

INTERNATIONAL JOURNAL OF LAW
MANAGEMENT & HUMANITIES

[ISSN 2581-5369]

Volume 5 | Issue 5

2022

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Consumer Legal Protection in Online Trade Transactions in Indonesia

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ABSTRACT

The implementation of buying and selling online is one of the things that is in demand by the public where consumers can collect various information about the goods to be purchased and compare prices from various regions so that it can facilitate the purchase of these goods. Trade transactions through electronic systems in Indonesia continue to grow. As a transaction that has special characteristics that involve parties across jurisdictions without having to meet physically, legal protection is needed for consumers. Electronic transactions are legal actions carried out using computers, computer networks, and/or other electronic media. Violations of consumer rights, especially in electronic transactions, need to be addressed by laws and regulations. This research is descriptive analytical, which describes or describes accurately the form of legal protection and dispute resolution in trade transactions through an electronic system based on rules, norms, principles and synchronization of laws and regulations. The results of the study show that the protection of consumers in trade transactions through the electronic system cannot be carried out optimally because the regulation is still scattered in several laws (UU) that require implementing regulations. Meanwhile, in the case of consumer disputes, the parties can take the court route or outside the court according to the agreement of the parties, but online dispute resolution alternatives can be implemented in full

Keywords: *E-commerce, Consumer, Legal Protection*

I. INTRODUCTION

There has been a temporary rise in the number of internet users in Indonesia. According to the Association of Indonesian Internet Service Providers' (APJII) most recent survey, there are now 210 million internet users in Indonesia. According to the results of the most recent survey, Indonesia's internet penetration rate increased by 77.02%, with 210,026,769 out of the country's 272,682,600 residents having internet access in 2021. Viewed from the perspective of the entire island, internet user penetration is fairly even. Despite the level of contribution, Java remains the dominant island. Online marketplace or e-commerce transactions in Indonesia are growing

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yearly, according to Bank Indonesia (BI). In 2022, the amount is anticipated to reach IDR 530 trillion.

The Indonesian e-commerce market is expected to be a major growth contributor in Asia Pacific. Based on RedSeer's analysis, Indonesia's e-commerce market is projected to increase to US\$137.5 billion by 2025.

The transaction value represents a compound annual growth (CAGR) of 25.3% from the 2020 achievement of US\$44.6 billion. RedSeer also projects that the value of Indonesia's e-commerce transactions will reach US\$67.4 billion in 2021. In 2022, the transaction value is projected to be US\$86 billion. Furthermore, this value will increase to US\$104 billion in 2023 and US\$121 billion in 2024.

With the Presidential Decree on the E-Commerce Roadmap which will soon be issued, there are 8 regulatory aspects, namely:

1. Funding in the form of: (1) KUR for platform developer tenants; (2) grants for start-up companion business incubators; (3) USO funds for digital MSMEs and e-commerce platform start-ups; (4) angel capitals; (5) seed capital from the adoptive father; (6) crowdfunding; and (7) the opening of the DNI.
2. Taxation in the form of: (1) tax reduction for local investors investing in start-ups; (2) simplification of tax permits/procedures for e-commerce start-ups whose turnover is below Rp 4.8 billion/year; and (3) equality of tax treatment among e-commerce entrepreneurs.
3. Consumer Protection through: (1) Government Regulation on Trading Transactions through Electronic Systems; (2) harmonization of regulations; (3) payment system for trade and government goods/services spending through e-commerce; and (4) gradual development of national payment gateways.
4. Education and human resources consist of: (1) e-commerce awareness campaign; (2) the national incubator program; (3) e-commerce curriculum; and (4) e-commerce education to consumers, actors, and law enforcement.
5. Logistics through: (1) utilization of the National Logistics System (Sislognas); (2) strengthening local/national courier companies; (3) development of MSME logistics data transfer; and (4) development of logistics from villages to cities.
6. Communication infrastructure through the construction of a broadband network.
7. Cyber security: (1) formulating a model for a national surveillance system in e-

commerce transactions; (2) public awareness about cyber crime; and (3) Preparation of SOPs related to consumer data storage, certification for consumer data security.

8. Establishment of Implementing Management by monitoring and evaluating the implementation of the e-commerce roadmap.

The rapid development of e-commerce also has a negative impact on consumers, namely the tendency of business actors to position consumers in a weak bargaining position. Broadly speaking, several problems can be identified regarding consumer rights in e-commerce transactions, including:

1. Consumers cannot directly identify, see, or touch the goods to be ordered;
2. Unclear information about the products offered and/or there is no certainty whether consumers have obtained various information that should be known, or which should be needed to make a decision in the transaction;
3. The status of the legal subject of the business actor is not clear;
4. There is no guarantee of transaction security and privacy as well as an explanation of the risks associated with the system used, especially in terms of electronic payments either by credit card or electronic cash;
5. Imposition of unbalanced risk, namely in the event that the payment has been paid in advance, while the goods have not been received or will follow later, because the existing guarantee is a guarantee of delivery of goods not receipt of goods;
6. Transactions that are cross-border (borderless), raise the issue of which country's legal jurisdiction applies.

The press release of the Indonesian Consumers Foundation (YLKI) in the context of World Consumer Day on March 15 2018, confirms the opinion that e-commerce does not fully benefit consumers for several reasons, namely:

1. Weak sectoral regulations that protect consumers;
2. E-commerce manufacturers, including application providers, do not yet fully have good faith in transactions;
3. There is no protection of consumer's personal data;
4. Many providers insert standard agreements that consumers do not understand;
5. Aspects of literacy and consumer empowerment are still low

The Ministry of Trade recorded consumer complaints throughout the first semester of 2022, dominated by online sales or the electronic commerce sector. That is as many as 3,692 consumer complaints.

Of that amount, as many as 86.1 percent or 3,181 complaints came from the electronic commerce (e-commerce) sector. Complaints in the e-commerce sector include the food and beverage sector; financial services; transportation services; tourist; and electronics/motor vehicles.

The types of complaints include the purchase of goods that are not in accordance with the agreement or are damaged; goods are not received by consumers; unilateral cancellation by business actors; the arrival time of the goods is not as promised; refunds, top up balances, and use platform/social media applications.

Then, the WhatsApp messaging application became the most widely used consumer complaint service channel, with 3,116 complaints.

Furthermore, the website received 307 complaints, electronic mail (e-mail) 228 complaints, telephoned 34 complaints, came directly to the Directorate of Consumer Empowerment, 6 complaints, and 1 complaint letter.

II. METHODOLOGY RESEARCH

This research is descriptive analytical, which describes or describes accurately the form of legal protection and dispute resolution in trade transactions through an electronic system based on the rules, norms, principles and synchronization of laws and regulations. The data obtained are arranged systematically according to the research problems that have been described in the research questions and then analyzed qualitatively by interpreting, describing, describing and compiling the data in a logical systematic manner in accordance with the research objectives. The data used in this study is secondary data obtained from previous journals, information from the official websites of related organizations, newspapers. In this study used library research. Literature study is an activity to collect information relevant to the topic or problem that is the object of research. This information can be obtained from books, scientific works, theses, dissertations, encyclopedias, internet, and other sources.

III. DISCUSSION

(A) Laws That Protect The Law For Consumers In Online Or Electronic Trading Transactions

The term trade transaction through an electronic system is a term contained in the Trade Law

as the equivalent of the term electronic trade transaction or e-commerce. According to Laudon, e-commerce is a process of buying and selling products electronically by consumers and from company to company with computers as intermediaries for business transactions. Meanwhile, Triton gives the definition of e-commerce as electronic commerce in which both buyers and sellers conduct their trade transactions electronically on the internet network.¹⁴ In line with this understanding, the practice of e-commerce transactions in Indonesia refers to a set of regulations including the ITE Law and the Trade Law.

The regulation on the implementation of e-commerce refers to the ITE Law, which regulates electronic transactions. This is in accordance with the definition of electronic transactions as regulated in the General Provisions of Article 1 number (2) of the ITE Law, that electronic transactions are legal acts carried out using computers, computer networks, and/or other electronic media. According to Laudon and Laudon as quoted by Didi Achjari, in e-commerce there are at least 3 components, namely: the process of selling and buying electronically, the existence of consumers or companies, and the use of on-line computer networks to conduct business transactions.

Thus, trade transactions through the electronic system are transactions carried out by the parties using electronic devices, so that they are included in the scope of electronic transactions. Furthermore, in Article 1 number 24 of the Trade Law, trade transactions through the Electronic System are defined as trades whose transactions are carried out through a series of electronic devices.

The Civil Code (KUHPerdata) in Article 1458 which states: "The sale and purchase is considered to have occurred between the two parties, immediately after this these people reached an agreement on the object and the price, nor the price has been paid"

In Law Number 8 of 1999 concerning Consumer Protection (UUPK) it has not been able to protect consumers in online transactions because the provisions contained in the UUPK have not accommodated consumer rights in online transactions. This is because online transactions have these characteristics, namely that sellers and buyers do not meet, the media used is the internet, transactions can occur across the juridical boundaries of a country, goods traded can be in the form of digital goods or services such as software.

Consumer rights in Indonesia are accommodated in Article 4 of the UUPK, namely:

- 1) the right to comfort, security, and safety in consuming goods and/or services;
- 2) the right to choose goods and/or services and to obtain such goods and/or services in accordance with the exchange rate and the promised conditions and guarantees;

- 3) the right to correct, clear, and honest information regarding the conditions and guarantees of goods and/or services;
- 4) the right to have their opinions and complaints heard on the goods and/or services used;
- 5) the right to obtain protection advocacy, and efforts to resolve consumer protection disputes properly;
- 6) the right to obtain consumer guidance and education;
- 7) the right to be treated or served correctly and honestly and not discriminatory;
- 8) the right to obtain compensation, compensation and/or replacement, if the goods and/or services received are not in accordance with the agreement or not properly;
- 9) rights regulated in the provisions of other laws and regulations.

Article 4 letter c of the UUPK states that consumers have the right to get true and clear information about products sold by business actors, then in Law no. 19 of 2016 concerning Amendments to Law Number 11 of 2008 concerning Transactions and Electronic Information is regulated regarding this matter which is contained in Article 9 of the ITE Law, namely "Business actors who offer products through electronic systems must provide complete and correct information relating to contract terms. , manufacturers and products offered".

Article 9 of the ITE Law certainly gives consumers the right to obtain correct and complete information about goods or products offered by business actors in conducting trading activities through electronic media.

Legal protection for consumers in online transactions is Article 28 paragraph (1) of the ITE Law "Everyone intentionally and without rights spreads false and misleading news that results in consumer losses in electronic transactions" regarding criminal sanctions in Article 28 paragraph (1) the provisions are contained in Article 45a paragraph (1) of the ITE Law, namely "everyone who intentionally and without rights spreads false and misleading news that results in consumer losses in electronic transactions as referred to in Article 28 paragraph (1) shall be punished with imprisonment for a maximum of 6 years and/or or a maximum fine of IDR 1,000,000,000 one billion.

Some articles that can be used as guidelines in resolving cases of fraud in online transactions are as follows: 1. Article 8 paragraph (1) letters d, e, and f which states that business actors are prohibited from producing and/or trading goods and/or services that are not in accordance with the quality, conditions and promises as stated in the labels, descriptions, advertisements and

sales promotions of the said goods and/or services.

Article 16 letter a and byang states that business actors in offering goods and/or services through orders are prohibited from not keeping orders and/or agreeing on completion times as promised and prohibited from not keeping promises for services and/or achievements.

Article 19 of the UUPK in terms of compensation made by sellers to consumers which states that "business actors are responsible for providing compensation for damage, pollution, and or consumer losses due to consuming goods and or services produced or traded".

Then in Government Regulation Number 71 of 2019 concerning the Implementation of Electronic Systems and Transactions (PP PSTE) it is still recognized as an electronic transaction that can be accounted for. According to Article 48 paragraph (3) PP PSTE must at least contain the following: identity data of the parties; objects and specifications; electronic transaction requirements; prices and fees; procedures in the event of cancellation by the parties; provisions that give the injured party the right to be able to return the goods and/or request a replacement of the product if there is a hidden defect; and choice of law for electronic transaction settlement. Thus, in electronic transactions that occur in the case, the PP PSTE instrument can be used as a legal basis in solving the problem.

(B) Violations Experienced By Consumers In Online Transactions

1. Items received do not match what the customer ordered

It is regulated in Article 4 letter c of Law Number 8 of 1999 concerning Consumer Protection guaranteeing the right to correct, clear and honest information regarding the conditions and guarantees of goods and/or services.

Consumers can follow up through legal channels, on the basis of article 49 paragraph (3) of Government Regulation Number 82 of 2012 concerning the Implementation of Electronic Systems and Transactions which explains that business actors are obliged to provide a time limit for consumers to return goods sent if they are not in accordance with the agreement or there are hidden defects.

2. Item is in bad condition/damaged/defective

The condition of the goods received by the consumer becomes an important thing where if the consumer receives a defective/damaged item, the consumer feels disadvantaged. This is explained in Article 4 letter a of the Consumer Protection Act, namely the right to comfort, security and safety in consuming goods and/or services.

3. The delivery date does not match, there is a delay without any information

Delivery of goods to consumers is one of the last procedures after the purchase occurs. On time delivery is one of the factors of customer satisfaction and trust. Satisfaction and trust are a form of commitment by business actors to their consumers. Even if it is not fulfilled, it will be detrimental to one party.

According to Article 4 of Law Number 8 of 1999 concerning Consumer Protection, namely consumers have the right to correct, clear and honest information regarding the conditions and guarantees of goods and or services, where the above conditions explain that business actors often commit negligence committed by business actors. with these reasons.

According to Article 19 of Law Number 8 of 1999 which reads as follows:

- 1) Business actors are responsible for providing compensation for damage, pollution, and or consumer losses due to consuming goods and or services produced or traded.
- 2) The compensation as referred to in paragraph (1) may be in the form of a refund or replacement of goods and/or services of a similar or equivalent value, or health care and/or compensation in accordance with the provisions of the applicable laws and regulations.
- 3) Compensation is given within a period of 7 (seven) days after the transaction date.
- 4) The provision of compensation as referred to in paragraphs (1) and (2) does not eliminate the possibility of criminal prosecution based on further evidence regarding the existence of an element of error.
- 5) The provisions as referred to in paragraph (1) and paragraph (2) shall not apply if the business actor can prove that the error is the fault of the consumer.

This can also be categorized in actions that can harm consumers in the sense that the agreed transaction is not necessarily the delivery of the goods to be not in accordance with what was ordered by the consumer both in terms of quality, quality and type of goods. The criminal threat of fraud is in article 378 of the Criminal Code, which reads: (Criminal Law Book, n.d.)

Based on Law Number 8 of 1999 concerning Consumer Protection, this is a guideline. If the business actor is proven to have actually harmed consumers, then administrative actions taken by the government can be used as evidence for consumers who are harmed. So that the evidence can be used by consumers and means providing convenience for consumers in filing a lawsuit. The administrative sanction in the form of determining

the maximum compensation of Rp. 200,000, - (two hundred thousand rupiah) if the business actor violates Article 19 paragraph (2), paragraph (3) of Law Number 8 of 1999 concerning Consumer Protection (as has been mentioned above regarding the sound of the article), article 20 which reads: (Law Number 8 of 1999 concerning Consumer Protection, n.d.)

And article 26 of Law Number 8 of 1999 concerning Consumer Protection which reads: "Business actors who trade in services are obliged to fulfill the agreed and/or agreed guarantees and/or guarantees."

From the results of the research above, it is known that the position of consumers is always weak when compared to sellers of goods or services. Therefore, Article 19, Article 20, Article 21, Article 24 to Article 27 of Law Number 8 of 1999 concerning Consumer Protection stipulates that the responsibility of business actors can be used as long as the violation of consumer rights is carried out by business actors in electronic transactions there is still a correlation.

In essence, the form of consumer protection in electronic transactions requires every business actor to provide compensation to consumers who suffer losses due to intentional or unintentional acts.

4. There must be an electronic contract

(Government Regulation Number 82 of 2012 concerning the Implementation of Electronic Systems and Transactions, n.d.) Consumer consent to purchase goods online by clicking on approval of the transaction is a form of acceptance that expresses approval in the agreement on electronic transactions.

The legal requirements for Electronic Contracts according to Article 47 paragraph (2) of Government Regulation Number 82 of 2012 concerning the Operation of Electronic Systems and Transactions are considered valid if:

- a. there is an agreement of the parties;
- b. carried out by a legal subject who is capable or authorized to represent in accordance with the provisions of the legislation;
- c. there are certain things; and
- d. the object of the transaction must not conflict with the laws and regulations, decency, and public order.

Data that must exist in the electronic contract system according to Article 48 paragraph (3) of the Regulation

Government Number 82 of 2012 concerning the Implementation of the System and Electronic Transactions must at least contain the following:

- a. identity data of the parties;
- b. objects and specifications;
- c. Electronic Transaction requirements;
- d. prices and fees;
- e. procedures in the event of cancellation by the parties;
- f. provisions that give the aggrieved party the right to return goods and/or request a replacement product if there are hidden defects; and
- g. choice of law for the settlement of Electronic Transactions.

Regarding consumer protection, Article 49 paragraph (1) of Government Regulation Number 82 of 2012 concerning the Implementation of Electronic Systems and Transactions confirms that Business Actors who offer products through the Electronic System are required to provide complete and correct information relating to contract terms, manufacturers, and products offered.

(C) Consumer Rights Regulated By Law

Consumers and business actors are parties that must receive legal protection. However, the position of consumers is often weaker than that of business actors. This is related to the level of consumer awareness of their rights, financial capacity, and ability to bargain which tends to be low. The legal system must be able to place the position of both parties in the same place so that they get true justice. Consumers must be protected by law because one of the nature and purpose of the law is to provide protection to the community which is manifested in the form of legal certainty which is the right of consumers.

Talking about consumer rights, in article 4 of Law Number 8 of 1999 concerning Consumer Protection, it is clear what consumer rights are, the article reads:

- a. the right to comfort, security and safety in consuming goods and/or services;
- b. the right to choose goods and/or services and to obtain such goods and/or services in accordance with the exchange rate and conditions as well as guarantees for the goods

and/or services;

c. the right to correct, clear and honest information regarding the condition and guarantee of goods and/or services;

d. the right to have their opinions and complaints heard on the goods and/or services used;

e. the right to obtain proper advocacy, protection and efforts to settle consumer protection disputes;

f. the right to receive consumer guidance and education;

g. the right to be treated or served correctly and honestly and not discriminatory (either by ethnicity, religion, culture, region, education, rich, poor, and other social status);

h. the right to obtain compensation, compensation and/or replacement, if the goods and/or services received are not in accordance with the agreement or not properly;

i. rights regulated in the provisions of other laws and regulations. (Kansil C.S.T, 2002)

IV. CONCLUSION

Trading through electronic systems has two different sides, on the one hand it provides opportunities and various conveniences, but on the other hand it has a negative impact in the form of possible losses experienced by consumers. The results of the analysis show that the Government through policies in the field of trade and consumer protection has provided protection to consumers of trade transactions through the electronic system both preventively and repressively. Although not yet maximized, the repressive legal protection provided to consumers of trade transactions through the electronic system has been partially regulated in several related laws and regulations. This means that at the regulatory level, laws and regulations regarding electronic trading transactions in Indonesia have regulated the substance of consumer protection, but not comprehensively. The ITE Law and the Trade Law have provided regulatory space regarding trade transactions through the electronic system, but these provisions are general in nature, have not been specifically and comprehensively regulated so that further regulations are needed as implementing regulations. Meanwhile, the Consumer Protection Law cannot cover all consumer legal protection regulations for electronic trade transactions that have cross-border characteristics, because the scope of protection provided is limited to the jurisdiction of the Republic of Indonesia.

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