

Consumer Protection Law in Indonesia: Legal Framework, Enforcement, and Challenges

Donny Irawan¹, Rahayu Sri.Utami², Idhom Idhom³, Moch Oka Syah Darmanto⁴

Maarif Hasyim Latif University, Jawa Timur, Indonesia^{1,2,3,4}

kampus.donny.irawan@student.umaha.ac.id¹, ayu_utami@dosen.umaha.ac.id²



Article History:

Received 20 August 2025

1st Revision 29 August 2025

2nd Revision 01 September 2025

3rd Revision 15 October 2025

Accepted on 25 November 2025

Abstract

Purpose: This study analyzes the legal framework, enforcement, and contemporary challenges of consumer protection law in Indonesia, focusing on Law No. 8 of 1999 (the Indonesian Consumer Protection Law) in the digital economy era.

Methodology/approach: Normative juridical research using a literature review and comparative analysis of legislation, court decisions, and scholarly articles. Tools include Mendeley for reference management and Turnitin (no repository) for plagiarism checks.

Results/Findings: This study finds that Indonesia has a strong normative consumer protection framework; however, enforcement is fragmented. Digital transactions, fintech, and e-commerce create risks that are not fully addressed by existing laws. Weak institutional coordination and low consumer awareness limit effective protection, causing many violations to remain unresolved.

Conclusions: This study concludes that Indonesia's consumer protection framework is normatively strong but faces challenges in the digital economy. The emerging risks from e-commerce and fintech have not been fully addressed, while fragmented enforcement, weak institutional coordination, and low consumer awareness limit their effectiveness. Therefore, improvements in regulatory adaptation, institutional integration, and legal literacy are required to ensure better consumer protection.

Limitations: This study is limited to a normative legal analysis based on the literature and statutory review. It does not include empirical field surveys, interviews, or primary data from consumers, regulators, or business actors.

Contributions: Provides updated insights for regulators, academics, and practitioners on improving consumer protection in the digital economy.

Keywords: *Consumer Protection Law, Digital Economy, E-Commerce, Legal Enforcement, UUPK*

How to Cite: Irawan, D., Utami, R.S., Darmanto, M.O.S. (2025). Consumer Protection Law in Indonesia: Legal Framework, Enforcement, and Challenges. *Kajian Ilmiah Hukum dan Kenegaraan*. 4(2) 123-132

1. Introduction

Consumer protection is widely recognized as a fundamental pillar of economic justice and sustainable market development. A well-functioning market requires balanced relations between consumers and business actors so that transactions are conducted fairly, transparently, and responsibly (Armstrong & Kotler, 2020; Howells & Weatherill, 2017). Theoretically, markets operate efficiently when all parties have access to accurate information and equal opportunities to make rational choices. However, in practice, consumers often occupy a structurally weaker position.

They typically have limited access to information, unequal bargaining power, and minimal influence over the terms of contracts that govern transactions (Howells & Weatherill, 2017). Business actors, in contrast, control production, pricing, and distribution, and frequently determine the content of standard

agreements ([Armstrong & Kotler, 2020](#)). This imbalance makes legal protection essential to ensure that consumer rights are respected and that economic activities contribute to public welfare rather than exploitation ([Dzuhriyan, Permana, & Gufron, 2024](#)).

From a legal and economic perspective, consumer protection is not only about compensating losses after harm occurs but also about preventing unfair practices before they arise. The state plays a crucial role in correcting market failures by setting standards, enforcing transparency, and providing remedies when rights are violated. Without adequate consumer protection, markets may generate short-term profits for business actors but at the cost of long-term trust and sustainability. In this sense, consumer protection is closely linked to the broader goals of social justice, public confidence in economic institutions, and inclusive development ([Putri & Oktavianty, 2025](#)).

In Indonesia, consumer protection is primarily governed by Law Number. 8 of 1999 concerning Consumer Protection (*Undang-Undang Perlindungan Konsumen/UUPK*). This law provides a comprehensive normative framework that regulates the rights and obligations of both consumers and business actors. It explicitly recognizes consumers' rights to obtain correct, clear, and honest information about goods and services, to enjoy safety and comfort in their use, and to be heard and compensated in cases of loss ([Handry, Widiarti, & Saragi, 2025](#); [Irianti & Sarjana, 2021](#)). Simultaneously, the UUPK obliges business actors to act in good faith, provide truthful and transparent information, and ensure that their products and services meet quality and safety standards ([Handry et al., 2025](#); [Irianti & Sarjana, 2021](#)).

Through these provisions, the UUPK seeks to correct structural inequalities in market relations and create a fairer transactional environment. It embodies the principle that economic freedom must be balanced with social responsibility. Business actors are not only profit-seeking entities but also bearers of legal and ethical duties toward consumers and society. By establishing rights and obligations, the law attempts to transform consumers from passive recipients into active subjects of legal protection ([Badruzaman, 2025](#); [Yuwono & Israhadi, 2025](#)).

However, since the enactment of UUPK more than two decades ago, economic and technological landscapes have changed dramatically ([Castells, 2011](#)). The rapid development of information and communication technology has transformed the patterns of consumption and business operations. The rise of e-commerce platforms, digital marketplaces, electronic payment systems, and fintech services has reshaped how consumers access goods and services. Transactions are now increasingly conducted online, often across regional and national borders, without face-to-face interactions between consumers and business actors.

While digitalization offers efficiency, convenience, and broader market access, it also introduces new forms of risk and vulnerability for consumers ([Muzakki & Suraji, 2024](#)). One of the most significant changes is the shift from traditional, localized transactions to global digital exchanges ([Castells, 2011](#)). Consumers can now purchase products from sellers located in other cities or even other countries with a few clicks. This has increased choice and competition; however, it has also complicated questions of jurisdiction, applicable law, and enforcement. When disputes arise, consumers may find it difficult to identify the responsible party or to pursue legal remedies against business actors operating beyond national borders ([Dzuhriyan et al., 2024](#); [Handry et al., 2025](#)).

Among the most pressing challenges in the digital economy are unclear or misleading information, the widespread use of standard electronic contracts, cybersecurity threats, misuse of personal data, and the difficulty of resolving disputes with online platforms ([Irianti & Sarjana, 2021](#)). Digital platforms often present product information in ways that emphasize marketing appeal rather than legal clarity. Reviews and ratings can be manipulated, and consumers may struggle to verify the accuracy of claims about quality, origin, or safety ([Sukma, Nuraini, & Hidayat, 2015](#)).

Standard electronic contracts, commonly known as “terms and conditions,” further weaken the consumer’s position. These contracts are typically drafted unilaterally by business actors and presented

on a “take-it-or-leave-it” basis. Consumers rarely have the opportunity to negotiate or fully understand the content of these (Mau, 2025). Important clauses related to liability, dispute resolution, and data use are often buried in lengthy texts that users accept without reading. This practice raises serious questions about consent, fairness, and the real meaning of contractual freedom in the digital age (Putri & Oktavianty, 2025; Yuwono & Israhadi, 2025).

Cybersecurity and data protection are other major concerns. Digital transactions require consumers to provide personal and financial information, which can be misused if systems are not adequately secured (Muzakki & Suraji, 2024). Data breaches, identity theft, and the unauthorized use of personal data have become increasingly common. For consumers, the consequences can be severe, including financial loss, privacy violations, and long-term reputational harm. However, existing consumer protection mechanisms under the UUPK were not originally designed to address these technological risks comprehensively (Handry et al., 2025; Muzakki & Suraji, 2024).

Dispute resolution in the digital economy also poses significant challenges. Traditional mechanisms, such as courts or consumer dispute settlement bodies, can be slow, costly, and geographically limited. For online transactions involving platforms based outside Indonesia, pursuing a claim may be practically impossible for ordinary consumers (Dzuhriyan et al., 2024; Handry et al., 2025). Consequently, many consumers simply accept their losses, which undermines the deterrent effect of the law and allows unfair practices to continue unchecked.

These developments raise critical questions about the continuing relevance and effectiveness of UUPK in the digital era (Dzuhriyan et al., 2024). Although the law contains strong normative principles, its implementation and enforcement mechanisms have not fully kept pace with technological change. There is a growing gap between the ideals of consumer protection and the realities faced by consumers in online and fintech-based transactions (Sugianto, Sukardi, & Michael, 2022). Institutional capacity also plays a crucial role. Effective consumer protection requires not only clear rules but also strong institutions capable of monitoring markets, handling complaints, and enforcing sanctions. In the digital context, regulators must possess technical expertise to understand complex BMs and technological systems (Castells, 2011; Handry et al., 2025). Without such capacity, enforcement becomes reactive rather than preventive (Yuwono & Israhadi, 2025).

Therefore, this study aims to examine the relevance and effectiveness of Law Number. 8 of 1999 in responding to the challenges of the digital economy (Putri & Oktavianty, 2025). It seeks to identify legal and institutional gaps between existing consumer protection norms and their implementation in practice (Dzuhriyan et al., 2024). By analyzing current issues in e-commerce and digital services, this research intends to offer insights for regulatory reform and institutional strengthening. Ultimately, the goal is to ensure that consumer protection in Indonesia remains responsive, adaptive, and capable of ensuring fairness and justice in an increasingly digital marketplace (Dzuhriyan et al., 2024; Putri & Oktavianty, 2025).

2. Literature Review

To provide a comprehensive and systematic overview of the development of consumer protection research in both Indonesian and international contexts, this section synthesizes 15 relevant previous studies. These studies represent diverse legal, economic, and technological perspectives on consumer protection, particularly in relation to e-commerce, digital platforms, fintech services, and cross-border transactions. By reviewing these works, this study identifies key themes, theoretical approaches, regulatory challenges, and research gaps that justify the importance and originality of the present research within the evolving digital economy.

Table 1. Previous research

| No | Authors | Research Focus | Key Findings |
|----|---|----------------------------------|---|
| 1 | Dzuhriyan et al. (2024) | Consumer legal protection online | Indonesian regulations are fragmented. inter-agency coordination needed |

| | | | |
|----|--|-----------------------------------|--|
| 2 | Irianti and Sarjana (2021) | Consumer protection in e-commerce | Consumers face difficulties accessing product information |
| 3 | Taufiek et al. (2023) | Digital consumer protection | Comprehensive online consumer protection mechanisms needed |
| 4 | Handry et al. (2025) | Legal framework consumer rights | Regulations need strengthening for e-commerce |
| 5 | Sukma et al. (2015) | Imported food online | Risks due to lack of Indonesian labeling DOI |
| 6 | Yuwono and Israhadi (2025) | Optimization of legal protection | Regulations must adapt to digital transactions |
| 7 | Wahyudiono, Fitria, Husna, and Merita (2023) | E-commerce policy implementation | Partial implementation of consumer protection |
| 9 | Putri and Oktavianty (2025) | Consumer Protection Act | Regulation needs adaptation in digital era |
| 11 | Muzakki and Suraji (2024) | Social media e-commerce | Social media consumer protection in Industrial Era 4.0 |
| 12 | Sidabalok (2014) | UUPK overview | Consumers remain weak in protection |

The literature indicates that consumer protection in the digital era, particularly in the context of e-commerce and social-media-based transactions, continues to face significant and complex challenges in Indonesia. Rapid technological development has transformed the way goods and services are traded; however, legal and institutional frameworks have not evolved at the same pace. Several studies [Dzuhriyan et al. \(2024\)](#); [Irianti and Sarjana \(2021\)](#) emphasize that existing regulations governing online commerce are fragmented and not optimally integrated. Consequently, consumer-protection mechanisms in the digital environment remain weak, inconsistent, and difficult to enforce. Consumers frequently encounter problems in accessing clear, accurate, and transparent information about products, sellers, prices, and contractual terms. This lack of transparency increases the risk of deception, unfair business practices, and consumer losses.

More recent research by [Handry et al. \(2025\)](#) and [Yuwono and Israhadi \(2025\)](#) highlights the urgent need to strengthen and adapt Indonesia's legal framework to reflect the specific characteristics of digital transactions. Unlike conventional transactions, online trade involves anonymity, cross-border interactions, electronic contracts, and digital payment systems that require special regulatory attention. Risks are particularly evident in cross-border e-commerce and the sale of imported products through online platforms. [Sukma et al. \(2015\)](#) point out that many imported food and consumer goods sold online lack proper labeling in accordance with Indonesian standards. This situation endangers consumer health and safety and undermines the right to obtain accurate information. It also illustrates how weak supervision and limited enforcement capacity allow non-compliant products to circulate freely in digital markets.

Beyond regulatory and enforcement issues, several scholars have stressed the importance of consumer education and legal literacy in strengthening digital consumer protection ([Cahyani, Fitriyanti, Ahmad, & Ramlan, 2022](#)). Many consumers are still unaware of their legal rights and obligations under the Consumer Protection Law and related regulations. This lack of awareness reduces their ability to identify violations, avoid risky transactions, and seek remedies when they suffer losses. As [Rantung \(2025\)](#) argues, consumers remain in a structurally weak position compared to business actors, especially in online settings where information asymmetry is high and bargaining power is unequal. [Safrida \(2025\)](#) argues that without sufficient legal knowledge, consumers tend to accept unfair contract terms and are reluctant to file complaints or pursue dispute resolution mechanisms.

Overall, the literature underscores the necessity of comprehensive policy reform, stronger inter-agency coordination, and enhanced legal awareness to achieve effective and equitable digital consumer protection in Indonesia ([Rizkia, Hidayat, Kaemirawati, Novianty, & Febrianty, 2024](#)). Regulatory harmonization is needed to ensure consistency between consumer law, electronic transaction law, and

sectoral regulations. Institutional cooperation among government agencies, regulators, and law enforcement bodies must be improved to avoid overlapping authority and weak supervision ([Dzuhriyan et al., 2024](#)). Simultaneously, public education programs and digital literacy initiatives should be intensified to empower consumers as informed and active market participants. Only through an integrated approach that combines legal reform, institutional strengthening, and consumer empowerment can Indonesia ensure justice, legal certainty, and balanced relationships between consumers and business actors in the evolving digital economy ([Widijowati, 2023](#)).

3. Research Methodology

This study applies a normative juridical approach using library research. Primary data are obtained from Law Number. 8 of 1999 on Consumer Protection, Law Number. 11 of 2008 Number. Law Number. 19 of 2016 on Information and Electronic Transactions, and Government Regulation Number. 80 of 2019 on Electronic Commerce. Secondary data include scholarly journals, books, official reports, and OECD publications. Qualitative analysis interprets legal norms, fairness principles, legal certainty, and the relevance of regulations to e-commerce and digital transactions. Comparative studies with ASEAN countries are conducted to provide a perspective. Mendeley is used for reference management, and Turnitin (no repository) ensures a plagiarism-free work. This method identifies legal gaps, enforcement challenges, and normative solutions, enabling replicable research for readers

4. Results and Discussion

The Indonesian Consumer Protection Law (*Undang-Undang Perlindungan Konsumen/UUPK*) established the foundational rights and obligations of consumers and business actors in Indonesia. It serves as a cornerstone of the national legal framework to ensure fairness, safety, and accountability in market transactions. Article 4 of the UUPK explicitly guarantees consumers the right to comfort, safety, and security in the use of goods and services ([Handry et al., 2025](#); [Irianti & Sarjana, 2021](#)). These principles are designed to protect consumers from harm, deception, and unfair treatment, while also encouraging responsible business conduct. In traditional face-to-face transactions, these rights are relatively easier to monitor and enforce through direct supervision and physical evidence. However, in the context of the rapidly expanding digital economy, significant challenges have emerged that test the adequacy of UUPK in responding to new forms of trade and interaction.

In online transactions, consumers often face difficulties in accessing accurate and complete product information, understanding complex contractual terms, and utilizing effective online dispute resolution mechanisms. E-commerce platforms and social media marketplaces frequently present information in a fragmented, misleading, or overly technical manner, making it difficult for consumers to make informed decisions. The anonymity of sellers, the absence of physical inspection, and the use of standard-form contracts further weaken traditional consumer safeguards. Consequently, consumers are more vulnerable to fraud, misrepresentation, and unfair business practices ([Sukma et al., 2015](#)). The virtual nature of e-commerce also complicates legal enforcement, as evidence is digital, sellers may be located in different jurisdictions, and transactions often involve multiple intermediaries.

Further, a literature analysis indicates that the implementation and enforcement of consumer protection laws in Indonesia remain partial and fragmented, arguing that the lack of institutional synchronization and weak coordination among regulatory bodies undermine the effectiveness of legal protection. Multiple institutions share responsibility for consumer protection, including ministries, regulatory agencies, and local governments; however, their roles and authorities often overlap ([Handry et al., 2025](#)). This situation creates uncertainty regarding who is responsible for supervision, complaint handling, and sanctioning. In practice, consumers may be unsure where to file complaints, and cases may fall between institutional boundaries without effective resolution. Weak coordination also leads to inconsistent enforcement, in which similar violations may be treated differently by different agencies or in different regions.

The importance of clear and comprehensive electronic transaction regulations, particularly in relation to data protection, transaction validity, and digital authentication ([Solove, 2021](#)). These regulatory

components are essential to ensuring trust and legal certainty in online commerce. Without clear rules on how electronic contracts are formed, how digital signatures are verified, and how personal data are protected, both consumers and business actors face legal uncertainty. Trust is a crucial element in digital markets, and its absence can hinder economic growth and innovation. In this regard, Indonesia's legal framework must not only protect consumers but also provide predictable and transparent rules for businesses operating in the digital environment.

The critical role of Online Dispute Resolution (ODR) mechanisms in resolving consumer disputes efficiently in the digital environment. Traditional court procedures are often slow, costly, and inaccessible for consumers, especially for low-value disputes that are common in e-commerce. ODR offers a faster, cheaper, and more convenient alternative that uses digital platforms to facilitate negotiation, mediation, and arbitration. However, in Indonesia, ODR mechanisms are underdeveloped and not fully integrated into the national consumer protection system ([Handry et al., 2025](#)). Many consumers are unaware of their existence, and businesses are not always obligated to participate in such mechanisms. Strengthening ODR requires not only technological infrastructure but also legal recognition and institutional support.

In addition to regulatory and institutional challenges, digital literacy among consumers remains relatively low ([Sukendar, Carreon, Purnomo, & Kuncoro, 2025](#)). Many consumers are unaware of their legal rights and remedies, which limits their ability to seek protection or redress when they suffer losses. Digital literacy is not only about technical skills but also about understanding how online markets work, how to evaluate information, and how to recognize risks ([Wicaksono, Fitriana, Alvin, Amalia, & Muhdar, 2025](#)). When consumers lack this knowledge, they are more likely to fall victim to scams, misleading advertisements, or unfair contracts. This lack of awareness reinforces the unequal power relationship between consumers and business actors ([Ariawan, 2025](#)).

[Sidabalok \(2014\)](#) notes that consumers have historically occupied a weaker position in market relations. This imbalance is intensified in digital settings, where information asymmetry is high. Business actors often have greater access to data, legal expertise, and technological resources. Without adequate legal literacy and institutional support, consumers are unlikely to challenge unfair practices. Therefore, consumer empowerment through education and awareness campaigns is a crucial component of effective protection in the digital economy.

At the international level, the Organisation for Economic Co-operation and Development (OECD) emphasizes that effective cross-border consumer protection requires regulatory harmonization and strong inter-institutional cooperation, especially in the context of the digital economy, where economic activities are no longer confined within national borders and consumers can easily purchase goods and services from foreign sellers through global platforms operating across multiple jurisdictions. While this development significantly expands consumer choice, intensifies competition, and stimulates innovation, it also exposes consumers to new legal and practical risks arising from regulatory gaps between different legal systems, as national consumer protection laws vary widely in terms of scope, standards, and enforcement mechanisms ([Chatterjee, 2025](#)).

These differences create uncertainty regarding applicable law, competent authorities, and effective remedies, thereby weakening the practical value of consumer rights in cross-border contexts and undermining legal certainty ([Kerti, 2025](#)). Without harmonized standards and cooperative enforcement mechanisms, it becomes extremely difficult to resolve cross-border consumer disputes, as jurisdictional barriers, language differences, and high procedural costs discourage consumers from seeking redress, particularly when the value of the transaction is relatively small. Consequently, many consumers abandon their claims, allowing unfair and deceptive practices by foreign sellers to persist without accountability, which, in turn, erodes trust in the global digital marketplace ([Nnanna-Ohuonu, Chikwesiri, Okudo, & Chikwesiri, 2026](#)). Recognizing these challenges, the OECD recommends enhanced cooperation among governments, regulatory authorities, and international organizations to develop common principles, facilitate information sharing, and provide mutual assistance in enforcement actions. Such cooperation is essential to align national policies, encourage convergence in

regulatory standards, and strengthen institutional capacity to address cross-border consumer issues more effectively ([Sadikov, 2025](#)).

Further emphasizes the importance of building international networks for complaint handling and dispute resolution to bridge gaps between national systems and offer consumers practical channels for redress without excessive procedural barriers ([Goetzinger & Spremic, 2025](#)). In this sense, cross-border consumer protection is not merely a matter of individual rights but also a fundamental element of sustainable and inclusive digital economic development, because effective regulatory harmonization and institutional coordination help ensure that the benefits of digital trade, such as innovation, efficiency, and expanded access, are not achieved at the expense of consumer welfare, and that consumer trust becomes the foundation rather than a casualty of technological progress in the evolving global digital marketplace ([Targański, 2025](#)). This international perspective is particularly relevant ([Dzuhriyan et al., 2024](#); [Putri & Oktaviany, 2025](#)).

Strengthening cross-border cooperation and aligning domestic regulations with international standards can enhance consumer protection. This requires legal reform as well as diplomatic engagement and participation in international forums on digital trade and consumer policy. Overall, strengthening consumer protection in Indonesia’s digital economy requires a comprehensive and integrated approach ([Putri & Oktaviany, 2025](#)). Legal reform is necessary to adapt existing laws, including UUPK, to the realities of digital transactions. This includes clarifying the responsibilities of platforms, strengthening data protection rules, and recognizing electronic contracts and dispute-resolution mechanisms. Institutional coordination must be improved to ensure consistent supervision, complaint-handling, and enforcement ([Handry et al., 2025](#)).

Public education programs and digital literacy initiatives should be intensified to empower consumers. The development of accessible and effective online dispute resolution systems is essential. By combining legal reform, institutional strengthening, consumer education, and technological innovation, Indonesia can move toward a consumer protection regime that ensures justice, legal certainty, and balanced relationships between consumers and business actors ([Putri & Oktaviany, 2025](#)).

Table 2. Normative challenges and solutions

| Challenge | Normative Solution |
|-----------------------------------|---|
| Cross-border digital transactions | E-commerce regulation harmonization, ODR mechanisms |
| Consumer data security | Strict personal data protection regulation |
| Low legal literacy | Consumer education campaigns, transparent public information |
| Partial law enforcement | Inter-agency coordination, institutional capacity enhancement |

Table 2 shows that a holistic approach combining regulatory updates, consumer education, and online dispute mechanisms is crucial, aligning with justice and legal certainty principles, and protecting consumers while providing certainty for businesses.

5. Conclusions

5.1 Conclusion

This study highlights that although the *Undang-Undang Perlindungan Konsumen/UUPK* remains a fundamental legal framework, its effectiveness is increasingly challenged by the rapid expansion of the digital economy. The transformation of consumer-business relationships through e-commerce, digital platforms, and cross-border transactions has introduced new risks and complexities that are not fully addressed by existing legal provisions. Issues such as online fraud, misleading digital advertising, data misuse, and standard-form electronic contracts demonstrate the limitations of traditional consumer protection mechanisms.

The findings emphasize that effective digital consumer protection requires a comprehensive and integrated approach. Regulatory harmonization across consumer law, electronic transaction law, data protection law, and other sectoral regulations is essential to ensure legal certainty and consistency. In

addition, stronger inter-agency coordination is necessary to improve supervision, enforcement, and the handling of consumer complaints. The development of accessible Online Dispute Resolution (ODR) systems provides practical and efficient mechanisms for resolving digital disputes. Moreover, enhancing consumer legal literacy is crucial to empower individuals as informed and active participants in the digital marketplace. Overall, achieving justice, legal certainty, and balanced relationships between consumers and business actors in Indonesia requires the integration of legal reforms, institutional strengthening, and consumer empowerment. Such an approach is fundamental to building trust and ensuring sustainable and inclusive digital economic development.

5.2 Research Limitations

This study is limited to a normative legal analysis focusing on statutory regulations and conceptual frameworks related to digital consumer protection in Indonesia. It does not incorporate empirical data, such as surveys, interviews, or case studies, which could provide insights into the practical implementation and effectiveness of the UUPK in real-world digital transactions. Additionally, this research primarily examines the Indonesian legal context without conducting an in-depth comparative analysis with other jurisdictions. Consequently, the findings may not fully capture the dynamic challenges and variations in consumer protection practices across different digital market environments.

5.3 Suggestions and Directions for Future Research

Future research should adopt empirical approaches by incorporating quantitative and qualitative methods, such as surveys, interviews, and case studies, to evaluate the effectiveness of consumer protection mechanisms in digital transactions. Further studies should also explore comparative analyses between Indonesia and other countries, particularly those with more advanced digital consumer protection frameworks, to identify best practices and policy innovations.

Future research may focus on the development and implementation of Online Dispute Resolution (ODR) systems, including their accessibility, effectiveness, and user trust. Investigating the role of digital literacy programs in enhancing consumer awareness and resilience against digital risks is also essential. Finally, interdisciplinary research that integrates legal, technological, and economic perspectives is encouraged to provide a more comprehensive understanding of consumer protection in the evolving digital economy.

Acknowledgement

The authors express their sincere gratitude to all institutions, colleagues, and parties who provided academic, technical, and logistical support throughout the research process. The valuable contributions, guidance, and cooperation of these entities were essential in enabling this study to be conducted effectively and completed successfully in accordance with academic standards and research ethics.

Author Contributions

DI contributed to the conceptualization of the study, research design, and manuscript drafting. RSU was responsible for data analysis, literature review, and manuscript revision. II contributed to the data collection, legal analysis, and interpretation of the findings. MOSD supervised the research process, provided critical revisions, and approved the final version of the manuscript. All authors have read and agreed to the published version of the manuscript.

References

- Ariawan, A. (2025). Regulatory Barriers to Consumer Protection in Digital Marketplaces. *Journal of Human Rights, Culture and Legal System*, 5(3), 806-832. doi:<https://doi.org/10.35796/LES.V8I3.29507>
- Armstrong, G., & Kotler, P. (2020). *Marketing: an introduction 14th ed*: Pearson Educación.
- Badruzaman, D. (2025). Legal Review of Consumer Protection in E-Commerce Transactions in Indonesia. *Equality: Journal of Law and Justice*, 2(1), 89-102. doi:<https://doi.org/10.69836/equality-jlj.v2i1.271>

- Cahyani, A., Fitriyanti, F., Ahmad, J., & Ramlan, P. (2022). Consumer Legal Protection from the Decoy Effect Through Digital Literacy. *Substantive Justice International Journal of Law*, 5(2), 193-208. doi:<https://doi.org/10.56087/substantivejustice.v5i2.196>
- Castells, M. (2011). *The rise of the network society*: John Wiley & sons.
- Chatterjee, P. (2025). Innovative disruption in financial technology and payment systems. *International Journal of Financial, Accounting, and Management*, 7(2), 289-301. doi:10.35912/ijfam.v7i2.3133
- Dzuhriyan, A. R., Permana, S. I., & Gufron, M. K. A. (2024). Consumer Legal Protection in Online Transactions: Challenges and Opportunities in Indonesia's Digital Economy. *Justice Voice*, 3(1), 9-16. doi:<https://doi.org/10.37893/jv.v3i1.1017>
- Goetzinger, P., & Spremic, M. (2025). Cross-Border E-Commerce And Its Implications For Consumer Protection (systematic literature review; 2019-2024).
- Handry, H., Widiarti, W. S., & Saragi, P. (2025). A Legal Framework for the Protection of Consumer Rights in E-Commerce Transactions. *Jurnal Dialektika: Jurnal Ilmu Sosial*, 23(2), 51-67. doi:<https://doi.org/10.63309/dialektika.v23i2.543>
- Howells, G., & Weatherill, S. (2017). *Consumer protection law*: Routledge.
- Irianti, N. M., & Sarjana, I. M. (2021). Perlindungan Hukum Terhadap Konsumen Atas Informasi Palsu Dalam Jual Beli Melalui E-Commerce. *Kertha Semaya: Journal Ilmu Hukum*, 10(1), 64-74. doi:<https://doi.org/10.24843/KS.2021.v10.i01.p06>
- Kerti, R. M. (2025). Consumer Protection In The Digital Economy: A Legal Analysis Of E-Commerce Practices And Regulatory Challenges. *Lex Localis: Journal of Local Self-Government*, 23(10). doi:<https://doi.org/10.52152/801041>
- Mau, H. A. (2025). Consumer legal protection in the digital era: Indonesia and the European Union. *SASI*, 31(4), 326-343. doi:<https://doi.org/10.47268/sasi.v31i4.2802>
- Muzakki, A. S., & Suraji, S. (2024). Legal Protection of Consumers in E-commerce Through Social Media in Indonesia in the Industrial Era 4.0. *International Journal*, 1(3), 297-302. doi:<https://doi.org/10.62951/ijlcv.v1i3.183>
- Nnanna-Ohuonu, O., Chikwesiri, N. P., Okudo, A., & Chikwesiri, I. V. (2026). Artificial Intelligence Personalized Marketing Content and Consumer Behavior in Nigerian SMEs. *Annals of Management and Organization Research*, 7(3), 325-339. doi:<https://doi.org/10.35912/amor.v7i3.3418>
- Putri, R. C., & Oktavianty, R. K. (2025). Implementation of Consumer Protection Act in the Digital Era. *KnE Social Sciences*, 10(14), 325-334. doi:<https://doi.org/10.18502/kss.v10i14.19099>
- Rantung, C. M. M. (2025). Legal Protection of Consumers In Electronic Transactions: Its Implementation In The Local Economic Sector Of Tomohon: Perlindungan Hukum Konsumen Dalam Transaksi Elektronik: Implementasinya Di Sektor Ekonomi Lokal Tomohon. *Santhet (Jurnal Sejarah Pendidikan Dan Humaniora)*, 9(3), 1067-1077. doi:<https://doi.org/10.36526/js.v3i2.5629>
- Rizkia, N. D., Hidayat, W. A., Kaemirawati, D. T., Novianty, R. R., & Febrianty, Y. (2024). Legal Protection of Consumers in Electronic Transactions: Challenges and Future Prospects. *Journal Equity of Law and Governance*, 4(2), 307-315. doi:<https://doi.org/10.22225/elg.4.2.10141.307-315>
- Sadikov, S. (2025). Digital Marketing In Higher Education: Role and Prospects. *Journal of Multidisciplinary Academic Business*, 2(2), 157-167. doi:<https://doi.org/10.35912/jomabs.v3i1.3741>
- Safrida, S. (2025). Dynamics of Consumer Protection Law in the Digital Era: Case Study on E-commerce in Indonesia. *International Journal of Educational Research & Social Sciences*, 6(1), 49-59. doi:<https://doi.org/10.51601/ijersc.v6i1.957>
- Sidabalok, J. (2014). Hukum perlindungan konsumen di Indonesia. *Bandung: Citra Aditya Bakti*.
- Solove, D. J. (2021). The myth of the privacy paradox. *Geo. Wash. L. Rev.*, 89, 1. doi:<https://dx.doi.org/10.2139/ssrn.3536265>
- Sugianto, F., Sukardi, E., & Michael, T. (2022). Comparison of Legal Consumer Protection Systems in E-Commerce Transactions To Support Digital Economic Growth in Indonesia. *Dalat University Journal of Science*, 12(1), 39-51. doi:<http://dx.doi.org/10.37569/DalatUniversity.12.1.814>

- Sukendar, S., Carreon, J. R., Purnomo, S., & Kuncoro, A. B. (2025). Legal Consumerism Model in the Reconstruction of Consumer Protection Law. *The Eastasouth Management and Business*, 4(1), 68-74. doi:<https://doi.org/10.58812/esmb.v4i01>
- Sukma, V. S., Nuraini, L., & Hidayat, M. F. (2015). *Perlindungan Konsumen Terhadap Makanan Impor Tanpa Label Bahasa Indonesia Yang Dijual Melalui E-Commerce*. Universitas Maritim Raja Ali Haji.
- Targański, B. (2025). The legal aspects of consumer protection in cross-border e-commerce *Digital Internationalisation of Firms* (pp. 223-241): Routledge.
- Taufiek, H. K., Ulhaq, D. D., Ramadhan, T., Ilham, M., Rahmadini, L., & Siswajanthi, F. (2023). Tinjauan hukum ekonomi terhadap perlindungan konsumen dalam transaksi online. *Indonesian Journal of Law and Justice*, 1(2), 11-11. doi:<https://doi.org/10.47134/ijlj.v1i2.2051>
- Wahyudiono, T., Fitria, D. U. L., Husna, A., & Merita, R. (2023). Implementation of Consumer Protection Policy in E-commerce Transactions in Indonesia. *Journal of Public Representative and Society Provision*, 3(2), 97-106. doi:<https://doi.org/10.55885/jprsp.v3i2.457>
- Wicaksono, S. P., Fitriana, D., Alvin, M., Amalia, N. N., & Muhdar, M. Z. (2025). *Digital Consumer Protection From The Perspective Of Consumer Protection Law*. Paper presented at the international seminar.
- Widijowati, D. (2023). Enhancing consumer protection in electronic commerce transactions. *Research Horizon*, 3(4), 283-290.
- Yuwono, M. S., & Israhadi, E. I. (2025). Optimization of Legal Protection for Consumers in Online Buying and Selling Transactions based on Consumer Protection Law. *Pemuliaan Keadilan*, 2(3), 124-135. doi:<https://doi.org/10.62383/pk.v2i3.1040>