

Legal Protection For Consumers In Digital Transactions: Case Study And Analysis

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Abstract

This study aims to analyze the effectiveness of legal protection for consumers in digital transactions in Indonesia. The method used is library research with a normative juridical approach. The results of the study indicate that Indonesia actually has an adequate legal basis to protect digital consumers, which is primarily sourced from Law Number 8 of 1999 concerning Consumer Protection and Law Number 19 of 2016 concerning Information and Electronic Transactions. These regulations have set out basic principles such as the obligation of business actors to provide honest information, consumer rights to security, and the recognition of electronic evidence. However, its implementation in the field encounters various significant obstacles. Case studies on e-commerce and fintech platforms reveal that consumer losses still often occur, such as products that do not match the description, difficulties with refunds, and the vulnerability of personal data. The key finding of this study is that the main challenge lies not in the legal vacuum, but in three aspects: (1) low digital literacy and consumer law so that they are not optimal in fighting for their rights; (2) alternative dispute resolution mechanisms such as BPSK and ODR (Online Dispute Resolution) which are not yet effective, fast, and easily accessible; and (3) weak supervision and law enforcement against unscrupulous business actors in the digital space. Therefore, it is concluded that digital consumer protection efforts require a holistic approach that relies not only on regulations, but also through massive public education, strengthening dispute resolution institutions, and closer synergy between the government, business actors, and the community.

Keywords:

Legal Protection for Digital Transaction Consumers

Abstrak

Penelitian ini bertujuan untuk menganalisis efektivitas perlindungan hukum bagi konsumen dalam transaksi digital di Indonesia. Metode yang digunakan adalah penelitian kepustakaan (library research) dengan pendekatan yuridis normatif. Hasil penelitian menunjukkan bahwa Indonesia sebenarnya telah memiliki landasan hukum yang memadai untuk melindungi konsumen digital, yang terutama bersumber dari Undang-Undang Nomor 8 Tahun 1999 tentang Perlindungan Konsumen dan Undang-Undang Nomor 19 Tahun 2016 tentang Informasi dan Transaksi Elektronik. Regulasi ini telah mengatur prinsip-prinsip dasar seperti kewajiban pelaku usaha memberikan informasi yang jujur, hak konsumen atas keamanan, dan pengakuan bukti elektronik. Namun, implementasinya di lapangan menemui berbagai kendala signifikan. Studi kasus pada platform e-commerce dan fintech mengungkap kerugian konsumen masih sering terjadi, seperti produk tidak sesuai deskripsi, kesulitan refund, dan kerentanan data pribadi. Temuan kunci dari penelitian ini adalah bahwa tantangan utama bukan terletak pada kekosongan hukum, melainkan pada tiga aspek: (1) rendahnya literasi digital dan hukum konsumen sehingga mereka tidak optimal dalam memperjuangkan haknya; (2) mekanisme penyelesaian sengketa alternatif seperti BPSK dan ODR (Online Dispute Resolution) yang belum efektif, cepat, dan mudah diakses; serta (3) lemahnya pengawasan dan penegakan hukum terhadap pelaku usaha yang nakal di ruang digital. Oleh karena itu, disimpulkan bahwa upaya perlindungan konsumen digital memerlukan pendekatan holistik yang tidak hanya mengandalkan peraturan, tetapi juga melalui edukasi publik yang masif, penguatan kelembagaan penyelesaian sengketa, dan sinergi yang lebih erat antara pemerintah, pelaku usaha, dan masyarakat.

Kata Kunci: Perlindungan Hukum, Konsumen Transaksi Digital

INTRODUCTION

The 21st century has been marked by a digital revolution that has changed the paradigm of social and economic interactions globally (Nurhayatiet *al.*, 2025). In Indonesia, this transformation is clearly visible in the rapid growth of the digital economy, driven by high internet penetration and mobile device usage. Digital transactions, ranging from e-commerce, financial technology (fintech) services, to the sharing economy, have become an integral part of people's daily lives. This shift from conventional face-to-face transactions to virtual transactions brings convenience and efficiency, but also opens up space for entirely new forms of consumer vulnerability and loss.

In a legal context, consumers often find themselves in a weak position (asymmetric bargaining power) in digital transactions (Pembayun and Gunawan, 2025). Consumers cannot physically inspect goods, meet sellers face-to-face, or directly experience the services offered. They rely entirely on digital descriptions, images, and reviews that are vulnerable to manipulation. This creates a significant information asymmetry, where businesses have greater access to and control over product information, while consumers only receive the information provided, which may not be complete and accurate.

Harmful consumer practices in digital transactions have become a worrying phenomenon (Putri, 2025). These practices vary widely, from simple ones such as product descriptions that don't match the actual goods received, misleading advertising, and non-transparent pricing, to more complex ones such as the sale of illegal and counterfeit products. Furthermore, cybersecurity issues have also emerged, such as misuse of personal data, account breaches, and phishing scams that result in significant financial losses. These vulnerabilities demonstrate that the digital space is not inherently secure.

The primary legal framework protecting consumers in Indonesia already exists: Law Number 8 of 1999 concerning Consumer Protection (UUPK). This law comprehensively regulates the rights and obligations of consumers and businesses. However, the UUPK was enacted during a time when digital transactions were not yet widespread, resulting in many of its provisions being general and not specifically addressing the complexities of issues in the virtual world. This presents challenges in its interpretation and application to technical and cross-border digital disputes.

To address these shortcomings, the government issued Law No. 19 of 2016 concerning Amendments to Law No. 11 of 2008 concerning Electronic Information and Transactions (ITE Law). The ITE Law provides legal recognition for electronic signatures, electronic documents, and electronic transactions, which serve as the foundation for the legality of digital transactions. However, the ITE Law focuses more on the general aspects of information and electronic transactions and does not specifically regulate the mechanism for resolving consumer disputes arising from these transactions.

In practice, existing dispute resolution mechanisms, such as the Consumer Dispute Resolution Agency (BPSK), are often considered suboptimal in handling digital disputes (Pardamean Harahap, 2025). Obstacles include jurisdictional issues, as businesses and consumers may be located in different jurisdictions, and difficulties in presenting valid electronic evidence in court. Meanwhile, online dispute resolution (ODR) mechanisms provided by e-commerce platforms themselves are often unfair, convoluted, or lack sufficient enforcement power.

Several concrete case studies reinforce the suspicion of a gap between law and practice. For example, the widespread sale of "counterfeit goods" on prominent e-commerce platforms using deceptive descriptions and images. Another example is the difficulty consumers face in obtaining smooth refunds from fintech lending apps or digital wallets due to system errors. These cases demonstrate that legal protection for consumers remains reactive and ineffective as a preventative measure.

Beyond legal aspects, low consumer digital and legal literacy also exacerbates this situation. Many consumers don't fully understand their rights in online transactions, don't carefully read terms and conditions, or are unaware of the legal steps they can take if they experience a loss. This lack of understanding is exploited by unscrupulous businesses to avoid responsibility, while consumers often choose to remain silent due to perceived complex and costly legal proceedings.

Based on the above description, it is clear that there is a deep gap between legal theory written on paper and the reality of consumer protection in the digital realm. Existing regulations, although normatively applicable, have not been fully able to create a fair and safe digital ecosystem for consumers.

Therefore, an in-depth study is needed to analyze the effectiveness of this legal protection by directly reviewing case studies that occurred. Based on this, the study entitled "LEGAL PROTECTION FOR CONSUMERS IN DIGITAL TRANSACTIONS: CASE STUDY AND ANALYSIS" was conducted. This study aims to critically examine the extent to which the Indonesian legal framework is able to protect consumers in digital transactions, identify factors that hinder such protection, and offer an in-depth analysis based on case studies to formulate constructive recommendations for improving the consumer protection system in the future digital era.

METHOD

This research uses a library research method with a normative juridical approach. The type of data used is secondary data, consisting of primary, secondary, and tertiary legal materials. Primary legal materials include relevant laws and regulations, such as Law Number 8 of 1999 concerning Consumer Protection, Law Number 19 of 2016 concerning Electronic Information and Transactions, and their derivative regulations. Secondary legal materials are obtained from textbooks, scientific journals, academic articles, and commentaries by legal experts discussing consumer protection, digital transactions, and consumer law. Meanwhile, tertiary legal materials such as legal dictionaries and encyclopedias are used to clarify concepts and terminology.

Data collection techniques were conducted by tracing and reviewing relevant written sources, both physical and electronic. The collected data were then analyzed qualitatively using content analysis techniques. The analysis stage began with identifying and classifying applicable legal provisions, followed by legal interpretation to understand the meaning and interrelationships between norms. Next, vertical (between laws and their subordinate regulations) and horizontal (between laws) synchronization were performed to determine legal alignment. The results of this analysis were used to address the research problem by describing the effectiveness of legal protection, identifying legal gaps, and analyzing cases found in the literature to provide comprehensive conclusions.

RESULT AND DISCUSSION

Discourse on Legal Protection for Consumers in Indonesia

The discourse on legal protection for consumers in Indonesia is inextricably linked to a paradigm shift in the legal relationship between businesses and consumers (Syakur, 2022). Initially, this relationship was based on the principle of *caveat emptor* (let the buyer beware), which placed the burden and risk entirely on the consumer. However, with product complexity, technological advancements, and the rise of unfair business practices, this paradigm was deemed irrelevant. Indonesia then shifted to the principle of *caveat venditor* (let the seller beware), which was realized through the enactment of Law Number 8 of 1999 concerning Consumer Protection (UUPK). The birth of the UUPK marked a new era in which the state actively protects the perceived weak party in transactions, namely consumers, thereby creating balance in the business world.

Philosophically, the foundation of consumer protection in Indonesia is based on Pancasila, particularly the fifth principle, namely Social Justice for All Indonesian People. This means that economic activities, including the relationship between business actors and consumers, must uphold the values of justice and humanity. Consumers must not be exploited or harmed simply to pursue one-sided profits. Furthermore, Article 33 paragraph (4) of the 1945 Constitution states that the national economy is organized based on economic democracy with the principles of togetherness, efficiency with justice, sustainability, and by maintaining a balance of progress and national economic unity. Consumer protection is a crucial instrument for realizing this economic democracy, ensuring that economic growth is not only enjoyed by a handful of large business actors, but also guarantees the rights and welfare of consumers as economic actors.

Normatively, UUPK has become the main pillar that defines the rights and obligations of consumers and business actors quite comprehensively (Puspitasari *et al.*, 2025). Guaranteed consumer rights include the right to comfort, security, and safety; the right to choose; the right to have one's opinion heard; and the right to receive advocacy and compensation. On the other hand, the obligations of business actors are also strictly regulated, such as the obligation to act in good faith, provide correct

and honest information, and guarantee the quality of the goods and/or services traded. This legal framework not only regulates contractual relationships alone, but also contains provisions regarding the limitations of standard clauses that are often burdensome for consumers and declared null and void by law.

However, the discourse on consumer protection has become increasingly complex with the rise of the Digital Revolution 4.0. The digital economic ecosystem has given rise to new forms of transactions not fully accommodated by the Consumer Protection Law (UUPK), which was born in the analog era. E-commerce, fintech, and sharing economy transactions have created new vulnerabilities, such as cyberfraud, product mismatch, personal data leaks, and difficulties in retrieving complaints and warranties. This situation has given rise to the urgent need to revise the UUPK or create specific regulations that are more responsive to the characteristics of digital transactions, including regarding the accountability of digital platforms as business actors.

Another challenge in this discourse is the effectiveness of consumer dispute resolution institutions (Puspitasari *et al.*, 2025). The Consumer Dispute Resolution Law established the Consumer Dispute Resolution Agency (BPSK), which is expected to resolve disputes quickly, simply, and at low cost. However, in practice, the BPSK faces various obstacles, such as limited authority (only handling disputes of a certain value), low execution of its decisions, and the unequal distribution of BPSK institutions across all regions in Indonesia. This has sparked debate regarding strengthening the authority of BPSK, integrating it with the general justice system, or developing a more adaptive Online Dispute Resolution (ODR) mechanism.

Law enforcement is also a central theme in consumer protection discourse. On the one hand, some consider the administrative and criminal sanctions in the Consumer Protection Law to be insufficient to deter unscrupulous businesses. Relatively small fines and the complexities of the evidentiary process in consumer criminal cases often hinder optimal law enforcement. Discussions on increasing sanctions, implementing social sanctions, or implementing a strict liability system for certain products frequently surface in various academic forums and legal practitioners.

At the community level, consumer legal awareness remains a fundamental issue. Many consumers are unaware of their rights or are reluctant to pursue them when they are harmed, believing the process to be complicated and time-consuming. The "let it go" culture remains strong, fostering unhealthy business practices. Therefore, the discourse on consumer protection also places significant emphasis on the importance of extensive education and outreach by the government, in conjunction with consumer non-governmental organizations (LKSM), to empower consumers to become informed and critical consumers.

The role of Non-Governmental Consumer Protection Institutions (LPKSM), such as the Indonesian Consumers Foundation (YLKI), is significant in enriching consumer protection discourse (Nola, 2016). LPKSM not only serve as companions and advocates for consumers, but also act as pressure groups, actively advocating for pro-consumer public policies, conducting research, and testing products on the market. Their presence fills a space sometimes inaccessible to the government and strengthens the consumer movement in Indonesia.

Globally, consumer protection in Indonesia is also inextricably linked to international standards, such as the United Nations Guidelines for Consumer Protection (UNGCP). These UN guidelines encourage member countries, including Indonesia, to continuously improve their consumer protection standards, particularly in addressing global challenges such as cross-border trade and the digital economy. Harmonizing regulations with international standards is crucial to protecting domestic consumers in the era of globalization while ensuring a competitive business climate.

In conclusion, the discourse on legal protection for consumers in Indonesia is dynamic and constantly evolving. Initially focused on regulating conventional transactions, it has now expanded into the challenging digital realm. Going forward, effective consumer protection requires a holistic and integrative approach, involving not only strong law enforcement and responsive regulatory revisions, but also consumer empowerment through education and institutional strengthening of both the Consumer Protection and Consumer Protection Agency (BPSK) and the Consumer Protection and

Consumer Protection Agency (LPKSM). Only with this synergy can the goal of creating a fair market and ensuring legal certainty for Indonesian consumers be realized.

Legal Protection for Digital Transactions in Indonesia

Legal protection for digital transactions in Indonesia has become a necessity along with the rapid digital transformation that is changing the national economic landscape (Nurhayatiet *al.*, 2025). The emergence of the digital economy, marked by the rise of e-commerce, fintech, and sharing economy platforms, has brought extraordinary convenience, but has also created new vulnerabilities for consumers. These virtual, cross-border, and often instant transactions place consumers in an unequal position, facing risks not encountered in conventional face-to-face transactions. Therefore, a legal structure that can balance these dynamics is the main foundation for creating a safe, fair, and sustainable digital ecosystem.

The primary foundation for consumer protection in digital transactions is actually laid down in Law Number 8 of 1999 concerning Consumer Protection. This law regulates basic principles such as the obligation of business actors to provide honest and complete information, consumers' rights to security and convenience, and the prohibition against the inclusion of detrimental standard clauses. Although not specifically designed for the digital world, the normative provisions of this Consumer Protection Law remain applicable and serve as the first line of legal recourse for consumers who have suffered losses. The right to compensation and redress for products that do not match their description or defective services can still be claimed under this law, regardless of whether the transaction takes place offline or online.

To address the unique characteristics of electronic transactions, the government then passed Law Number 11 of 2008, which was amended by Law Number 19 of 2016 concerning Electronic Information and Transactions. The existence of the ITE Law is crucial because it provides legal recognition for electronic signatures, electronic documents, and other electronic evidence used in digital transactions. This recognition eliminates doubts about the legal force of contracts entered into online. Furthermore, the ITE Law also regulates the implementation of electronic systems, requiring all providers, including digital platforms, to guarantee the security, reliability, and confidentiality of their users' data. This provides the legal basis for a platform's liability in the event of a data leak that results in losses for consumers.

Despite these two main legal pillars, the greatest challenge lies in the gap between written law and reality on the ground. Consumers still frequently encounter detrimental practices such as fraud involving goods not being delivered after payment, products that do not match the description or quality, and difficulties in filing complaints and obtaining refunds. The complexity of tracking down business actors, often anonymous accounts on platforms, adds to the complexity of dispute resolution. In many cases, consumers feel trapped in small disputes that are not worth the time and expense of pursuing their rights through formal legal channels.

Existing dispute resolution mechanisms, such as the Consumer Dispute Resolution Agency, are often not fully effective in handling digital disputes (Nurhayatiet *al.*, 2025). Jurisdictional constraints become a major problem when businesses and consumers are located in different regions, while the BPSK is regional. Processes that require physical presence are also considered impractical for resolving disputes arising from the virtual world. Meanwhile, the internal mechanisms provided by e-commerce platforms, although more accessible, are often considered impartial because the platforms have commercial interests with the businesses selling on their sites. Dissatisfaction with these mechanisms often leads to a dead end for consumers.

The issue of personal data protection is also a central aspect of legal protection in digital transactions. Every online transaction almost certainly leaves a trail of personal data, from names and addresses to shopping preferences. Before the enactment of Law Number 27 of 2022 concerning Personal Data Protection, consumers were highly vulnerable to the misuse of this data for unauthorized marketing purposes, even fraud. The Personal Data Protection Law provides a more comprehensive legal framework by establishing the principles of lawful data processing, establishing the rights of data subjects, and regulating the obligations of data controllers to protect the data they manage. Violations

of the Personal Data Protection Law are subject to severe sanctions, which is expected to discipline business actors in handling consumer data.

The role of digital platforms as gatekeepers of transaction disputes is a determining factor. Platforms' responsibilities can no longer be viewed simply as neutral intermediaries. Regulations such as Government Regulation No. 80 of 2019 concerning Electronic Trading emphasize the obligation of Electronic Trading Platforms to verify and validate businesses selling on their platforms. They are also required to provide features that protect consumers, including clear and transparent complaint and dispute resolution mechanisms. Thus, the burden of protection falls not only on individual businesses but also on the platforms that provide the transaction venue.

Globally, digital transaction protection in Indonesia is also impacted by cross-border challenges. Consumers can easily purchase goods from marketplaces based abroad. If a dispute arises, domestic consumers face significantly greater legal complexities, involving international law, foreign jurisdictions, and unrealistic costs and time constraints. This situation requires international cooperation and regulatory harmonization to ensure that Indonesian consumers do not become victims of increasingly borderless global trade.

Efforts to build robust legal protection will be meaningless without empowering consumers themselves (Ramadhan and Novitasari, 2023). Digital and legal literacy are key. Consumers need to be educated to be more critical and thorough, for example by checking seller reputations, carefully reading terms and conditions, and understanding the steps to take if harmed. Initiatives from non-governmental organizations and public campaigns from the government play a vital role in creating smart consumers who are brave enough to voice their rights. Ultimately, legal protection for digital transactions in Indonesia is a system that must be continuously refined. This system relies not on just one or two laws, but on the synergy between responsive regulations, consistent and firm law enforcement, corporate responsibility from digital platforms, and legally literate and active consumers. This will increase public trust in digital transactions, which in turn will encourage the growth of an inclusive and sustainable Indonesian digital economy, where consumer rights are held in high esteem.

Challenges of Legal Protection for Consumers in Digital Transactions

Legal protection for consumers in digital transactions in Indonesia faces complex, multidimensional challenges (Pembayun and Gunawan, 2025). The massive and rapid digital transformation has outpaced the adaptability of existing legal systems, creating a gap between regulations and the realities of electronic transaction practices. Indonesian consumers now face not only traditional risks such as non-conformity of goods and services, but also new vulnerabilities unique to the digital world, such as cybersecurity, personal data protection, and opaque transaction mechanisms. This situation is exacerbated by the public's still-poor legal understanding of their rights as digital consumers, while business actors possess far more advanced resources and technological capacity.

Information asymmetry is a fundamental challenge that continues to plague consumers in the digital ecosystem. Unlike conventional transactions, where consumers can directly inspect and evaluate products, in digital transactions, consumers are entirely dependent on the digital representations presented by businesses. Manipulative practices such as excessive photo editing, inaccurate product descriptions, and deliberately fabricated fake reviews have created systemic perception distortions. Consumers are often trapped in purchasing decisions based on incomplete or inaccurate information, while mechanisms for independent third-party verification of information remain very limited in Indonesia's digital space.

Structural weaknesses in digital payment systems further complicate consumer protection. Although various digital payment methods such as e-wallets, bank transfers, and platform-based payment systems have developed rapidly, refund mechanisms remain a serious issue (Annaset *et al.*, 2022). Consumers often face complicated procedures, long waiting times, and unclear payment statuses when transactions are canceled or dissatisfied with a product. Even in cases where consumers are victims of pure fraud, the freezing and refund process requires complex coordination between banks, platforms, and authorities, which in many cases results in financial losses for consumers.

Existing regulations have not fully accommodated the unique characteristics of digital transactions. The Consumer Protection Law, the primary legal basis, was established in the pre-digital era, while the Electronic Information and Transactions (ITE) Law focuses more on general aspects of information and electronic transactions without specific elaboration on consumer protection mechanisms. This legal loophole is exploited by unscrupulous businesses to avoid responsibility by citing the lack of explicit provisions. Furthermore, while the Personal Data Protection Law provides a clearer legal basis, effective implementation and consistent enforcement still require time.

Existing dispute resolution mechanisms have proven ineffective in addressing digital consumer disputes. The Consumer Dispute Resolution Agency, which should be at the forefront, instead faces structural obstacles such as limited authority, limited geographic reach, and an unpreparedness to handle electronic evidence (Kobandaha, 2017). The time-consuming dispute resolution process and the requirement for physical presence are inconsistent with the nature of digital disputes, which require rapid resolution and accessibility from anywhere. Alternative dispute resolution through platforms, which should be a solution, is often biased against the interests of business actors, given the business relationship between the platform and the sellers registered with it.

Jurisdictional challenges pose a serious barrier to cross-border digital transactions. Indonesian consumers increasingly transact with foreign businesses through global e-commerce platforms or direct websites. When disputes arise, domestic consumers face difficulties in determining the appropriate law and forum, complex legal processes, language barriers, and prohibitive costs. The unequal levels of consumer protection between countries and the lack of effective international cooperation mechanisms place Indonesian consumers in a particularly vulnerable position in these cross-jurisdictional transactions.

Low digital literacy and consumer law knowledge exacerbate existing vulnerabilities. Many consumers don't fully understand the risks of digital transactions, don't carefully read terms and conditions, and are unaware of the legal steps they can take if they experience a loss. The culture of "forgiving" small losses remains strong in society, which ultimately contributes to the perpetuation of unhealthy business practices. Unscrupulous businesses exploit this lack of understanding by deliberately creating difficult-to-access complaint mechanisms and deliberately complicated claims procedures.

The imbalance of economic power between individual consumers and large digital corporations creates structural injustice. Consumers face technology companies with virtually unlimited legal and financial resources, making legal remedies inherently unequal. Standard terms and conditions, often overlooked by consumers, often contain provisions that heavily favor businesses, including limitations on liability and the obligation to arbitrate outside the consumer's jurisdiction. This power imbalance discourages consumers from pursuing their rights, aware of the unequal resources they face.

The technical challenges of electronic evidence add to the long list of difficulties consumers face. Unlike conventional physical transaction evidence, electronic evidence such as chats, emails, screenshots, and transaction histories is vulnerable to forgery, alteration, or deletion. Consumers often don't understand the importance of thoroughly and correctly observing and preserving electronic evidence. Even when such evidence is presented, its recognition in court often faces complex procedural obstacles, including authentication and legalization requirements that are impractical for ordinary consumers.

The rapid pace of technological innovation creates perpetual challenges for regulators. New types of transactions and business models continue to emerge, while the regulatory process takes considerable time. Fintech lending, digital subscription systems, and various forms of the sharing economy often operate in a regulatory gray area where consumer protections are poorly defined. This creates a situation where consumers become guinea pigs for digital business innovation, at their own risk due to the lack of adequate legal protection.

CONCLUSION

Based on the case studies and analysis conducted, it can be concluded that legal protection for consumers in digital transactions in Indonesia still faces complex challenges despite having an adequate regulatory framework. Normatively, the legal framework, consisting of the Consumer Protection Law,

the ITE Law, and the PDP Law, actually provides a fairly comprehensive basis for protecting digital consumer rights. However, implementation in the field demonstrates a significant gap between legal theory and actual practice. Case studies on various e-commerce and fintech platforms reveal that consumers still frequently face various forms of losses, such as products not as described, difficulties in the refund process, and vulnerability to personal data misuse. Existing dispute resolution mechanisms, both through the BPSK (Regional Consumer Protection Agency) and internal platform mechanisms, are not yet fully effective in providing optimal protection. The main obstacles lie in law enforcement, low consumer digital literacy, and suboptimal oversight of businesses in the digital space. Therefore, a holistic approach involving synergy between the government, businesses, and the public is needed. The government needs to implement more responsive regulatory updates, stricter oversight, and massive consumer education. Businesses are expected to independently improve consumer protection standards, including through fairer and more transparent dispute resolution mechanisms. Meanwhile, consumers need to increase their awareness and understanding of their rights in digital transactions. Only through collaboration between all stakeholders can legal protection for consumers in digital transactions be optimally realized, thereby creating a safe, fair, and sustainable Indonesian digital ecosystem.

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