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# THE ERA OF E-COMMERCE AND CONSUMER LAW: A REVIEW OF PROTECTION IMPLEMENTATION IN INDONESIA

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## ABSTRACT

**Objective:** The purpose of this study is to explore the challenges and limitations of consumer protection in the Indonesian e-commerce sector, especially related to cross-border transactions. This study also aims to evaluate the effectiveness of existing regulations and propose solutions to strengthen the legal framework to improve consumer protection in online transactions.

**Research Design & Methods:** This study uses a qualitative approach with normative legal methods, collecting data through literature reviews, regulatory analysis, case studies, and interviews with legal experts and e-commerce stakeholders. This study also compares international practices to identify deficiencies in existing consumer protection regulations.

**Findings:** This study concludes that consumer protection laws in Indonesia are not yet effective in handling cross-border e-commerce transactions, with the main problems being weak law enforcement, difficulties in unifying international transactions, and low consumer awareness. In addition, there are challenges in adapting Indonesian laws to technological advances and encouraging international online trade.

**Implications & Recommendations:** This study suggests steps to strengthen consumer protection in e-commerce in Indonesia, such as updating laws, strengthening monitoring, and launching public education campaigns. In addition, it is important to tighten law enforcement and build international cooperation in harmonizing consumer protection laws.

**Contribution & Value Added:** This research will provide insights into the legal challenges in Indonesia's e-commerce market and propose solutions to enhance consumer protection, create a more secure, transparent and reliable ecosystem, and offer a roadmap for other countries in regulating cross-border e-commerce transactions.

**Keywords:** E-commerce, Consumer Protection, Law Enforcement

JEL codes: K20, K22, K42

**Article type:** research paper

## INTRODUCTION

The development of e-commerce in Indonesia has not only significantly changed the pattern of buying and selling transactions, but also expanded market access for businesses and provided convenience for consumers in fulfilling their needs. Digital technology has enabled transactions to be carried out without geographical, time, and space constraints, so people are increasingly shifting from conventional shopping methods to online platforms. This growth is fuelled by increased internet penetration, especially among millennials and Gen Z, who are the main users of e-commerce in Indonesia (Mubarok, 2022). In addition, e-commerce platforms provide great opportunities for micro, small and medium enterprises (MSMEs) to compete in a much wider market.

The explosive growth of e-commerce requires adjustments to legal instruments to provide extra protection for e-commerce actors and consumers (Fadillah, 2023). The adjustment of legal

instruments is important because the development of e-commerce in Indonesia has involved various aspects of cross-border transactions and expanded the reach of business actors, both from small to large scale. Currently, legal protection for consumers and business actors is still not optimal, especially in terms of personal data security, fraud, and dispute resolution. For example, Law No. 8 of 1999 on Consumer Protection and Law No. 11 of 2008 on Electronic Information and Transactions are not strong enough to accommodate and provide comprehensive protection for consumers in cross-border and digital transactions (Sugianto et al., 2021; Toguan and Nur, 2019).

One of the important issues faced is consumer protection in cross-border transactions, where differences in jurisdiction and laws in each country make it difficult for consumers to obtain adequate protection. Law enforcement in cyberspace, especially in cases of fraud or breach of contract, remains a major challenge as there is no dispute resolution mechanism that clearly regulates cross-border agreements (Muljono et al., 2022). In the context of consumer protection in cross-border transactions, differences in jurisdiction and law between countries create a void in the protection that consumers can experience. When consumers transact with a seller in another country, they are often unaware of the laws applicable to the transaction, making it difficult to determine their rights and obligations. Moreover, in situations where fraud or breach of contract occurs, enforcement becomes even more complicated. In this context, many consumers feel disadvantaged when there is a breach of contract or fraud by businesses abroad due to the difficulty of legally asserting their rights (Herry and Fajarani, 2022).

In addition, most e-commerce platforms lack effective dispute resolution mechanisms to deal with cross-border agreements, so consumers are often caught up in lengthy and opaque processes to obtain justice. This is exacerbated by the globalised and digitalised nature of trade, where transactions are conducted anonymously and involve multiple parties in different locations. Therefore, it is imperative to develop a more coordinated international legal framework, as well as increase consumer awareness and education about their rights in cross-border transactions. With such measures, it is hoped that consumer protection can be enhanced, allowing them to transact with greater safety and confidence in the global marketplace.

The e-commerce era has significantly changed people's consumption practices in Indonesia. In e-commerce transactions, consumers and businesses face new risks, such as personal data security, fraud, and abuse of power by businesses. Consumer data collected by e-commerce platforms are often targeted for theft or misuse by irresponsible parties. Although Indonesia has passed several regulations such as the Personal Data Protection Law (PDP Law) and the Electronic Information and Transaction Law (ITE Law), implementation still faces challenges in terms of effective monitoring and law enforcement (Jumiati et al., 2017). In addition, online fraud is another major challenge. Consumers often experience fraud related to products that do not match the description, deliveries that are not made, or unreasonable price offers. Many of these cases are difficult to prosecute due to jurisdictional differences, especially when the perpetrator is located overseas. The use of electronic contracts and the difficulty of proving the elements of fraud are also legal barriers to dispute resolution between consumers and businesses (Toguan and Nur, 2019a). Abuse of power by business actors is also a risk that consumers often face. The imbalance of information and bargaining power between business actors and consumers can lead to unfair practices, such as the imposition of standardised clauses that harm consumers. In some cases, e-commerce platforms apply rules or policies that favour businesses over consumers, resulting in unfairness in transactions (Muljono et al., 2022).

Legal protection for business entrepreneurs must also be considered, especially for MSMEs, which are the backbone of the digital economy. Without supportive regulations, they may find it difficult to compete with large companies or foreign e-commerce players that have greater capacity in utilising digital technology (Rahmadi et al., 2021). Law enforcement in e-commerce faces more complex challenges as cross-border trade often involves different jurisdictions. This leaves consumers in a weak bargaining position when legal disputes arise with foreign-based businesses (Hardigaluh and Pulungan, 2022). In addition, the use of personal data by e-commerce players is still a major concern, where existing regulations have not fully regulated adequate data security standards (Jumiati et al., 2017).

As an important step in facing the challenges of the e-commerce era, regulatory reform should not only focus on domestic consumer protection, but also adopt an international legal framework capable of addressing the complexities of cross-border transactions. Legal harmonisation through global consumer protection principles, such as those set out in the UNCITRAL Model Law, offers a more comprehensive approach. With the application of uniform legal standards, consumers in different countries can obtain better legal certainty when transacting on international e-commerce platforms. In addition, the strengthening of supervision and law enforcement mechanisms at the national level needs to be optimised to ensure that any violations can be dealt with quickly and effectively, both in terms of business actors and e-commerce service provider platforms (Muljono et al., 2022; Rohendi, 2015). Through these efforts, it is expected that the e-commerce ecosystem can grow sustainably while maintaining a balance between ease of transactions and protection of consumer rights, thus creating a safer and fairer environment for all parties involved.

## LITERATURE REVIEW

The significant development of digital technology has driven significant changes in various aspects of life, including in economic activities. One of the most notable phenomena is the growth of e-commerce, which is now one of the main pillars of the digital economy in Indonesia. This increase in online transactions brings great opportunities, but also poses new challenges related to consumer protection. To understand how consumer law is adapting to this development, it is important to explore the implementation of consumer protection in the e-commerce era in Indonesia. This literature review will look at various related aspects, ranging from applicable regulations, law enforcement mechanisms, to challenges and best practices in the implementation of consumer protection in the e-commerce sector, to provide a comprehensive overview of the development and effectiveness of existing policies.

### E-commerce and Consumer Safety

In the digital era, e-commerce has become one of the main platforms for buying and selling transactions around the world, including in Indonesia. Although it offers convenience and efficiency, one of the important issues that must be considered is the security for consumers in e-commerce transactions. This security covers various aspects, ranging from the protection of personal data, payment security, to the guarantee of consumer rights in the event of violations or legal issues in the transaction. In e-commerce, consumers often share sensitive information, such as credit card numbers and addresses, which makes them vulnerable to cyberattacks such as hacking, data theft, and online fraud. E-commerce platforms are responsible for ensuring consumer data security through the use of technologies such as encryption and two-factor authentication to protect their information.

Studies show that better security can increase consumer trust in online shopping. For example, research in India found that a secure and reliable system is an important element in building consumer trust, where options such as cash on delivery remain favoured due to online security risks (Chawla and Kumar, 2022). In addition, research in Indonesia highlights the importance of information security and privacy in increasing consumer satisfaction and trust, which ultimately strengthens consumers' desire to continue using e-commerce platforms (Girsang et al., 2020).

Meanwhile, research in global markets also shows that technological advancements, such as the use of artificial intelligence (AI) to provide personalised recommendations, can improve the overall shopping experience. However, it also raises privacy concerns, especially about how consumers' personal data is used and stored. Many consumers want to understand how their data is used and have control over their personal information, driving the need for clear policies and strict security practices. Companies need to balance the benefits of advanced technology with a commitment to privacy, such as implementing high encryption standards and providing data control options to users. These measures can not only increase consumer trust but also accelerate the acceptance of new technology-based services (Wang et al., 2021).

In maintaining this security, other challenges include threats such as phishing, malware, and cyberattacks that target consumers and platforms. Therefore, it is necessary to combine

technological protection and consumer education on cybersecurity to reduce the risk of attacks and increase consumer trust in e-commerce platforms (Pabian et al., 2020). The use of other security technologies such as encryption, as well as transparency regarding privacy protection, can reduce the risk of data breaches and increase consumer trust in e-commerce (Khan, 2019). With the implementation of good security policies, consumer trust in online shopping can continue to increase, ultimately contributing to the overall growth of e-commerce.

### Electronic Transaction Regulations in Indonesia

Based on Nugroho (2020), electronic transactions are defined as activities that utilise information technology to facilitate various aspects of services, including logistics and administration in the health sector, with an example application in electronic medical records (EMR). This shows that electronic transactions are not only limited to trade but also include services that use digital systems. According to Law No. 19/2016 on Electronic Information and Transactions, electronic transactions are defined as legal actions carried out using computers, computer networks, and/or other electronic media (Bintarto, 2022). This definition provides a clear legal foundation for electronic transactions in Indonesia.

Regulations regarding electronic transactions including e-commerce in Indonesia have evolved to adapt to technological advances and new legal needs. Regulations related to electronic transactions in Indonesia cover various aspects of the law to support the development of digital technology and the needs of modern transactions. These regulations involve several laws and government regulations that are adjusted over time to address new challenges, including data security, law enforcement, and cashless transaction standards. Law Number 19 of 2016 on the Amendment to Law Number 11 of 2008 on Electronic Information and Transactions (UU ITE) is the main regulation governing electronic transactions in Indonesia (Muti'ah and Mufid, 2022).

UU ITE is the main legal foundation governing electronic transactions in Indonesia. It recognises digital transactions and electronic documents as legally valid, and regulates criminal offences related to cybercrime, such as online fraud and defamation. The latest revision of the ITE Law clarifies the definition of electronic information and data, strengthens rules on illegal content, and adds provisions related to cybersecurity. This regulation is also used in handling online fraud cases that are increasingly prevalent on e-commerce platforms, with the provisions of articles governing legal action against cybercriminals (Syafa Ardho, 2023). Research conducted by Anwar (2011) revealed that the Electronic Information and Transaction Law (ITE) No. 11 of 2008 actually has a positive impact on the increase in the incidence of cybercrime, along with other factors such as intention, experience in using the internet, and conditions that support the occurrence of these actions.

In another development, Government Regulation No. 80/2019 on E-Commerce also regulates various aspects of digital trade, including the obligation of e-commerce platforms to protect consumers' personal data. Although personal data is recognised as a valuable asset that needs to be protected, enforcement is still limited to administrative sanctions without a clear mechanism for compensation for victims of data leaks (Balirahajeng, 2021). Some research suggests that these limitations create a gap between regulations and actual practice, where only major breaches tend to receive attention, while smaller data leaks are often not taken seriously (Bich and Nguyen, 2020). To improve the effectiveness of data protection, reforms are needed that include tougher sanctions and redress mechanisms that are accessible to victims.

In the international context, freedom of contract authorises parties to determine the law that will apply to their contract. This principle is a fundamental principle in the Electronic Information and Transaction Law (UU ITE), which provides flexibility for parties to choose the legal system that best suits their needs. This freedom allows for the customisation of contracts to align with the various jurisdictions involved in cross-border transactions, such as international e-commerce or digital services. However, where the parties to an international transaction do not specify a choice of applicable law, dispute resolution will refer to International Civil Law. This principle provides that the applicable law will be determined based on the closest connection or most significant legal relationship to the dispute. For example, if an electronic contract is made between a company in country A and a customer in country B, but the contract does not mention



which law applies, then dispute resolution can be determined based on the law of the country where the contract has the greatest impact or where the service is mainly performed ([Cahyadi, 2019](#)).

Government Regulation No. 82/2012 on the Implementation of Electronic Systems and Transactions is the main legal basis governing electronic transactions in Indonesia. This regulation aims to protect consumer rights in e-commerce transactions ([Andreas et al., 2019](#)). This is important considering that electronic transaction mechanisms can often harm consumers. Regulations also support the growth of the digital economy in Indonesia. The emergence of dotcom companies and the use of ICT in conventional businesses indicate the rapid development of e-business, although it is still in its early stages ([Aryanto and Chrismastuti, 2011](#)). Regulations related to information and electronic transactions, intellectual property, and consumer protection also encourage the growth of e-commerce in Indonesia ([Mahmuddin and Sirait, 2022](#)).

### **The Policy Framework for Consumer Protection in the Digital Age**

The policy framework for consumer protection in the digital world aims to protect consumer rights in the growing digital ecosystem. It covers various important aspects, such as personal data protection, transaction security, and guaranteeing consumers' rights to clear and accurate information. In Indonesia, consumer protection is regulated through various regulations, including the Consumer Protection Law and the Personal Data Protection Bill, which aim to prevent data leakage and reduce the risk of fraud in online transactions.

E-commerce platforms and digital financial institutions are expected to play an active role in mediating disputes and providing clearer redress systems for consumers. Rapid digital transformation is also driving the revision of consumer protection regulations to be more relevant to technological developments and market dynamics, so as to accommodate new issues such as the use of third parties in transactions and stricter personal data management policies. This framework is expected to create a fair and transparent trade ecosystem, as well as ensure consumer safety and convenience in transactions in an increasingly complex digital world ([Aprilianti and Dina, 2021](#)).

In complement to the implementation of consumer protection technologies and monitoring the use of personal data, consumer protection in the digital world must also include several other important elements. One aspect that is increasingly relevant is the need for a more adaptive legal framework to accommodate the rapid changes in digital technology. The development of these more responsive policies aims to provide legal protection for consumers in an increasingly complex digital environment, as suggested by [Svantesson and Clarke \(2010\)](#), who propose the best model for e-consumer protection that can be applied by various countries. This model emphasises the importance of regulations that not only protect consumers, but also adapt to the rapid changes in digital technology. In this context, the designed policies should be able to address specific issues faced by consumers in e-commerce transactions, such as data privacy, transaction security, and protection from unfair business practices. The policy also needs to cover cross-border aspects, given the global nature of e-commerce that involves businesses from various countries. With this approach, the government can ensure that consumer rights are effectively protected, while creating a fair and transparent digital ecosystem for all parties.

Consumer protection in the digital age requires international cooperation and regulatory harmonisation among countries. Consumer protection in the digital age calls for international cooperation and regulatory harmonisation among countries to address the increasingly complex challenges of cross-border trade. Uncertainty of legal jurisdiction often leaves consumers confused about their rights, especially in global transactions. Therefore, uniform international policies and consistent application of global standards, such as the United Nations Guidelines on Consumer Protection, are key in ensuring fairness for consumers ([Durovic, 2020](#)). Intergovernmental cooperation through organisations such as the International Consumer Protection and Enforcement Network (ICPEN) further strengthens consumer protection around the world, especially in the context of digital commerce that faces challenges of data privacy and security of global transactions ([Delisle and Trujillo, 2010](#)). Further studies point to the importance of cross-border regulation that enables standardisation of consumer data privacy and security

protections, even when data is processed outside of domestic jurisdictions. Legal harmonisation in Europe through the Digital Services Act (DSA) is a clear example of how cooperation between countries can create a safer and more transparent digital ecosystem for consumers internationally (Cauffman and Goanta, 2021).

In terms of data privacy, more and more companies are using consumer data for business development, which raises new issues related to privacy protection. Accelerated digitisation has enabled large-scale data collection, so stricter oversight is needed to prevent misuse of consumers' personal data. This is in line with the views of Thorun and Diels (2020), who emphasise the importance of technology in consumer protection to support policy objectives, such as consumer empowerment and enforcement of their rights. To ensure the protection of consumer data privacy, regulatory strengthening measures need to be implemented, including stricter supervision and the imposition of adequate sanctions against violations. This is particularly important in the context of e-commerce, where personal data is often at risk of leakage and misuse. The enforcement of data protection-related laws in Indonesia is still limited to administrative sanctions, so improved policies and supervisory capabilities are needed to address existing legal loopholes.

To overcome these challenges, a hybrid approach involving transparency by default and design, as well as empowering consumers to play an active role through mechanisms such as class actions, can strengthen the consumer protection framework in the digital ecosystem. This approach can help balance the power between large digital companies and consumers, while maintaining a balance between innovation and consumer safety in digital markets. Consumer protection frameworks in the digital era require a combination of strong law enforcement, active consumer participation, and cross-border collaboration to ensure consumer rights are maintained amidst the rapid development of digital technology (Montalbano, 2021).

## METHODS

The method implemented in this research is normative juridical, also known as library research, which serves to find various legal rules and legal doctrines in order to solve existing legal problems. Normative juridical research is a method that aims to examine legal materials, both in the form of legislation, legal literature, and relevant doctrines. This method is often used in legal studies to identify legal problems and provide solutions based on existing legal theories. In the context of e-commerce, the normative juridical approach is useful for understanding how consumer protection regulations are applied and whether existing regulations are sufficient in protecting consumers in digital transactions.

In the research method, data collection through library studies is carried out with systematic steps to ensure that the data retrieved is relevant and reliable. First, the researcher identified and collected primary legal materials, such as laws, regulations, and court judgements, on which the legal analysis was based. Next, the secondary legal materials, such as scholarly journals, books, and legal expert commentaries, were used to provide additional perspectives and interpret the primary legal materials. Finally, tertiary legal materials, such as legal encyclopaedias and legal dictionaries, helped the researcher understand the concepts and terms used in the analysis. All this data was then critically analysed to build a structured and in-depth legal argument, in order to provide solutions or recommendations that are based on a firm legal foundation (Lieblich, 2020).

## RESULT

This research analyses the implementation of consumer protection in the e-commerce era in Indonesia by reviewing the regulations and challenges faced in protecting consumers in electronic transactions. In this digital era, the rapid growth of e-commerce in Indonesia has brought various benefits, including ease of transactions and wider access to products and services. However, along with its development, there are also various challenges related to consumer protection in electronic transactions. One of the main issues is the limitation of existing legal regulations in addressing various aspects of consumer protection, especially in the context of cross-border transactions.

Indonesia has implemented several regulations related to consumer protection in e-commerce transactions, including Law No. 8 Year 1999 on Consumer Protection (UUPK) and Law No. 11 Year 2008 on Electronic Information and Transactions (ITE Law). These two laws provide basic protection for consumers in electronic transactions, such as the recognition of electronic documents as legal evidence and the regulation of consumer personal data protection (Rohendi, 2015). However, these laws have limitations, especially in protecting consumers in cross-border transactions. Indonesia is still unable to provide protection guarantees for transactions involving business actors from abroad. This is a problem because e-commerce naturally involves global transactions without national borders (Toguan and Nur, 2019).

The Government Regulation No. 80/2019 in Indonesia has indeed provided a clearer legal framework for trading through electronic systems, including the requirement for businesses to register and provide accurate information regarding the products sold. However, the implementation of this regulation still faces several challenges, especially in the aspect of monitoring the distribution of goods entering Indonesia through e-commerce platforms. The regulatory vacuum in this arrangement may open a loophole for foreign businesses to compete unfairly with local businesses. For example, products imported through e-commerce are often not subject to the same import duties or taxes as conventionally distributed products, resulting in cheaper prices that can harm local micro, small and medium enterprises (MSMEs). In addition, there is no effective mechanism to ensure that the products sold fulfil the safety and quality standards applicable in Indonesia, which can negatively impact domestic consumers and businesses (Fransiscus, 2022). Therefore, improvements in law implementation and enforcement are needed to create fair competition and protect the interests of consumers and local businesses.

The following analysis of e-commerce regulation and consumer protection in Indonesia shows the need to strengthen the existing legal framework, address the challenges faced, and propose effective solutions to create a safe, fair, and sustainable e-commerce ecosystem.

Table 1. Regulatory Analysis of e-Commerce and Consumer Protection

Aspect	Description Regulation	Challenges	Suggested Solution
Consumer Protection Law	Ensure consumers' rights to safe and quality products, as well as correct and clear information.	There is lack of law enforcement mechanisms to deal with fraud or offences committed by overseas businesses.	Development of online dispute resolution mechanisms and international co-operation for cross-border enforcement of consumer rights.
Protection of Personal Data	The Personal Data Protection Bill is under discussion to improve consumer data security in electronic transactions.	There are no regulations that strictly govern the protection of personal data in e-commerce, increasing the risk of data misuse.	Immediately approve the Personal Data Protection Bill to provide legal certainty and establish strict sanctions for violations related to consumer data.
Return and Warranty Rights	Regulates the consumer's right to return goods or obtain a warranty if the product received is unsuitable or defective.	Not all e-commerce platforms have transparent return and warranty policies, making it difficult for consumers to obtain their rights.	Require e-commerce platforms to provide clear return policies that are easily accessible to consumers, and introduce minimum standards for warranty coverage.
Cross Border Transactions	There are no specific rules governing cross-border e-commerce transactions, making it difficult to protect consumers who transact with foreign businesses.	Lack of legal certainty in handling cross-border disputes and consumer protection against imported goods that do not meet standards.	Develop special regulations for cross-border transactions and strengthen international cooperation on

Aspect	Description	Regulation	Challenges	Suggested Solution
Handling Advertisements	False	Prohibiting misleading advertisements in Government Regulation No. 80/2019.	Lack of effective monitoring of false or misleading advertising practices on e-commerce platforms.	consumer protection and dispute resolution. Increase supervision and impose heavier fines on businesses found to be falsely advertising.

## DISCUSSION

In many countries, such as Indonesia, e-commerce regulations are growing but are not always specific enough to address some of the issues unique to this digital ecosystem. Some existing laws such as the Law on Consumer Protection and Electronic Information regulate general aspects related to consumer protection and digital transactions, but these provisions are often considered inadequate in addressing the complexities of e-commerce, such as cross-border transactions, personal data protection, and online dispute resolution. This causes challenges in enforcing laws that can provide greater certainty and protection for consumers, as well as accommodate the increasingly rapid and dynamic technological developments in the world of electronic commerce (Buana et al., 2023).

Personal data protection is a major issue, especially in countries that do not have specific regulations to protect user data in e-commerce. Without strong laws, consumer data is vulnerable to misuse (Salim and Neltje, 2022). Countries such as Indonesia, which is still in the stage of discussing the Personal Data Protection Bill, face a major challenge in ensuring consumer data security in the digital environment. Without strict regulations, e-commerce companies may not have enough incentives to implement adequate security measures. In addition, enforcement against data breaches is often weak due to jurisdictional ambiguities and weak coordination between countries, especially in the case of cross-border breaches.

Consumer protection in e-commerce requires special attention to ensure that consumer rights are adequately protected, especially in the aspect of policy transparency such as returns and refunds. In addition, false advertising and the circulation of counterfeit products are also significant issues that require stricter oversight, as they can mislead consumers and harm genuine manufacturers. Increased regulation and effective enforcement in these areas, such as by enforcing minimum standards for return policies and active monitoring of advertising practices, will help build consumer confidence and, ultimately, foster healthier and more sustainable growth of the digital economy. Strong safeguards will promote consumer confidence and healthier and more sustainable growth of the digital economy (Obioha and Masumbe, 2023).

More specific regulations for e-commerce are necessary due to the dynamic and evolving nature of digital commerce. Personal data protection is becoming increasingly important given the volume of data collected by e-commerce platforms and the growing risk of leakage. Therefore, regulations should include strict provisions regarding the management, storage and use of personal data to ensure the security of consumer information. In addition, online dispute resolution also requires special attention, with the introduction of resolution mechanisms that are fast, efficient and accessible to consumers, especially in cross-border transactions that are often legally complex. Regular regulatory updates will allow the law to remain relevant to new technological innovations, such as the use of artificial intelligence and blockchain in e-commerce, so as to provide more comprehensive and adaptive protection to the evolving challenges of the digital age (Ayunda, 2022).

Supporting self-regulation among businesses is an important step to improve the protection of consumer rights and data security in e-commerce. Through this approach, businesses are expected to adopt the security and consumer protection standards set by the government, and apply them consistently in their business operations. Self-regulation allows companies to be more flexible in adapting best practices to technological developments and market needs, while still complying with the existing regulatory framework. It can also reduce the burden on the government in terms of supervision, as businesses that have self-regulation systems in place tend to be more proactive in identifying and addressing issues related to consumer protection. However, the effectiveness of self-regulation is highly dependent on the commitment and seriousness of businesses in



implementing these standards. Therefore, the government still needs to supervise and provide strict sanctions if there are violations, as well as establish clear guidelines so that self-regulation practices can run effectively and consistently (Barkatullah and Djumadi, 2018).

## CONCLUSION

The significant growth of e-commerce in Indonesia has brought many benefits, including ease of transactions and greater access to products and services. However, it has also brought about challenges related to consumer protection in electronic transactions. One of the main issues is the limitation of existing laws and regulations in addressing various aspects of consumer protection, especially in the context of cross-border transactions. Indonesia has implemented several regulations related to consumer protection in e-commerce transactions, such as Law Number 8 Year 1999 on Consumer Protection and Law Number 11 Year 2008 on Electronic Information and Transactions. However, these laws have limitations, especially in protecting consumers in cross-border transactions. Government Regulation No. 80/2019 provides a clearer legal framework for trade through electronic systems, but its implementation still faces challenges in monitoring the distribution of goods entering Indonesia through e-commerce platforms. synergy is needed between the government, business actors, and the community to improve understanding and legal protection for consumers. Strengthening regulations is an important step, where the government needs to review and update regulations to match the dynamics of technological developments and market needs.

In particular, consumer education should be improved to provide knowledge about rights and obligations in online transactions. Strict law enforcement is also needed to provide a deterrent effect for violating business actors. With these measures, it is expected that the e-commerce ecosystem in Indonesia can become more secure, transparent, and reliable, providing better protection for consumers in shopping online. Strengthening the legal framework, addressing challenges, and proposing effective solutions are necessary to create a safe, fair, and sustainable e-commerce ecosystem in Indonesia.

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