressive actions against violations that occur. To enforce consumer protection laws, it is essential to apply principles that serve as the foundation for legal determinations. Regulations regarding these principles are outlined in legislation, emphasizing the importance of benefits, justice, balance, consumer security, safety, and legal participation in creating an environment that safeguards consumer rights.⁴¹

In e-commerce transactions, where trade occurs without direct face-to-face interaction between consumers and sellers who do not know each other, consumer rights are often at risk, leading to a weakened bargaining position

³⁸ Yanci Libria Fista, Aris Machmud, and Suartini Suartini, *Perlindungan Hukum Konsumen Dalam Transaksi E-commerce Ditinjau dari Perspektif Undang-Undang Perlindungan Konsumen*, *Binamulia Hukum*, Vol.12, no.1, 2023, page.177-189.

³⁹ Ranty Mahardika Jhon, *Existence of Criminal Law on Dealing Cyber Crime in Indonesia* *IJCLS (Indonesian Journal of Criminal Law Studies)*, Vol.3, no.1, 2018, 25-34.

⁴⁰ Marliyanti Marliyanti, *Optimization of Cyber Law as A Legal Basis for Handling Cyber Crime in Indonesia*, *JLASA (Journal of Law and State Administration)*, Vol.1, no.1, 2023, page.8-12.

⁴¹ Dian Alan Setiawan, *Cyber terrorism and its prevention in Indonesia*, *Jurnal Media Hukum*, Vol.27, no.2, 2020, page.267-283.

for consumers.⁴² One contributing factor to this vulnerability is the lack of clarity in the information provided by producers regarding the goods being traded. It is crucial for consumers to receive accurate and clear information about the products and services offered, as mandated by Law No. 8 of 1999 on Consumer Protection.⁴³ Article 4 letter c of the law emphasizes that consumers have the right to receive accurate and transparent information regarding the conditions and guarantees of goods and/or services. Furthermore, Article 7 letter b establishes the obligation for businesses to provide truthful, clear, and honest information about the condition of the goods, as well as to explain the use, repair, and maintenance of the products. These provisions aim to protect consumer rights and enhance trust in online transactions.⁴⁴

In the context of electronic commerce or e-commerce, the legal aspects of consumer protection under Law No. 8 of 1999 include prohibitions against businesses and their responsibilities.⁴⁵ In online sales transactions, losses incurred by consumers are often caused by inaccurate information provided by businesses in product or service advertisements.⁴⁶ When consumers suffer losses, they have the right to compensation, as stipulated in Article 4 letter h of the Consumer Protection Law. This article states that consumers are entitled to compensation, restitution, and/or replacement if the goods and/or services received do not conform to the agreement or do not meet the promised standards. This provision aims to protect consumer rights and ensure the accountability of businesses in electronic transactions.

In relation to consumer rights regulated in Article 4 letter c of Law No. 8 of 1999 on Consumer Protection, which states that consumers have the right to receive accurate and clear information about the products sold, Article 9 of Law No. 19 of 2016 on Amendments to Law No. 11 of 2008 on Information and Electronic Transactions also addresses a similar issue. This article emphasizes the obligation of service providers to ensure that information about their products and services is truthful and not misleading, thereby

⁴² Philip Andreas Weber, Nan Zhang, and Haiming Wu, A comparative analysis of personal data protection regulations between the EU and China, *Electronic Commerce Research*, Vol.20, 2020, page.565-587.

⁴³ Lenny Nadriana, and Pandji Sukmana, Exploring the Applicability of Common Law Principles in Combating Cybercrime in Indonesia: An Analysis of Current Legal Framework and Challenges, *International Journal of Cyber Criminology*, Vol.16, no.2, 2022, page.192-204.

⁴⁴ Dijan Widiowati, Legal Complexity in Dealing with Cyber Crime in Indonesia, *Research Horizon*, Vol.2, no.6, 2022, page.597-606.

⁴⁵ Peicheng Wu, Charlie Xiao-chuan Weng, and Sally-Ann Joseph, Crossing the Rubicon? The implications of RCEP on anti-monopoly enforcement on dominant E-commerce platforms in China, *Computer Law & Security Review*, Vol.42, 2021, page.105608.

⁴⁶ Zariah Nur, Implementasi Undang-Undang Transaksi Elektronik (UU ITE) Ditinjau Berdasarkan Kitab Undang-Undang Hukum Pidana (KUHP) Terhadap Kebebasan Berekspreasi Masyarakat Di Media Sosial, *Jurnal Smart Hukum (JSH)*, Vol.1, no.1, 2022, page.223-228.

reinforcing the consumer's right to clear information in electronic transactions.⁴⁷ This article states that businesses offering products through electronic systems must provide complete and accurate information regarding contract terms, manufacturers, and the products offered. Additionally, consumer legal protection in electronic trade transactions is also regulated in Article 28 paragraph (1) of the same Law, which prohibits anyone from intentionally disseminating false and misleading information that could harm consumers. This provision aims to maintain the integrity of information in online transactions and protect consumers' rights from potential fraud.⁴⁸

Transactions conducted through electronic media or e-commerce are regulated by various laws to provide legal protection for consumers. One of these is Law No. 19 of 2016, which amends Law No. 11 of 2008 on Information and Electronic Transactions. This law plays a crucial role in protecting consumers engaged in electronic trade activities. More detailed legal protection can be found in Law No. 8 of 1999 on Consumer Protection, which regulates prohibited acts by business actors (Articles 8 to 17) and their responsibilities (Articles 19 to 28). While this law grants rights to consumers to safeguard them, it has a significant limitation: the inability to reach business actors based abroad. According to Article 1, paragraph 3 of this law, the business actors referred to only include those within the legal jurisdiction of the Republic of Indonesia, putting consumers at risk of challenges when transacting with international businesses.⁴⁹

D. CONCLUSION

The conclusion of this research emphasizes that legal protection for consumers in e-commerce transactions in Indonesia is governed by several regulations, primarily Law No. 8 of 1999 on Consumer Protection and Law No. 19 of 2016 on Information and Electronic Transactions. These two laws provide a clear legal framework regarding consumer rights, business obligations, and legal responsibilities within the context of electronic transactions. However, a fundamental weakness in these regulations is their inability to reach business actors operating abroad, which makes consumers vulnerable to various risks, such as fraud and financial losses. Therefore, it is crucial to develop more comprehensive and adaptive policies to address the challenges of globalized

⁴⁷ Nirmala Aziz, Puguh Aji Hari Setiawan, Hartana Hartana, and Rd Yudi Anton Rikmadani, Pengaturan dan Kebijakan Hukum Tindak Pidana Pencemaran Nama Baik dalam Undang-Undang Informasi dan Transaksi Elektronik, *Jurnal Hukum Bisnis*, Vol.12, no.5, 2023, page.1-6.

⁴⁸ Bambang Tri Bawono, Reformation Of Law Enforcement Of Cyber Crime In Indonesia, *Jurnal Pembaharuan Hukum*, Vol.6, no.3, 2019.

⁴⁹ Muhajir Akbar Hamsah, Efektivitas Undang-Undang Nomor 8 Tahun 1999 Tentang Perlindungan Konsumen Terhadap Jual Beli Dengan Sistem Transaksi Elektronik (E-Commerce), *Al-Ishlah: Jurnal Ilmiah Hukum*, Vol.22, no.2, 2019, page.79-86.

e-commerce. Efforts should include formulating regulations that can effectively protect consumer rights, even in cross-border transactions. With these measures, it is hoped that legal protection for consumers can be enhanced, fostering a sense of security and trust in transactions in an increasingly advanced digital era.

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