

## LEGAL PROTECTION FOR CONSUMERS IN TRANSATIONS E-COMMERCE BY ERA DIGITAL

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### ABSTRACT

*The rapid development of information and communication technology (ICT) has brought significant changes in various aspects of life, including in the world of commerce in the form of e-commerce. Although e-commerce offers many conveniences and advantages, it also presents multiple risks and potential law violations for consumers. This study aims to analyze the legal framework that regulates consumer protection in e-commerce transactions in Indonesia. This research uses a normative juridical method. The data was collected through a literature review of legal literature, laws and regulations related to e-commerce, and recent research reports highlighting consumer protection issues. The data collected will be analyzed qualitatively. The results of the study show that legal protection for consumers in e-commerce transactions in the digital era is regulated in Law Number 8 of 1999 concerning Consumer Protection. Consumer protection includes effective dispute resolution mechanisms, such as mediation or arbitration, as well as legal procedures if necessary. This aims to ensure that consumers have fair and fast access to resolving issues with manufacturers or service providers. Efforts to strengthen legal protection for consumers need to be carried out on an ongoing basis by various parties, including the government, business actors, and the community.*

**KEYWORDS** Legal Protection, Consumer, E-Commerce, Digital Era



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### INTRODUCTION

The rapid development of information and communication technology (ICT) has brought significant changes in various aspects of life, including in the world of trade through e-commerce. Electronic commerce or e-commerce is the process of buying and selling transactions that are carried out online through electronic media. E-commerce has brought a lot of changes in the world of commerce. The buying and selling process no longer requires a face-to-face meeting like in a physical store. Sellers and buyers only need to make transactions online (Rosita, 2020).

As many as 88.1% of internet users in Indonesia used e-commerce services to purchase certain products in recent months, making it the highest percentage in the world according to the We Are Social survey in April 2021. The UK ranks

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second with 86.9% of internet users using e-commerce, followed by the Philippines with 86.2%. Around 85% of internet users in Thailand and Malaysia also take advantage of e-commerce services. In Germany, Ireland, and South Korea, about 84% of internet users use e-commerce. Meanwhile, in Italy and Poland, 82.9% of internet users utilize e-commerce services (Lidwina, 2021).

These advancements have made it possible for consumers to transact online easily and quickly, removing geographical and time constraints that were previously an obstacle in traditional commerce. So that with the existence of an e-commerce platform, consumers can access various products and services from different parts of the world with just a few clicks. In addition, the development of ICT has also encouraged innovation in payment methods, logistics, and customer service, making e-commerce more efficient and attractive to consumers (Ratama & Mulyati, 2022). Although e-commerce offers many conveniences and advantages, such as high accessibility, ease of transactions, and a wide selection of products, it also presents various risks and potential violations of the law for consumers.

The risk and potential violation of the law for consumers is in the form of personal data security issues, where sensitive consumer information can be stolen or misused by irresponsible parties (Kehista et al., 2023). In addition, there is a risk of fraud, such as products that do not match the promised description or quality, as well as unclear returns and refund policies (Hasibuam & Sitompul, 2022). Potential violations of the law can also occur if e-commerce providers do not comply with applicable regulations, such as consumer protection and transaction security standards (Paryadi, 2018). Therefore, consumers need to remain vigilant and understand their rights, as well as for governments and e-commerce service providers to continue to strengthen regulations and consumer protection mechanisms in this digital era.

Previous research (Hasana & Afifah, 2023) found that the provisions in the UUPK have not fully accommodated consumer rights in e-commerce transactions. This is because e-commerce has different characteristics from conventional transactions. Some of these characteristics include the absence of direct meetings between sellers and buyers, the use of Internet media as a means of transactions, and so on. Similar research by (Fista et al., 2023) found that consumer legal protection regulations have not been effective in preventing fraud committed by business actors in electronic transactions. The existence of a consumer legal protection law is expected to prevent crimes committed by business actors and become a legal umbrella for consumers.

The research adds to the scientific literature in the field of e-commerce law and consumer protection, providing new perspectives and in-depth analysis of relevant issues. The findings of this study can be a guide for e-commerce businesses to understand their legal responsibilities to consumers and implement more ethical and transparent business practices. The purpose of this study is to analyze the legal framework that regulates consumer protection in e-commerce transactions in Indonesia. Based on this description, the researcher has a problem formulation "How effective is the legal protection of consumers in e-commerce transactions in the digital era by Law Number 8 of 1999 concerning Consumer Protection, and how can the available dispute resolution mechanisms ensure fair and fast access for consumers?".

## RESEARCH METHOD

This research uses a normative juridical method. The normative juridical approach is an approach that refers to the main legal material by analyzing theories, concepts, legal principles, and relevant laws and regulations in the context of this research (Nurhayati et al., 2021). The data for this study was collected through a literature study that included legal literature, laws and regulations related to e-commerce, as well as the latest research reports that raised consumer protection issues. This approach allows researchers to gather comprehensive and relevant information on legal issues affecting consumer protection in online transactions. Furthermore, the collected data will be analyzed qualitatively, utilizing an interpretive approach to gain an in-depth understanding of the legal implications and challenges faced in the context of e-commerce in the digital age.

## RESULT AND DISCUSSION

The digital era is a time when information and communication technology (ICT) plays a dominant role in various aspects of human life. In this era, the internet, computers, and smart devices have become very important in daily activities, ranging from communication, and business, to education and entertainment. Global connectivity allows people to connect and communicate instantly, while information digitization replaces physical formats with digital data that is easily accessible and processed (Rahayu, 2019). In addition, automation and artificial intelligence (AI) are increasing efficiency and productivity in various sectors, while digital education is opening up access to learning for more people. The digital era also triggers innovation and creativity, but on the other hand, it brings challenges such as privacy issues, cybersecurity, and the digital divide (Nikijuluw et al., 2020).

The presence of online shopping technology has become a popular culture in the digital era, changing the way consumers shop and interact with products and services. The ease of access and convenience of shopping from home or through mobile devices has made e-commerce increasingly popular. Consumers can now quickly compare prices, read reviews, and make purchases with just a few clicks. Platforms such as Amazon, Tokopedia, and Shopee are becoming part of everyday life, offering a wide range of products from various categories (Jumawan et al., 2024). In addition, features such as fast shipping, exclusive discounts, and diverse payment methods are increasingly attracting consumers. These changes are also affecting trends and lifestyles, with many people preferring online shopping rather than visiting physical stores, creating new dynamics in the consumer economy and culture (Hendarsyah, 2019).

E-commerce has become an essential part of modern life, changing the way we shop and do business. With easy internet access and mobile devices, consumers can buy products and services anytime and anywhere, without the need to visit a physical store. In addition, e-commerce also allows sellers to reach a wider market, reduce operational costs, and improve business efficiency. Features such as product reviews, price comparisons, and secure payment methods further enhance the online shopping experience. With all its convenience, e-commerce has become an integral part of the modern lifestyle, providing unprecedented convenience and accessibility (Wijaya, 2023).

E-commerce is the process of buying and selling products or services over the Internet. This includes a wide range of commercial transactions conducted online, from the purchase of physical goods, and digital services, to bill payments and financial services (Singh & Vijay, 2024). E-commerce offers convenience for consumers to shop anytime and anywhere, as well as allowing businesses to reach a wider market without geographical limitations (Santoso et al., 2022). The following are the types of e-commerce based on the parties involved in the transaction and their business model, according to Rehalait (2021).

1. Business to Consumer (B2C)

The B2C e-commerce model is where businesses sell products or services directly to the end consumer. The most common examples of this model include platforms such as Amazon, Tokopedia, and Shopee, where individuals can purchase a wide variety of items from clothing, and electronics, to food with just a few clicks. B2C is the most recognizable model by the wider community and includes daily activities such as online shopping for business or household needs.

2. Business to Business (B2B)

B2B e-commerce involves commercial transactions between two businesses, such as a manufacturer selling goods to distributors or wholesalers selling to retailers. Platforms such as Alibaba and Indotrading are examples of B2B models, where businesses can buy raw materials, production tools, or products in bulk. This model typically involves larger transaction volumes and more complex contract negotiations compared to B2C.

3. Consumer to Consumer (C2C)

The C2C model allows individuals to sell products or services directly to other individuals. Platforms like eBay and OLX provide a place for users to advertise the items they want to sell, whether they are new or used. C2C facilitates trade between individuals and often involves unique items or collectibles that are not easily found in traditional stores or B2C platforms.

4. Consumer to Business (C2B)

In the C2B model, individuals offer products or services to businesses. A common example of this model is freelancers who provide graphic design, writing, or software development services to companies through platforms like Upwork or Freelancer. C2B reverses the traditional model by allowing consumers to set prices and conditions for their services, which can then be accepted by businesses.

5. Business to Government (B2G)

B2G e-commerce is a model in which businesses sell products or services to governments or public institutions. Examples of this model include IT solution providers that provide software systems or consulting services to government departments. B2G models often involve a formal tender process and strict regulatory compliance.

6. Government to Business (G2B)

In the G2B model, the government provides products or services to businesses. This could include data, research services, or licensing applications accessed by companies for business purposes. G2B is often used to facilitate ease of doing business and increase transparency in interactions between governments and the private sector.

7. Government to Consumer (G2C)

G2C e-commerce involves governments providing services or information directly to consumers through digital platforms. Examples of this model are online tax payments, applications for licensing, or access to public services such as health and education. G2C aims to increase efficiency and convenience for citizens in accessing government services.

#### 8. Mobile Commerce (m-commerce)

M-commerce refers to e-commerce activities carried out through mobile devices such as smartphones or tablets. It allows consumers to shop, pay bills, or conduct other financial transactions using mobile apps. With the increasing use of smartphones, m-commerce has become a major way for many people to shop and access digital services with ease.

#### 9. Social Commerce

Social commerce is a form of e-commerce that uses social media platforms to make transactions. Sellers utilize platforms like Instagram, Facebook, or TikTok to promote and sell products and interact with customers. Social commerce leverages the power of social networks to increase product visibility and facilitate direct purchases from social media platforms.

#### 10. Peer to Peer (P2P)

The P2P model involves direct transactions between individuals without intermediaries. This is often done through platforms that connect sellers and buyers, such as PayPal for money transfers or P2P lending services that allow individuals to lend money to each other. P2P offers flexibility and typically has lower fees compared to transactions through traditional financial institutions.

E-commerce has brought various significant positive impacts to society and the global economy. First, e-commerce expands market accessibility for small and medium-sized businesses as well as individuals looking to start a business. This allows entrepreneurs to reach consumers around the world without the need for large capital for physical stores. Second, e-commerce provides convenience for consumers by allowing them to shop online anytime and anywhere, saving time and transportation costs. Third, e-commerce encourages healthy competition, which can lead to increased product innovation and improved service quality. Fourth, e-commerce also helps in creating new jobs in technology, logistics, and customer service. Finally, e-commerce helps reduce the carbon footprint by reducing the need for physical transportation and packaging materials, making a positive contribution to the environment (Riswandi, 2019).

The researcher conducted a survey of 100 e-commerce users in City X. The sample in this study was selected using a simple random sampling technique with the help of Google Forms as a data collection medium. This method allows every e-commerce user in City X to have an equal opportunity to be selected as a respondent. From the results of the survey, data was obtained that reflects the perception and experience of users in shopping through e-commerce platforms. This data is then processed and analyzed to gain relevant insights related to consumer behavior and factors that influence purchase decisions.

Table 1. Questionnaire Results

Questionnaire Result Data	
Have you been using e-commerce services all this time?	
Yes	96
Not	4

What do you use this e-commerce service for?	
Business needs	21
Personal needs	75
Has e-commerce services been profitable or detrimental to you?	
Auspicious	80
Harm	16
If it is unfortunate, have you ever objected to e-commerce services?	
Ever	10
Never	6
If so, where do you go to file objections to e-commerce services?	
Consumer complaint phone number	10
Consumer complaint agency	-
Court	-
Are you satisfied with the consumer complaint service?	
Dissatisfied	2
Satisfied	8

Based on the results of the survey that has been conducted, out of 100 respondents, as many as 96 people use e-commerce services, while 4 people do not. Of the respondents who use e-commerce, 21 of them use it for business needs, while 75 respondents use it for personal needs. A total of 80 respondents felt that e-commerce services provided benefits, while another 16 respondents felt the opposite, namely disadvantageous.

Regarding the experience of using e-commerce services, 10 respondents stated that they had raised objections or complaints, while 6 others had never done so. Of those who have filed complaints, all of them report them through the consumer complaint phone number. Of the 10 respondents who reported complaints, 8 people were satisfied with the treatment provided, while 2 others were dissatisfied. The results of this survey provide an overview of consumer experiences and views on e-commerce services, as well as the effectiveness of the complaint system implemented.

E-commerce, despite providing many advantages such as ease of shopping and access to global markets, also brings several negative impacts that need to be considered. One of the main concerns is concerns about data privacy, where users often have to share their personal information to make online transactions, increasing the risk of data misuse or identity theft (Zhuang, 2024). Additionally, the fierce competition among sellers to attract consumers' attention can make it difficult for small or new businesses to compete. E-commerce can also hurt traditional businesses by reducing sales in local physical stores, leading to a decline in employment and affecting the local economy. Logistical issues such as shipping delays or high shipping costs can also interfere with the online shopping experience. In addition, there are also environmental impacts from e-commerce, including an increase in plastic waste from packaging and carbon emissions from the transportation of goods. All of this points to the need for a careful approach to managing e-commerce to maximize its benefits while reducing its negative impact on society and the environment (Handrawan et al., 2021).

The existence of negative impacts in the context of e-commerce and modern commerce emphasizes the importance of consumer protection as a necessary step. Consumer protection is a protection that encompasses various aspects that include

the basic rights of consumers to obtain clear and accurate information about the products or services they purchase, the right to obtain products or services that are safe and by the descriptions given, as well as the right to obtain protection against unethical or misleading business practices (Rahim et al., 2023). Consumer protection is becoming more important because transactions are often carried out online, where consumers cannot see or feel the product in person before purchasing it. Therefore, consumer protection through clear regulations and effective law enforcement can help prevent fraud, the sale of illegal products, or business practices that harm consumers (Maulana, 2024).

Consumers often face risks such as online fraud, unauthorized use of personal data, or the purchase of products that do not match the descriptions provided. Without adequate protection, consumers can suffer financial losses or even health risks from unsafe products. Effective consumer protection can help prevent harmful business practices, such as misleading advertising, the sale of counterfeit products, or online fraud (Wulandari, 2018). Consumer protection is also important to ensure that consumers have equal and fair access to various aspects of trade, such as access to information, effective complaints processes, and fair dispute resolution mechanisms. This helps build consumer trust in the e-commerce ecosystem and encourages sustainable and inclusive economic growth (Lestari et al., 2023).

The policy related to protection is Law Number 8 of 1999 concerning Consumer Protection which is an important legal basis in Indonesia to protect consumer rights. This law affirms the right of consumers to obtain clear, true, and non-misleading information about the products or services they purchase. In addition, this law also regulates the obligation of manufacturers or service providers to provide products or services that are safe and by established standards (Fista et al., 2023). Consumer protection also includes effective dispute resolution mechanisms, such as mediation or arbitration, as well as legal procedures if necessary. This aims to ensure that consumers have fair and fast access to resolving problems with manufacturers or service providers (Dinh et al., 2023). In addition, this Law also regulates the supervision and control of products circulating on the market, to ensure that the products sold are safe and meet the set standards. Thus, Law Number 8 of 1999 concerning Consumer Protection has a crucial role in regulating the relationship between consumers and business people in Indonesia, as well as providing better protection for consumers from various adverse business practices.

## CONCLUSION

Legal protection for consumers in e-commerce transactions in the digital era is regulated in Law Number 8 of 1999 concerning Consumer Protection. These consumer protections include effective dispute resolution mechanisms, such as mediation or arbitration, as well as legal procedures if necessary. The goal is to ensure that consumers have fair and prompt access to resolving issues with manufacturers or service providers. This is important to provide a sense of security and trust to consumers in online transactions. Efforts to strengthen legal protection for consumers must be carried out on an ongoing basis by various parties, including the government responsible for regulation and supervision, business actors who must comply with consumer protection standards, and the public who must be more aware of their rights.

Based on the results of a survey of 100 respondents, it was found that 96 people used e-commerce services, while 4 people did not. Of the respondents who use e-commerce, 21 of them use the service to meet business needs, while 75 respondents use it for personal needs. In general, 80 respondents felt that the use of e-commerce provided benefits, while another 16 respondents felt that the use of e-commerce was detrimental. In terms of user experience, 10 respondents stated that they had raised objections or complaints about the e-commerce services they used, while 6 others had never done so. All respondents who filed complaints submitted complaints through the consumer complaint phone number. Of the 10 respondents, 8 people were satisfied with the handling of the complaints given, while 2 others expressed dissatisfaction. While most respondents are satisfied with e-commerce services and complaint handling, the survey also shows that there are still consumers who feel they are not fully protected under the Consumer Protection Law. Some respondents indicated dissatisfaction with the effectiveness of the legal protections provided, especially in handling certain cases they experienced. This highlights the importance of strengthening regulations and better law enforcement in protecting consumer rights in the digital era.

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