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Legal Protection of Consumers in the Digital Business World

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Abstract: This article aims to analyze the legal protection of consumers in digital business in Indonesia. With a normative juridical approach, this study examines applicable regulations and the implementation of legal protection for consumers who transact online. The analysis was carried out on the Consumer Protection Law (UUPK), Government Regulations, and other regulations related to electronic transactions and data security. The results of the study show that although there are various regulations that regulate consumer protection in digital businesses, there are still various challenges in their implementation. Lack of consumer awareness, weak law enforcement, and the complexity of digital transactions are the main obstacles in consumer protection. Therefore, a strategy to increase digital literacy, strengthen regulations, and increase supervision in digital business practices is needed so that consumer rights can be optimally protected.

Keywords: Legal protection, Consumer, Digital business

INTRODUCTION

The development of information technology has brought great changes in various aspects of life, including in the business sector.¹ Digitization of business processes enables the automation of various operational activities, such as transaction recording, inventory management, and human resource management, thereby increasing efficiency and reducing human error.² Additionally,

information technology is driving the growth of e-commerce, where businesses can sell products and services online through platforms such as Tokopedia, Shopee, and Amazon, allowing transactions without geographical restrictions. In terms of communication, technological advancements bring various tools such as email, video conferencing, and collaboration apps such as Zoom and Microsoft Teams that make business interactions easier, even in remote work environments.³ On the other hand, the use of big data and artificial intelligence (AI) helps companies analyze large amounts of

¹ Lubis, N. S., & Nasution, M. I. P. (2023). Perkembangan Teknologi Informasi Dan Dampaknya Pada Masyarakat. *Kohesi: Jurnal Sains Dan Teknologi*, 1(12), 41-50.

² Agusman, A., Surbakti, M. N., Tamba, I. F. U., Andriaskiton, M., Hidayat, F., Victor, V., ... & Mesakh, J. (2025). Pendekatan Terintegrasi Dalam Administrasi Bisnis: Strategi Dan Tantangan Digitalisasi Umkm Desa Buntu Bedimbar. *Journal*

Of Community Research & Engagement, 1(2), 176-190.

³ Puspitasari, N. D., & Aslan, A. (2024). Transformasi Komunikasi Organisasi Melalui Teknologi Digital: Studi Literatur Terbaru. *Jurnal Komunikasi*, 2(12), 934-943.

data to support more informed and strategic decision-making. In addition, customer service is also growing with the presence of chatbots and AI-based systems that can provide quick and efficient responses. With these various advancements, information technology continues to be a key factor in increasing competitiveness and business growth in the digital era.⁴

Economic digitalization allows people to make transactions more easily and quickly without being limited by space and time. However, on the other hand, this development also presents various new challenges, especially related to consumer protection which is increasingly vulnerable to digital risks.⁵

Consumer protection in digital transactions has become an increasingly relevant issue along with the increasing number of internet users and online transactions. The Consumer Protection Law on digital transactions is becoming increasingly relevant as the number of internet users and online transactions increases.⁶ In Indonesia, consumer protection in digital transactions is regulated in Law Number 8 of 1999 concerning Consumer Protection (Consumer Protection Law) as well as

various additional regulations such as Law Number 19 of 2016 concerning Information and Electronic Transactions (UU ITE). This regulation aims to protect consumer rights, ensure transparency in transactions, and prevent harmful trade practices.⁷

In digital transactions, consumers have the right to obtain clear, accurate, and transparent information about the products or services offered. This information includes prices, product specifications, and return or refund policies. Every business actor is required to clearly list the price without any misleading elements, including additional costs such as taxes, shipping costs, or other administrative costs, so that consumers can make the right purchase decision.⁸ In addition, product or service specifications must also be conveyed in detail, such as brand, size, materials, features, expiration date, and how to use or maintain, to ensure compliance with consumer expectations. No less important, the return and refund policy must be explained transparently, including terms and conditions such as the return deadline, the condition of the goods that can be returned, and the refund claim procedure. With this right to clear information, consumers are better protected from harmful trade practices. Strict regulations and compliance from business actors are needed to create a safe, transparent, and reliable digital transaction ecosystem.

Business actors in digital transactions are required to provide accurate and non-misleading information to protect consumer rights. The

⁴ Prabowo, O. H., Merthayasa, A., & Saebah, N. (2023). Pemanfaatan Teknologi Informasi Dan Manajemen Perubahan Pada Kegiatan Bisnis Di Era Globalisasi. *Syntax Idea*, 5(7), 883-892.

⁵ Riswanto, A., Joko, J., Napisah, S., Boari, Y., Kusumaningrum, D., Nurfaidah, N., & Judijanto, L. (2024). *Ekonomi Bisnis Digital: Dinamika Ekonomi Bisnis Di Era Digital*. Pt. Sonpedia Publishing Indonesia.

⁶ Izazi, F. S., Sajena, P., Kirana, R. S., & Marsaulina, K. (2024). Perlindungan Hukum Terhadap Konsumen Dalam Transaksi E-Commerce Melalui Undang-Undang Nomor 8 Tahun 1999 Tentang Perlindungan Konsumen Dan Peraturan Pemerintah (Pp) Nomor 80 Tahun 2019 Tentang Perdagangan Melalui Sistem Elektronik. *Leuser: Jurnal Hukum Nusantara*, 1(2), 8-14.

⁷ Handriani, A. (2020). Perlindungan Konsumen Dalam Perjanjian Transaksi Jual Beli Online. *Pamulang Law Review*, 3(2), 127-138.

⁸ Arief, R. P. (2023). Hukum Perlindungan Konsumen Atas Barang Yang Tidak Sesuai Dengan Gambar Pada Transaksi Di Marketplace. *Unes Law Review*, 6(2), 4953-4963.

information submitted must be in accordance with the actual condition of the product or service offered, including price, specifications, stock availability, and terms of service. This aims to prevent fraudulent or manipulation practices that can harm consumers. If a business actor provides false or misleading information, consumers have the right to file a complaint, ask for compensation, or even report the case to the authorities in accordance with the Consumer Protection Law.⁹

In addition to information transparency, the security of consumer personal data is also an important aspect in digital transactions. Digital service providers have a responsibility to maintain the confidentiality of customers' personal data, such as names, addresses, phone numbers, and financial information, from being misused by irresponsible parties.¹⁰ Regulations such as the Personal Data Protection Law (PDP Law) in Indonesia regulate the obligations of business actors in protecting consumer data, including how data is collected, processed, and stored securely.¹¹ With this protection, consumers can transact more safely and avoid the risk of data leakage and misuse of personal information by unauthorized parties. However, despite the regulations, challenges in protecting digital consumers

still remain, such as the rampant online fraud, misuse of personal data, and the imbalance of bargaining position between consumers and business actors. Therefore, the government continues to develop stricter policies, including the presence of the Personal Data Protection Law (PDP Law) which further strengthens consumer rights in digital transactions. With regulations that continue to be updated and consumer awareness increases, it is hoped that the digital transaction ecosystem can become safer and more reliable.¹²

Consumers are often faced with various problems, such as goods that do not match the description, fictitious transactions, misuse of personal data, and difficulty in obtaining legal certainty in resolving disputes. Therefore, a more effective legal approach is needed to protect consumers in the digital business world. In Indonesia, consumer protection has been regulated in Law Number 8 of 1999 concerning Consumer Protection (UUPK). In addition, regulations related to electronic transactions are also regulated in the Information and Electronic Transactions Law (UU ITE) and other regulations related to data security and consumer rights in digital transactions. However, the implementation of the regulation still faces various obstacles, such as low public awareness of the law and weak law enforcement.¹³

Another challenge is the rapid development of digital business models that often exceed existing regulations. Various innovations, such as marketplaces, e-commerce, and financial technology

⁹ Zuleika, N., Juninda, N. A., Darwin, Y. A., & Malik, A. (2024). Perlindungan Konsumen Terhadap Testimoni Palsu Dalam Bertransaksi Di E-Commerce. *Jurnal Intelek Dan Cendekiawan Nusantara*, 1(6), 10160-10168.

¹⁰ Prayuti, Y. (2024). Dinamika Perlindungan Hukum Konsumen Di Era Digital: Analisis Hukum Terhadap Praktik E-Commerce Dan Perlindungan Data Konsumen Di Indonesia. *Jurnal Interpretasi Hukum*, 5(1), 903-913.

¹¹ Denisa, A. P., Amirulloh, M., & Muchtar, H. N. (2023). Sertifikat Keandalan Privasi Sebagai Salah Satu Bentuk Pelindungan Konsumen Di Bidang Informasi Dan Transaksi Elektronik. *Jurnal Rechts Vinding: Media Pembinaan Hukum Nasional*, 12(2).

¹² Khunainah, I., Idayanti, S., & Rahayu, K. (2024). *Pembuktian Kepemilikan Aset Investasi Dengan Trading Kripto Di Indonesia*. Penerbit Nem.

¹³ Setyawati, D. A., Ali, D., & Rasyid, M. N. (2017). Perlindungan Bagi Hak Konsumen Dan Tanggung Jawab Pelaku Usaha Dalam Perjanjian Transaksi Elektronik. *Siyah Kuala Law Journal*, 1(3), 46-64.

(fintech), have caused various new legal problems that have not been fully accommodated in applicable regulations. This shows the need for regulatory updates and more adaptive and responsive law enforcement efforts.¹⁴

This article will discuss in depth how legal protection for consumers in digital business is implemented in Indonesia, including various regulations that have been put in place to ensure consumer rights in online transactions. In addition, this article will also analyze various challenges faced in the implementation of these legal protections, such as the rampant digital fraud, misuse of personal data, and lack of consumer awareness of their rights in the e-commerce ecosystem. Not only that, this article will also provide a number of strategic recommendations that can be applied to strengthen legal protection for consumers in the digital era, both through regulatory updates, increased supervision by the government, and education to the public to be wiser in online transactions. Thus, it is hoped that legal protection for consumers can be more effective and be able to create a safer, more transparent, and more reliable digital business environment.

METHODOLOGY

This study uses a normative juridical approach by analyzing various laws and regulations related to consumer protection in digital business. The legal sources used include the Consumer Protection Law, the Information and Electronic Transactions Law, and other related regulations.¹⁵ In

addition, this study also examines legal doctrines and relevant expert opinions.

In addition to the normative approach, this study also uses a qualitative descriptive analysis method. The data obtained is systematically analyzed to understand how the implementation of legal protection for consumers in digital transactions and the obstacles faced in practice.

RESULTS AND DISCUSSION

Consumer Protection Regulations in Digital Business

Consumer protection in digital business is regulated in several main regulations, such as the UUPK and the ITE Law. Consumer protection in digital business is regulated in several key regulations that aim to safeguard consumer rights and create a safe and reliable e-commerce ecosystem. The two main regulations that are the legal basis for consumer protection in digital business in Indonesia are Law Number 8 of 1999 concerning Consumer Protection (UUPK) and Law Number 19 of 2016 concerning Information and Electronic Transactions (UU ITE).¹⁶

1. Consumer Protection Law (UUPK)

The UUPK provides a legal basis for the protection of consumer rights in various forms of transactions, including those carried out digitally. This law establishes an obligation for business actors to provide clear, accurate, and non-misleading information about the products or services offered. In addition, the UUPK

¹⁴ Aryadi, A., Istia, P. T., Kusuma, A., Buku, A., Gunadi, H., Lorens, D., ... & Iskandar, A. A. (2024). *Ekonomi Digital Dan Transformasi Bisnis Di Indonesia*. Tohar Media.

¹⁵ Fista, Y. L., Machmud, A., & Suartini, S. (2023). *Perlindungan Hukum Konsumen Dalam Transaksi E-Commerce Ditinjau Dari Perspektif*

Undang-Undang Perlindungan Konsumen. *Binamulia Hukum*, 12(1), 177-189.

¹⁶ Rambe, R. F. A., Bayu, S. I., & Sagala, S. (2023). Penerapan Uu Ite (Informasi Dan Transaksi Elektronik) Dan Uu Perlindungan Konsumen Pada Kasus Jual Beli Jasa Review Palsu. *Journal On Education*, 6(1), 10030-10040.

also regulates the right of consumers to obtain goods and services that are safe, of quality in accordance with standards, and there is a dispute resolution mechanism in the event of a violation of consumer rights, such as through the Consumer Dispute Settlement Agency (BPSK).

2. Electronic Information and Transaction Law (ITE Law)

The ITE Law regulates various legal aspects of digital transactions, including the protection of consumers' personal data, the validity of electronic transactions, and the prevention of fraudulent practices in online commerce. One of the important points in the ITE Law is the provision regarding the obligation of electronic system operators (PSE) to maintain the security of users' personal data and not to misuse it without permission. In addition, the ITE Law also provides a legal basis for consumers to claim compensation in the event of violations in digital transactions, such as the spread of false information, online fraud, or theft of personal data.¹⁷

In addition to these two main regulations, there are also several derivative rules and government regulations that further strengthen consumer protection in digital businesses, such as Government Regulation Number 80 of 2019 concerning Trade Through Electronic Systems (PP PMSE) and Law Number 27 of 2022 concerning Personal Data Protection (PDP Law).¹⁸ With these

various regulations, it is hoped that consumers can be more protected in the rapidly growing digital business ecosystem, as well as provide legal certainty for business actors in carrying out technology-based trading activities.

Regulations that regulate consumer protection in electronic transactions aim to provide legal certainty, so that consumers have guarantees of their rights when making digital transactions. With clear rules, consumers can transact more safely, without worrying about fraud, misuse of personal data, or getting products and services that do not match the descriptions provided by business actors. This legal certainty also provides guidelines for business actors in running digital businesses to continue to comply with consumer protection standards that have been set by the government.¹⁹

In addition, this regulation ensures a fair dispute resolution mechanism for consumers who feel disadvantaged in digital transactions. In the event of violations, such as fraud, inappropriate goods or services, and misuse of personal information, consumers have the right to file complaints and obtain compensation in accordance with applicable regulations. Dispute resolution can be carried out through various channels, such as the Consumer Dispute Settlement Agency (BPSK), mediation, arbitration, or through the court if needed. In the digital era, dispute resolution mechanisms are also growing with the existence of online complaint services that make it easier for consumers to report their problems, both through e-commerce platforms and related institutions such as the Ministry of Trade

¹⁷ Ibid

¹⁸ Purba, S. D. (2022). *Perlindungan Konsumen Terhadap Peredaran Barang Dan Jasa Dengan Sistem Transaksi Elektronik Ditinjau Dari Undang-Undang Nomor 8 Tahun 1999 Tentang Perlindungan Konsumen Juncto Peraturan Menteri Perdagangan Nomor 50 Tahun 2020 Tentang Ketentuan Perizinan Usaha, Periklanan, Pembinaan, Dan Pengawasan Pelaku Usaha Dalam Perdagangan Melalui Sistem Elektronik* (Doctoral Dissertation, Universitas Kristen Indonesia).

¹⁹ Fista, Y. L., Machmud, A., & Suartini, S. (2023). *Perlindungan Hukum Konsumen Dalam Transaksi E-Commerce Ditinjau Dari Perspektif Undang-Undang Perlindungan Konsumen*. *Binamulia Hukum*, 12(1), 177-189.



and the Financial Services Authority (OJK) for the digital financial sector.²⁰

With strong regulations and effective dispute resolution mechanisms, it is hoped that the digital transaction ecosystem can develop in a healthier, fairer, and more transparent manner. This not only provides maximum protection for consumers, but also encourages business actors to run their businesses more responsibly and increase public trust in electronic transactions.

Consumer Rights in Digital Transactions

In digital transactions, consumers have a number of rights that are protected by regulations, including the right to obtain true and honest information about the products or services offered, the right to security in transactions, and the right to file complaints and get compensation if they suffer losses due to violations committed by business actors.²¹

1. Right to Obtain Correct and Honest Information

Every consumer has the right to obtain accurate, clear, and non-misleading information related to products or services offered by business actors. This information includes prices, specifications, quality, benefits, how to use, and possible risks. Business actors are obliged to convey this information transparently so that consumers can make the right decision before making a transaction. If the information provided turns out to be inappropriate or misleading, consumers have the right to complain or demand

accountability from business actors in accordance with applicable regulations.

2. Right to Security in Transactions

In addition to getting honest information, consumers also have the right to security in transactions, both in terms of personal data protection, payment systems, and the reliability of the products purchased. In digital transactions, business actors must ensure that their systems are safe from the risk of data misuse or personal information leakage. This protection is further strengthened by the Personal Data Protection Law (PDP Law) which requires digital service providers to maintain the confidentiality and security of consumer data. In addition, in the payment aspect, consumers must be protected from fraud or unauthorized transactions, so digital payment services must use a secure and encrypted system.

3. Right to File a Complaint and Get Compensation

If consumers suffer losses due to products or services that are not in accordance with the agreement, they have the right to file a complaint and demand compensation. The complaint mechanism can be carried out through customer service provided by e-commerce platforms or service providers, through consumer protection agencies such as the Consumer Dispute Resolution Agency (BPSK), or through legal channels if necessary. The compensation provided can be in the form of refunds, product replacements, or other compensation in accordance with applicable agreements and regulations.²²

With these rights, consumers can feel safer and more protected in making digital transactions. However, consumer awareness of their rights is also an important factor so that existing

²⁰ Halim, S., Franciska, W., & Noor, Z. Z. (2024). Penegakan Hukum Bagi Perusahaan Yang Melakukan Transaksi Elektronik Melalui E-Commerce Sebagai Perlindungan Hukum Terhadap Pengguna. *Sinergi: Jurnal Riset Ilmiah*, 1(8), 599-609.

²¹ Handriani, A. (2020). Perlindungan Konsumen Dalam Perjanjian Transaksi Jual Beli Online. *Pamulang Law Review*, 3(2), 127-138.

²² Ibid



regulations can be implemented effectively. Therefore, education and socialization about consumer rights in digital business need to continue to be carried out to increase public protection and trust in the e-commerce ecosystem.

Cases of Consumer Rights Violations in Digital Business

Various cases of consumer rights violations in digital transactions continue to increase in line with the rapid development of technology and online business. These violations can be in the form of online fraud, products or services that do not match the description, misuse of personal data, to transactions that harm consumers. Such cases show that there are still weaknesses in the consumer protection system, so a stricter monitoring mechanism is needed to protect consumer rights.²³

1. Online Fraud and Non-Conforming Products

One of the most common violations in digital businesses is online fraud, such as the sale of counterfeit products, goods that are not delivered after payment is made, or products received that differ significantly from the description provided by the seller. Consumers who experience cases like this often find it difficult to find a solution because there is no regulation that effectively binds all digital trading platforms. Some marketplaces do provide refund services, but not all platforms have the same policy, so there are loopholes that

can be exploited by irresponsible individuals.

2. Misuse of Personal Data

In addition to fraud, the misuse of personal data is also a serious threat to consumers in digital transactions. There are many cases where users' personal information, such as names, addresses, phone numbers, to financial data, is misused by irresponsible parties for commercial purposes or even criminal acts such as identity theft and financial fraud. The case of data leaks from various digital platforms shows that data security is still an issue that needs serious attention. Therefore, regulations such as the Personal Data Protection Law (PDP Law) are essential to ensure that digital service providers are responsible for managing and protecting their consumers' data.

3. The Importance of Stricter Supervision

These cases of consumer rights violations indicate the need for stricter oversight mechanisms for digital businesses, especially in ensuring the compliance of e-commerce platforms, fintechs, and other digital service providers with consumer protection regulations. The government, through related institutions such as the Ministry of Trade, the Financial Services Authority (OJK), and Kominfo, must continue to strengthen supervision policies and provide strict sanctions to business actors who violate consumer rights. In addition, cooperation between the government, digital platforms, and the public is needed to create a safe and reliable digital transaction ecosystem.²⁴

With stricter supervision and higher consumer awareness, it is hoped that cases

²³ Izazi, F. S., Sajena, P., Kirana, R. S., & Marsaulina, K. (2024). *Perlindungan Hukum Terhadap Konsumen Dalam Transaksi E-Commerce Melalui Undang-Undang Nomor 8 Tahun 1999 Tentang Perlindungan Konsumen Dan Peraturan Pemerintah (Pp) Nomor 80 Tahun 2019 Tentang Perdagangan Melalui Sistem Elektronik*. *Leuser: Jurnal Hukum Nusantara*, 1(2), 8-14.

²⁴ Ibid

of consumer rights violations in digital businesses can be minimized. In addition, the active role of various parties in improving education and digital literacy is also important so that people are more careful and know their rights when transacting online.

The Role of the Government in Protecting Consumers

The government has a very important role in supervising digital business actors and ensuring that they comply with applicable regulations to protect consumer rights. Along with the rapid development of digital businesses and the increasing number of online transactions, various challenges have arisen, including fraud, misuse of personal data, and non-transparency of product and service information. Therefore, strengthening regulations and supervision is an indispensable step to create a safer, fairer, and more reliable digital ecosystem for consumers.²⁵

The government has an important role in protecting consumers in digital businesses by drafting and enforcing regulations. The main roles of the government include:

1. Establish strict regulations through the UUPK, ITE Law, and PDP Law to regulate information transparency, transaction security, and personal data protection.
2. Meningkatkan pengawasan dan law enforcement by ensuring the compliance of digital business actors

²⁵ Ridha, I., Rahmi, Y., Sofian, W. R., Maghfirah, Y., Hidayat, M. F., Hulu, R. W., ... & Al Muhyi, S. H. (2025). Implementasi Perlindungan Konsumen Oleh Lembaga Perlindungan Konsumen Untuk Menegakkan Hak-Hak Konsumen Di Indonesia. *Jurnal Pendidikan Sosial Dan Humaniora*, 4(2), 2888-2898.

through institutions such as OJK, Kominfo, and BPKN, as well as implementing sanctions for violators.

3. Provide a complaint and dispute resolution mechanism so that consumers can report complaints through relevant ministries or institutions such as BPSK..

In addition, strengthening regulations and supervision is needed through updating rules to be relevant to technology, coordination between supervisory agencies, and increasing people's digital literacy. With these steps, digital businesses in Indonesia can develop in a transparent, responsible manner, and provide maximum benefits for consumers.²⁶

Strategies to Improve Consumer Protection

To create a safe, transparent, and fair digital transaction ecosystem, various strategies need to be implemented, such as legal education to the public, strengthening the role of consumer protection institutions, and optimizing supervision of digital transactions.

1. Legal Education to the Community

Lack of consumer understanding of their rights in digital transactions is a major challenge. Therefore, digital literacy and law need to be improved through the socialization of regulations such as the UUPK, the ITE Law, and the PDP Law. Public campaigns through digital media are also important to provide information about transaction security, recognize fraud modes, and complaint procedures.

²⁶ Fuad, F., Baskara, R. R., & Urbaningrum, A. (2025). Desain Perlindungan Hukum Bagi Konsumen Dan Data Pribadi Untuk Kegiatan Usaha Menggunakan Fintech Di Indonesia. *Jurnal Rectum: Tinjauan Yuridis Penanganan Tindak Pidana*, 7(1), 176-187.

2. Strengthening the Role of Consumer Protection Institutions

BPKN and BPSK must be strengthened with better resources to handle consumer disputes quickly and effectively. Collaboration with digital platforms also needs to be carried out so that consumer protection policies are implemented properly. In addition, access to complaints for consumers must be expanded through online channels, call centers, and digital applications.

3. Optimizing Supervision of Digital Transactions

Strict supervision is needed to ensure that digital business actors comply with consumer protection regulations. The government can implement stricter regulations, utilize AI and big data technology to detect violations, and provide sanctions for business actors who do not comply with the rules.

With this strategy, it is hoped that digital businesses in Indonesia can develop more responsibly, provide maximum protection for consumers, and create a safer digital transaction environment.

Policy Recommendations

To improve consumer protection in digital businesses, it is necessary to update regulations that are more adaptive to technological developments, increase consumer awareness, and strengthen law enforcement mechanisms against business actors who violate consumer rights. Along with the rapid innovation in the digital sector, existing regulations must be constantly updated to remain relevant in overcoming various new challenges, such as personal data protection, transaction security, and product information transparency. The government needs to strengthen existing regulations, such as the Consumer Protection Law (UUPK) and the Electronic Information and Transaction

Law (UU ITE), and adjust them to modern technology trends, such as artificial intelligence (AI) and blockchain.²⁷

In addition to strong regulations, consumer awareness of their rights in digital transactions must also be increased. Digital education through social media, public campaigns, and online education platforms is an important step in providing understanding to the public about how to transact safely and the mechanism for complaints in the event of a violation. Cooperation between governments, digital businesses, and consumer protection organizations is also needed to ensure that consumers have easy access to information and effective complaint services.²⁸

On the other hand, the law enforcement mechanism against business actors who violate consumer rights needs to be strengthened so that regulations can be implemented effectively. Supervision of e-commerce platforms and digital services must be more optimal with the use of technology to detect breaches such as online fraud or data theft. The government must also implement strict sanctions for business actors who do not comply with the rules, ranging from administrative fines to revocation of business licenses. In addition, consumer protection institutions such as the Consumer Dispute Settlement Agency (BPSK) and the National Consumer Protection Agency (BPKN) must be strengthened in order to handle consumer complaints quickly and fairly.²⁹

²⁷ Patricia, L. S. (2024). Analisis Yuridis Terhadap Perlindungan Konsumen Dan Dampaknya Pada Praktik Bisnis Di Indonesia. *Jurnal Hukum Lex Generalis*, 5(4).

²⁸ Zaenal, H. K., & Orias, M. (2024). Urgensi Perlindungan Hukum Data Pribadi Konsumen Dalam Transaksi E-Commerce. *Community Development Journal: Jurnal Pengabdian Masyarakat*, 5(4), 6996-7000.

²⁹ Saragih, A. E., & Bagaskara, M. F. (2023). Perlindungan Hukum Terhadap Konsumen Dalam Transaksi E-Commerce. *Civilia: Jurnal Kajian*



With adaptive regulatory updates, increased consumer awareness, and strengthening law enforcement mechanisms, it is hoped that the digital business ecosystem in Indonesia can develop more safely, transparently, and fairly. Consumers will feel more protected in transacting online, while business actors are encouraged to run their businesses more responsibly and in accordance with applicable regulations.

CONCLUSION

Consumer protection in digital business aims to safeguard consumer rights and create a secure trade ecosystem. The main regulations that regulate this in Indonesia include Law Number 8 of 1999 concerning Consumer Protection (UUPK), Law Number 19 of 2016 concerning Information and Electronic Transactions (UU ITE), and Law Number 27 of 2022 concerning Personal Data Protection (PDP Law). Additional regulations such as Government Regulation Number 80 of 2019 concerning Trade Through Electronic Systems (PP PMSE) also support consumer protection. Consumers have the right to obtain correct information, security in transactions, as well as a complaint and compensation mechanism if they suffer losses. They must get products as described, personal data protection, and access to effective complaint services. Common cases in digital business include online fraud, misuse of personal data, and weak oversight of business practices. Many consumers suffer losses due to inappropriate products or unauthorized use of their data. The government is responsible for establishing strict regulations, increasing supervision, and providing dispute resolution mechanisms. Institutions such as OJK, Kominfo, and

BPKN have an important role in ensuring the compliance of digital business actors. Some of the steps that need to be implemented include legal education to the public, strengthening consumer protection institutions, and optimizing supervision of digital transactions. Technologies such as AI and big data can help in detecting breaches faster. Regulatory updates that are adaptive to technological developments, increasing consumer digital literacy, and stricter law enforcement are needed. With strong regulations and effective dispute resolution mechanisms, digital businesses can thrive healthier and fairer, providing maximum protection for consumers.

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