

LEGAL PROTECTION OF CONSUMERS IN ELECTRONIC TRANSACTIONS: ITS IMPLEMENTATION IN THE LOCAL ECONOMIC SECTOR OF TOMOHON

Perlindungan Hukum Konsumen dalam Transaksi Elektronik: Implementasinya di Sektor Ekonomi Lokal Tomohon

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Abstract

This study aims to examine the implementation of legal consumer protection in electronic transactions within the local economic sector of Tomohon City. With the increasing use of digital platforms for commercial activities, it is essential to assess how existing regulations are understood and applied by both consumers and business actors in small urban areas. A mixed-methods approach was employed, combining quantitative data from a closed-ended questionnaire completed by 20 consumer respondents and qualitative data obtained through in-depth interviews with 10 MSME operators. The findings reveal a low level of consumer awareness regarding their rights under national laws such as Law No. 8 of 1999. Most consumers did not file formal complaints despite experiencing transactional issues, often due to lack of knowledge or perceived complexity of the process. On the business side, many MSMEs lacked understanding of their legal obligations and relied on platform-specific policies without verifying compliance with national regulations. Informal dispute resolution remained the preferred method among both parties. The study highlights a significant gap between regulatory frameworks and actual practices, emphasizing the need for targeted education and institutional support. To improve the digital transaction environment in Tomohon, local authorities should enhance consumer literacy and provide guidance for MSMEs on legal compliance. This research contributes to the understanding of digital consumer law implementation in non-metropolitan contexts and offers insights for policy development and capacity-building initiatives.

Background

Digital transformation has significantly influenced economic activities in urban and semi-urban areas across Indonesia. In Tomohon, a small city in North Sulawesi, electronic transactions have become increasingly common among local businesses and consumers. However, the legal framework governing consumer rights and obligations in digital commerce is not always well understood or implemented (Belwal et al., 2021; Kaufman & Goanta, 2021; Chawla & Kumar, 2022; Guarín Duque & Zuluaga Torres, 2020). Many consumers face challenges such as unclear return policies, lack of complaint mechanisms, and insufficient information disclosure by sellers (Hawkins, 2019; Patel et al., 2025; Prakash, 2023). Similarly, business actors often operate without full awareness of their legal responsibilities under national regulations. This study investigates how consumer protection laws are applied within the local economy of Tomohon. The findings aim to contribute to the understanding of digital consumer law implementation in non-metropolitan contexts. By analyzing both consumer and business perspectives, this research provides insights into the practical challenges and opportunities for improvement.

The rapid growth of e-commerce platforms like Shopee and Tokopedia has expanded market access for small and medium enterprises (MSMEs) in Tomohon. However, this expansion does not necessarily guarantee compliance with consumer protection laws. Many MSMEs lack formal training on digital trade regulations and rely on platform-specific guidelines that may not fully align with national standards. Consumers, on the other hand, often remain unaware of their rights and rarely file complaints when issues arise. This gap between policy and practice raises concerns about the effectiveness of current regulatory frameworks at the local level. Understanding these dynamics is crucial for developing targeted interventions that support both consumers and local entrepreneurs. This research explores these issues through mixed-method data collection involving both quantitative and qualitative approaches. The goal is to provide evidence-based recommendations for policymakers and local institutions.

Several studies have examined consumer behavior and legal compliance in digital markets across Indonesia. These research indicate higher levels of consumer awareness and enforcement of digital transaction laws (Arifin et al., 2021; Rahman et al., 2024; Santoso, 2022; Widijowati, 2023). The studies highlight the role of institutional support, including dedicated consumer protection agencies and active civil society organizations. In contrast, smaller urban centers like Tomohon lack similar infrastructure and capacity-building initiatives. Existing literature also emphasizes the importance of digital literacy in enabling consumers to assert their rights effectively (Cetindamar Kozanoglu & Abedin, 2021; Koskelainen et al., 2023; Pangrazio & Sefton-Green, 2021). However, most of these studies focus on metropolitan areas, leaving gaps in understanding rural and semi-urban contexts. There is limited academic attention given to how MSMEs navigate digital regulations outside major economic hubs. This context forms the foundation for examining the situation in Tomohon.

Consumer protection laws in Indonesia, particularly Law No. 8 of 1999, provide a comprehensive framework for digital transactions (Pangrazio & Sefton-Green, 2021; Thirawat, 2022; Zulfa et al., 2023; Zulham, 2023). These regulations mandate transparency, fair business practices, and accessible complaint mechanisms. Despite this, enforcement remains inconsistent, especially in regions with weak institutional presence. Another studies show similar patterns of low legal awareness and informal dispute resolution (Hoekman & Mavroidis, 2020; Illankoon et al., 2022; Stepanova et al., 2020). Some scholars suggest that cultural factors, such as a preference for personal negotiation over formal procedures, contribute to this trend (Boothby et al., 2023; Bridges et al., 2020; Collins, 2023; Van Kleef & Cheng, 2020). Others point to inadequate government outreach and minimal integration of consumer education into school curricula. While national-level policies exist, their application at the local level often depends on contextual factors. These findings underscore the need for localized strategies to improve legal compliance and consumer empowerment.

In recent years, several academic and policy-oriented studies have explored the intersection of digital commerce and consumer rights in Indonesia (Dewi & Lusikooy, 2023; Hanafi & Lubis, 2023; Khan, 2024; Ula et al., 2022). Researchers have identified key barriers, including limited access to legal resources, low trust in formal institutions, and insufficient enforcement capacity (Robinson et al., 2021; Teremetskyi et al., 2021). One study found that only 15% of online shoppers in rural Java were aware of their rights under existing consumer protection laws (Prastyanti et al., 2022). Another survey noted that many MSMEs felt overwhelmed by the complexity of digital regulations and preferred to follow platform rules instead. These trends are consistent with observations made in Tomohon during this research. The lack of structured training and guidance for small-scale entrepreneurs appears to be a recurring issue nationwide. Additionally, there is a growing recognition of the need for digital literacy programs tailored to local conditions. These insights help frame the current investigation into Tomohon's digital marketplace.

Efforts to strengthen consumer protection in digital transactions have been undertaken by various stakeholders, including NGOs, universities, and local governments. For example, some

provinces have launched digital literacy campaigns targeting youth and small business owners. However, such initiatives are unevenly distributed, with most concentrated in Java and Bali (Chawla & Kumar, 2022). Outside these regions, access to educational materials and legal assistance remains limited. Some researchers advocate for a decentralized approach where local authorities play a more active role in promoting consumer rights. Others emphasize the importance of integrating consumer education into broader digital inclusion programs. Collaborations between public and private sectors have also been proposed as a way to bridge knowledge gaps. These strategies offer valuable lessons for Tomohon and similar communities. Building on these experiences can inform more effective and sustainable interventions.

Despite growing interest in digital consumer protection, there is a notable absence of research focused specifically on small urban areas like Tomohon. Most existing studies concentrate on large cities or national-level trends, leaving regional variations largely unexplored. This research fills that gap by providing an in-depth analysis of consumer and business experiences in a non-metropolitan setting. It contributes new empirical data on how digital transaction laws are perceived and applied at the local level (Hoekman & Mavroidis, 2020). The novelty lies in its dual focus examining both consumer behavior and MSME compliance simultaneously. Furthermore, the use of mixed methods allows for a more nuanced understanding of the challenges faced by different stakeholders. By highlighting local realities, this study offers insights that can inform more context-sensitive policy development. It also opens avenues for future comparative research across similar regions.

This study aims to assess the implementation of consumer protection laws in digital transactions within Tomohon's local economy. Specifically, it seeks to understand the level of consumer awareness regarding their rights in online purchases. It also examines how MSMEs comply with legal requirements when engaging in e-commerce (Collins, 2023). Another objective is to identify common challenges and misconceptions that hinder effective regulation. The research further explores dispute resolution practices used by both parties in case of conflicts. Additionally, it evaluates the role of local institutions in supporting consumer and business education. Finally, it proposes actionable recommendations to improve legal compliance and consumer confidence. The ultimate goal is to contribute to the development of a more inclusive and legally sound digital marketplace in Tomohon.

The findings of this study have important implications for policymakers, educators, and local institutions in Tomohon. They highlight the urgent need for targeted consumer education programs to raise awareness of digital rights. Local governments should consider developing simplified guides and training modules for MSMEs. Collaboration with e-commerce platforms could enhance compliance through built-in legal reminders and standardized policies. Strengthening local consumer protection institutions would also improve enforcement and trust in digital markets. Universities and NGOs can play a role in delivering community-based legal literacy initiatives. Ultimately, improving digital consumer protection can foster greater confidence and participation in online commerce. These efforts will contribute to a more equitable and sustainable digital economy in Tomohon and similar regions.

METHOD

This research employs a mixed-methods approach, combining both quantitative and qualitative data to gain a more comprehensive understanding (Timans et al., 2019). The population consists of consumers and MSME actors in Tomohon City who are actively involved in electronic transactions. A total of 30 respondents were selected and divided into two groups: 20 consumers as quantitative respondents and 10 business actors as qualitative respondents. The sampling technique for consumers was purposive, ensuring a variety of backgrounds such as age, gender, and frequency of online shopping. Meanwhile, business actors were selected based on specific criteria, including their level of engagement in online sales and the type of products offered. Quantitative data were

collected using a structured closed-ended questionnaire designed based on indicators of digital consumer protection. The questionnaire instrument underwent preliminary validation to ensure its accuracy and reliability. The collected data were analyzed using descriptive statistics to determine the level of legal awareness and implementation of consumer protection among the people of Tomohon.

Qualitative data were gathered through in-depth interviews using a semi-structured interview guide with 10 MSME actors in Tomohon. The interview guide was designed to explore participants' perceptions, challenges, and actual implementation of consumer protection regulations in their digital business practices. Interviews were conducted face-to-face or online, depending on the respondents' preferences, to ensure comfort and information accuracy. Each interview was recorded and transcribed to facilitate the analysis process. Qualitative data were analyzed thematically to identify recurring patterns, themes, and common issues raised by respondents. After analyzing both types of data separately, the results were then integrated to provide a holistic overview of how consumer legal protection is implemented in Tomohon's local economic sector. Ethical considerations were also taken into account, including informed consent, confidentiality of identities, and transparency regarding the research objectives. The findings are expected to offer practical recommendations for developing digital consumer protection policies in small urban areas like Tomohon.

RESULT AND DISCUSSION

RESULT

This research aims to identify the implementation of legal consumer protection in electronic transactions within the local economic sector of Tomohon City. Data were collected using a mixed-methods approach: a closed-ended questionnaire completed by 20 consumer respondents (quantitative data), and in-depth interviews with 10 MSME actors (qualitative data). The findings provide an initial overview of the level of awareness, practices, and challenges related to consumer protection in the digital space within small urban areas like Tomohon.

A. Quantitative Results (Consumer Data)

Out of the 20 consumer respondents who participated in this study, the majority were active e-commerce users, with online shopping frequencies ranging from 1–3 times per month. The following table summarizes the key quantitative data collected:

NO	QUESTION	PERCENTAGE (%)	NUMBER OF RESPONDENTS
1	Experienced issues during online transactions	65%	13
2	Aware of consumer rights in electronic transactions	30%	6
3	Ever formally complained about seller behavior	10%	2
4	Received complete product information before purchase	60%	12
5	Satisfied with post-transaction service provided	55%	11

6	Aware of the existence of local consumer protection institutions	25%	5
7	Use national e-commerce platforms (e.g., Shopee, Tokopedia)	90%	18
8	Willing to pay more if consumer protection guarantees are offered	40%	8

Based on the data above, several important findings emerged. As many as 65% of consumers reported experiencing problems during online transactions, but only 10% had ever filed formal complaints. This indicates low community participation in asserting their consumer rights. Additionally, only 30% of respondents were aware of their legal rights under existing regulations, while 60% felt they received sufficiently complete product information. More than half of the consumers (55%) expressed satisfaction with sellers' services, although not all knew how to file claims or returns. The limited knowledge of local consumer protection institutions (only 25% were aware) suggests that regulation dissemination remains minimal among the population of Tomohon.

B. Qualitative Results (MSME Actors)

Interviews with 10 MSME actors in Tomohon revealed that most of them (7 out of 10) had limited understanding of legal consumer protection regulations in electronic transactions. They focused more on promotion and sales rather than legal obligations such as providing complete product information or complaint mechanisms. Four business actors stated that they aligned their policies with the rules of e-commerce platforms like Shopee or Tokopedia, which already have their own guidelines (Van Kleef & Cheng, 2020). However, three admitted they did not fully understand whether these platform-specific policies complied with national regulations. All business actors agreed that transparency was important, but some acknowledged that not all information was completely displayed due to lack of knowledge or technical capacity. In terms of dispute resolution, most preferred informal methods via direct communication or social media rather than formal legal channels. Six out of ten respondents expressed interest in improving their understanding of consumer protection laws but lacked access to relevant information or training. Finally, eight business actors recommended that the local government should offer education or training specifically for MSMEs regarding digital trade law and consumer protection.

Discussion

The rapid development of digital technology has transformed traditional economic practices into more modern and accessible forms. In Tomohon, a small urban area in North Sulawesi, electronic transactions have become increasingly common among consumers and local businesses. However, this shift toward digital commerce has not always been accompanied by an equivalent increase in consumer awareness or legal compliance from business actors. Many participants in the study revealed a lack of understanding regarding their rights and obligations under existing regulations. This gap between policy and practice highlights the need for deeper analysis of how digital consumer protection is implemented at the local level. The findings suggest that despite national-level regulations being in place, enforcement and awareness remain weak in smaller cities like Tomohon. Therefore, this discussion aims to explore key findings related to consumer awareness, business practices, regulatory challenges, and differences in perspectives.

2. Public Awareness of Digital Consumer Rights

A significant portion of respondents—70%—admitted to having little to no knowledge about their rights as digital consumers. Only 30% were aware of laws such as Law No. 8 of 1999 on Consumer Protection on Electronic Transactions. This low level of awareness was attributed to several factors, including limited access to educational resources and minimal government-led

outreach efforts. Many respondents also stated that they had never received any formal education or training related to consumer rights in digital contexts. Additionally, there was a general perception that filing complaints or seeking legal remedies was both complicated and unnecessary. This passive attitude further reinforces the cycle of ignorance and inaction when it comes to asserting consumer rights. Without targeted interventions, it is unlikely that consumer awareness will improve significantly in the near future.

Despite experiencing issues such as delayed deliveries, product mismatches, or unresponsive sellers, only 10% of respondents ever filed formal complaints. Most believed that doing so would be time-consuming and unlikely to yield positive results. Some even expressed confusion over where to submit complaints or what procedures to follow. Others feared confrontation or reputational damage if they pursued formal action against sellers (Dewi & Lusikooy, 2023). These attitudes reflect broader cultural tendencies in small urban communities, where informal resolution is often preferred over formal legal channels. As a result, violations of consumer rights may go unnoticed or unaddressed, perpetuating a system where consumers remain vulnerable. This underscores the importance of creating accessible complaint mechanisms and increasing public trust in consumer protection institutions.

Comparisons with studies conducted in other non-metropolitan areas, such as Maluku and East Nusa Tenggara, show similar patterns of low legal awareness among digital consumers. In these regions, consumers also exhibited reluctance to assert their rights due to a combination of cultural norms, limited literacy, and poor access to information (Kusumawardani et al., 2023). These findings suggest that the issue is not unique to Tomohon but rather reflects broader systemic challenges across Indonesia's smaller urban centers. Addressing this issue requires a coordinated effort involving local governments, educational institutions, and consumer advocacy groups. By tailoring awareness campaigns to local contexts and using community-based approaches, it may be possible to bridge the current knowledge gap. Ultimately, improving consumer awareness is essential to ensure that digital marketplaces operate fairly and transparently. Without informed consumers, even the most robust legal frameworks will struggle to achieve their intended impact.

3. Implementation of Consumer Protection by Business Actors

From the qualitative interviews with 10 MSME actors in Tomohon, it became evident that most lacked a comprehensive understanding of their legal obligations toward digital consumers. While some acknowledged the existence of consumer protection laws, they admitted to rarely implementing them in daily business operations. Seven out of ten respondents prioritized marketing and sales over ensuring transparency or providing detailed product information. Several explained that they followed platform-specific rules, such as those on Shopee or Tokopedia, without verifying whether these aligned with national regulations (Nugraheni et al., 2025). This reliance on e-commerce platforms created a false sense of legal compliance among many local business owners. As a result, important aspects like refund policies, warranty disclosures, and dispute resolution mechanisms were often overlooked. This situation poses risks not only to consumers but also to the long-term sustainability of digital businesses.

One participant noted that while they provided basic product descriptions, they did not always include detailed return policies or contact information beyond their social media accounts. Another respondent admitted that they were unsure whether they were required to provide physical addresses or clear terms of service. When asked about dispute resolution, most business actors preferred resolving conflicts informally through direct communication or messaging apps. They viewed formal legal procedures as too complex and unnecessary for minor disputes. However, this approach may lead to inconsistent treatment of consumer complaints and a lack of accountability. Without standardized procedures, business actors risk damaging customer trust and facing reputational harm. Furthermore, inconsistent practices may expose them to potential legal liabilities in the future.

Only three of the ten interviewed business actors had attended any form of training or workshop related to digital trade or consumer rights. Those who had participated in such programs reported feeling more confident in handling consumer inquiries and resolving disputes. Despite this, such opportunities remain rare for most local entrepreneurs in Tomohon (Arifin et al., 2021). Many expressed interest in receiving more guidance but cited a lack of available resources or support from local authorities. This indicates a need for structured capacity-building initiatives tailored to the needs of MSMEs in small urban areas. Providing regular workshops or online modules could help bridge the knowledge gap and promote better compliance. Ultimately, equipping business actors with relevant legal knowledge can enhance both consumer trust and business performance.

Eight out of ten business actors recommended that the local government should play a more active role in supporting MSMEs through training and guidance on digital trade regulations. They emphasized the importance of localized, practical training sessions that address real-world challenges faced by small-scale entrepreneurs. Suggestions included organizing seminars, distributing easy-to-understand guides, and offering online consultation services. Some also proposed collaboration with local universities or NGOs that have expertise in consumer law and digital commerce. These ideas reflect a growing recognition among business actors of the need for institutional support. Without such assistance, many MSMEs will continue to operate with limited understanding of legal obligations. Strengthening this support system is crucial for fostering a fair and sustainable digital economy in Tomohon.

4. Regulatory Challenges in Small Urban Areas Like Tomohon

Implementing effective consumer protection in small urban areas like Tomohon presents several unique challenges. One of the main obstacles identified in this study is the lack of infrastructure and institutional capacity to enforce digital consumer laws. Unlike larger cities, which have dedicated consumer protection agencies and digital enforcement units, Tomohon lacks a centralized mechanism for addressing digital consumer grievances. Many consumers are unaware of where to report issues or how to seek redress. Similarly, business actors often do not receive adequate guidance on legal compliance. This creates a vacuum where neither side fully understands or engages with the regulatory framework. As a result, violations may occur without detection or consequences.

Another major challenge is the low level of digital and legal literacy among both consumers and business actors. Many participants struggled to differentiate between legitimate and fraudulent online activities. Some even admitted to making purchases without reading terms and conditions or verifying seller credentials. This lack of critical thinking and legal awareness increases vulnerability to exploitation in digital markets (Pangrazio & Sefton-Green, 2021). Meanwhile, business actors often overlook key legal requirements due to limited knowledge or resources. Without foundational literacy, even the most well-intentioned regulations may fail to produce meaningful change. Therefore, improving literacy levels must be a priority for local policymakers aiming to strengthen consumer protection.

Additionally, the informal nature of dispute resolution in Tomohon contributes to weak regulatory implementation. Most respondents preferred resolving conflicts directly via WhatsApp or Facebook messages rather than through formal legal procedures. This tendency is rooted in cultural norms that favor personal relationships and consensus-building over legal confrontation. While informal methods may resolve minor issues quickly, they lack consistency and legal binding power. Consequently, repeated offenses by unscrupulous sellers may go unchecked, undermining consumer confidence in digital commerce. To address this, alternative dispute resolution mechanisms that align with local customs yet offer legal safeguards should be explored. Integrating mediation services with digital platforms could serve as a promising solution.

5. Differences in Perspectives Between Consumers and Business Actors

The research uncovered notable differences in expectations and perceptions between consumers and business actors in Tomohon. Consumers generally expected high levels of

transparency, timely responses, and clear return policies when engaging in online transactions. However, business actors, particularly small-scale entrepreneurs, often found it difficult to meet these expectations due to resource constraints and lack of legal knowledge. For instance, one business owner admitted that while they wanted to offer refunds, inventory limitations made it impractical. This mismatch in expectations sometimes led to dissatisfaction and conflict, especially when consumers assumed that certain protections were automatically in place (Koskelainen et al., 2023). It also highlighted the need for realistic standards that consider the capacities of local businesses. Bridging this gap requires mutual understanding and targeted education for both parties.

Most business actors expressed willingness to improve their services but stressed the need for external support and clearer guidelines. On the other hand, consumers emphasized the importance of accountability and transparency in digital transactions. This divergence in priorities suggests that a one-sided approach to consumer protection may not be sufficient. A balanced strategy that supports both consumer rights and business capabilities is necessary for sustainable growth. Collaborative initiatives, such as co-developed guidelines or shared responsibility models, could help align interests and reduce misunderstandings. Creating a dialogue between consumers and business actors could foster a more cooperative environment. Ultimately, building trust and clarity between both sides is essential for the healthy development of Tomohon's digital economy.

CONCLUSION

Based on the findings of this research, it can be concluded that the level of public awareness regarding consumer rights in electronic transactions among residents of Tomohon City remains relatively low. Out of 20 consumer respondents, only about 30% were aware of relevant legal regulations such as Law No. 8 of 1999 on Consumer Protection on Electronic Systems and Transactions. A significant majority of consumers did not file formal complaints even when they encountered issues during online transactions. This passive behavior stems from limited access to information and the perception that the complaint process is overly complex and time-consuming. Additionally, many consumers were unaware of the existence of local consumer protection institutions in the area. These findings indicate that current efforts to disseminate consumer law remain insufficient. Without targeted education and outreach, the implementation of digital consumer protection laws will continue to face challenges at the local level.

From the perspective of business actors, interviews with 10 MSME operators revealed that most do not fully understand their obligations under consumer protection laws in digital transactions. Although some followed policies set by e-commerce platforms like Shopee or Tokopedia, many were unsure whether these aligned with national legal requirements. Business actors tended to focus more on promotion and sales than on providing complete product information or clear complaint mechanisms. Disputes were often resolved informally through social media or direct communication rather than formal legal procedures. Six out of ten respondents expressed a desire to improve their understanding of consumer protection regulations but cited difficulties in accessing reliable information or training. Eight business actors recommended that the local government provide specialized educational programs for MSMEs. This suggests that there is potential for improvement if appropriate institutional support is made available. Strengthening legal literacy among business actors is essential for building a fair and sustainable digital marketplace.

A key challenge identified in this study is the gap between consumer expectations and the actual capabilities of local business actors. Consumers generally expect transparent, responsive service and straightforward return policies when engaging in online transactions. However, many small-scale entrepreneurs struggle to meet these expectations due to resource constraints and limited legal knowledge. The preference for informal dispute resolution, rooted in local cultural norms, further limits the application of formal legal mechanisms. As a result, violations of consumer rights may go unnoticed or unaddressed. The local government plays a crucial role in fostering an environment that balances consumer rights with the operational realities of small businesses. One

approach could involve developing localized guidelines or practical manuals tailored to MSME needs. With adequate support, the growth of the digital economy in Tomohon can become more inclusive and equitable, benefiting both consumers and local entrepreneurs.

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