

LEGAL PROTECTION FOR CONSUMERS IN ELECTRONIC TRANSACTIONS IN SOCIETY

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Abstract

This research aims to analyze the legal protection for consumers in electronic transactions within the community. The development of information and communication technology has influenced consumption patterns with the increasing prevalence of electronic transactions. This study focuses on the legal aspects involving consumers in the context of electronic transactions, encompassing consumer rights, seller responsibilities, and relevant dispute resolution mechanisms. The research methodology involves a literature review to gain in-depth understanding of regulations and policies related to consumer protection in electronic transactions. Additionally, this study includes an analysis of legal cases related to electronic transactions involving consumers as vulnerable parties. The anticipated outcomes of this research are expected to contribute to strengthening the legal framework that safeguards consumers in electronic transactions. Practical implications of this research encompass recommendations for regulatory improvements and the enhancement of dispute resolution

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mechanisms, enabling consumers to engage in electronic transactions with increased confidence and protection within the community.

Keywords: Consumer Protection, E-commerce, Legal Protection.

INTRODUCTION

The development of information and communication technology (ICT), especially in the form of the Internet, has shown a significant impact in changing the paradigm of transactions and interactions between consumers and sellers. Since the emergence of the phenomenon of electronic transactions or e-commerce, modern society has become more and more trapped in the dynamics that are inseparable from the presence of such technology. Electronic transactions encounter consumers with digital markets, where the purchase of products or services can be done virtually without requiring physical presence or direct interaction between consumers and sellers (Mazmur Septian Rumapea, 2019).

The existence of e-commerce opens the door to unmistakable convenience in everyday life. Consumers can now access and buy a variety of products or services through online platforms without having to leave the comfort of their home. A fast, efficient, and accessible transaction process from a wide range of locations has become a key feature of this business model. Fatigue in exploring product catalogues, reading previous consumer reviews, and making purchasing decisions independently characterize fundamental changes in consumer behavior driven by technology.

While electronic transactions or e-commerce offer remarkable ease and speed in the modern world of commerce, the complexity and dynamics involved in this digital environment provide room for a variety of risks and threats to consumers. The process of transactions that occurs virtually opens wide doors to potential fraud, misuse of personal data, and non-compliance of products or services with what is promised. Then, along with the advantages offered by electronic transactions, there are concerns related to the security and legal certainty of the consumers involved (Jefri Takanjanji, 2021).

The risks associated with online fraud have become a serious challenge in the e-commerce ecosystem. Consumers can become victims of fraud involving fictitious transactions, counterfeit products, or an irresponsible seller. In addition, the misuse of personal data is also a significant threat, with a potential wide impact on consumer privacy and security. This data misuse can include harmful practices, such as hacking security systems, selling personal data, or using information without consumer permission (Roem Syibly, 2015).

In the context of rapid digital transformation, electronic transactions or e-commerce have become a major pillar in the life of modern society. The sustainability of this phenomenon not only creates ease of access for consumers to conduct virtual transactions, but also poses new complexities and challenges related to consumer law

protection. Therefore, this study is specifically aimed at conducting an analysis and evaluation of the legal protection given to consumers in the context of electronic transactions in society (Ashinta Sekar Bidari, 2020).

Studying the legal framework that exists in the context of electronic transactions is the essence of this research. The success of consumer legal protection efforts depends heavily on the clarity and sophistication of existing regulations. Therefore, a thorough analysis of the legal framework governing electronic transactions will provide insight into the extent to which such legal protection can accommodate the dynamics of change in the digital environment.

The threats consumers face in the context of electronic transactions are the next focus of this study. The research will identify and evaluate the various risks and potential losses that consumers may encounter in conducting online transactions. These threats may involve security, privacy, or integrity aspects of consumer personal information disclosed during the process of electronic transactions.

Furthermore, the study not only analyzes the legal protection of consumers in electronic transactions alone, but will also track the implementation of legal protection that has been carried out by various relevant parties, including regulators and e-commerce platforms. An evaluation of the effectiveness of this implementation will provide an overview of the extent to which legal protection has been implemented in practice (Gusti Ayu et al,2020).

RESEARCH METHOD

This research will use a qualitative approach to gain an in-depth understanding of the legal protection of consumers in electronic transactions in the community (Zulfadli Barus, 2013). The research methodology to be used will include Library Studies, will conduct an analysis of relevant literature, such as laws, government regulations, academic journals, books, and other sources of information to understand the legal framework governing consumer legal protection in electronic transactions. It will also conduct interviews with stakeholders, such as consumers, legal experts, representatives of consumer dispute resolution agencies, and representatives from the e-commerce industry to gain their insights and understanding of the legal protection of consumers in electronic transactions. Then perform a case analysis of cases of consumer protection violations in previous electronic transactions. These cases will be analyzed to understand the dispute resolution process and the effectiveness of existing legal protection.

RESULT AND DISCUSSION

A. The Consumer Protection Act

The Consumer Protection Act No. 8 of 1999 (PC Act) is a legal umbrella that provides holistic protection to consumers in various aspects of commercial

transactions, especially in the era of electronic transaction. This law creates a strong legal foundation for protecting consumer rights, highlighting some crucial aspects associated with electronic transactions (Alfina and Adnan, 2021).

The CP Act affirms consumer rights as a fundamental element. Consumers have the right to clear, accurate and complete information about the products or services they purchase. In addition, the Act guarantees consumers the right to be protected from harmful business practices, including fraud and misleading marketing.

Furthermore, the PK Act explicitly prohibits unfair or misleading business practices in electronic transactions. This includes forced sales, deceptive marketing, and other practices that can be detrimental to consumers. Enforcing integrity and integrity in electronic transactions is an important foundation for sellers and service providers.

Another aspect regulated by this law is the quality assurance of products and services. Consumers are entitled to receive products or services as described, free of defects, and comply with established quality standards. In case of non-compliance or defect, the consumer has the right to claim damages or refunds in accordance with applicable provisions.

For consumers who experience problems in electronic transactions, the PK Act provides complaints and dispute resolution mechanisms. It creates an effective and fair route to dealing with consumer complaints.

No less important, the PK Act also addresses the issue of personal data protection in the context of electronic transactions. The seller or service provider is obliged to maintain the confidentiality and security of consumer personal data, while providing clear information about the use and processing of data.

Thus, effective implementation and enforcement of the Consumer Protection Act in electronic transactions becomes a must. This is not only to maintain justice, but also to ensure consumer security and confidence in the ever-expanding e-commerce environment. Through a good balance between rights and obligations, the CP Act forms a solid foundation for safeguarding the interests of consumers in this digital age.

B. The Electronic Transaction Act

The Electronic Transaction Act brings a significant change in providing consumer protection in the field of electronic transactions. The legal path provided by the Act opens the way for consumers and service providers to conduct electronic transactions with certainty and fairness.

The legal recognition of electronic transactions gives them the equivalent of a traditional transaction. Consumers can not only rely on the validity of electronic

transactions, but also feel security and legal certainty in every step of the transaction they make. This opens the door to wider adoption of modern transaction methods.

Security requirements, such as the use of valid electronic signatures, make electronic transactions more protected from potential security risks. Protection against transaction data and efforts to prevent unauthorized access provide security to consumers that their personal information is carefully protected (Hendy Sumadi, 2016).

Electronically transmitted information is also receiving serious attention. The TE Act requires service providers to provide clear and complete information about products or services electronically. It creates an environment in which consumers can make informational decisions, without the ambiguity or confusion that may arise from a lack of information.

Privacy and personal data protection is another focus of the TE Act. Service providers must obtain consumer consent before collecting, using, or disclosing personal data. The security measures implemented protect personal data from potential risks and abuses, creating greater confidence among consumers.

The responsibility of service providers is a crucial component of the TE Act. Ensuring the availability and integrity of electronic systems, ensuring the security of transactions, and providing accurate and clear information is an integral part of the service provider's obligation.

In ensuring effective consumer protection, it is important to always maintain compliance with the Electronic Transaction Act. Constant updating and adaptation to technological developments are proactive steps to ensure that this legal foundation remains relevant and effective in the era of ever-expanding electronic transactions. Thus, the TE Act is not only a legal umbrella, but also a dynamic tool to face challenges and ensure optimal consumer protection in an electronic transaction environment.

C. Government Regulations relating to Consumer Protection in Electronic Transactions

Government Regulations relating to Consumer Protection in Electronic Transactions The Government, aware of the importance of consumer protection in electronic transactions, has issued a number of regulations to strengthen and detail the rights and responsibilities involved in this scope. These regulations provide more specific guidelines to ensure that electronic transactions run fairly and safely for consumers (Setia Putra, 2015). A number of government regulations relating to consumer protection in electronic transactions include:

1. Government Regulation No. 80 of 2019 on Commerce Through Electronic Systems: This Regulation provides a detailed framework for trading through electronic systems, which covers the protection of consumers. There are

provisions relating to the information that sellers must provide to consumers, the protection of personal data, and dispute resolution procedures. This regulation aims to provide clear guidance to entrepreneurs and consumers in electronic transactions.

2. OJK Regulation No. 1/POJK.07/2013 on Consumer Protection in the Financial Services Sector: This Regulation regulates consumer protection in the financial services sector, including electronic transactions in it. By setting requirements such as clear disclosure, personal data protection, and dispute settlement provisions, OJK plays an important role in monitoring and ensuring fair and transparent business practices in this sector.
3. Ministry of Communications and Information Technology Decree No. 207 of 2013 on Consumer Protection in Electronic Transactions: This Decision details consumer protection in electronic transactions, including information aspects, protection of personal data, and responsibilities of service providers. In addition, dispute settlement mechanisms and sanctions for violations are also laid down in this decision, providing a comprehensive framework for industry actors and consumers.
4. Trade Ministry Regulation No. 69/M-DAG/PER/10/2016 on Consumer Protection in Electronic Commerce: This Regulation focuses on consumer protection in electronic commerce. Requirements such as clear information, personal data protection, and dispute resolution mechanisms are regulated to ensure that consumers in e-commerce transactions get adequate protection.

Through these regulations, governments strive to create a fair, secure, and reliable e-transaction environment. It is important for all parties involved in the e-transaction ecosystem, including consumers, sellers and service providers, to comply with these provisions in order to ensure effective consumer protection and increase confidence in conducting electronic transactions. Harmonization and compliance with these regulations will create a solid foundation for positive developments in the e-transaction ecosystem in Indonesia.

D. Threats and Challenges in Electronic Transactions

1. E-Transaction Fraud

The fraud in electronic transactions is one of the main threats faced by consumers. In the digital environment, fraud can occur in a variety of ways and result in financial losses and loss of consumer confidence. Some common forms of fraud in electronic transactions include:

- a. Identity fraud: criminals steal consumer personal information, such as credit card numbers or login data, and use it to carry out illegal transaction or access

consumer accounts without permission. This can result in misuse of personal data and financial losses.

- b. **Fraud Sale of Goods:** The seller does not deliver the promised goods or ships counterfeit or low quality goods. They may use fake photos or misleading descriptions to attract consumers. Once the payment is made, the consumer does not receive the expected goods.
- c. **Card Skimming:** Card skimming is the process of stealing information from a consumer's credit or debit card using a hidden recording tool. Criminals can install such a tool on an electronic payment machine, such as an ATM or a payment machine in a store, to steal consumer card data.
- d. **Phishing:** Criminals try to obtain sensitive information such as passwords, account numbers, or credit card data by pretending to be trusted entities through fake electronic messages or fake websites. They use psychological manipulation techniques to trick consumers into giving them personal information (Bidari, 2019).

To address the threat of fraud in electronic transactions, the following measures can be taken:

- a. **Increased Consumer Awareness:** Consumers need to be given a better understanding of the risk of frauds in e-transactions. Educational campaigns that focus on signs of fraud, online security practices, and precautions can help consumers to be more alert and avoid fraud.
- b. **Seller Verification and Platform Security:** E-commerce platforms must carry out strict verification against registered sellers and provide additional security layers to protect consumers. This includes the use of security protocols such as data encryption and additional security features such as two-factor authentication.
- c. **Rapid Reporting and Handling Mechanisms:** E-commerce platforms should provide fraud reporting mechanisms that are easily accessible to consumers. Besides, they must have a responsive handling team and be able to handle fraud reports quickly and effectively.
- d. **Strong Law Enforcement:** Governments and law enforcement agencies must enhance law-enforcement against perpetrators of fraud in electronic transactions. Offenders must be prosecuted and punished in accordance with applicable law to give effect and prevent further fraud.
- e. **Data security and privacy:** Protection of consumer personal data should be a top priority in electronic transactions. E-commerce platforms should take measures to protect consumers' personal information through encryption, protection against cyber attacks, and clear privacy policies (Takanjanji, 2021).

By increasing consumer awareness, platform security, prompt handling of fraud reports, robust law enforcement, and personal data protection, fraud in electronic transactions can be expected to be reduced and consumers can feel safer in online transaction.

2. Consumer Personal Data Protection

Consumer Personal Data Protection Consumer personal data protection is an important aspect of electronic transactions. In an increasingly connected digital environment, consumer personal data is often collected, processed, and used by various entities. Therefore, the protection of consumer personal data needs to be taken seriously. Some steps to improve the protection of consumer personal data in electronic transactions include:

- a. **Clear Privacy Policy:** E-commerce platforms and online service providers must have clear privacy policies that are easily accessible to consumers. This policy should describe the type of data that is collected, how the data is used, with whom data is shared, and the security measures implemented. Consumers should be given the option to give their consent to the use of their data.
- b. **Proportional data collection:** The entity that collects consumer personal data must ensure that the data collected is only in accordance with the needs and purposes specified. Data collection must be proportionate to the services provided, and should not be excessively or irrelevant.
- c. **Data security:** E-commerce platforms and online service providers must maintain the security of consumer personal data. They must implement appropriate security measures, such as data encryption, the use of robust security protocols, as well as protection against unauthorized access or cyberattacks.
- d. **Transparency in Data Usage:** Consumers must be clearly informed about how their personal data will be used. E-commerce platforms and online service providers must provide a transparent explanation of the purpose of data usage, including whether the data is to be used for marketing purposes or to be shared with third parties.
- e. **Consumer rights to personal data:** Consumers should have the right to control and protect their personal data. This includes the right of access to their data, correcting inaccurate data, deleting unnecessary data, and limiting the use or disclosure of their data.
- f. **Monitoring and enforcement:** Governments need to carry out strict monitoring of personal data collection and use practices by business entities.

Through clear privacy policies, proportionate data collection, strong data security, transparency in data usage, consumer rights to personal data, and

effective monitoring and enforcement, the protection of consumer personal data in electronic transactions can be enhanced. Thus, consumers can feel more secure and confident in transactions online.

3. Incompatibility of goods or services

Incompatibility of goods or services In electronic transactions, incompatibility is often a challenge for consumers. This situation arises when the goods received do not match the description or expectations of the consumer, either in terms of quality, size, color, or other features. To address this problem, there are several steps that can be taken to provide an effective solution:

It is important for an e-commerce platform to ensure that the product description provided by the seller is accurate and clear. Information about quality, specifications, sizes, colors, and other features should reflect the actual condition of the goods offered. The seller should also include relevant photos to clearly show the characteristics of the product.

Features reviews and ratings by previous consumers can also be an effective tool. It provides a platform for sharing experiences and opinions about products, helping consumers make better decisions before making a transaction, and also provides a clearer picture of the quality and satisfaction of consumers with the product.

Furthermore, a clear and user-friendly return policy and warranty is an important step. When a non-compliance occurs, consumers should be able to apply for a refund easily and get adequate compensation. The warranty policy also provides additional guarantees to consumers about the quality and accuracy of the goods or services purchased.

E-commerce platforms can play an active role in dealing with disputes between consumers and sellers. They can provide dispute resolution mechanisms, including a mediation team that can help reach an agreement between the parties.

Effective communication between consumers and sellers is also key in addressing inconsistencies. E-commerce platforms should facilitate easy and fast communication between the parties, for example through chat or email. By communicating directly, consumers can communicate their complaints and find a satisfactory solution.

Finally, checks and verification of sellers registered on e-commerce platforms can help reduce the risk of non-compliance. This process includes ensuring that the seller is a legitimate business entity and has a good reputation (Maharani and Dzikra, 2022).

By implementing these measures, it is expected that the incompatibility of goods or services in electronic transactions can be minimized. Consumers will

feel more secure and protected when making online purchases, while e-commerce platforms can build strong customer confidence through positive transaction experiences.

Discussion

A. Implementation of Legal Protection to Consumers in Electronic Transactions

1. Consumer Dispute Resolution bodies

Consumer dispute resolution bodies have a crucial role in protecting consumer rights in the context of electronic transactions. Some important aspects of the implementation of this agency are critical to its success in providing effective legal protection to consumers. Here are some things to bear in mind when implementing a consumer dispute settlement agency:

The availability and accessibility of a consumers dispute resolution agency is of paramount importance. These institutions should be easily accessible by consumers, either through an online platform, a contact phone number, or an accessible customer service office. Thus, consumers can easily file disputes and get the necessary assistance.

The independence and neutrality of the dispute settlement agency is also a key aspect. They must operate independently and neutrally without favouring either party in the dispute settlement process. This will guarantee fairness in the handling of disputes between consumers and sellers.

A quick and efficient settlement process is another thing to pay attention to. Quick response times, clear settlement measures, and effective communication between both parties can ensure that disputes are resolved efficiently and consumers get justice within a reasonable time.

The decision issued by the consumer dispute settlement agency must be binding on both parties, so the seller must comply with the decision and fulfil its obligations in accordance with the outcome of the settlement decided.

Focus on justice and consumer interests becomes the main principle of dispute settlement agencies. They must consider consumer rights and protection in decision-making, making the interests of consumers a top priority. Thus, this agency can provide justice that is consistent with consumer rights.

Through good implementation of consumer dispute resolution agencies, consumer rights in electronic transactions can be enhanced. Consumers will feel that they have an effective channel to bring a dispute and get justice in a situation of non-compliance of goods or services. Moreover, consumer dispute resolution agencies can also play a role in creating a secure and fair e-transaction environment for all parties involved (Rida and Hana, 2022).

2. Sanctions and punishments against violators of Consumer Protection

To ensure the effectiveness of consumer protection in electronic transactions, the implementation of strong sanctions and penalties against offenders is a crucial step. Some strategies that can be taken in this context include:

Governments can impose administrative sanctions on perpetrators of consumer protection violations. The sanctions could be a substantial financial fine, withdrawal of business permits, account freezing, or a ban on operating in related industries. Strong administrative sanctions can create a jera effect, signaling that violations will not be tolerated (Arfian et al, 2018).

Legal action can be taken by the government and consumer protection agencies. Through court proceedings, the offenders can be punished according to the degree of the offence committed. Higher fines, imprisonment, or compensation payments to the injured consumer are some forms of punishment that can be applied.

Furthermore, the perpetrators of violations of consumer protection must be held accountable for the losses incurred to the consumer. They must pay damages in proportion to the losses suffered by consumers as a result of their actions. Significant liability for damages can provide an incentive for the offenders to reconsider their acts.

Furthermore, warning consumers and blacklisting sellers or websites that violate consumer rights can be effective tools. It gives consumers warning and helps them make wiser decisions in choosing a trusted seller or e-commerce platform.

Lastly, governments can enhance cooperation with e-business platforms, consumer protection agencies, and industry associations. This cooperation could include exchanges of information, the development of joint guidelines, or more intensive monitoring of business practices that are detrimental to consumers.

By imposing strong sanctions and penalties on consumer protection infringers, it is expected to create higher compliance, raise awareness of consumers' protection in electronic transactions, and provide better protection to consumers. With serious consequences for the perpetrators, it is expected that there will be a decrease in cases of infringement and an increase in consumer confidence in electronic transactions (Titia Tauhiddiah et al, 2020).

3. The role of government and private institutions in ensuring consumer protection

Consumer protection in electronic transactions requires active roles and cooperation between government and private agencies. Both have their respective crucial roles in ensuring security and justice in the digital business environment. The following are the roles that can be played by both in ensuring consumer protection:

a) Government institutions:

- 1) **Making and Strengthening Regulations:** The government institutions have the responsibility to develop and strengthen regulations related to consumers' protection in electronic transactions. They must implement and monitor compliance with existing laws and carry out regulatory revisions and improvements in line with technological developments and trends in electronic transactions.
- 2) **Monitoring and enforcement:** Government agencies must monitor business practices in electronic transactions and investigate violations explicitly. They must have effective monitoring mechanisms and take legal action against the perpetrators of violations. In addition, they must also ensure fair and prompt enforcing of the law in the settlement of disputes between consumers and sellers.
- 3) **Consumer Education and Awareness:** Government agencies have an important role to play in raising consumer awareness of their rights and the importance of consumer protection in electronic transactions. They can conduct educational campaigns, provide practical guidance, and disseminate useful information to consumers. Good consumer education will help them make informed decisions and protect themselves in transactions (Suwandono and Agus, 2016).

b) Private institutions:

- 1) **Compliance with regulations:** private institutions, especially e-commerce platforms, must comply with government-established consumer protection regulations. They must integrate consumer-protection principles into their business policies and practices and maintain a high level of compliance.
- 2) **Dispute Resolution Mechanisms:** E-commerce platforms can provide effective and easily accessible dispute resolution mechanisms for consumers. They can provide responsive customer service, mediation teams, or collaborate with external dispute settlement agencies. Thus, consumers can resolve disputes quickly and fairly.
- 3) **Data security and privacy:** Private institutions must take consumer data security and confidentiality seriously. They must adopt sophisticated security measures, such as data encryption and protection against cyber attacks. In addition, they must provide consumers with clarity about their data usage and provide adequate control over their personal data.
- 4) **Innovation and Adaptation:** Private institutions must continue to innovate and adapt to technological developments and consumer demands. They must ensure safe use of technology, update their policies and practices

regularly, and provide innovative solutions to improve consumer experience and protect their interests (Wibowo and Sukarmi, 2019).

With the strong role of government and private agencies, consumer protection in electronic transactions can be significantly enhanced. Good collaboration between the two will create a safe, fair, and fair business environment for consumers, as well as encourage sustained growth in the electronic transaction sector.

B. Analysis and Evaluation of Legal Protection for Consumers in Electronic Transactions

1. Weaknesses and Strengths of Consumer Protection

Fraud in electronic transactions is one of the main threats faced by consumers. In this context, fraud refers to practices involving unfair or misleading actions with the aim of deceiving consumers and obtaining profits illegally. The following are some of the most common forms of fraud in electronic transactions:

- a. Identity theft: Identity fraud involves the unauthorized use of a person's personal data to conduct an electronic transaction or other criminal activity. The perpetrator steals personal information such as name, address, credit card number, or password to access an account or conduct a transaction without the permission of the victim.
- b. Sale of Fake or Inappropriate Goods: In some cases, an unfair or irresponsible seller may sell counterfeit goods or goods that do not match the description given to the consumer. It causes consumers to accept products that do not meet expectations or promised quality.
- c. Online Booking Fraud: Online booking fraud involves fake offers or fraud related to booking airline tickets, hotels, or events. Consumers may get caught up in fake offerings or fake websites that require them to pay but do not receive the promised service or ticket.
- d. Phishing and Spoofing: phishing and spoofing fraud involves sending fake emails or messages that mimic trusted agencies or platforms to obtain sensitive information from consumers, such as passwords, credit card numbers, or other personal data.
- e. Investment or Ponzi scheme: Investment fraud or Ponzy scheme involves promises of high returns in a short period of time by encouraging consumers to invest in an illegal or illegal business or program (Herwin, Sri Endah et al, 2020).

The threat of fraud in electronic transactions can harm consumers financially, affect confidence, and damage the reputation of electronic transaction. To combat this fraud, it is important for consumers to increase caution, use a trusted platform or website, verify the seller's information and authenticity before making a transaction, and report fraud incidents to the authorities so that appropriate action can be taken.

2. Effectiveness of law enforcement in cases of consumer protection infringement

The efficiency of law-enforcement for cases of violation of consumers protection in electronic transactions is a critical issue to be considered. Although the legal framework for consumer protection has existed, it is important to ensure that such laws are effectively enforced to protect consumers. Consumer Awareness and Education:

- a. The level of consumer awareness of and education about their rights in electronic transactions plays an important role in the effectiveness of law enforcement. Consumers who have a good knowledge of their rights will be better able to identify the violations and report them to the authorities.
- b. Authority engagement: The involvement of authorities, such as regulatory bodies, police, or other law enforcement agencies, is crucial in the enforcing of consumer protection laws. The authorities must have the capacity, resources, and will to investigate violations, take the necessary legal action, and impose sanctions on the perpetrators.
- c. Inter-agency cooperation: The effectiveness of law enforcement also depends on good cooperation between relevant agencies, including law-enforcement bodies, regulatory authorities, e-commerce platforms, and business associations. This cooperation is necessary for the exchange of information, coordination of prosecution, and development of effective dispute resolution mechanisms.
- d. Technology and Data Analysis: Using technology and data analysis can improve the effectiveness of law enforcement. Using advanced technology, such as artificial intelligence (AI) and data analytics, can help in detecting patterns of violations, collecting evidence, and strengthening law enforceability.
- e. Deterrent sanctions: Adequate and adequate sanctions are an important factor in the effectiveness of law enforcement (Yosua And Budi, 2019).

In order to improve the effectiveness of law enforcement in cases of consumer protection violations, it is important for governments and relevant institutions to actively develop policies and strategies that promote consumer awareness, enhance cross-sectoral cooperation, strengthen the capacity of authorities, and implement adequate sanctions. This will create a safer, fairer, and more reliable environment for consumers in electronic transactions.

3. Community Response to Consumer Legal Protection

Public responses to consumer law protection in electronic transactions can vary. Here are some commonly found responses:

- a. Consumer Awareness and Caution: People who are aware of consumer law protection tend to be more cautious in conducting electronic transactions. They can take precautionary measures, such as checking the reputation of the seller or e-commerce platform, reading and understanding the terms and conditions of the transaction, and using secure payment methods.
- b. Participation in Dispute Resolution Mechanisms: Consumers who feel injured or have suffered a violation of legal protection can respond by using available

dispute resolution mechanisms, such as reporting their complaints to a dispute resolution agency or bringing legal action.

- c. **Support for Consumer Protection Initiatives:** The public can also respond by supporting initiatives and efforts by governments, law enforcement agencies, and consumer organisations in improving consumer legal protection in electronic transactions. This support can be participation in educational programmes, reporting violations, or supporting consumer awareness campaigns.
- d. **Public Complaints and Reviews:** The public can respond through complaints and public reviews related to their experience in electronic transactions. Through social media platforms, discussion forums, or review sites, they can share positive or negative experiences to provide information to other consumers and put pressure on sellers or service providers who do not comply with consumer protection laws.
- e. **Role of Consumer Organizations:** Consumer organizations play an important role in protecting consumer rights and promoting better legal protection. Citizens can respond by joining consumer organizations, taking advantage of services or advice they provide, or supporting their advocacy efforts in improving consumer protection in electronic transactions (Ariella Gita and Achmad, 2020).

Public response to consumer law protection in electronic transactions plays an important role in creating a safe, fair, and trusted environment for consumers. With awareness, active participation, and public support, efforts to improve consumer legal protection can be strengthened and deliver greater benefits to the consumer as a whole.

CONCLUSION

The legal protection of consumers in electronic transactions is an important issue in the context of modern society. In this research report, we have looked at several aspects related to consumer protection in electronic transactions, ranging from the definition of electronic transaction to the legal framework that protects consumers.

Cases of consumer protection violations in electronic transactions, such as crypto investment fraud and the sale of counterfeit goods, provide an overview of the challenges consumers face in the digital environment. Threats such as fraud and the lack of effectiveness of law enforcement require serious attention.

To address this problem, efforts are needed to raise consumer awareness of their rights and legal protection. Focused educational and information campaigns need to be carried out, both by governments, consumer protection agencies, and e-commerce platforms.

Strengthening regulation and law enforcement related to electronic transactions is also important. Revision of existing laws, specific regulations, and improved law enforcement will help protect consumers from breaches. Collaboration

between government and private agencies is also important, with private institutions playing an active role in raising consumer awareness, providing effective dispute resolution mechanisms, and ensuring transparency and quality of service.

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