



Legal Review of Consumer Protection in Digital Transactions: An Analysis of the Consumer Protection Law and the ITE Law

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This study analyzes consumer protection in digital transactions in Indonesia, focusing on Law Number 8 of 1999 concerning Consumer Protection (UUPK) and Law Number 11 of 2008 concerning Information and Electronic Transactions (and its amendments through Law Number 19 of 2016). The method used is normative juridical, supported by a limited empirical review through secondary data analysis from related agencies. The results of the study indicate that UUPK has provided a basis for protecting consumer rights, including the right to obtain correct information, security, and compensation mechanisms. On the other hand, the ITE Law regulates the validity of electronic transactions, the validity of electronic documents as evidence, and the obligation of electronic system organizers to maintain system security. The combination of these two laws should be able to effectively protect consumers in the digital realm. However, at the implementation level, there are still a number of obstacles. The low level of digital literacy of the community, limited understanding of information technology by law enforcement officers, and weak monitoring mechanisms are the main causes. In addition, not all e-commerce or fintech platforms have a strong commitment to maintaining data security and prosecuting unscrupulous sellers. This study recommends the need for regulatory harmonization, affirmation of digital platform responsibilities, increased consumer literacy, and strengthened coordination between institutions. Thus, consumer protection in digital transactions can be realized optimally, supporting healthy digital economic growth while ensuring justice for consumers.

Keywords: consumer protection, data security, digital transactions, ITE law, monitoring mechanism

INTRODUCTION

The increasingly rapid development of information and communication technology has changed the pattern of economic interaction in society, especially in buying and selling transactions. In the digital era, society is no longer limited to conventional transactions that require physical meetings between sellers and buyers. Now, by only relying on smartphones and internet connections, individuals can access various e-commerce platforms and social media to purchase products or services. This convenience allows the transaction process to be more efficient, both in terms of time and cost. However, behind this convenience, there is the potential for legal problems that are no less complex, especially regarding consumer protection in digital transactions (Setiawan, 2021).

As is known, consumers tend to be the weaker party compared to business actors. Information asymmetry, dominance of business actors in determining terms and conditions, and minimal consumer knowledge about products are the main triggers for the risk of disputes. In the context of digital transactions, problems can arise in the form of goods or services that do not match the description, late

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delivery, payment system failures, misuse of personal data, and online fraud. In addition, the fact that sellers or platforms can operate across regions, even across countries, makes law enforcement more challenging (Dhadha et al., 2021).

The Indonesian government has actually realized the urgency to regulate consumer protection, both in the conventional and digital realms. The first legal instrument that needs to be highlighted is Law Number 8 of 1999 concerning Consumer Protection (hereinafter referred to as the Consumer Protection Law or UUPK). This law regulates the rights and obligations of consumers and business actors, complaint procedures, and consumer dispute resolution mechanisms (Rianto et al., 2024). However, when the UUPK was passed, the digital ecosystem was not as rapid as it is now. As a result, several articles did not specifically contain detailed provisions regarding electronic transactions.

The need for a legal umbrella that specifically regulates electronic transactions was then followed up with the birth of Law Number 11 of 2008 concerning Electronic Information and Transactions (hereinafter referred to as the ITE Law) which was later amended through Law Number 19 of 2016. The ITE Law is the main reference in regulating all forms of electronic transactions, data authentication, electronic signatures, and digital evidence. With the existence of the ITE Law, legal aspects that were previously not regulated in the UUPK can be further clarified, for example regarding the validity of electronic agreements and sanctions for violations of electronic system security.

Despite having two main legal instruments (UUPK and UU ITE), practice in the field shows that digital consumers in Indonesia still often face various problems. The lack of understanding of some consumers regarding their rights and complaint procedures, limited access to law enforcement, and the lack of firm sanctions for unscrupulous business actors are challenges that need to be resolved. In addition, most digital business actors use global platforms or are based abroad, adding to the complexity in terms of jurisdiction and enforcement of decisions (Daulay et al., 2022).

This phenomenon is the basis for the importance of conducting a legal study of consumer protection in digital transactions in Indonesia. This study intends to analyze how the Consumer Protection Law and the ITE Law regulate and guarantee consumer rights in cyberspace. That way, legal gaps, potential overlapping regulations, and opportunities for policy harmonization can also be mapped so that consumer protection can be optimal. Considering that digital transactions cover a variety of activities such as e-commerce, fintech, and application-based services, this research will focus on fundamental aspects: (1) consumer rights and business actors' obligations in digital transactions, (2) platform provider responsibilities, (3) consumer dispute resolution mechanisms, and (4) regulation of sanctions for violations.

In general, there are at least four main issues in the context of digital consumer protection, as follows.

1. **Transaction security.** Consumers need a guarantee of the security of their personal data and payment processes. Data breaches can cause major losses for consumers, including identity theft and fraud.
2. **Availability of information.** Many consumers make purchasing decisions based on information provided by sellers or platforms. If the information is unclear, misleading, or even false, consumers are potentially deceived.
3. **Compensation mechanisms.** If consumers feel disadvantaged, they must know where to complain and to what extent the right to obtain compensation can be fulfilled.
4. **Cross-border law enforcement.** In some cases, platforms or business actors are domiciled outside Indonesia, so the enforcement process becomes more complicated.

To provide a more concrete legal picture, it is necessary to refer to several provisions in the UUPK, for example Article 4 which regulates consumer rights:

Article 4 of Law Number 8 of 1999 concerning Consumer Protection: Consumer rights are:

- a. *the right to comfort, security, and safety in consuming goods and/or services;*
- b. *the right to choose goods and/or services and to obtain goods and/or services in accordance with the exchange rate and conditions and guarantees promised;*

- c. *the right to correct, clear, and honest information regarding the condition and guarantee of goods and/or services;*
- d. *the right to have opinions and complaints heard regarding the goods and/or services used;*
- e. *the right to receive advocacy, protection, and efforts to resolve consumer protection disputes properly;*
- f. *the right to receive consumer guidance and education;*
- g. *the right to be treated or served properly and honestly and without discrimination;*
- h. *the right to receive compensation, damages and/or replacement, if the goods and/or services received do not comply with the agreement or are not as they should be;*
- i. *the rights regulated in other statutory provisions.*

The above provisions clearly guarantee security, safety, and the right to obtain information (Daulay et al., 2022). In digital transactions, these things are often crucial because consumers do not make transactions face to face and only rely on online information. Meanwhile, the ITE Law confirms the validity of electronic transactions and digital documents. Article 1 paragraph (2) of Law Number 11 of 2008 (as amended by Law Number 19 of 2016) defines electronic transactions as:

Electronic Transactions are legal acts carried out using Computers, Computer networks, and/or other electronic media.

The existence of this definition shows that every legal action through electronic media—including online purchases—has legal consequences equivalent to conventional transactions. Furthermore, Article 5 Paragraph (1) of the ITE Law states:

Electronic Information and/or Electronic Documents and/or printouts thereof are valid legal evidence.

The provision confirms that digital transaction evidence has legal force. Consumers can save screenshots, chat history, or confirmation emails as evidence in the event of a dispute. However, the evidentiary procedure in court still requires special handling, considering that not all law enforcement officers are familiar with digital evidence.

Thus, normatively, the Consumer Protection Law and the ITE Law have provided a legal basis for consumer protection in the digital realm. However, the big question is: to what extent are these two laws effective and complementary, especially when faced with technical problems and the dynamics of rapid technological development? This question is relevant considering the many reports of online fraud and consumer dissatisfaction with e-commerce or fintech services.

Therefore, this study will focus on analyzing the substance of the Consumer Protection Law and the ITE Law, highlighting the strengths and weaknesses of both in protecting consumers in the digital transaction ecosystem. In addition, the study will also examine aspects of implementation and synergy between related institutions such as the Ministry of Trade, the Ministry of Communication and Information, the Financial Services Authority (if it concerns digital financial transactions), and the National Consumer Protection Agency (BPKN). With a comprehensive presentation, it is hoped that recommendations will be found for improving regulations and institutions, so that consumer rights can be protected optimally without hindering innovation in the digital sector.

From the description above, it is clear that consumer protection in digital transactions requires a holistic approach that includes a strong legal basis, effective law enforcement mechanisms, and adequate public awareness. If these three elements are not met, the potential for consumer losses will be even greater, while unscrupulous business actors can easily exploit legal loopholes. Ultimately, digital transactions that should provide efficiency and benefits for the economy will actually give rise to issues of injustice and harm the growth of the digital economy in Indonesia.

METHOD

The research method used in this study is the normative legal method with a statute analysis approach and a conceptual approach. Normative legal research is conducted by reviewing various relevant laws and regulations, especially Law Number 8 of 1999 concerning Consumer Protection (UUPK) and Law Number 11 of 2008 concerning Information and Electronic Transactions (and its amendments

through Law Number 19 of 2016), including implementing regulations and other sectoral policies. The author also analyzes secondary legal materials such as scientific journals, books, and previous research results to explore concepts and principles related to consumer protection in digital transactions.

In addition, a limited empirical approach is used by collecting secondary data from official reports of government agencies and consumer institutions, such as the National Consumer Protection Agency (BPKN) and the Ministry of Communication and Information. The data are analyzed descriptively-qualitatively to assess the effectiveness of the implementation of regulations and understand the obstacles faced in the field. Through this combination of normative juridical and limited empirical review, the study is expected to provide a comprehensive picture of the strengths, weaknesses, and potential harmonization of the Consumer Protection Law and the ITE Law in protecting consumers in the digital realm.

RESULTS AND DISCUSSION

Juridical Basis of Consumer Protection and the Development of Digital Transactions in Indonesia

1. Legal Aspects of Consumer Protection in the Perspective of UUPK

a. Basic Principles of UUPK

Law Number 8 of 1999 concerning Consumer Protection (UUPK) was enacted as a form of state responsibility in protecting the rights of consumers who are vulnerable to being harmed by unfair business practices. According to Article 2 of UUPK, the principles underlying consumer protection in Indonesia include consumer benefits, justice, balance, security, and safety. This construction emphasizes that the law must be able to guarantee certainty of fair treatment for consumers, while at the same time encouraging the creation of a healthy business climate (Santri et al., 2022).

UUPK regulates the rights and obligations of consumers and business actors. Article 4 (already quoted in the introduction) emphasizes the fundamental rights of consumers, such as the right to comfort, security, and honest information. Meanwhile, Article 7 regulates the obligations of business actors to:

- a. *act in good faith in carrying out its business activities;*
- b. *provide correct, clear and honest information regarding the condition and guarantee of goods and/or services;*
- c. *treat or serve consumers correctly and honestly and without discrimination;*
- d. *guarantee the quality of goods and/or services produced and/or traded based on the provisions of applicable goods and/or service quality standards;*
- e. *provide consumers with the opportunity to test and/or try certain goods and/or services and provide guarantees and/or warranties for the goods traded;*
- f. *provide compensation, indemnity and/or reimbursement for losses due to the use, consumption and utilization of goods and/or services traded.*

From these provisions, it can be seen that legislators demand that business actors play an active role in protecting consumers. In the context of digital transactions, this obligation is crucial because business actors often make offers through electronic media that do not allow consumers to physically inspect the goods directly.

b. **Consumer Dispute Resolution Mechanism:** UUPK also discusses the dispute resolution mechanism, both through the courts and out of court. In cases outside the courts, consumers can file a complaint with the Consumer Dispute Resolution Agency (BPSK) or undergo mediation. However, in practice, BPSK often faces obstacles, including limited regional coverage and minimal socialization. Meanwhile, the development of digital transactions demands a fast and effective response, so that handling digital consumer disputes is often more practical through online mediation (online dispute resolution) or e-commerce platform providers that provide complaint features.

c. **Sanctions Regulation:** Sanctions for business actors who violate the provisions of the UUPK can

be in the form of administrative and/or criminal sanctions. Article 62 paragraph (1) of the UUPK states:

Business actors who violate the provisions as referred to in Article 8 paragraph (1) letters a, b, c, d, f, and h, Article 9 paragraph (1) letters a, b, and e, Article 10 letters c, d, and e, Article 13 paragraph (2), Article 15, and Article 17 paragraph (1) letters a, b, c, e, and f shall be punished with imprisonment for a maximum of 5 (five) years or a maximum fine of Rp2,000,000,000.00 (two billion rupiah).

Although the criminal threat is quite severe, the application of these sanctions in the realm of digital transactions has not occurred much because the proof process is often complicated. Consumers are reluctant to take the long and expensive litigation path, leading to most of them choosing to resolve disputes informally or are even refusing to report.

2. The Development of Digital Transactions and the Urgency of Consumer Protection

- a. Evolution of E-Commerce and Fintech in Indonesia: Currently, e-commerce platforms such as Tokopedia, Shopee, Bukalapak, and Lazada have become an integral part of people's consumption patterns. In addition, the rise of financial technology (fintech) services provides digital payment options, online loans, and electronic wallets. This convenience drives a significant increase in transaction volume. Based on data from various studies, the value of e-commerce transactions in Indonesia continues to increase every year, making Indonesia one of the largest digital markets in Southeast Asia.
- b. Types of Digital Consumer Problems: Along with this growth, new problems have emerged, including:
 - Online fraud (scams), where fictitious sellers use digital platforms to make a profit.
 - Goods that do not match the description or are damaged during shipping.
 - Hidden costs that are not explained at the beginning.
 - Leakage of user personal data.
 - Illegal online loans that apply high interest rates and inhumane billing.

The various cases above indicate the need to strengthen regulations and supervisory mechanisms so that consumer rights are not neglected amid the digitalization trend.

- c. Regulatory Gap Analysis: UUPK is still general and less specific in regulating online transactions, while the ITE Law also does not fully review aspects of consumer protection in detail. Although the two laws can complement each other, there is potential for overlapping authority in terms of enforcement. For example, consumer data protection has not been comprehensively regulated in the UUPK (Santri et al., 2022), while the ITE Law and its implementing regulations (PP No. 71 of 2019 concerning the Implementation of Electronic Systems and Transactions) focus on aspects of electronic system security. The absence of a Personal Data Protection Law (before the enactment of the 2022 PDP Law) was also one of the reasons for the suboptimal consumer protection in the digital realm. Although the PDP Law now exists, its implementation still requires further synchronization.
- d. Digital Platform Responsibility: In practice, many consumers face losses due to negligence or fraudulent behavior of third parties (vendors) selling on marketplace platforms. The legal question that arises: how far is the platform's responsibility if there are rogue sellers? UUPK does not explicitly regulate the responsibilities of digital platform providers, because it was not envisioned when the law was formulated. The absence of detailed regulations gives rise to various interpretations. On the other hand, platforms usually argue that they only provide a "place" or "facility" for transactions, not direct sellers. In fact, for consumers, the platform is the main face where they shop.
- e. The Role of Related Ministries and Institutions: The Ministry of Trade plays an important role in the preparation of e-commerce regulations, while the Ministry of Communication and Information is responsible for the governance of electronic systems, including handling hoaxes and online fraud. The Financial Services Authority oversees fintech, especially regarding the protection of financial service consumers. However, coordination between institutions still needs to be improved so that supervision and action against violations can be carried out effectively and

without overlapping.

Thus, this first discussion highlights the legal basis available in the UUPK, the development of digital transactions, and the challenges that accompany it. It is clear that the digital ecosystem has evolved beyond the initial framework of the UUPK, so that adaptive legal adjustments or interpretations are needed. The ITE Law is also present as a legal umbrella for electronic transactions, but it has not yet optimally regulated the dimensions of consumer protection. The combination of the two is the key here, although there are still many legal gaps that hinder comprehensive consumer protection.

ITE Law and Synergy with the Consumer Protection Law in Digital Transactions

1. Regulatory Basis in the ITE Law

- a. Definition, Scope, and Main Principles: Law Number 11 of 2008 concerning Electronic Information and Transactions (ITE Law), along with its amendments through Law Number 19 of 2016, was drafted to answer the challenges of the digital era, namely to provide a legal basis for all activities that utilize electronic media. The focus of the ITE Law includes aspects of electronic information, electronic signatures, electronic transactions, electronic certification, and electronic evidence in the litigation process. Although initially more focused on criminalizing cybercrime, the aspect of consumer protection can also be interpreted from the provisions governing the validity of electronic transactions and the security of electronic systems (Dewantoro & Setiawan, 2023).

Article 1 paragraph (5) of the ITE Law states:

Electronic System Organizers are every person, state administrator, business entity, and community that provides, manages, and/or operates electronic systems, either individually or together, for their own interests and/or the interests of other parties.

This definition includes digital platforms (marketplaces), e-commerce service providers, and fintech service providers. Thus, the responsibility of electronic system organizers is quite broad, including protection of consumer data and electronic transactions.

- b. Recognition of Electronic Transactions and Evidence: The ITE Law establishes the principle that electronic transactions have the same legal force as conventional transactions, as long as they meet certain requirements. Electronic documents are also recognized as valid evidence. This is reinforced by Article 5 paragraph (1) of the ITE Law:

"Electronic Information and/or Electronic Documents and/or printouts thereof constitute valid legal evidence."

With this legitimacy, consumers can bring digital evidence such as confirmation emails, chats, or purchase screenshots to the legal realm if a dispute arises. However, obstacles in the field include the unequal understanding of law enforcement officers regarding how to verify the authentication of electronic documents. Not infrequently, the evidence process becomes complicated due to the lack of digital forensic expertise.

- c. Regulations on the Responsibilities of Electronic System Providers: Although the ITE Law does not specifically mention "consumers," several provisions are directed at protecting users. For example, the obligation of electronic system providers to maintain the reliability and security of their systems so as not to harm users. According to Article 15 paragraph (1) of the ITE Law:

Electronic System Providers are required to provide Electronic Systems reliably and safely and are responsible for the proper implementation of Electronic Systems.

This provision implies the responsibility of platform provider to ensure that transactions run smoothly and user data is protected. In the context of e-commerce, this can be interpreted as meaning that platform providers are required to provide a seller verification mechanism, a trusted payment system, and a means of handling consumer complaints.

2. Synergy between the ITE Law and the Consumer Protection Law

- a. Obligations of Business Actors to Provide Correct and Clear Information: The Consumer Protection Act emphasizes consumers' rights to correct, clear, and honest information. On the

other hand, the ITE Law requires reliable electronic transactions, including data clarity and authentication. Synergy can be formed when digital business actors comply with the obligations of the Consumer Protection Act, for example by listing product specifications, prices, return policy requirements, and data security guarantees. If the information presented is misleading or false, business actors can be subject to the provisions of both laws, for example Article 8 of the Consumer Protection Act concerning the prohibition of producing or marketing goods/services that do not meet standards, or Article 28 of the ITE Law which regulates the distribution of misleading information. However, implementation in the field is still hampered by the lack of content monitoring mechanisms by the relevant authorities.

- b. **Consumer Personal Data Protection:** Personal data protection is a vital issue in digital transactions. The Consumer Protection Act does not actually regulate personal data specifically, but does address consumer security in general. The ITE Law emphasizes that electronic system organizers must maintain the confidentiality of user data. This obligation is further strengthened by Government Regulation Number 71 of 2019 concerning the Implementation of Electronic Systems and Transactions, which contains technical provisions for data security. However, before the enactment of the Personal Data Protection Law (UU PDP) in 2022, the legal framework for data protection was still scattered in various regulations, so that its implementation was not solid. Many digital platforms have not implemented strict data protection policies, resulting in consumer data leaks (Yudistira & Ramadani, 2023).
- c. **Dispute Resolution:** Online Mediation, BPSK, and Courts In practice, digital consumer disputes are often resolved through:
 - Online mediation provided by e-commerce platforms. This system is usually faster because the platform can mediate between both parties with stored digital evidence.
 - The Consumer Dispute Resolution Agency (BPSK) based on the UUPK, although its role is limited and not yet optimal in the digital realm.
 - The court by filing a civil lawsuit or using criminal articles if there is an element of fraud. Electronic evidence is recognized by the ITE Law, but the process is often time-consuming and costly.

Ideally, the synergy between the UUPK and the ITE Law is reflected in an efficient and widely accessible digital consumer dispute procedure. However, this effort is still hampered by the lack of integration of online dispute resolution institutions with the formal legal system in Indonesia (Adi, 2012).

- d. **Potential Overlap and Legal Vacuum:** Several issues that have the potential to cause overlap between the UUPK and the ITE Law include (a) determining the business actor responsible when a violation occurs, whether the platform or the seller; (b) standardization of electronic system security and data protection; (c) comprehensive regulations regarding “non-conformity of goods” ordered online. In addition, the presence of Law Number 7 of 2014 concerning Trade, which regulates trade through electronic systems, also adds a layer of regulation so that harmonization is needed so as not to confuse business actors or consumers
3. **Critical to the Effectiveness of Enforcement**
 - a. **Readiness of Law Enforcement Officers:** Law enforcement officers (police, prosecutors, judges) need to be equipped with an understanding of information technology so that they are able to assess digital evidence and enforce the law fairly. Without such competence, handling of digital consumer disputes is prone to stalling. The ITE Law does recognize electronic evidence, but digital forensic analysis requires special expertise, as well as digital laboratory facilities.
 - b. **The Role of E-Commerce Platforms:** Platforms have a strategic position in the digital ecosystem. They can implement seller verification mechanisms, reputation assessments (ratings and reviews), and block accounts that are proven to violate. Preventive and responsive platform steps greatly determine the success of consumer protection. Unfortunately, not all platforms carry out this responsibility well. Stricter regulations regarding platform responsibilities are still needed.
 - c. **The Urgency of Strengthening Consumer Digital Literacy:** Although regulations already exist, without adequate digital literacy among the public, violations are still rampant. Consumers who do not understand their rights, how to report, or online security tips will be more easily trapped by

- fraud. The government, platforms, and NGOs need to continue to encourage public education about digital consumer protection.
- d. Sanction Evaluation: Administrative and criminal sanctions in the UUPK and ITE Law need to be optimized in their implementation. So far, criminal enforcement for unscrupulous business actors in the digital sector has been relatively low, due to the difficult proof process and the absence of an intensive monitoring mechanism. In fact, the deterrent effect can play an important role in making business actors more responsible in protecting consumers.
4. Recommendations for Harmonization of the Consumer Protection Law and the ITE Law
 - a. Revision or Expansive Explanation of the Consumer Protection Law: Given the dynamics of digital transactions, consideration needs to be given to revising or at least adding an explanation (interpretation) in the Consumer Protection Law regarding e-commerce. This includes the definition of digital business actors, platform obligations, and consumer rights to data security. Thus, there are no more legal loopholes that harm consumers.
 - b. Strengthening the Implementing Regulations of the ITE Law: To emphasize the responsibility of electronic system organizers, more detailed technical regulations are needed, for example those that set minimum standards for data protection, verification mechanisms, and procedures for handling consumer complaints on digital platforms. These regulations must also be integrated with the PDP Law so that consumer privacy issues are accommodated.
 - c. Integration of the Consumer Complaints System: The government can build an integrated national complaint portal, where consumers can report problems related to digital transactions online. The report can be channeled to the authorized agency (for example the Ministry of Trade, Kominfo, OJK, or local BPSK) according to the type of complaint. This integration is expected to simplify bureaucracy and make it easier for consumers to get justice.
 - d. Digital Platform Certification and Accreditation: As a form of quality control, e-commerce platforms can be required to have certain certifications that assess compliance with consumer protection standards. This effort encourages platforms to be more serious about strengthening their security systems, preventing rogue sellers, and providing effective complaint services. Certification is also a reference for consumers in choosing a trusted platform.
 - e. Improving Public Digital Literacy: Good regulations will not be effective if consumers do not know their rights or are not aware of the risks of cybercrime. Therefore, digital literacy campaigns, consumer protection education, and collaboration with the community need to be continuously improved. With sufficient understanding, consumers can be more critical before making transactions and know where to complain when a dispute occurs.

From the explanation above, it can be concluded that the ITE Law and the Consumer Protection Law have actually provided a basic framework to protect consumers in the digital realm. However, implementation in the field is still hampered by various factors, ranging from limited knowledge of law enforcement officers to the lack of awareness of business actors regarding consumer protection obligations. Harmonization of regulations and strengthening of supervisory mechanisms are the keys to optimal synergy between these two laws. In this way, the ultimate goal—creating a digital transaction environment that is safe, fair, and supports economic growth—can be realized.

CONCLUSION AND SUGGESTION

The Consumer Protection Law and the ITE Law both play crucial roles in regulating digital transactions in Indonesia. The Consumer Protection Law provides a basis for rights and obligations, sanctions for violations, and dispute resolution mechanisms. Meanwhile, the ITE Law confirms the legal validity of electronic transactions, the recognition of electronic documents as evidence, and the obligations of electronic system organizers. The synergy between the two should ensure that consumer rights—including security, convenience, and certainty of information—can be fulfilled in cyberspace. However, practices in the field show that there are still many gaps in law enforcement, both due to the lack of understanding of the authorities, the lack of digital literacy among the public, and weak coordination between agencies.

Therefore, systematic steps are needed to improve digital consumer protection. Revision of

the UUPK or an expansive explanation, strengthening implementing regulations of the ITE Law, and integration of the consumer complaint system are some of the strategic recommendations. Moreover, the active role of digital platforms in verifying sellers and resolving consumer complaints is a determining factor in creating a safe e-commerce ecosystem. With a clear regulatory framework, consistent law enforcement, and increased digital literacy, it is hoped that consumer trust in online transactions can continue to grow, making a positive contribution to the national economy while protecting the rights of the wider community.

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