

ISRG Journal of Arts, Humanities and Social Sciences (ISRGJAHSS)



ISRG PUBLISHERS

Abbreviated Key Title: ISRG J Arts Humanit Soc Sci

ISSN: 2583-7672 (Online)

Journal homepage: <https://isrgpublishers.com/isrgjahss>

Volume – IV Issue -III (May-June) 2026

Frequency: Bimonthly



Analysis of Legal Protection For Digital Consumers In Indonesia

Dr H La Dalle, S Ag. MH^{1*}, Prof Dr Muhammad Yaumi, M.Hum, M.A²

¹ Lecturer at the Faculty of Law, Hamdayani University. At Makassar

² Professor in the Islamic Education Programme, Postgraduate Programme, UIN Alauddin, Makassar

| **Received:** 15.03.2026 | **Accepted:** 20.03.2026 | **Published:** 02.05.2026

***Corresponding author:** Dr H La Dalle, S Ag. MH

Abstract

This qualitative study employs a phenomenological approach. The findings indicate that, in addressing the challenges of consumer protection in the digital age, normative solutions are required that are not merely reactive, but also proactive and adaptable to technological developments. One key step is to amend the Consumer Protection Act to include specific provisions regarding digital transactions, liability mechanisms for online businesses, and the protection of consumers' personal data. Another solution is the establishment of subsidiary regulations under the Personal Data Protection Act that more specifically govern the collection, storage, and processing of data by e-commerce platforms. This can provide legal safeguards for consumers' right to privacy, whilst also offering legal certainty for businesses in the conduct of their operations.

Keywords: Law, Consumers, Protection, Digital, Society.

INTRODUCTION

Technological advancements have had a profound impact on the fabric of society. One of the positive outcomes of such rapid technological development is the ease with which information can be accessed online. Technology has transformed the way people communicate and interact. It has even brought a new dimension to business development in Indonesia and indeed across the globe. Technological advancement has become a key driver of globalisation. Technological development has transformed the analogue into the digital. Certain aspects that were once local and limited in scope have now shifted to a broader, even global, reach. From a social perspective, the

digital age enables people to interact and even conduct business with others in other parts of the world with great ease. The digital age allows people to buy and sell without the need for face-to-face contact. Transactions can take place even when businesses and consumers are geographically quite far apart. Following the shift of the retail market to digital platforms, commonly known as marketplaces, the startup era has grown rapidly, with services ranging from transport and delivery to booking tickets and hotels.

In the digital ecosystem, consumer protection faces complex, multi-faceted challenges. Traditional risks such as fraud, goods

not matching their description, and delivery delays remain high, as reflected in a report by the National Consumer Protection Agency (BPKN) in which over 60% of consumer complaints in 2023 related to

online transactions. Furthermore, contemporary systemic risks have emerged, such as the misuse of personal data, algorithm manipulation (dark patterns), and business practices that are potentially anti-competitive. The characteristics of the digital market, which tends towards a 'winner-takes-most' dynamic, and the presence of gatekeepers (market access controllers) create a market structure that can marginalise consumers and small businesses (Pembayun & Gunawan, 2025). Platforms do not merely act as intermediaries, but often become market orchestrators who determine the rules of the game, access, and visibility, thereby creating ambiguity regarding legal liability when consumers are harmed..

In practice, digital consumers face various forms of legal injustice, such as inaccurate product information, fictitious transactions, misuse of personal data, and limited access to dispute resolution. On the other hand, digital platforms that act as intermediaries in transactions often lack clear legal liability when consumers suffer losses. This indicates that Indonesian positive law has not yet fully addressed developments in the digital commerce sector. The provisions of Law No. 8 of 1999 on Consumer Protection and Law No. 11 of 2008 on Information and Electronic Transactions, as amended by Law No.

19 of 2016 in conjunction with Law No. 1 of 2024 do indeed provide a legal basis, but they do not specifically cover the characteristics of modern digital transactions. Therefore, an in-depth legal analysis is required regarding the effectiveness of consumer protection within Indonesia's e-commerce system (Herry & Fajarani, 2022).

This analysis must take into account the challenges faced by consumers, including the protection of personal data and clarity regarding the responsibilities of digital platforms in transactions. Therefore, this study aims to explore and propose more comprehensive regulations to enhance consumer protection in the ever-evolving era of e-commerce; better regulations can help create a safer and more transparent online shopping environment, thereby increasing consumer confidence in e-commerce platforms in Indonesia (Salim & Neltje, 2022).

STATEMENT OF THE PROBLEM

1. Consumer Legal Protection in Digital Transactions
2. Challenges and Directions for Reforming Digital Consumer Legal Protection

THEORETICAL FRAMEWORK

Law No. 8 of 1999 and Law No. 11 of 2008 on Electronic Information and Transactions should serve as the two main pillars of digital consumer protection. However, in practice, the two have not yet been fully integrated into a single comprehensive regulatory framework. Law No. 8 of 1999 places greater emphasis on traditional producer-consumer relations, whilst the Electronic Information and Transactions Law focuses on the legality of electronic documents, online transactions, and cybercrime. Nayoan

et al. (2025) reveal that without the synchronisation of these two laws, digital consumer protection will continue to face overlaps and inefficiencies in implementation. The absence of rules linking the two makes many digital dispute cases difficult to resolve. For example, when consumers fall victim to fraud in digital transactions, legal reports tend to be directed towards the ITE Law as a criminal basis, rather than as a form of consumer rights infringement. This demonstrates that Law No. 8 of 1999 is still viewed as secondary in digital matters. Maharani et al. (2022) explain that the current national legal framework has not established clear boundaries between consumer protection and digital criminal sanctions, meaning many victims lose access to the civil remedies to which they are entitled as consumers.

Andikatama and Turisno (2023) emphasise that harmonisation is required not only at the level of written law, but also in its implementation by law enforcement agencies. Currently, police investigators, the public prosecutor's office, and the judiciary do not yet have integrated technical guidelines for handling digital consumer cases. Even institutions such as the OJK and the BPKN do not yet have a solid cross-institutional cooperation mechanism for handling complaints related to digital and consumer law. This disparity hinders the effectiveness of legal protection for consumers who have suffered losses through digital platforms. Aisyah et al. (2025) highlight that legal synergy can be achieved through the enactment of subsidiary regulations that bridge the two laws, such as government regulations or presidential regulations concerning digital consumer protection. Such regulations could form the basis for the development of protection standards, digital dispute resolution, and the liability of digital businesses. With specific subsidiary regulations in place, inter-agency coordination and law enforcement regarding violations of digital consumer rights would become more systematic and targeted. Consequently, harmonising Law No. 8 of 1999 and the ITE Law is an urgent step that cannot be delayed. Without such efforts, legal consumer protection will remain sectoral in nature and fail to address the root causes of digital issues. Bintarawati (2025) concludes that the legal framework for protection

RESEARCH METHODOLOGY

Qualitative research using a normative legal approach,

DISCUSSION

1. Consumer Legal Protection in Digital Transactions in Indonesia

Consumer protection in Indonesia is regulated by Law No. 8 of 1999 on Consumer Protection (UUPK). In the context of e-commerce, the UUPK remains relevant as a legal basis, but its implementation faces challenges due to rapid technological developments. The provisions of the UUPK regulate basic consumer rights such as the right to information, the right to safety, and the right to have one's views and complaints heard. However, there are no specific clauses regarding digital transactions, resulting in a regulatory gap in addressing modern e-commerce practices (Gumilar, Sitanggang, Ketaren, et al., 2025)

In addition to the UUPK, Law No. 11 of 2008 on Information and Electronic Transactions (UU ITE) also plays a crucial role in regulating digital transactions. The UU ITE provides legal recognition for electronic documents and digital signatures as valid evidence in online transactions. This offers legal safeguards for both businesses and consumers. However, the UU ITE is more focused on general information technology aspects rather than specifically targeting consumer protection in e-commerce. In practice, oversight of digital businesses is carried out by several agencies, such as the Ministry of Trade, the Ministry of Communication and Information Technology, and the Financial Services Authority (OJK) for the financial services sector. However, coordination between these agencies is still not optimal. This results in low levels of consumer protection, particularly in disputes involving cross-border digital platforms (Arrasuli et al., 2023). The protection of personal data is also a central issue in e-commerce. Consumers are often unaware that their data is being collected, stored and even traded by digital platforms. Although Law No. 27 of 2022 on Personal Data Protection has been enacted, its implementation is still in a transitional phase and has not yet fully addressed regulatory needs in the context of digital consumer protection (Putri, 2024).

Several digital trading platforms in Indonesia have developed internal consumer protection policies, including through money-back guarantees, reporting features, and payment protection systems. These policies represent a corporate commitment to maintaining consumer trust amidst the dynamics of digital transactions. However, as they are company policies, these mechanisms do not yet have a fully legally binding regulatory basis. This presents a particular challenge in ensuring consistency and legal certainty for consumers. In a global context, countries such as Singapore and Malaysia have strengthened their national regulations to explicitly govern consumer protection in digital transactions. The European Union has even implemented the General Data Protection Regulation (GDPR), which sets a high standard for data protection and digital consumer protection. Therefore, updating national regulations in Indonesia is crucial to promote harmonisation with international practices and provide more comprehensive legal protection for consumers within the ever-evolving digital ecosystem (Romadhiyah et al., 2024).

Conceptually, legal consumer protection in digital transactions in Indonesia remains in a transitional phase. Although there is a general legal framework, there are no regulations that specifically and comprehensively govern the rights and obligations of the parties involved in e-commerce transactions. This creates a disparity between the development of digital technology and the readiness of national legislation. In practice, the resolution of digital consumer disputes still relies on conventional mechanisms such as complaints to the BPSK or litigation through the courts. However, the cross-border and instantaneous nature of digital transactions requires more adaptive alternative dispute resolution mechanisms, such as online dispute resolution (Rongiyati, 2019).

Overall, the current form of legal consumer protection in e-commerce transactions in Indonesia remains limited and has not yet adapted to the complexity of digital interactions. Legal reforms are required that are not only technologically adaptive but also progressive in ensuring justice for consumers in the era of digital transformation. Thus, this section demonstrates that whilst there are several legal instruments that can serve as a basis for digital consumer protection, there is as yet no systemic integration capable of guaranteeing comprehensive and effective legal protection in the e-commerce era (Kamal, 2024)

In the context of e-commerce transactions, the relationship between consumers and businesses is generally governed by electronic contracts (e-contracts). These contracts have the same legal force as conventional contracts provided they fulfil the elements of Article 1320 of the Civil Code and the provisions of the ITE Law. However, in practice, many consumers do not understand the standard terms unilaterally set by platforms or merchants. Consumer protection is crucial in this context due to the imbalance in bargaining power, whereby businesses have control over the content of contracts, including provisions regarding returns, complaint handling, and the protection of personal data. Therefore, it is important for regulations to set out in greater detail the obligations of transparency, fairness, and good faith on the part of digital businesses towards consumers, as generally stipulated in Article 1321 of the Civil Code regarding defects of consent (Sukarmi, 2008).

The enactment of Law No. 27 of 2022 on the Protection of Personal Data marks a significant breakthrough in the protection of digital consumers. This law regulates the rights of data subjects to obtain information, consent to data processing, and withdraw such consent. In the context of e-commerce, consumers' personal data—such as names, addresses, purchase histories, and bank account numbers—is often processed without valid consent. Consequently, the Personal Data Protection Act (PDP Act) complements the role of consumer protection, which previously did not explicitly cover personal data aspects within the Consumer Protection Act. The implementation of the PDP Act is crucial, given the rising number of data breaches from digital services and the low level of accountability among platforms in ensuring consumer data security. Supervision of digital businesses must be strengthened, particularly regarding the clarity of data processing mechanisms and the presence of a Data Protection Officer (DPO) (ERBINA SYAFIQ, 2024)

2. Challenges and Directions for Reforming Legal Protection for Digital Consumers in Indonesia

The implementation of consumer legal protection in e-commerce faces a number of complex structural and technical challenges. One of the main challenges is the mismatch between existing regulations and the dynamics of the digital market. Many rules have not yet been updated to accommodate the characteristics of digital transactions, which are cross-border, fast-paced and technology-driven. This makes it difficult to enforce the law effectively. Coordination between regulatory bodies also presents a distinct challenge. Each agency has

sectoral authority, yet there is no integrated system to consolidate data, oversight, and dispute resolution. Consequently, consumers often do not know where to report when they suffer losses in digital transactions. Furthermore, digital businesses do not always fully understand their legal obligations (Wibowo, 2025).

Issues regarding digital and legal literacy also pose a barrier to the implementation of consumer legal protection. Many consumers are still unaware of their rights in digital transactions, including how to lodge a complaint and resolve disputes. This lack of legal education leaves consumers vulnerable to becoming victims of unfair or manipulative trading practices. Furthermore, the complexity of digital business structures—such as the use of third-party sellers, affiliates, and advertising algorithms—makes tracing legal liability more difficult. In some cases, consumers are unclear as to who is responsible for the goods or services received, as transactions are conducted through digital intermediaries not based in Indonesia (Bidari, 2020).

Another challenge arises from the limitations of regulations regarding foreign businesses. Many large e-commerce platforms operate in Indonesia but do not have a permanent legal entity within the country. This complicates legal proceedings when consumer rights are violated. Meanwhile, mechanisms for international cooperation in consumer protection remain limited. Finally, digital dispute resolution lacks mechanisms that are easily accessible, efficient, and adaptable to the needs of digital consumers. Most consumers still have to go through lengthy and conventional processes to assert their rights. In fact, the nature of digital transactions calls for a swift and non-bureaucratic resolution approach, such as IT-based online mediation. Consequently, a holistic approach is required to address these various challenges, ranging from regulatory updates and capacity building for supervisory bodies to enhancing digital literacy amongst the public. These challenges are not merely technical issues, but reflect an urgent need to reform the legal framework to make it responsive to disruptive developments in digital technology (Riswanto et al., 2023).

One of the fundamental challenges in implementing digital consumer legal protection in Indonesia is the digital literacy gap amongst the public; the level of public understanding of their legal rights in digital transactions remains relatively low. This results in consumers being vulnerable to unfair practices, such as product non-conformity, fraud, or data misuse. On the other hand, limited access to complaint mechanisms or dispute resolution bodies, particularly in non-urban areas, results in legal protection being unevenly applied. In this situation, the law loses its effectiveness as it fails to reach the legal subjects it is intended to protect (Dianta, 2023).

The next challenge is the lack of regulations that explicitly govern the obligations and responsibilities of foreign digital platforms operating in Indonesia. A number of international e-commerce platforms conduct business activities in Indonesia without an adequate physical presence, thereby complicating the enforcement process in

the event of a dispute. Existing regulations, such as the Electronic Information and Transactions Act (EITA) and the Consumer Protection Act, do not yet fully and effectively cover cross-border jurisdictional aspects. This situation creates a potential imbalance in legal protection, leaving consumers in a vulnerable position when dealing with foreign entities that are not directly subject to national law. Therefore, efforts are needed to draft specific regulations regarding cross-border digital trade or to establish bilateral agreements that reaffirm a commitment to consumer protection in international transactions. Regulations such as the GDPR in the European Union have established the obligations of foreign platforms towards cross-border consumers through the ‘target and effects test’, whereby digital entities remain subject to the law if they target consumers in a specific country. Indonesia needs to adopt a similar concept through legislation or bilateral agreements, for example with the EU or ASEAN, which explicitly guarantee consumer protection in international digital transactions (Prayuti, 2023).

Dispute resolution in digital transactions still faces various challenges, both procedural and substantive. Institutions such as the Consumer Dispute Resolution Board (BPSK) do not yet fully possess the infrastructure and technical capacity to handle cases relating to digital transactions, including limitations in online dispute resolution systems and a lack of technical expertise among mediators or arbitrators regarding digital issues. On the other hand, many consumers are reluctant to pursue formal legal channels as they are perceived to be convoluted, time-consuming, and inefficient. Although some digital trading platforms have provided internal complaint services, such mechanisms are often deemed to lack transparency and do not yet meet the principle of independence. Therefore, the development of an independent, integrated online dispute resolution (ODR) system with a strong legal foundation is an urgent necessity for strengthening consumer protection in the digital economy era (Gumilar, Sitanggang, Remal, et al., 2025).

In addressing the challenges of consumer protection in the digital age, normative solutions are required that are not merely reactive, but also proactive and adaptable to technological developments. One key step is to amend the Consumer Protection Act to include specific provisions regarding digital transactions, liability mechanisms for online businesses, and the protection of consumers’ personal data. Another solution is the establishment of subsidiary regulations under the Personal Data Protection Act that more specifically govern the collection, storage, and processing of data by e-commerce platforms. This can provide legal safeguards for consumers’ right to privacy, whilst also offering legal certainty for businesses in the conduct of their operations.

In addition to formal regulations, the development of non-binding policies or soft law represents a strategic step towards building a more adaptive digital consumer protection ecosystem. Such policies may take the form of ethical guidelines for digital commerce, voluntary consumer protection standards, and the strengthening of

corporate social responsibility (CSR) in the digital sector. Such an approach encourages businesses to build consumer trust through transparent and accountable practices, without waiting for binding regulations to come into force. Furthermore, the government can develop a nationally integrated online dispute resolution (ODR) platform. The presence of an ODR platform enables consumers to submit complaints, participate in mediation processes, or even arbitration quickly, efficiently, and at relatively low cost, without needing to go through formal litigation mechanisms. Several countries, such as Australia and South Korea, have made ODR an integral part of their national digital consumer protection strategies, with collaborative systems involving the government, businesses, and civil society.

To strengthen oversight, an inter-agency task force should be established to specifically address issues relating to digital commerce and online consumer protection. This task force could serve as a liaison between regulators, businesses and the public, whilst ensuring that policy implementation is consistent and measurable. Furthermore, improving legal and digital literacy amongst the public is an essential prerequisite. The government and educational institutions must collaborate to provide contextual and easily understandable legal education, so that consumers can actively protect themselves and understand their rights and obligations within the digital ecosystem. Overall, the direction of consumer protection law reform in Indonesia must lead to a system that is adaptive, inclusive, and technology-based. The integration of formal regulation, voluntary approaches, and the use of information technology is key to creating an effective and equitable consumer protection system in the ever-evolving era of e-commerce.

In addressing the challenges of digital consumer protection, the legal approach adopted must be responsive, emphasising the importance of law as a dynamic and adaptive tool for social change. In this context, regulation serves not only to govern behaviour, but also as an instrument for shaping a protective framework that prioritises vulnerable groups, including consumers. The principles of contractual justice, transparency, and accountability form the cornerstone of building fairer e-commerce regulations. The government needs to develop a regulatory approach that not only governs substance but also considers process, including public participation in the drafting of regulations and the existence of a strong and independent supervisory body.

To strengthen digital consumer protection in Indonesia, there is a need for a systematic reformulation of regulations through the drafting of a Digital Consumer Protection Bill that specifically governs types of digital transactions, platform responsibilities, data retention obligations, and online dispute resolution. Furthermore, it is also important to foster synergy between the Ministry of Trade, the Ministry of Communication and Information Technology, the Financial Services Authority (OJK), and the Indonesian Consumers Foundation (YLKI) in establishing an integrated national digital consumer service centre that is easily accessible to the public. This

initiative could also expedite dispute resolution and enhance public confidence in the legal system. Aligning domestic regulations with international standards such as the OECD Guidelines for Consumer Protection in the Context of Electronic Commerce and the GDPR must also be a priority to ensure Indonesia does not fall behind in the global e-commerce landscape.

Low levels of digital literacy are a key factor affecting the effectiveness of legal protection for consumers in e-commerce transactions. Digital literacy encompasses not only the technical ability to use devices or applications, but also an understanding of one's legal rights as a consumer, how to assess the validity of information, and awareness of the risks associated with digital transactions. In practice, many people still do not understand how to read privacy policies, recognise trustworthy websites, or identify online scams. This situation is becoming increasingly complex amidst the proliferation of platforms that use algorithms to influence purchasing decisions, often without transparency regarding how consumer data is used. Consequently, consumers lacking adequate digital literacy tend to be at a disadvantage and are more likely to fall victim to scams (Rahayu et al., 2025).

The challenges in improving digital literacy are not limited to technical aspects, but also encompass the social and cultural dimensions of society. The majority of consumers in Indonesia, particularly in non-urban areas, still view digital transactions as informal activities that do not always require explicit legal protection. This low level of legal literacy is exacerbated by a lack of trust in legal institutions and formal complaint mechanisms, which are often perceived as complex, slow, and failing to deliver satisfactory outcomes. Consequently, many consumers tend to choose to ignore or overlook minor losses rather than pursue legal remedies. Therefore, digital legal education strategies need to be designed with a contextual and participatory approach, integrating cultural and sociological elements in line with the characteristics of local communities.

To strengthen digital consumer protection on a sustainable basis, synergy is required between the government, educational institutions, the media and industry stakeholders in establishing a community-based digital legal education system. Public campaigns that are not only informative but also educational—for example, through interactive simulations depicting real-life case studies—can serve as an effective means of raising public legal awareness. Digital legal education should also be integrated into formal curricula, including in schools and religious educational institutions such as Islamic boarding schools,

to foster a culture of legal awareness from an early age. Furthermore, digital industry stakeholders, particularly e-commerce platform providers, can be engaged in providing educational features that convey consumers' rights and obligations in a visual, interactive, and easily understandable manner. Such a collaborative approach not only broadens the reach of legal education but also strengthens the long-term social legitimacy of digital consumer protection

In the era of digital globalisation, it is important for national legal systems not to operate in isolation, but to be integrated with international norms and standards. In the digital consumer protection sector, various global guidelines such as the United Nations Guidelines for Consumer Protection (UNGCP) and the OECD Guidelines for Consumer Protection in the Context of Electronic Commerce provide direction for countries to design policies that are adaptive, inclusive, and safeguard consumer rights across borders. Indonesia, as a country with a rapidly developing e-commerce ecosystem, needs to ensure that its regulations are not merely repressive but also proactive in responding to cross-border digital trends.

One aspect that needs to be strengthened in harmonisation is the protection of digital consumers' personal data, which is currently still in the early stages of implementation through Law No. 27 of 2022 on Personal Data Protection (Farhan et al., 2022). To be on a par with regulations such as the General Data Protection Regulation (GDPR) in the European Union, there is a need to consolidate law enforcement mechanisms, independent oversight, and extensive public education. Furthermore, access to justice in the digital context must also be expanded through the development of an online dispute resolution system that aligns with the principles of international procedural justice.

CONCLUSION

Consumer protection in the digital age requires solutions that are reactive, proactive and adaptable to technological developments. This can be achieved by amending the Consumer Protection Act to include specific provisions regarding digital transactions, mechanisms for the liability of online businesses, and the protection of consumers' personal data. Another solution is the creation of subsidiary regulations under the Personal Data Protection Act that more specifically govern the collection, storage, and processing of data by e-commerce platforms.

REFERENCES

1. (UNCTAD), U. N. C. on T. and D. (2021). *Digital Economy Report 2021: Cross-border data flows and development*. United Nations. <https://unctad.org/webflyer/digital-economy-report-2021>
2. Arrasuli, B. K., Fahmi, K., & others. (2023). Protection under Indonesian positive law against the crime of personal data misuse. *UNES Journal of Swara Justisia*, 7(2), 369–392.
3. Bidari, A. S. (2020). Legal Education on Opportunities and Threats for Consumers in Online Transactions in Indonesia. *Empowerment: Journal of Community Service*, 3(01).
4. Dianta, D. (2023). The Urgency of E-commerce Law Enforcement in Indonesia: A Juridical Review. *Arus Journal of Social Sciences and Humanities*, 3(1), 1–14.
5. Diantha, I. M. P. (2016). *Methodology of Normative Legal Research in the Justification of Legal Theory*. Prenada Media.
6. ERBINA SYAFIQ, A. (2024). ANALYSIS OF OPPORTUNITIES AND CHALLENGES IN THE IMPLEMENTATION OF THE ARTIFICIAL INTELLIGENCE (AI) LAW IN THE EUROPEAN UNION AS A RESPONSE TO DIGITAL TRANSFORMATION IN THE ECONOMIC SECTOR.
7. Farhan, F., Hamdani, F., Astuti, N. L. V. P., Fiqry, H. A. H., & Aulia, M. R. (2022). Legal reforms regarding the protection of personal data of online loan victims (a comparison of the European Union and Malaysia). *Indonesia Berdaya*, 3(3), 567–576.
8. Gayo, R. P., and M. Ilham. "Legal Analysis of Service Providers' Obligations Regarding Consumer Protection in the Digital Platform Business." *Indonesia Journal of Business Law* 3, no. 2 (2024): 61–68.
9. Kriswandar, Althea Serafim. *Consumer Protection Law*. Semarang: Prima Agus Teknik Foundation, 2024.
10. Lubis, N., A. Y. Harahap, R. Tantawi, N. Aslami, and T. N. Sitanggang. "The Impact of Digital Economic Development on the Growth of the E-Commerce Sector in Indonesia: Perspectives on Technology, Consumers, and Regulation." *Journal of Economic and Accounting Research (JENSI)* 8, no. 2 (2024): 348–359.
11. Muhidin. "Consumer Protection Strategies in E-Commerce Transactions: The Need for Regulatory Reform and Public Education." *PAMARENDA: Public Administration and Government Journal* 5, no. 1 (2025): 382–401.
12. Pembayun, Eys Putri, and Arifin Faqih Gunawan. "Legal Protection for Consumers in Digital Transactions: A Review of the Implementation of the Consumer Protection Act in Marketplaces." *Jurnal Fakta Hukum* 3, no. 2 (March 2025): 84–93.
13. Gumilar, E. R., Sitanggang, M. J., Ketaren, S. R. A., & Everoes, M. E. (2025). Reconstructing the Resolution of Consumer Protection Disputes Involving Third Parties as an Effort Towards Digital Economic Transformation. *Forschungsforum Law Journal*, 2(1), 15–28.
14. Hadi, I. P., & others. (2015). *Information and Communication Technology (ICT) and Digital Media Literacy*. ASPIKOM, UWM, UKP and UMM.
15. Herry, M., & Fajarani, M. (2022). The Problems of Indonesian International Civil Law in Protecting Consumers in Transnational E-Commerce. *Jurnal IUS: Legal Studies and Justice*, 10(3), 620–630. <https://doi.org/10.29303/ius.v10i3.1042>
16. Kamal, S. M. (2024). Legal Protection for Consumers in Digital Transactions in the

Digital Economy Era. *Mandalika Law and Justice Review*, 1(01), 24–27.

17. Nasution, E. Y., Hariani, P., Hasibuan, L. S., & Pradita, W. (2020). The Development of E-commerce Business Transactions and Their Impact on Economic Growth in Indonesia. *Jesya (Journal of Economics and Islamic Economics)*, 3(2), 506–519.
18. Prayuti, Y. (2023). Restrictions on Cross-Border Trade in E-Commerce as a Form of Consumer Protection. *JILPR Journal of Indonesian Law and Policy Review*, 5(1), 144–156. <https://doi.org/10.56371/jirpl.v5i1.177>
19. Rahayu, M. A. B., Zulkifli, Z., Miranda, A., & Sihite, M. (2025). SUPERVISION STRATEGIES FOR PRIVATE-SECTOR ELECTRONIC SYSTEM OPERATORS (PSE) BY THE DIRECTORATE OF INFORMATION TECHNOLOGY APPLICATION CONTROL, MINISTRY OF COMMUNICATIONS AND INFORMATION TECHNOLOGY. *JEMBA: JOURNAL OF ECONOMICS, MANAGEMENT, BUSINESS AND ACCOUNTING*, 4(2), 225–256.
20. Riswanto, A., Zafar, T. S., Sunijati, E., Harto, B., Boari, Y., Astaman, P., Dassir, M., Hikmah, A. N., & others. (2023). *CREATIVE ECONOMY: Innovation, Opportunities, and Challenges in the Creative Economy in Indonesia*. PT. Sonpedia Publishing Indonesia.
21. Romadhiyah, F. T., Hartati, S., & Widyastuti, T. V. (2024). Legal Protection for Consumers Regarding the Misuse of Shopee Paylater by Third Parties. NEM Publishers.
22. Sukarmi, S. H. (2008). *Cyber Law: Electronic Contracts in the Shadow of Business Actors (Cyberlaw Indonesia)*. TBO. <http://www.onlinestore.com>
23. Wibowo, A. (2025). *International Trade Law*. Prima Agus Teknik Foundation Publisher.