

Overview of Consumer Protection Laws Against Electronic Transactions on the Marketplace

Abdul Rahim

Muhammadiyah University of Makassar, Indonesia
arahim@unismuh.ac.id
** corresponding author*

ARTICLE INFO

Article history:
Received 12 Apr 2022
Revised 6 May 2022
Accepted 13 June 2022

Keywords:
E-Commerce,
Consumer Protection,
Electronic Transactions

ABSTRACT

E-commerce has led to the emergence of web-based purchasing and selling. It has altered the conventional purchasing and selling trade, where previously direct transactions between sellers and purchasers have been replaced by indirect transactions. Shoppe is one of the Indonesian online trade exchanges that are currently expanding. Despite the fact that regulations regarding the technical implementation of e-commerce have been established, these rules still lack legal protection because parties in electronic transactions, including both sellers and buyers, are frequently harmed by parties who violate the agreement and dispute resolution offered through the platform. Consequently, the purpose of this research is to determine a market-wide overview of consumer protection laws against electronic transactions. This study employs a normative-empirical research design and a statutory methodology (law). The study's findings indicate that Indonesia's Consumer Protection Law and Information and Electronic Transactions Law have mandated consumer protection principles for e-commerce, which are acknowledged by individual customer assurances. Information, justification for web-based business exchange, standard provisions, and strategies pertaining to the purpose of online business exchange. To offer legal clarity for consumers, the Consumer Protection Act and the Information and Electronic Transactions Law allow disgruntled consumers to make claims. The government and society also play a significant role in consumer protection via their oversight duty.

Copyright © 2017 International Journal of Artificial Intelligence Research.
All rights reserved.

I. Introduction

The use of media, information, and communication technology has changed society's behavior patterns and world civilization. Trade developed rapidly, which first traded with the traditional system, face-to-face with sellers and buyers [26]. However, thanks to the progress of the era of traditional trade, it also turned into conventional trading that uses an internet-based network to bring together sellers and buyers directly without having to move places [3]. The use of internet-based electronic media is expected to make it easier for business people to run their businesses and provide great opportunities for an increasingly competitive business world; companies that can compete are companies that can utilize technology to market their business activities across borders across countries and regions [20].

Therefore, the current trading method is not only conventional, namely between buyers and sellers meeting directly in the buying and selling process but has gone towards digital trading, now known as e-commerce [23]. The emergence of e-commerce makes it easier for people today to make buying and selling transactions. In addition, the presence of e-commerce that provides convenience in buying and selling transactions is also felt by residents in various parts of the world [25]. E-commerce is a form of trade with its characteristics, namely, trade that crosses national borders, does not meet sellers and buyers, using internet media [8].

Due to the convenience of not having to leave the house to purchase, the availability of e-commerce has pampered customers beyond their wildest dreams [4]. We face a challenge that has positive and negative aspects. These conditions are viewed as favorable since they allow customers more leeway in making purchases. People can buy whatever they want, whenever they want, and of whatever

quality they want [10]. It's bad because it puts customers in a worse position than businesses, which can lead to dissatisfaction and financial losses for everyone involved [21].

Many obstacles were faced in the development of e-commerce; until the end of February 2020, the Ministry of Trade received many complaints, generally from prospective buyers of cellular phones and other electronic products which made online transactions [11]. He further said that several frauds were encountered in online buying and selling transactions. First, the length of time the delivery of goods is not as promised. Second, the goods do not comply with the provisions. Third, goods cannot be returned if damaged. Fourth, refunds take a long time [7].

The abovementioned problems indicate that buying and selling transactions through electronic media or e-commerce are a considerable risk [15]. Especially in the trading system, namely regarding payments, for example, some risks arise because the consumer usually should make advanced payments [28], while he cannot see the truth and quality of the goods ordered. There is no guarantee that the ordered goods will be sent according to the order [16].

This is because in buying and selling electronic media or e-commerce, the parties carry out transaction activities from when the seller (producer) offers until the sale and purchase agreement is made. In its implementation, all use means in the form of electronic data by utilizing the network: Internet connection and computer [29]. Connection to the internet network as a public network is an insecure connection, so this has the consequence that electronic buying and selling transactions carried out with a connection to the internet are a form of high-risk transaction carried out in unsafe media [5].

This form of trading gives birth to electronic transactions, which these transactions lead to legal actions [9]. The meaning of legal action refers to the opinion of Satjipto Rahardjo (2010), the continuation of legal actions that result from legal events. This form of trade can also result in losses to consumers, and this is due to the existence of several agreements that state the transfer of responsibility for business actors. In addition, there is still weak legal protection in electronic commerce; on this basis, it is necessary to guarantee the security of electronic commerce to foster trust, especially on the part of consumers; such businesses will, of course, be faced with various consumer protection problems, especially the validity of transactions using electronic media [24].

Shopee Indonesia is one of the retail squares regulated through the Sea Group, and in Indonesia, it is managed by PT. Shopee Indonesia. The convenient Customer to Customer (C2C) business place introduced by Shopee allows its essence to be effectively felt by various levels of society, considering it is aimed at Indonesia. Since its launch, Shopee Indonesia has experienced rapid development; even as of October 2017, the application has been downloaded by more than 43,000,000 (43 million) customers. Offering a one-stop multi-purpose experience, Shopee provides a direct visit feature that makes it easy for shippers and customers to coexist successfully and quickly [18]. The passing of a law that recognizes E-Commerce shows the consideration and reality of public experts in coordinating buyer security regulations in Indonesia. However, implementing its needs in electronic commerce is also far from being assumed [1]. There are still many cases where the goal is not ideal and will generally ignore the buyer's rights. Many cases do not have a purpose because buyers generally do not want to make a fuss about it [19].

Such as online shopping or electronic transactions (e-commerce) at Shopee, one of the provisions in terms of online shopping states that the return of goods must be as if the goods were received by the buyer [27]. However, it is difficult to prove that the goods received by the buyer are not defective; in this case, the shopee only advises the buyer to take photos or document the condition of the goods when received [2]. Shopee does not recommend that sellers take photos or document goods before they are sent to buyers. The problem is what if the seller denies that the goods sent to the buyer are defective so that the buyer cannot return the goods received by the buyer not properly [17].

According to the summary that was just provided, the issue at hand is how legal efforts are supposed to protect customers from electronic transactions that take place during e-commerce in the Shopee marketplace. This research makes use of theory, and the legal basis for the writing of this journal is the resolution of problems between consumers and business actors (shopee), in terms of Law Number 8 of 1999 Concerning Consumer Protection also known as UUPK, Law Number 11 of 2008 Concerning Information and Electronic Transactions also known as UUITE, etc.

II. Methods

This research is very closely tied to the library because it will require secondary data that can be found in the library. The writing method that was used in the production of this journal is a normative juridical method since the production of this journal makes use of written norms[6]. The statutory approach and the conceptual approach have both been utilized in this research project. The statutory approach involves reviewing all laws and regulations that are relevant to the legal issues that are being addressed, and the conceptual approach examines how legal protection and certainty can be provided to consumers when they buy and sell through electronic media. The conceptual method that was utilized to investigate the idea of legal certainty and the theory behind it was applied in the sale and purchase agreement. Law Number 8 of 1999 Concerning Consumer Protection Law Number 19 of 2016 Concerning Information and Electronic Transactions and Other Legal Approaches are Discussed in This Study These legal approaches include.

III. Result and Discussion

A. *Forms of Legal Protection for Consumers of Electronic Transactions in Indonesia*

Legal protection for consumers in a commercial transaction can take two (2) distinct forms: (1) protection through a specific piece of legislation (laws, government regulations, etc.) and (2) protection based on special agreements made by the parties, in the form of the substance/content of agreements between consumers and business actors/producers, including provisions on compensation, claim submission period, dispute resolution, and so on [14].

Specifically, Article 4(b) and (a) of Law No. 8 of 1999 on Consumer Protection (UUPK) protects consumers in Indonesia by requiring that they be given the opportunity to make informed decisions about the products and services they purchase, as well as the right to obtain those products and services at the agreed-upon exchange rate and under the conditions and guarantees initially agreed upon. The buyer is eligible for refunds, repairs, or replacements. In the case that the delivered goods or services do not conform to the agreement or are otherwise subpar, the buyer may request a refund.

Article 7 of the UUPK, on the other hand, places duties on business actors such as providing correct, clear, and truthful information about the condition and guarantee of goods and services and explaining the use, repair, and maintenance; compensating, compensating, and replacing if goods and services received or utilized are not following the agreement, etc.

Article 8 of the UUPK goes even farther, forbidding commercial players from exchanging products and services that do not meet the standards set forth on their labels, social norms, descriptions, advertisements, and promotional materials. Based on the article, the disparity between the specifications of the goods you receive with the goods specified in the advertisement/photo of the goods offered is a type of violation/prohibition for business players in trading goods.

If the products or services received do not conform to the agreement or are not as they should be, the consumer is entitled to reimbursement, compensation, and replacement under Article 4 letter h of the UUPK. Meanwhile, the business actor is responsible for providing reimbursement, compensation, and/or replacement under Article 7 letter g of the PK Law if the received or used products or services do not conform to the agreement. In this scenario, the business actor fails to meet his commitments. Business actors who violate the provisions as referred to in Articles 8, 9, 10, Article 13 paragraph (2), Article 15, Article 17 paragraph (1) letter a, letter b, letter c, letter e, paragraph (2), and Article 18 shall be sentenced to a maximum imprisonment of 5 (five) years or a maximum fine of Rp. 2,000,000,000.00, whichever is greater" (two billion rupiah).

Article 5 paragraph (1) of Law Number 11 of 2008 respecting Electronic Information and Transactions (UU ITE) protects consumers of electronic transactions by establishing that electronic information and/or electronic documents and/or their printed consequences are genuine legal proof. According to the first paragraph of Article 18, electronic contracts formed from financial transactions conducted online are legally binding on all parties. Intentionally and without rights, everyone in paragraph (1) of Article 28 spreads incorrect and misleading information that causes financial harm to consumers in the context of electronic transactions. In accordance with Article 45 paragraph (2) of the ITE Law, the maximum penalty for the act stated in Article 28 paragraph (1) of the ITE Law is 6 (six) years in prison and/or a fine of Rp. 1 billion.

The Electronic Information and Transaction Law has accommodated the protection of a person's data, which is regulated in Article 26, Paragraph 1, which reads: "Unless otherwise stipulated by the legislation, the use of any information through electronic media concerning a person's data must be carried out on the consent of the person concerned." A valid buyer's insurance instrument in exchange is known in 2 (two) types of guidelines: a legally valid guarantee through a certain type of law (law, informal law, etc.) subject to arrangements made explicitly by the parties concerned, the structure of which is the substance/content of the understanding between the customer and the maker, such as remuneration arrangements, the period for recording claims, the purpose of inquiries, etc. Among the two types of legal insurance above, halal guarantees through legal arrangements (guidelines) are the best instrument/intention to take advantage of the idea that legal arrangements can be used as an excuse for both players in completing arrangements, and public authorities through their instruments can apply statutory sanctions. It is reasonable that the types of insurance provided to buyers in internet business exchanges with the sanctions of Law Number 11 of 2008 can be separated into 4 (four).

- a. There is the supervision of business actors, including clarity of character, and they must obtain official approval from the competent authority (assured through the regulation of Article 9 of Law Number 11 of 2008).
- b. Certainty of the customer's information is not misused, considering buyers are often asked to provide complete data about the nearest character before starting the exchange (assured through Article 26 of Law Number 11 of 2008).
- c. Providing clear and correct data regarding goods (merchandise and additional benefits) is a shopper's right which is required by Article 9 of Law Number 11 of 2008.
- d. Provide clear and complete data regarding the exchange instrument and related matters.

B. Consumer Protection Law Overview of electronic transactions on the Marketplace (Shopee)

Buying and Selling Transactions on the Shopee Online Shopping Site The legal certainty given to Shopee customers depends on the misfortunes that shopee buyers often experience in trading exchanges through the shopee online shopping web page. Through the completed hunt, the types of misfortune are as follows:

- a. Default is a discrepancy between the product received and the item requested by the buyer.
- b. One-sided drop, the request is canceled singly by Shopee due to being out of stock or a program error occurs, even though the buyer has paid in full beforehand.
- c. Gripping is a pain in the ass; shoppers who have issues with shipping, returning merchandise, or potentially spares often get a nod from Shopee when they ask questions—from long interactions to grunts that go unnoticed.
- d. Shopee account theft, customer accounts being hacked, and then various meetings using the credit card or bank information of the Shopee account owner to be misused, for example, buying merchandise with the assets of the first owner of the Shopee account

Based on the losses experienced by shopee consumers as stated above, the legal protections for consumers that can be provided according to Law Number 8 of 1999 concerning Consumer Protection are:

- a. Consumer Rights to optimize service

Based on Article 4 of the Consumer Protection Law regarding consumer rights, namely:

The right to accurate, transparent, and truthful information on the terms and guarantees of goods and/or services;

- 1) The right to have their comments and/or concerns about the used products and/or services heard;
- 2) The right to receive advocacy, protection, and appropriate efforts to address consumer protection disputes;
- 3) The right to obtain consumer education and guidance;
- 4) The right to be treated or served fairly and without discrimination.

- b. The consumer's right to claim compensation.

Based on Article 19 concerning the Responsibilities of Business Actors, it is stated that:

- 1) Business actors are accountable for compensating for pollution damage and/or consumer losses resulting from the production or trading of consumer goods or services.

- 2) The compensation referred to in number (1) may consist of a refund or replacement of products and/or services of a similar or equivalent value, health care, and/or compensation in accordance with the applicable laws and regulations.
- 3) The compensation is provided during a grace period of seven days following the date of the transaction.
- 4) The provision of compensation, as described in (1) and (2), does not preclude the possibility of criminal proceedings based on additional evidence indicating the existence of an element of error. 5. The provisions of paragraphs (1) and (2) shall not apply if the business actor can demonstrate that the error was caused by the customer.

Compensation is a topic that is intimately connected to the duties of economic players. As stated in Article 19 of the United Kingdom, "commercial actors have the responsibility to give compensation for customer losses owing to consumer goods and/or services produced or transferred." The compensation might be in the form of 1) Refund or replacement of similar or equivalent goods and/or services; or 2) Health care and/or compensation following the rules of the applicable laws and regulations.

c. Consumers' Rights to Complain Problems

Consumers have the right to representation, protection, and reasonable efforts to resolve conflicts, as stated in Article 4 of the UUPK. The UUPK's Article 4 governs the rights of purchasers, including references to available support, clarity, and efforts to appropriately determine questions. If a buyer believes their rights have been violated, they must file a complaint with the recognized organization. Clients can file a complaint with the Consumer Dispute Settlement Agency or get legal counsel from the Non-Governmental Consumer Protection Agency. A similar organization, the Indonesian Consumers Foundation, is a part of the Non-Governmental Consumer Protection Agency and works to protect consumers' rights.

d. Resolving Consumer Disputes,

Every dispute that occurs between consumers and business actors can be done at least in 2 ways of settlement, namely: 1) Settlement of disputes peacefully. 2) Settlement through authorized institutions or agencies. Article 45, paragraph 1 of the Consumer Protection Law states, "Every consumer who is harmed can sue business actors through institutions tasked with resolving disputes between consumers and business actors or through courts within the general court environment.

Recognizing several weaknesses in the Consumer Protection Law (UK), the Government and the DPR enacted Law Number 11 of 2008 concerning Information and Electronic Transactions (UU ITE). Several articles in the ITE Law seek to cover the weakness of the UK in terms of the protection of consumer rights. It can be seen from Article 9 of the ITE Law: "Business actors who offer products through electronic systems must provide complete and correct information relating to contract terms, producers, and products offered." Then Article 10 states the requirements for reliability certification for business actors, as well as Articles 2 and 18, which provide solutions to the problem of choice of law and choice of forum to adjudicate if electronic transactions involve parties domiciled in other countries.

The consumer's rights and responsibilities as a party to an electronic transaction are governed by Law No. 11 of 2008 regarding Information and Electronic Transactions. Article 17 of the ITE Law states, "The parties which carry out electronic transactions must have good faith in interacting and/or exchanging electronic information and/or electronic documents during the transaction."

Article 18 of the ITE Law further regulates the terms of electronic transactions, stating that "Electronic transactions that are integrated into electronic contracts are binding on the parties." Law 11 of 2008, regarding Information and Electronic Transactions, establishes minimum standards for the protection of consumers during online purchases made through shopee shopping sites:

- a. Protection of Personal Data the Electronic Information and Transaction Law is sufficient to accommodate the protection of consumers' data.
- b. The authenticity of Legal Subjects Concerning authenticity is the competence of the parties as stated in Article 1320 of the Civil Code and the validity of legal subjects.

- c. The object of E-commerce Transactions Law number 11 of 2008 concerning Information and Electronic Transactions requires business actors to provide complete and correct information relating to the products offered, as stated in Article 9.

Law number 11 of 2008 concerning Electronic Information and Transactions also prohibits the spread of false and misleading news that results in consumer losses in electronic transactions, as regulated in Article 28 paragraph (1).

Transactions carried out in online buying and selling forums will lead to legal relationships involving at least three parties, namely the buyer, the seller, and the online website (which in this case is Shopee). Directly in fulfilling the responsibility for the loss suffered by the consumer, but if there is a problem with the goods, then Shopee will forward it to the seller, and Shopee will facilitate the compensation for the loss.

Every transaction made by the Seller and Buyer will be supervised by Shopee and is the responsibility of the Shopee. Shopee, which acts as a website manager and a third party, is also responsible for every consumer. The responsibilities of business actors are regulated in Chapter VI of the Consumer Protection Law Articles 19 to 28. Concerning Shopee as a service provider, Article 26 of the UK states: "Business actors who trade in services must fulfill the guarantees and/or guarantees that are agreed upon and / or what was promised."

Transactions that take place in online marketplaces for buying and selling will inevitably result in the formation of legal relationships involving at least three parties: purchasers, vendors, and the online marketplace itself (Shopee), but if there is a problem with the goods, Shopee will forward it to the seller, and Shopee will facilitate the reimbursement for the loss., but if there is a problem with the goods, then Shopee will forward it to the seller. Shopee always strives to keep services comfortable, safe and functioning properly, but Shopee cannot guarantee continuous operation or access to Shopee services can always be perfect. Information and data on the Shopee site may not occur in real-time. For this reason, Shopee also has limitations of responsibility, namely: 1. User's use or inability to use Shopee's services; 2. Prices, shipping, or other instructions available in Shopee services; 3. Negligence and losses incurred by each User; 4. Infringement of intellectual property rights; 5. Disputes between users; 6. Defamation of other parties; 7. Any misuse of goods that the user has purchased; 8. Losses due to unauthorized payments to parties other than to Shopee's official accounts, which in any way act on behalf of shopee or negligence in writing accounts and/or other information and/or negligence in writing accounts and/or negligence on the part of the bank; 9. Viruses or other malicious software obtained by accessing or connecting to shopee services; 10. Damage to your hardware from using any shopee services..

IV. Conclusion

The regulation of e-commerce has offered clarity and comprehension on what trading through electronic systems entails and gives traders, organizers, and consumers with protection and predictability when undertaking trading activities through electronic systems. The legal protection for consumers provided by the Consumer Protection Act No. 8 of 1999 (UUPK) and the Electronic Information and Transaction Law No. 11 of 2008 (ITE Law) is reflected in the regulations governing the protection of consumer rights and the provision of compensation. To ensure legal certainty for consumers, consumers who have been damaged may make claims in accordance with the UUPK and UU ITE. The shopee site's terms and conditions govern the shopee manager's liability for consumer damages. Accountability is achieved through the provision of consumer reporting facilities regarding consumer losses, the blocking of harmful content, the provision of Shopee guarantees and refunds to consumers, the monitoring of sellers' fake accounts, and the protection of personal data and consumer credit cards. Shopee bears full responsibility for consumer damages caused by web portal system breakdowns. The compensation may be a refund or the replacement of damaged products. However, Shopee also has liability limitations

References

- [1] Abduh, R. (2021). *Perlindungan Hukum Terhadap Pelaku Usaha Dalam Konsep Business to Business Melalui Transaksi Elektronik (Doctoral dissertation)*.

- [2] Adnyani, P. S. B. S., & Sarjana, I. M. (2021). Akibat Hukum Wanprestasi dalam Transaksi Online dengan Metode Cash on Delivery pada Aplikasi Shopee. *Kertha Semaya: Journal Ilmu Hukum*, 9(9), 1532-1543.
- [3] Akhmaddhian, S., & Agustiwi, A. (2016). Perlindungan Hukum Terhadap Konsumen Dalam Transaksi Jual Beli Secara Elektronik di Indonesia. *UNIFIKASI: Jurnal Ilmu Hukum*, 3(2), 40-60.
- [4] Barkatullah, A. H. (2019). Hukum Transaksi Elektronik di Indonesia: sebagai pedoman dalam menghadapi era digital Bisnis e-commerce di Indonesia. *Nusamedia*.
- [5] Dewi, S. A. K. (2015). Perjanjian jual beli barang melalui elektronik commerce (e-com). *Jurnal Ilmiah Teknologi Informasi Asia*, 9(2), 1-5.
- [6] Diantha, I. M. P. (2016). Metodologi penelitian hukum normatif dalam justifikasi teori hukum. *Prenada Media*.
- [7] Firmansyah, A. (2017). Kajian kendala implementasi e-commerce di Indonesia. *Masyarakat Telematika Dan Informasi: Jurnal Penelitian Teknologi Informasi Dan Komunikasi*, 8(2), 127-136.
- [8] Hanim, L. (2014). Perlindungan Hukum Bagi Para Pihak Dalam E-Commerce Sebagai Akibat Dari Globalisasi Ekonomi. *Jurnal Pembaharuan Hukum*, 1(2), 191-199.
- [9] Hassanah, H. (2016). Analisis Hukum Tentang Perbuatan Melawan Hukum Dalam Transaksi Bisnis Secara Online (E-Commerce) Berdasarkan Burgerlijke Wetboek Dan Undang-Undang Nomor 11 Tahun 2008 Tentang Informasi Dan Transaksi Elektronik. *Jurnal Wawasan Yuridika*, 32(1), 38-51.
- [10] Hotana, M. S. (2018). Industri e-commerce dalam menciptakan pasar yang kompetitif berdasarkan hukum persaingan usaha. *Jurnal Hukum Bisnis Bonum Commune*, 1(1), 28-38.
- [11] Irmawati, D. (2011). Pemanfaatan e-commerce dalam dunia bisnis. *Jurnal Ilmiah Orasi Bisnis—ISSN, 2085(1375)*, 161-171.
- [12] Law Number 11 of 2008 concerning Information and Electronic Transactions
- [13] Law Number 8 of 1999 concerning Consumer Protection
- [14] Mantri, B. H. (2007). Perlindungan hukum terhadap konsumen dalam transaksi e-commerce (Doctoral dissertation, program Pascasarjana Universitas Diponegoro).
- [15] Maryama, S. (2013). Penerapan e-commerce dalam meningkatkan daya saing usaha. *Liquidity: Jurnal Riset Akuntansi dan Manajemen*, 2(1), 73-79.
- [16] Maulana, S. M. (2015). Implementasi E-Commerce Sebagai Media Penjualan Online. *Jurnal Administrasi Bisnis*, 29.
- [17] Perdana, A. P., Muttaqin, A., & Arief, S. (2022). Perlindungan Hukum Konsumen dalam Jual Beli Online dengan Jasa Escrow. *Notary Law Journal*, 1(2), 100-115.
- [18] Pratama, G. (2020). Analisis Transaksi Jual Beli online Melalui Website Marketplace Shopee Menurut Konsep Bisnis di Masa Pandemic Covid 19. *Ecopreneur: Jurnal Ekonomi dan Bisnis Islam*, 1(2), 21-34.
- [19] Purba, R. A., Sudarso, A., Silitonga, H. P., Sisca, S., Supitriyani, S., Yusmanizar, Y., ... & Novita, A. D. (2020). Aplikasi teknologi informasi: teori dan implementasi. *Yayasan Kita Menulis*.
- [20] Putra, S. (2014). Perlindungan Hukum Terhadap Konsumen Dalam Transaksi Jual-Beli Melalui E-Commerce. *Jurnal Ilmu Hukum*, 5(2), 197-208.
- [21] Rachmasarinigrum, R. (2020). Analisis Yuridis Dampak E-Commerce Terhadap Potensi Kehilangan Pajak Negara Indonesia. *Jurnal Civic Hukum*, 5(2), 230-241.
- [22] Rahardjo, S. (2010). Penegakan hukum progresif. *Kompas*.
- [23] Rahmanto, T. Y., Kav, J. H. R. S., & Kuningan, J. S. (2019). Penegakan Hukum Terhadap Tindak Pidana Penipuan Berbasis Transaksi Elektronik. *Jurnal Penelitian Hukum De Jure*, 19(1), 31.
- [24] Ranto, R. (2019). Tinjauan Yuridis Perlindungan Hukum Terhadap Konsumen Dalam Transaksi Jual Beli Melalui Media Elektronik. *Jurnal Ilmu Hukum: ALETHEA*, 2(2), 145-164.
- [25] Santoso, S. (2016). Sistem Transaksi E-Commerce Dalam Perspektif KUH Perdata dan Hukum Islam. *State Islamic Institute of Tulungagung*.
- [26] Setyawati, D. A., Ali, D., & Rasyid, M. N. (2017). Perlindungan Bagi Hak Konsumen dan Tanggung Jawab Pelaku Usaha Dalam Perjanjian Transaksi Elektronik. *Syiah Kuala Law Journal*, 1(3), 46-64.

- [27] Utomo, Y. A., Putri, C. K. E., & Sabrie, H. Y. (2020). Tanggung Gugat Shopee Sebagai Online Marketplace Provider Dalam Pengiriman Barang. *Jurnal Bina Mulia Hukum*, 4(2), 347-368.
- [28] Wibowo, E. A. (2014). Pemanfaatan Teknologi E-Commerce Dalam Proses Bisnis. *Equilibiria*, 1(1).
- [29] Wulandari, Y. S. (2018). Perlindungan Hukum bagi Konsumen terhadap Transaksi Jual Beli E-Commerce. *AJUDIKASI: Jurnal Ilmu Hukum*, 2(2), 199-210.