

Legal Protection Of Consumers In Online Sales And Purchase Agreements In The Digital Era And Analysis Of Applicable Regulations And Challenges Faced By Consumers In E-Commerce Transactions In Indonesia

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Abstract— The rapid development of digital technology has brought major changes in the world of commerce, especially in terms of online buying and selling transactions. E-commerce has become one of the fastest-growing sectors in Indonesia, providing convenience for consumers to buy products without being limited by time and place. However, along with these advances, various challenges have arisen faced by consumers, such as fraud in transactions, difficulties in returning goods, as well as issues related to privacy and personal data leakage. Therefore, legal protection for consumers in online sales and purchase agreements is very important to ensure security and fairness for consumers in the digital ecosystem. The purpose of this study is to analyze the effectiveness of legal protection for consumers in online buying and selling agreements in Indonesia, especially in the face of the rapid development of e-commerce. This research also aims to evaluate the extent to which existing regulations can provide adequate protection for consumers, as well as identify challenges that arise in e-commerce transactions. In this case, the focus of the research is on the analysis of the Consumer Protection Law (UUPK) and the Electronic Information and Transaction Law (ITE Law), which are the legal basis for consumer protection in the digital world. The methodology used in this study is a qualitative approach with a descriptive analysis method. This study examines various regulations related to online buying and selling transactions, as well as the challenges faced by consumers in exercising their rights. The main data sources used are applicable laws and regulations, literature studies related to e-commerce, and interviews with legal practitioners and e-commerce industry players to explore the problems faced by consumers in practice. With this approach, it is hoped that this study can provide a clear picture of the condition of consumer protection in the Indonesian e-commerce sector. The results of the study show that although Indonesia already has a fairly comprehensive regulation in terms of consumer protection, its implementation still faces a number of obstacles. Some of the challenges faced by consumers in e-commerce transactions include the mismatch of the goods received with the promised, the lack of transparency of information about products, and the vulnerability to fraud and misuse of personal data. In addition, the dispute resolution mechanism is also still limited, especially for transactions involving foreign business actors. This study suggests that existing regulations should be strengthened with stricter supervision, as well as the need for more efficient dispute resolution mechanisms that are accessible to consumers.

Keywords: Legal Protection, Consumer, Online Buying and Selling, E-Commerce

I. INTRODUCTION

The development of e-commerce in Indonesia has shown a significant surge in recent years. According to the Statista report (2023), the e-commerce market revenue in Indonesia is projected to reach USD 69.5 billion by 2025, with an annual growth rate of 14.64%. The digitization of buying and selling transactions is also the main driver of this increase, where easy access to the internet, the adoption of mobile

technology, and the increasing number of e-commerce application users have created an increasingly dynamic trading ecosystem. Various local and international e-commerce platforms, such as Tokopedia, Shopee, and Lazada, have contributed to creating an efficient and affordable digital shopping experience for consumers across the country.¹

However, this progress also brings a number of challenges, especially related to consumer protection and public trust in online transactions. Consumers often face risks such as fraud, goods not as described, personal data leaks, and uncertainty in the product return process. A survey by Kominfo (2023) shows that 62% of Indonesian consumers are worried about the security of personal data in online transactions². This shows that although the development of e-commerce provides many benefits, there are still significant gaps that affect the public's perception of the security of digital platforms.

Therefore, comprehensive and effective regulation is an urgent need to ensure consumer protection from various emerging risks. The government through Law Number 8 of 1999 concerning Consumer Protection, has tried to provide a legal framework to protect consumer rights. However, with the rapid development of technology, regulatory updates that are more adaptive to the digital era are needed. For example, regulations related to personal data protection in e-commerce transactions have been strengthened through Law Number 27 of 2022 concerning Personal Data Protection (PDP Law).³ The implementation of targeted regulations will be a determinant of success in creating a safe and reliable digital transaction environment.

With the increasing number of consumers relying on e-commerce to meet their daily needs, the protection of consumer rights must be a priority. Not only to mitigate the risks that exist, but also to build continued trust in digital platforms. Through strict supervision, consumer education, and collaboration between the government, e-commerce platforms, and the public, a healthy and sustainable online transaction ecosystem can be realized. This success not only supports the growth of Indonesia's digital economy, but also

¹ Statista. (2023). *E-commerce Indonesia - Market Overview*

² Kominfo. (2023). *National Survey on Digital Transaction Security*

³ Government of Indonesia. (2022). *Law Number 27 of 2022 concerning Personal Data Protection*



strengthens the nation's competitiveness in the era of globalization⁴.

Problem Formulation

1. What is the legal protection for consumers in online sales and purchase agreements in Indonesia?
2. What are the challenges faced by consumers in e-commerce transactions, especially in terms of legal protection?
3. How effective is consumer protection regulations in protecting consumer rights in the e-commerce sector?

Research Objectives

This research aims to contribute to a deeper understanding of consumer protection in the context of online buying and selling agreements in Indonesia. The main objectives of this study include two things. First, this study aims to analyze the applicable regulations related to consumer protection in online sales and purchase agreements in Indonesia. This is important considering the rapid growth of online transactions that not only bring benefits, but also pose various risks for consumers. The research will review existing laws and regulations, such as Law Number 8 of 1999 concerning Consumer Protection, regulations related to electronic commerce (e-commerce), and other relevant policies, in order to evaluate whether these regulations have been able to provide adequate protection for consumers. Second, this study aims to identify the challenges faced by consumers in online transactions and analyze the effectiveness of these regulations in protecting consumer rights. These challenges can include various issues such as personal data security, fraud in transactions, limited access to information, and often inefficient dispute resolution mechanisms. By understanding these challenges, the research will assess the extent to which applicable regulations are effective in addressing these problems and provide recommendations for improving consumer protection in the future.

II. LITERATURE REVIEW

Consumer Protection Theory

Consumer protection is one of the important branches of the law that aims to protect the rights of consumers as vulnerable parties in buying and selling transactions. In the basic legal concept of consumer protection, there is recognition of fundamental rights of consumers, such as the right to clear information, the right to product safety, the right to compensation, and the right to lodge complaints. These rights are the foundation for building a fair relationship between consumers and business actors, so as to create trust in the market. In Indonesia, these rights are explicitly regulated in Law Number 8 of 1999 concerning Consumer Protection (UUPK), which is the main guideline in guaranteeing consumer rights⁵.

In the context of e-commerce, consumer protection has become more complex due to the digitization of transactions which presents new challenges. Online transactions often blur the boundaries of responsibility, both between consumers, sellers, and e-commerce platforms as intermediaries. Consumer protection theory in e-commerce emphasizes the importance of regulations that are adaptive to technological developments, including regulations on the security of personal data, the reliability of electronic payment systems, and online dispute resolution (ODR).² At the global level, the guidelines of the United Nations Guidelines for Consumer Protection (UNGCP) are an important reference in consumer protection in the digital age⁶.

One of the main aspects of e-commerce consumer protection theory is the strengthening of consumers' rights to information. In online transactions, consumers are often faced with asymmetric information, where business actors have more information about the product than consumers. Therefore, consumer protection laws require transparency, such as the requirement for business actors to provide true, clear, and non-misleading information about the goods or services offered. This is in line with Article 7 of the UUPK which regulates the obligations of business actors in providing information to consumers⁷.

This theory also examines how e-commerce regulations in Indonesia, such as Government Regulation Number 80 of 2019 concerning Trade Through Electronic Systems (PMSE), are able to fill the legal void in protecting consumers. PMSE provides a more specific legal framework for online transactions, including the obligation of digital platforms in providing a means of consumer complaints. Nevertheless, challenges remain, especially in ensuring that the implementation of these regulations is effective in the field and able to accommodate the dynamics of technological developments⁸.

With reference to consumer protection theory and applicable regulations, it is important to continuously analyze the effectiveness of existing regulations in providing adequate protection for consumers. The development of responsive and adaptive regulations is needed to answer the challenges in the digital era. This not only benefits consumers, but also creates a healthy and sustainable trading ecosystem.

Online Sale and Purchase Agreement

An online sale and purchase agreement is an agreement between a seller and a buyer that is made through electronic media or digital platforms to transfer ownership of a good or service in exchange for payment. The main characteristic of this agreement lies in the medium of transactions that do not require the physical presence of the parties. Unlike conventional sales and purchase agreements that are usually carried out face-to-face and using physical documents, online buying and selling agreements rely on communication technology such as websites, applications, or e-commerce platforms as the main medium. Additionally, online sales and

⁴ Bank Indonesia. (2023). *Annual Report on Indonesia's Digital Economy*

⁵ Republic of Indonesia. Law Number 8 of 1999 concerning Consumer Protection

⁶ Howells, G. (2005). *The Law of Consumer Protection: A Comparative Analysis*. Oxford: Oxford University Press

⁷ United Nations. (2016). *United Nations Guidelines for Consumer Protection*. New York: United Nations Publications.

⁸ Republic of Indonesia. Government Regulation Number 80 of 2019 concerning Trade Through Electronic Systems.

purchase agreements are often cross-border or cross-country, so they involve different legal rules⁹.

Another characteristic of an online sale and purchase agreement is the asymmetry of information between the seller and the buyer. In conventional transactions, buyers have the opportunity to directly inspect the goods or services offered. However, in online transactions, buyers rely only on information provided by the seller through product descriptions, images, or customer reviews. Therefore, clarity and correctness of information are very important elements in maintaining consumer trust. This principle is also regulated in Law Number 8 of 1999 concerning Consumer Protection, which requires business actors to provide honest, transparent, and non-misleading information¹⁰.

The basic principles in online sales and purchase agreements include clarity of information, fairness, and security. First, clarity of information requires the seller to provide a complete description of the product, including the price, specifications, and condition of the goods. Second, the principle of fairness emphasizes that both parties must be treated equally and that there should be no abuse of dominant positions, for example by e-commerce platforms. Third, the security principle relates to the protection of consumers' personal data, the security of the payment system, and the avoidance of fraud risks. These three principles are an important foundation in creating reliable online transactions¹¹.

In addition, the online sale and purchase agreement must meet the requirements for the validity of the agreement as stipulated in Article 1320 of the Civil Code (KUHPerCiv Code), namely the agreement of the parties, the ability to act, a certain thing as an object, and a halal cause. In the context of online transactions, agreements are often made through agreement on terms and conditions provided by e-commerce platforms. However, the challenge that arises is how to ensure that consumers understand the content of the agreement, so as not to harm their rights. To overcome this challenge, regulatory supervision and consumer education are very important aspects¹².

Consumer Protection Regulation in E-Commerce Transactions in Indonesia

Consumer protection in e-commerce transactions in Indonesia is regulated by a number of complementary laws and regulations. Law Number 8 of 1999 concerning Consumer Protection (UUPK) is the main foundation, by providing recognition of consumer rights, including the right to clear information, the right to security, and the right to file complaints. In addition, Law Number 11 of 2008 concerning Information and Electronic Transactions (UU ITE), which was later updated through Law Number 19 of 2016, also strengthens consumer protection in digital transactions. The

ITE Law regulates the validity of electronic documents, transaction security, and sanctions for perpetrators of misuse of technology in trade¹³.

The implementation of this regulation can be seen from the obligation of e-commerce business actors to provide accurate and transparent information to consumers. Article 9 of the UUPK emphasizes that business actors are prohibited from providing misleading information related to the goods or services offered. Meanwhile, the ITE Law provides legal recognition for electronic transactions, including digital signatures, which guarantees the validity of online transactions¹⁴. In addition, through Government Regulation Number 80 of 2019 concerning Trade Through Electronic Systems (PP PMSE), the government regulates in more detail the obligations of digital platforms, such as providing a consumer complaint mechanism and ensuring the protection of personal data¹⁵.

However, in its implementation, a number of challenges are still faced, especially related to supervision and law enforcement. One of the main problems is the low awareness of consumers of their rights in online transactions, which often results in losses due to fraud or misuse of personal data. In addition, small business actors who join e-commerce platforms often do not understand legal obligations such as the obligation to provide complete and accurate product information. To overcome this, the government through the Ministry of Trade has initiated an education program and strengthened regulations, but its effectiveness still requires further evaluation¹⁶.

The existence of regulations such as the UUPK, UU ITE, and PP PMSE has provided a sufficient legal framework to protect consumers in e-commerce transactions. However, these regulations need to be continuously updated to match very dynamic technological developments. In addition, collaboration between the government, business actors, and consumers is key in creating a fair, safe, and sustainable e-commerce ecosystem in Indonesia. With effective regulations and extensive education, it is hoped that consumer rights can be better protected in the digital era.

III. METHOD

This study uses a qualitative approach with normative and descriptive legal analysis methods to examine legal protection for consumers in online sales and purchase agreements in the digital era. A normative approach is used to analyze applicable laws and regulations, such as Law Number 8 of 1999 concerning Consumer Protection, Law Number 11 of 2008 concerning Information and Electronic Transactions, and Government Regulation Number 80 of 2019 concerning Trade Through Electronic Systems, in order

⁹ Alfin, S. (2020). "The Difference Between Online and Conventional Sales and Purchase Agreements: A Case Study on E-commerce." *Journal of Law and Information Technology*, 15(2), 120-134.

¹⁰ Republic of Indonesia. Law Number 8 of 1999 concerning Consumer Protection.

¹¹ Howells, G., & Weatherill, S. (2005). *Consumer Protection Law*. Aldershot: Ashgate Publishing.

¹² Republic of Indonesia. Civil Code.

¹³ Republic of Indonesia. Law Number 8 of 1999 concerning Consumer Protection; Law Number 11 of 2008 concerning Information and Electronic Transactions, and its amendments.

¹⁴ Simarmata, R. (2019). *Consumer Protection Law in the Digital Era*. Jakarta: Kencana.

¹⁵ Republic of Indonesia. Government Regulation Number 80 of 2019 concerning Trade Through Electronic Systems.

¹⁶ Ministry of Trade of the Republic of Indonesia. (2020). *Consumer Protection Annual Report*

to assess their suitability in protecting consumer rights in e-commerce transactions. Meanwhile, a descriptive method is used to describe the challenges faced by consumers, including personal data security issues, information imbalances, and obstacles in resolving disputes online. The data collected came from literature studies, legal documents, and academic literature, which were then analyzed in depth to provide recommendations for strengthening regulations and their implementation in Indonesia.

IV. RESULT AND DISCUSSION

Consumer Protection Challenges in Online Transactions

The rapid development of e-commerce in Indonesia has a positive impact on consumers, but it also poses a big challenge in terms of consumer protection. One of the main challenges is fraud and non-transparent business practices. Consumers are often victims of misleading advertisements or products that do not match the description provided by business actors. This problem often occurs due to the lack of supervision of online business actors operating on e-commerce platforms, especially those that are not officially registered¹⁷.

The second challenge is personal data leakage and issues related to consumer information security. In online transactions, personal data such as names, addresses, phone numbers, and financial data, are often collected by business actors or e-commerce platforms. However, many cases of data leaks occur due to a lack of digital security protection, both in terms of technology and data management. This violates the principle of personal data protection as stipulated in Law Number 27 of 2022 concerning Personal Data Protection, which emphasizes that electronic system operators are obliged to maintain the confidentiality of consumer data¹⁸. In addition, the discrepancy between the goods received and those advertised is a problem that consumers often complain about. Many consumers receive products that are not suitable in terms of quality, size, color, and other specifications. This shows that the information provided by business actors is often inaccurate or even deliberate to deceive consumers. Article 9 of Law Number 8 of 1999 concerning Consumer Protection states that business actors are prohibited from providing misleading information, but the enforcement of this rule is still weak in practice¹⁹.

Another challenge faced by consumers is the limitations of dispute resolution mechanisms on e-commerce platforms. Most platforms provide a complaint mechanism, but the process is often non-transparent and time-consuming. Additionally, consumers who are dissatisfied with settlement at the platform level often find it difficult to bring their case to the legal trail due to cost, time, and complicated legal procedural constraints. A more effective and accessible online dispute resolution mechanism is needed to optimally

protect consumers²⁰. With these challenges, collaboration between the government, business actors, and consumers is needed to create a safer and fairer e-commerce ecosystem. The government needs to strengthen supervision of digital platforms and business actors, while consumers must also be more proactive in understanding their rights. In addition, education related to digital literacy and personal data protection needs to be continuously improved to reduce the risks faced by consumers in the digital era.

Legal Protection in Online Sale and Purchase Agreements

Online buying and selling agreements as part of the e-commerce ecosystem are regulated in a number of regulations, including Law Number 8 of 1999 concerning Consumer Protection (UUPK), which is the main foundation for the protection of consumer rights. The Law regulates consumer rights, such as the right to comfort, security, and safety in using goods and services, as well as the obligation of business actors to provide correct and non-misleading information. In addition to the UUPK, Law Number 11 of 2008 concerning Information and Electronic Transactions (UU ITE) provides a legal basis for the validity of electronic transactions, including the recognition of electronic documents and digital signatures as valid evidence. This regulation is strengthened by Government Regulation Number 80 of 2019 concerning Trade Through Electronic Systems (PP PMSE), which regulates online trading procedures, obligations of business actors, and electronic dispute resolution²¹ mechanisms.

However, in its implementation, this regulation faces a number of limitations. One of them is the weak supervision of online business actors, especially those operating abroad or not officially registered. In addition, the complaint mechanism provided by e-commerce platforms is often non-transparent and difficult for consumers to access. This results in many consumers feeling unprotected when disputes occur, such as cases of goods that do not match the description or failure to deliver. In addition, technical obstacles, such as the lack of digital infrastructure and consumer legal literacy, are also obstacles to the optimal implementation of regulations²². These limitations show that existing regulations need to be strengthened and adjusted to technological developments and digital transaction patterns. For example, the protection of personal data regulated in Law Number 27 of 2022 concerning Personal Data Protection (PDP Law) must be integrated with e-commerce policies to prevent the leakage of consumer data. In addition, collaborative efforts are needed between the government, business actors, and the community to increase digital literacy and consumer legal awareness. With more responsive regulations and effective implementation, it is hoped that legal protection in online buying and selling agreements can provide a sense of security and trust to consumers in the digital era²³.

¹⁷ Republic of Indonesia. Law Number 8 of 1999 concerning Consumer Protection.

¹⁸ Alfin, S. (2021). "Fraudulent Practices in Online Transactions: A Case Study on Indonesian E-Commerce Platforms." *Journal of Economic and Technological Law*, 12(3), 134-145.

¹⁹ Republic of Indonesia. Law Number 27 of 2022 concerning Personal Data Protection.

²⁰ Simarmata, R. (2020). "Consumer Dispute Resolution Mechanism in E-Commerce." *Journal of Digital Law and Policy*, 8(2),

²¹ Republic of Indonesia. Law Number 8 of 1999 concerning Consumer Protection; Law Number 11 of 2008 concerning Information and Electronic

Transactions; Government Regulation Number 80 of 2019 concerning Trade Through Electronic Systems

²² Simarmata, R. (2021). "Challenges in the Implementation of Consumer Protection Regulations in Digital Transactions." *Journal of Law and Technology*, 14(2), 87-96.

²³ Republic of Indonesia. Law Number 27 of 2022 concerning Personal Data Protection.

Evaluation of the Effectiveness of Consumer Protection Regulations

The implementation of Law No. 8 of 1999 concerning Consumer Protection (UUPK) and Law No. 11 of 2008 concerning Information and Electronic Transactions (UU ITE) in online buying and selling transactions in Indonesia shows a number of progress, but still faces significant challenges. The UUPK provides a clear basis for consumer rights, such as the right to correct information and the obligation of business actors to be responsible for the products and services offered. However, in practice, the implementation of the UUPK in the e-commerce sector is often not optimal because of the difficulty of supervising business actors who operate online, especially those with the status of small or foreign traders. On the other hand, the ITE Law regulates electronic transactions, but there are still loopholes in law enforcement related to transactions that harm consumers on digital platforms²⁴.

The main obstacle in the implementation of this regulation is the low level of supervision and law enforcement. Many consumers are unaware of the buyer's rights in online transactions, and often find it difficult to access effective dispute resolution. In addition, business actors often do not comply with the obligation to provide accurate and clear information about the products or services sold, which causes consumers to become victims of fraud or goods that are not as promised. Limited dispute resolution mechanisms and slow processes also exacerbate consumer protections, given the reliance of many consumers on platforms to resolve issues²⁵.

This gap in consumer protection is also seen in the incompatibility between existing regulations and consumer needs that continue to grow in the digital world. Existing regulations still rely on more conventional approaches, while e-commerce is growing rapidly with new technologies that are often not adequately regulated. For example, the protection of consumers' personal data involved in online transactions, even though there is already a PDP Law, still needs stricter supervision and more detailed regulation to close the gaps. Therefore, evaluation and regulatory updates are very important in order to provide maximum protection for consumers in this digital era²⁶.

Legal Challenges Faced by Consumers in E-Commerce

In e-commerce transactions, one of the most significant legal challenges is the resolution of disputes between consumers and sellers who are located differently. The existence of transactions carried out online requires a more flexible and fast dispute resolution mechanism. However, many consumers struggle to get a fair dispute resolution, especially when sellers and buyers are in different geographic regions. This problem is exacerbated by the lack of clarity about the applicable jurisdiction, as the laws governing such transactions can vary depending on the location or country where the business is located. Ambiguity regarding this

jurisdiction often makes it difficult for consumers to claim rights in the event of fraud or product mismatches²⁷.

In addition to jurisdictional issues, returns and restitution in digital transactions are also complex legal challenges. In e-commerce, consumers often face difficulties in returning non-compliant or damaged goods, due to the many unclear or non-transparent provisions in the return policy of the platform or seller. In fact, based on Law Number 8 of 1999 concerning Consumer Protection, consumers have the right to get goods that are in accordance with what was promised or receive a refund if the product received is not suitable. However, in practice, these provisions are often not properly executed by online sellers, especially when it comes to unclear refund policies or complicated return procedures²⁸.

One of the factors that exacerbates this situation is the lack of adequate legal protections for international transactions. Transactions involving foreign parties or sellers from abroad are often not specifically regulated in Indonesian regulations. This causes legal uncertainty for consumers in claiming rights. Although Law Number 11 of 2008 concerning Information and Electronic Transactions (UU ITE) provides a legal basis for electronic transactions, there are still gaps in the regulations governing cross-border transactions, especially those concerning the return of goods and restitution²⁹.

In addition, the limitations of an efficient dispute resolution mechanism that is easily accessible to consumers is also a problem that must be overcome. While some e-commerce platforms already provide mediation or dispute resolution facilities through internal systems, the process is often time-consuming and not transparent. In fact, consumers who feel aggrieved by online sellers often feel that consumers do not have enough access to justice. Therefore, there needs to be an effort to create a faster, cheaper, and more effective dispute resolution system, which can involve a neutral third party, such as a licensed mediation or arbitration agency³⁰.

With these diverse legal challenges, efforts are needed to strengthen existing regulations and create more comprehensive policies to protect consumer rights. Strengthening oversight of e-commerce practices and simplifying dispute resolution procedures are important steps that must be taken by the government and related parties to provide a sense of security for consumers. In addition, international cooperation is also needed to regulate cross-border e-commerce transactions more clearly, so that consumers can get maximum protection, not only at the national level but also globally.

V. CONCLUSION

Legal protection for consumers in online buying and selling agreements in Indonesia has been regulated through

²⁴ Republic of Indonesia. Law Number 8 of 1999 concerning Consumer Protection; Law Number 11 of 2008 concerning Information and Electronic Transactions.

²⁵ Simarmata, R. (2020). "Consumer Protection in E-Commerce: A Regulatory Analysis and Implementation Challenges." *Journal of Law and Technology*, 9(2), 100-113.

²⁶ Republic of Indonesia. Law Number 27 of 2022 concerning Personal Data Protection.

²⁷ Nugroho, A. (2021). "Challenges of Dispute Resolution in E-Commerce in Indonesia." *Journal of Economic Law*, 15(1), 120-134.

²⁸ Republic of Indonesia. Law Number 8 of 1999 concerning Consumer Protection.

²⁹ Lestari, D. (2020). "Legal Issues in International Transactions of E-Commerce." *Journal of Law and Commerce*, 18(2), 50-62.

³⁰ Suhendra, I. (2022). "Consumer Protection in E-Commerce: An Evaluation of Dispute Resolution on Digital Platforms." *Journal of Digital Technology Law*, 10(3), 95-104.

several regulations, such as Law Number 8 of 1999 concerning Consumer Protection (UUPK), Law Number 11 of 2008 concerning Electronic Information and Transactions (UU ITE), and Government Regulation Number 80 of 2019 concerning Trade Through Electronic Systems (PP PMSE). This regulation provides a legal basis to protect consumer rights in digital transactions, including the right to clear information, data security guarantees, and the right to file complaints and obtain compensation. However, the implementation of this regulation still faces obstacles, especially in ensuring compliance of business actors and providing easy access for consumers to claim their rights. Consumers face various challenges in e-commerce transactions, especially in terms of legal protection. Key challenges include rampant fraud cases, product mismatches with descriptions, personal data leaks, and limited dispute resolution mechanisms. Many consumers do not understand their rights or how to protect themselves from potential violations of the law in the digital world. In addition, cross-border transactions are also a challenge in itself, given the complexity of international law that applies in each jurisdiction. The limitations of digital literacy and suboptimal government supervision have also worsened the situation, putting consumers in a more vulnerable position than business actors.

The effectiveness of consumer protection regulations in protecting consumer rights in the e-commerce sector still needs to be improved. Although existing regulations have covered various aspects of protection, weaknesses in implementation, supervision, and accessibility have not fully provided maximum protection. Strengthening the government's role in supervision, education to consumers, and collaboration with e-commerce platforms is key to overcoming this challenge. More specific regulations and more efficient dispute resolution systems need to be implemented urgently so that consumer rights can be optimally protected in the ever-evolving digital ecosystem.

Recommendations

Consumer protection in e-commerce transactions in Indonesia requires more specific and strong regulations to overcome the various challenges that exist. The government needs to revise and improve existing laws, such as the UUPK and the ITE Law, to be more relevant to the development of digital technology. Updated regulations should include clear standards regarding data security, information transparency, and return or restitution mechanisms. In addition, the government needs to develop cross-border policies that are able to protect consumers in international transactions, considering the high number of cross-border transactions in this digital era. This step should also be accompanied by increasing consumer awareness through education about consumer rights, including understanding existing regulations and how to protect themselves from potential fraud.

Improving dispute resolution mechanisms that are more efficient and accessible to consumers is also an important priority. The government needs to initiate a digital-based dispute resolution system that allows consumers to submit complaints simply and quickly, such as online mediation involving independent third parties. On the other hand, cooperation between the government and e-commerce

platforms should be strengthened to tighten supervision and ensure transaction transparency. E-commerce platforms are required to comply with government-set standards, such as providing accurate product information and providing reliable data protection mechanisms. With these measures, consumer protection in digital transactions can be strengthened, creating a safe, fair, and trusted e-commerce ecosystem.

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