

## Legal Protection for Consumers Who Experience Losses in Transactions Buy and Sell Online

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### ABSTRACT

*Buying and selling transactions through electronic media or e-commerce is one form of trade transaction that is most influenced by the development of information technology. Through this trading transaction, the concept of traditional markets (where sellers and buyers physically meet) has changed to the concept of telemarketing (long-distance trading via the internet). The type of research used in this research is normative legal research. Users tempted by fake gifts, High unemployment and poverty Legal protection for consumers who are harmed in E-Commerce transactions is listed in Article 53 Paragraph (1) letter b Government Regulation Number 71 of 2019 concerning Trading Through Electronic Systems If there is a dispute in Trading Through Electronic Systems, the parties can resolve disputes through courts or through other dispute resolution mechanisms in accordance with Article 72 (1) Government Regulation Number 71 of 2019*

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## 1. INTRODUCTION

The Indonesian state is a state of law not based on mere power. This means that the state, including the government and other state institutions, in carrying out any action must be motivated by law or legally accountable. Therefore, it is necessary to develop law which in essence is the development of the law, namely as an effort to uphold justice, truth and order in the State of Indonesia in 1945 (Masriani, 2007)

In an effort to protect the entire nation and all Indonesian bloodshed, the state is obliged to guarantee every Indonesian citizen with fair legal protection and certainty and equal treatment before the law. As expressly stated in article 28D paragraph (1) of the 1945 Constitution which reads "everyone has the right to recognition, guarantee, protection, and fair legal certainty and equal treatment before the law."(Bawengan, 1979)

The term consumer protection relates to legal protection. Therefore, consumer protection contains legal aspects. The material that gets protection is not just physical, but especially abstract rights. In other words, consumer protection is actually synonymous with the protection provided by law against consumer rights. Consumer protection is intended to provide certainty, safety and legal balance between producers and consumers. The purpose of consumer protection can be explained in Article 3 of Consumer Protection Law Number 8 of 1999, which can be explained as follows:

- 1) Increase consumer awareness, ability, and independence to protect themselves.
- 2) Raising the dignity and dignity of consumers by avoiding negative excesses of use and/or services.
- 3) Increase consumer empowerment in choosing, determining, and demanding their rights as consumers.
- 4) Creating a consumer protection system that contains elements of legal certainty and information disclosure as well as access to information.

Along with the development of society and technology, humans increasingly use digital technology tools, including in interacting with each other. Almost all economic activities in the world, especially in Indonesia, use internet media and electronic systems. One aspect of economic activity is in terms of transacting using the internet known as e-commerce. Buying and selling transactions through electronic media or e-commerce is one of the The form of trade transactions most influenced by the development of information technology.

Through this trade transaction, the concept of traditional markets (where sellers and buyers physically meet) turns into the concept of telemarketing (remote trade via the internet), e-commerce has also changed the way consumers obtain the products they want. Internet technology has a huge influence on the world economy. The internet brings the world economy into a new phase that is more popular with the term digital economics or digital economy. The Internet is no longer a new thing in the phase of growth and development of technology.(Ramli, Gunung, & Apriadi, 2005)

This very rapid technological development has brought many changes to the pattern of life of some Indonesian people. This pattern of life occurs in almost all fields, both social, cultural, trade and other fields. In the field of trade, the internet began to be widely used as a medium of business activity, especially because of its contribution to the efficiency of information technology or Information Technology (IT) has

changed society, has created new types and opportunities of business, and created new types of jobs and careers in human work.

One of the most developed parts of the field of information technology is the internet. Through the internet, people have wider space to choose products (goods and services) to be used, of course, with various qualities and quantities that suit their wishes. However, there are many obstacles faced in the development of e-commerce, which is generally from prospective buyers of cellular phones and other electronic products that make online transactions.

Furthermore, there are several frauds encountered in online buying and selling transactions. First, the length of time for delivery of goods that are not as promised. Second, the goods are not in accordance with the provisions. Third, goods cannot be returned if damaged. Fourth, refunds that take a long time. The problems mentioned above show that buying and selling transactions through electronic media or e-commerce have considerable risks. (Mansur, 2005)

Currently, from 2017 to October 7, 2022, BPKN received 7,983 consumer complaints originating from multisectoral. Of the 7,983 complaints, in 2017 there were 280 complaints, in 2018 there were 640 complaints, in 2019 there were 1,518 complaints, in 2020 there were 1,372 complaints, in 2021 there were 3,256 complaints and in 2022 there were 917 complaints. This complaint is effective until October 7, 2022. "Complaints submitted to BPKN RI until October 7, 2022 highest in the Financial Services, Housing and E-Commerce sectors," with financial services details totaling 370 complaints, both housing 158 complaints and E-Commerce 126 complaints.

Especially in the trading system, namely regarding payment, for example, there are risks that arise because the consumer usually has the obligation to make payment in advance (advanced payment), while he cannot see the truth and quality of the goods ordered and there is no guarantee of certainty that the ordered goods will be sent according to order.

This is because in the transaction of buying and selling electronic media or e-commerce, the parties who carry out transaction activities from the time the offer is made by the seller (producer) until the birth of the sale and purchase agreement agreement and its implementation, all use facilities in the form of electronic data by utilizing internet and computer connection networks. (Indriani, 2017)

Fraud involving goods sent by business actors, for example the goods sent are not sent to consumers or there is a prolonged delay in delivery, damage to the goods sent or defective goods sent, and so on. Another fraud involves payments by consumers who are denied truth by business actors, for example.

Business actors only recognize that the number of goods ordered is less than stated in the purchase delivered electronically or the price per unit of goods ordered by consumers is said to be higher than the price listed with such e-commerce characteristics, consumer rights need to be protected. (Prasetyo & Barkatullah, 2005)

Even if it poses risks, ignoring the development of technological capabilities will have a negative impact in the future, so openness, proactive and anticipatory nature are alternatives that can be chosen in facing the dynamics of technological development. This is because Indonesia in reality has become part of the global e-commerce market. Because buying and selling activities through electronic media or e-commerce often experience a lot of fraud that harms consumers, therefore rules are needed that can provide legal protection to consumers. Guaranteed legal certainty for consumers in conducting electronic media buying and selling transactions is needed to foster consumer confidence. (Prasetyo & Barkatullah, 2005)

The progress of the times marked by developments in the field of technology must be addressed wisely, this is to avoid us from various unwanted problems, such as fraud that is often experienced by new consumers and do not know the mode of fraud which is a new thing in the online business world. To prevent this, Law Number 19 of 2016 concerning Electronic Information and Transactions as a regulation of goods or services carried out online.

A case of consumer loss in online sales was experienced by a woman who uploaded to Twitter under the account name "aftertandacoma". In his post, he showed a box filled with stones or a mobile phone case. Later, in her post, she explained that she bought the phone on Marketplace. But when the package came, it turned out to be a brick in the box. Even though he spent Rp. 25,000.00. (Two Million Five Hundred Thousand Rupiah) to buy a phone.

In this regard, it is clear that consumers here suffer losses related to fraud by manufacturers or operators. Delays can also be said to occur because the damage caused can be termed default, or because the damage is caused by negligence or negligence on the part of the operator.

Consumers who are aggrieved in online buying and selling transactions can resolve it through court channels (Litigation) Another settlement process that can be taken based on Law Number 8 of 1999 concerning Consumer Protection is a mechanism for resolving consumer disputes through outside the court (non-litigation) such as through conciliation, through mediation and through arbitration by the Consumer Dispute Settlement Agency (BPSK) in accordance with the agreement of both parties in this matter in dispute.

## 2. METHODS

This research uses qualitative analysis to analyze data, qualitative analysis is a way of analyzing data sourced from legal materials based on concepts, theories, laws and regulations, (Dillah, 2015) doctrines, legal principles, expert opinions or the views of researchers themselves.

Data analysis is used to explain the mechanism of data processing. So that it can be an information or material used in research. The type of research in this paper is normative juridical research. namely research that refers to legal norms contained

in laws and regulations, court decisions and legal norms that exist in society.(Soekanto, 2007)

### 1. How Data is Collected

The type of data used in this study used secondary data. Namely data obtained from official documents, research results in the form of reports, theses and legislation. Secondary data consists of:

- a. Primary Legal Materials. Consists of: Constitution of the Republic of Indonesia of 1945, Law of the Republic of Indonesia Number 19 of 2016 concerning the Law on Electronic Information and Transactions, Civil Code (Burgerlijk Wetboek), Government Regulation Number 71 of 2019 concerning the Implementation of Electronic Systems and Transactions, Government Regulation Number 80 of 2019 concerning Trading Through Electronic Systems
- b. Secondary Legal Materials. Consists of: Book literature related to research
- c. Tertiary Legal Materials. Consists of: Big Dictionary Indonesian

### 2. Data Analysis

Library research is used when prospective researchers look for answers to problem formulations in reading sources such as literature of the 1945 Constitution, laws, books, journals, the internet and other sources

## 3. FINDINGS AND DISCUSSION

The position of responsibility needs to be considered, because questioning the interests of consumers must also be accompanied by an analysis of who should be burdened with responsibility and to what extent responsibility is imposed on him. Responsibility for goods and / or services produced by companies or industries, in the juridical sense is commonly referred to as product liability.

Responsibility arises when someone does an action that causes an effect. Business actors who send goods not according to the image can be considered to have committed an act of default (Article 1243 of the Civil Code), because business actors do not fulfill their obligations in electronic contracts, causing losses to consumers. On this basis, business actors must fulfill their achievements contained in the sale and purchase agreement by sending goods in accordance with the agreement in the marketplace.

In buying and selling online, sellers (merchants) in the marketplace must fulfill all obligations contained in Law Number 8 of 1999 concerning Consumer Protection. The obligations contained in the Consumer Protection Law are to provide protection to consumers so as not to violate the rights of consumers and to realize healthy transactions by the parties. There are various obligations of business actors based on Article 7 of the Law of the Consumer Protection Law is as follows:

- a. Good faith in the implementation of its business activities

- b. Provide true, clear and honest information about the condition and warranty of goods and / or services and provide explanations of use, repair, maintenance.
- c. Treating or serving consumers correctly and honestly and not discriminatory;
- d. Guarantee the quality of goods and/or services produced and/or traded based on the provisions of applicable quality standards of goods and/or services Memberi kesempatan kepada konsumen untuk menguji, dan/atau mencoba barang dan/atau jasa tertentu serta memberi jaminan dan/atau garansi atas barang yang dibuat dan/atau yang diperdagangkan
- e. Provide compensation, compensation and/or compensation for losses due to the use, use and utilization of traded goods and/or services
- f. Provide compensation, compensation and/or replacement if the goods and/or services received or utilized are not in accordance with the agreement.

In Article 7 Letter b of Law Number 8 of 1999 concerning Consumer Protection above, it has been explained that business actors are obliged to provide true, clear and honest information about the condition and guarantee of goods, so that if business actors send goods that do not match the images in the marketplace, they are considered to have violated their obligations.

Then the responsibility of business actors due to sending goods that do not match the image in transactions in the marketplace based on Article 7 Letter f of Law Number 8 of 1999 concerning Consumer Protection, business actors are required to provide compensation, compensation and / or compensation for losses due to the use, use and utilization of goods and / or services traded.

Business actors are also obliged to provide compensation if the goods or services traded cause damage, pollution, and/or loss to consumers as stipulated in Article 19 Paragraph (1) of Law Number 8 of 1999 concerning Consumer Protection. Thus, business actors are responsible for all losses that befall consumers, because their liability is not only limited to defective products.

The form of compensation that can be made by the seller due to sending goods that are not in accordance with Article 19 Paragraph (2) of Law Number 8 of 1999 concerning Consumer Protection can be in the form of refunds or replacements of goods that are similar or equivalent in value, or health care and / or provision of compensation in accordance with the provisions of applicable laws and regulations.

Law Number 8 of 1999 concerning Consumer Protection itself has provided provisions regarding the deadline for providing compensation, which is carried out within a grace period of 7 (seven) days after the transaction date. Furthermore, in Article 19 Paragraph (4) of Law Number 8 of 1999 concerning Consumer Protection, it is explained that the provision of compensation does not eliminate the possibility of criminal charges based on further evidence of the existence of elements of guilt.

However, if the business actor has a self-defense against the consumer complaint accompanied by strong evidence and is the fault of the consumer, then based on Article 19 Paragraph (5) of Law Number 8 of 1999 concerning Consumer

Protection the business actor has no obligation to provide compensation to the consumer. For this reason, sellers (merchants) in online stores that they have in the marketplace make various terms and conditions that they make themselves, With the aim that the seller himself does not experience losses that are actually caused by the consumers themselves.

If viewed from Law Number 7 of 2014 concerning Trade in Article 65 Paragraph (5) if there is a dispute in a trade transaction through an electronic system, the person or business entity experiencing the dispute can resolve the dispute through the court or through other dispute resolution mechanisms. In addition to understanding their own obligations, business actors are also obliged to protect consumer rights in accordance with the provisions of laws and regulations in the field of consumer protection as explained in Article 26 letter a of Government Regulation Number 80 concerning Trade Through Electronic Systems.

Thus, business actors must review all other provisions contained in the Consumer Protection Law. An agreement in online buying and selling is considered valid and binding if the electronic acceptance is in accordance with the technical mechanism and substance of the terms and conditions in the electronic offer. However, if there is a discrepancy between electronic acceptance and electronic offering, an agreement has not been reached based on the explanation of Article 44 paragraphs (1) and (2) of Government Regulation Number 71 of 2019 concerning Trading Through Electronic Systems.

The occurrence of an online buying and selling agreement in the marketplace begins when consumers select the agree button when they want to buy an item, but related to the suitability of goods with the agreement can be known when the goods purchased have been received by consumers. So that the agreement is reached when the consumer receives the goods as promised and the seller fulfills his promise. As a result of the fulfillment of the agreement, the marketplace can forward the payment sent by the buyer to the seller. An electronic contract can be a sale and purchase agreement.

#### ***A. Legal Protection for Consumers Who Suffer Losses in Online Buying and Selling Transactions***

Consumer protection law today receives enough attention because it involves rules for the welfare of the community, not only the community as consumers who get protection, each of them has rights and obligations. The government plays a role in regulating, supervising and controlling, so as to create a conducive system interrelated with one another, so that the goal of prospering the community at large can be achieved

Business is synonymous with the existence of customers, this is part of the interaction in carrying out economic or business activities and is usually referred to as consumers, namely connoisseurs of products produced by business people or

business people. In society, humans are never free from conflicts or disputes, regarding violations of consumer rights. Especially in business activities, there needs to be protection, especially consumers.

Everyone who uses goods and / or services available in society, whether for their own interests, family, others, or other creatures and is not traded. The legal basis of consumer protection is Number 8 of 1999. The internet as a medium of information and electronic communication has been widely used for various activities, including for browsing (browsing, surfing), searching for data and news, sending messages to each other via email and trading.

The Consumer Protection Law explains that the definition of consumer can be divided into three parts, namely:

- 1) Consumer in a general sense, namely the user, user and/or utilization of goods and/or services for certain purposes
- 2) Intermediate consumers, namely users, users and/or utilization of goods and/services to be produced into other goods/services or to trade them, for commercial purposes. These consumers are the same as business actors.
- 3) End consumers, i.e. users, users, and/or The use of consumer goods and/or services to meet the needs of oneself, family or household is not for re-trade.

The impact of the internet as a result of the information technology revolution for consumers on the one hand has changed consumer behavior to be more critical and selective in determining the product to choose. Consumers prefer greater access to a wider assortment of products. Similarly, for producers, this progress has a positive impact in facilitating product marketing so that it can cut distribution channels which results in cost and time savings, and makes it easier for producers in collecting customer databases electronically, in addition to other conveniences

The definition of Article 1 Number (2), Consumer Protection Law, contains the following elements:

1. Everyone

Subject referred to as consumer means any person who has the status of a user of goods and / or services. The term person actually raises doubts, whether only individual people are commonly called *natuurlijke persoon* or include legal entities (*rechtsperson*). In this case, the understanding of consumers must not only be limited to natural persons but also include legal entities.

2) User

In accordance with the explanation of Article 1 Number (2) of the Consumer Protection Law, the user emphasized that consumers are ultimate consumers. The term user in this case is appropriate to be used in these provisions, as well as indicating the goods and / or services used are not necessarily the result of buying and selling. This means that consumers always have to give their achievements by paying money to obtain goods and / or services



3) Goods and/or services

In relation to the term goods and / or services, in lieu of the terminology the word product is used. Currently, the product has connoted goods and / or services.

4) Available in society,

Goods and/or services offered to the public are already available in the market. With the existence of consumer protection expected in carrying out this business activity, service users do not feel disadvantaged by business actors. Consumer protection law in force in Indonesia has a legal basis that has been determined by the government, with a definite legal basis, protection of consumer rights can be done optimistically.

Consumer protection arrangements have been regulated in the Consumer Protection Law. With the rules governing consumer protection issues, it is possible to reverse proof if there is a dispute between consumers and business actors. Consumers who feel their rights are violated can file and process their cases legally at the Consumer Dispute Settlement Agency (BPSK). This legal basis can be a valid legal basis in terms of consumer protection arrangements

The obligations of the Marketplace as a media/means of supporting the business of feature and service providers to ensure the safety and comfort of users are as follows:

- a) Protect any information provided by users during registration, access, and use of all services in the Marketplace.
- b) Protect all personal rights that arise from information about a product displayed by users of Marketplace site services, whether in the form of photos, usernames, logos, and others.
- c) Provide compensation, compensation and/or compensation for losses due to system errors on the Marketplace that cause losses to buyers and sellers
- d) Comply with the laws and regulations of the Republic of Indonesia on every system run on the Marketplace platform.

The legal protection provided to Marketplace consumers is based on losses that are often experienced by Marketplace consumers in their buying and selling transactions through Marketplace shopping sites. Through the tracing that has been done, these forms of loss are in the form of:

1) Default

There is a discrepancy between the goods received and the goods ordered by consumers.

2) Unilateral cancellation,

Orders are canceled unilaterally by the Marketplace because the stock runs out of stock or there is a program error, even though the consumer has paid in full first.

3) Complaints are quite difficult,

Consumers who have problems with shipping, returning goods and/or funds, often get vagueness from the Marketplace if they make complaints. Starting from a long process, until complaints are not noticed.

#### 4) Marketplace account breaches,

Consumer accounts are breached and then other parties use credit card data or banks of Marketplace account owners to be misused, such as buying goods with the original owner's funds of the Marketplace account

The form of legal protection to Marketplace consumers based on the Consumer Protection Law in accordance with the above losses includes several things, namely: Consumer Rights to Optimize Services, forms of legal protection to Marketplace consumers based on the Consumer Protection Law in accordance with the above losses include several things, namely

According to UUPK Article 1 point (2) that consumers are: "Everyone who uses goods and / or services available in society, both for the benefit of themselves, family, and others, as well as other living beings and not for trade". As users of goods and / or services, consumers have a number of rights and obligations. Knowledge of consumer rights is essential for people to act as critical and independent consumers.

#### **b. Validity of Sale and Purchase Agreement on E-Commerce Platform as an Effort to Realize Consumer Protection**

In this case, E-Commerce has a different meaning for different people. It is like defining a lion, that is, depending on which part of the lion we see or hold, different definitions can be given. E-Commerce transactions pose several juridical problems, namely:

- a) Use of domain names and proof of transaction
- b) Acknowledgment of "e-mail notice" as "written notice"
- c) Internet piracy (internet privacy) related to IPR
- d) Protection for consumers in E-Commerce transactions
- e) Taxes on E-Commerce transactions conducted by the parties
- f) Legal relationship between parties conducting E-Commerce transactions and protection of the right to privacy
- g) Judicial jurisdiction (choice of forum) i.e. the choice of which court is authorized to resolve disputes between parties conducting E-Commerce transactions.

Responsibility for losses suffered by consumers as a result of using online buying and selling transactions should be borne by business actors. The responsibility in question is the responsibility of default by business actors, so that what should be the rights of consumers is not fulfilled in accordance with Article 4 of Law Number 8 of 1999 concerning Consumer Protection, namely the right to comfort, security, and get compensation to consumers if they use online buying and selling application services.

Business actors are responsible for losses suffered by consumers due to their negligence in carrying out online buying and selling services. Regarding the

availability of goods with details described in an online buying and selling application, it is basically within the responsibility of the seller of goods. Responsibility for every loss suffered by consumers should be charged to online buying and selling business actors, Because during the transaction process, it is the online buying and selling business actors who deal directly digitally with consumers.

This sale and purchase transaction via the internet is carried out without any face-to-face between the parties, they base the sale and purchase transaction on mutual trust, so that the sale and purchase agreement that occurs between the parties is also carried out electronically either via e-mail or other social media, therefore there is no agreement file as in conventional sale and purchase transactions/ Usually the buying and selling process carried out in an online shop will certainly cause a problem between sellers and buyers, because of its virtual nature that there is no direct meeting between sellers and buyers.

Based on the consumer's point of view, there are several things that consumers want when they want to buy a product, including:

- a. Obtaining clear information about the product to be purchased;
- b. The belief that the purchased product is not harmful to either his health or life safety
- c. The product purchased is suitable according to his wishes, both in terms of quality, size, price, and so on
- d. Consumers know how to use
- e. Guarantee that the product he purchased can be useful and function properly;
- f. Guarantee if the goods purchased are not suitable or cannot be used, consumers get reimbursement in the form of both products and money. (Wiranatha & Purwanto, 2019)

Buying and selling transactions through e-commerce in practice often occur in several circumstances where the goods that reach consumers are goods with imperfect conditions. As well as goods experiencing product defects, defects in goods that are not in accordance with the agreement and goods received by consumers are not in accordance with the goods offered by business actors. Defects in these products can result in reduced benefits to the goods, causing losses to consumers.

#### **d. legal remedies that can be pursued by aggrieved consumers in Online Buying and Selling Transactions**

E-commerce provides extraordinary flexibility to consumers, because consumers do not need to leave the house to shop in addition to the choice of goods / services are diverse at relatively cheaper prices. It can be said that there are positive or negative things. It is said to be positive because these conditions can provide benefits for consumers to choose freely the goods / services they want.

Consumers have the freedom to determine the type and quality of goods / services that suit their needs. But on the other hand, it can be said to be negative

because these conditions cause the position of consumers to be weaker than business actors which can result in disappointment and losses.

Conditions like this can cause various legal consequences, including if a criminal act of fraud or default arises and acts that are against the law in civil from one of the parties in an electronic sale and purchase transaction, it will make it difficult for the injured party to claim all losses that arise.

Fraud or default in E-commerce can be in the form of groceries purchased by consumers not as desired or the goods obtained are defective. As for unlawful acts committed by the seller, it can be in the form of misinformation about the goods it sells or the buying and selling process that occurs in violation of the provisions or rights and obligations of the parties involved.

In Indonesia, E-commerce activities, although virtual, are categorized as real legal acts and deeds. Juridically for cyberspace it is no longer appropriate to categorize something only by conventional size and qualifications to be able to be used as objects and deeds, because if this method is taken there will be too many difficulties and things that escape the trap of the law. E-commerce activities are virtual activities but have a very real impact even though the evidence is electronic, thus, the subject of the perpetrator must also be qualified as having committed a real legal act. (Meinarni & Thalib, 2019)

#### 4. CONCLUSION

The conclusions we can draw are as follows:

1. *E-commerce* di Indonesia semakin banyak digunakan maka dengan begitu hadirnya peraturan sebagai peran pemerintah dalam mengawasi hadirnya *E-Commerce* di Negara Kesatuan Republik Indonesia, yaitu Undang-Undang Republik Indonesia Nomor 19 Tahun 2016 Tentang Informasi Dan Transaksi Elektronik, Undang-Undang Republik Indonesia Nomor 7 Tahun 2014 Tentang Perdagangan, Undang-Undang Republik Indonesia Nomor 8 Tahun 1999 Tentang Perlindungan Konsumen dan Peraturan Pemerintah Republik Indonesia Nomor 80 Tahun 2019 Tentang Perdagangan Melalui Sistem Elektronik
2. Violations in the sale and purchase agreement with the E-Commerce system there are several forms of business actor (seller) positions including fake product reviews, incomplete price details. given counterfeit goods, purchased goods never arrive, the size of the purchased goods is not appropriate, factors that cause this include Lack of legal awareness of the Security community, Agreement between Seller and Buyer, Law Enforcement Officials, Poorly Enforced Legislation, Minimal User Knowledge Factor, User Data Leakage, User Tempted by Fake Gifts, High Unemployment and Poverty
3. Legal protection for consumers who are harmed in E-Commerce transactions is contained in Article 53 Paragraph (1) letter b of Government Regulation Number 71 of 2019 concerning Trade Through Electronic Systems which explains that in online

buying and selling there must be specifications for goods so that their suitability is met. Then Article 53 Paragraph (1) letter g explains that there must be a procedure for returning goods if the goods received are not in accordance with what was agreed. Then if there is a dispute in Trading Through Electronic Systems, the parties can resolve the dispute through the court or through other dispute resolution mechanisms in accordance with Article 72 (1) of Government Regulation Number 71 of 2019

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