

Implementation of Consumer Protection Principles in Overcoming the Problem of Ticket Sales by Scalpers Through E-Commerce Platforms

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ABSTRACT

Law protection for consumers in cashless transactions through e-wallets has become an important issue amid the rapid development of digital technology. While it provides convenience, such transactions carry risks such as hacking, abuse of personal data, and fraud. Based on this study, it can be concluded that the current regulations are not fully effective in facing these challenges. A more adaptive regulatory update is needed to create a more secure and reliable system. The implication of these findings is the importance of stricter supervision and increased transparency in digital transactions. The suggestions given are to strengthen regulations, increase supervision of digital platforms, and carry out socialization and education to consumers. Through these steps, it is expected to create a fairer digital transaction ecosystem and protect consumers from the risks involved.

INTRODUCTION

The development of information technology has triggered a revolution in various sectors, including commerce and services. E-commerce platforms are now the main place for consumers to conduct various transactions, including ticket purchases for travel, events, and entertainment. Amidst this growing trend, a significant challenge has arisen the prevalent practice of ticket scalping through online platforms. Scalpers harm consumers and disrupt a fair digital transaction ecosystem. Consumers who want to obtain tickets at a fair price are often victims of unauthorized practices carried out by unscrupulous scalpers, who sell tickets at a price that is much higher than the fair price (Mazli, 2021).

The principle of consumer protection is very important. Consumer protection in the digital world must be able to overcome various forms of abuse, including fraud, scalper practices, and price non-transparency. Current regulations still face major challenges in creating a safe climate for consumers on e-commerce platforms (Fauzi, 2018). As a rapidly growing e-commerce market, Indonesia must strengthen consumer protection regulations to curb scalper ticket sales.

Specifically, ticket sales by scalpers through e-commerce platforms often involve manipulation of information and the use of bots to purchase tickets in bulk, which are then resold at very high prices. This phenomenon harms consumers who are unable to purchase tickets at reasonable prices and affects society's trust in e-commerce platforms themselves. Protection of consumers who transact on this digital platform must be more comprehensive in order to provide a sense of security and justice for all parties involved (Linardy, 2020).

While regulations on consumer protection in Indonesia are set out in Law Number 8 Year 1999 on Consumer Protection, its implementation in addressing the practice of ticket scalpers through e-commerce is still minimal. Existing regulations have not been fully effective in cracking down on practices that harm consumers, especially in the rapidly growing digital realm. Weak supervision and a lack of awareness of consumer rights in the digital world mean that this practice continues. This shows a gap between existing regulations and implementation in the field, which needs to be addressed immediately so that the e-commerce sector can develop more healthily and fairly (Artanti, 2020).

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To ensure that consumer protection principles are well implemented in online ticketing transactions, the government, e-commerce platform providers, and the society must collaborate in creating a more transparent and fair system. Strong regulations provide consumers with legal guarantees of their rights. Information on prices, ticket availability, cancellation policies, and other terms and conditions need to be clearly conveyed to consumers. Digital security systems are an important concern to protect consumers' personal data and prevent fraud. Being proactive in seeking information, understanding their rights, and being critical of suspicious offers can be the key to preventing consumers from being deceived. The implementation of this principle can have a positive effect on consumers, and on the e-commerce industry itself, which can grow faster if it is able to provide a safe and reliable transaction experience (Wariati & Susanti, 2015).

The practice of ticket sales by scalper on e-commerce platforms is a very complex issue. It is often related to the use of technology, such as bots, which are used to manipulate the ticket booking system. As a result, tickets that should be available to general consumers are sold out in a short period of time and then resold by scalpers at a much higher price. Existing e-commerce systems struggled to identify and prevent such actions. This imbalance ultimately harms consumers directly. Those who really want to buy tickets for personal use have to face prices that are far beyond fair value, as scalpers resell the tickets at exorbitant prices. In many cases, consumers feel forced to pay these prices because there is no other alternative, especially if the event is in high demand and the number of tickets is limited. This not only creates unfairness, but also lowers public trust in the online ticketing system.

Another problem that arises is the lack of clarity and transparency in the prices offered by scalpers. When consumers buy tickets from scalpers, they do not get clear information about the original price and additional fees charged. This ignorance creates an unfair situation as consumers buy something without understanding the true value of the item they are getting. This makes consumers feel cheated, especially when they pay much more for tickets that they should have gotten at the normal price. In this case, the principles of transparency and the obligation to clearly disclose information to consumers are not working as they should (Wariati & Susanti, 2015). The impact of this non-transparency is not only financial, but also affects consumer confidence in the ticketing system in general. In the long-term, this could hurt the entertainment industry, tourism, and other sectors that rely on a fair ticket distribution system.

While there are regulations governing consumer protection, their application in addressing the problem of ticket sales by scalpers is still weak. Law Number 8 Year 1999 on Consumer Protection does provide consumers with the right to obtain goods or services at a fair and not misleading price. In practice, supervision of sales on e-commerce platforms and parties involved in scalper practices is still not optimal. Many unauthorized sellers operate freely without strict supervision or sanctions. The participation of the e-commerce platform itself, in terms of supervision and prevention, is also still not optimal (Mubarok, 2022). Many platforms still focus on commercial aspects and transaction volumes, without giving commensurate priority to consumer protection.

Consumer protection on e-commerce platforms related to ticket sales should be a priority in regulating and supervising the growing digital transactions. When buying and selling practices are carried out online, consumers are vulnerable to manipulation of information, non-transparent prices, and purchases by harmful brokers. Given the increasing number of online transactions, the problem of fraud and scalper practices must be dealt with more strictly so that consumers feel protected and trust the existing system. The government must enforce rules that are not only strict, but also adaptive to the development of digital technology. With stricter regulations and more intensive supervision, consumers can avoid financial losses due to unauthorized practices.

Improving the quality of consumer protection in online ticketing transactions is also important to create a healthy business ecosystem. With transparency in pricing and the fulfillment of consumer rights, trust in e-commerce platforms will increase, which in turn can drive the growth of this industry. Platforms that are able to maintain their integrity will find it easier to attract business partners and expand their market reach, as the entire ecosystem benefits from a fair and trustworthy system. Without adequate protection, public trust will decline, potentially hindering the sector's future development.

This research aims to explore and analyze how consumer protection principles can be effectively applied in dealing with the problem of ticket sales by scalpers on e-commerce platforms. Through this research, it is hoped that solutions and recommendations can be found to strengthen supervision and law enforcement in digital transactions, particularly with regard to consumer protection in online ticket purchases. The results of this research are expected to make a significant contribution to the development of more comprehensive regulations in the e-commerce sector to create a fairer and more transparent environment for all parties.

RESEARCH METHOD

The research method used in this research adopts a literature study and normative juridical approach, which is specifically aimed at analyzing the implementation of consumer protection in digital transactions, especially those related to the practice of ticket sales by scalpers through e-commerce platforms. The literature study approach is used to explore various relevant literature sources, both in the form of journals, articles, and books that discuss consumer protection principles, e-commerce regulations, and digital business practices. This literature study aims to gain an understanding of the basic concepts required in this research, as well as to discover existing findings in this field. This approach also allows researchers to compare various views and legal theories that exist in the literature regarding consumer protection in digital transactions (Mertokusumo, 2010).

In this research, a normative juridical approach is used to analyze laws and regulations related to consumer protection in Indonesia, particularly related to the practice of ticket sales by scalpers through e-commerce platforms. The normative juridical approach focuses on the research of law norms contained in laws, government regulations, and policies related to e-commerce and consumer protection. One of the regulations of primary concern is Law Number 8 Year 1999 on Consumer Protection, which is the basis for consumer rights in Indonesia. This research will also discuss recent regulations governing digital transactions, such as The Central Bank of Indonesia Regulation No. 19/12/PBI/2017 on the Implementation of Payment Systems and Financial Services Authority (OJK) Regulations dealing with consumer protection in the digital financial sector (Wignjosoebroto, 2013).

This research will also utilize secondary data drawn from relevant law sources, such as regulatory documents, scientific literature, as well as case studies relating to illegal ticket sales through digital platforms. Using this method, the research is expected to uncover the extent to which Indonesian law provides effective protection to consumers in cashless transactions and to formulate the necessary steps to improve the existing law arrangements to be more responsive to the challenges faced in the digital world. The results of this research are expected to contribute significantly to the formation of better policies in addressing the problems faced by consumers and e-commerce service providers in Indonesia (Van Der Molen, 2017). This research is expected to not only be academic, but also have high practical value in supporting better consumer protection in Indonesia.

RESULT AND DISCUSSION

The rapid development of financial technology has brought about major changes in society's economic life, especially in the way transactions are conducted. E-wallets, which are now widely used by consumers, are a clear example of the digital revolution that simplifies the transaction process, from paying for goods to sending money between individuals. The ease of access, speed of transactions, and convenience offered by these platforms have transformed traditional transaction patterns into more efficient and modern ones. Behind all this convenience, there are new challenges that need to be faced, especially in terms of consumer protection.

The increased use of e-wallets, while providing great benefits, also poses risks that cannot be ignored. Online fraud, account hacking, and abuse of personal data are real threats faced by users of these digital services. In many cases, users who do not understand how to keep their data safe often become easy targets for irresponsible parties. While this technology offers convenience, better protection and strict regulations are an urgent need to keep consumers safe (Linardy, 2020).

Consumer protection is an inevitable issue in cashless financial transactions, especially through e-wallets. Without clear regulations and adequate protection, these risks can harm consumers and undermine public trust in digital payment systems. This is where the implementation of effective legal policies is important, so that the growing cashless transactions can run safely, fairly, and provide a sense of security for its users (Wariati & Susanti, 2015).

The implementation of law protection in cashless financial transactions is needed to keep digital transaction practices safe and avoid potential abuse. According to Law Number 8 Year 1999 on Consumer Protection, consumers have the right to obtain protection against losses due to unfair practices in buying and selling transactions. The definition of consumer protection in article 1 point 1 of the Consumer Protection Law (UUPK) is all efforts that ensure law certainty to provide protection to consumers. This law stipulates that consumer protection has a broad scope, covering aspects of protection of goods and services, starting from the process of obtaining goods and services to the impacts that may arise from the use of these goods or services. Article 24 paragraph (1) of the UUPK states that business actors who sell goods and/or services to other business actors are responsible for compensation claims and/or false news claims. This responsibility applies if other business actors sell to consumers without making any changes to the goods and/or services.

Other business actors can also be held responsible if, during a sale and purchase transaction, they are unaware of any changes to the goods and/or services made by the previous business actor, or if the products sold are not in accordance with the promised sample, quality, and composition. This becomes very important in the midst of the development of digital platforms that are sometimes difficult to reach by existing law regulations. Abuse of personal information and fraud are some of the risks faced by consumers, who are often not well protected, even though they have made transactions through seemingly legitimate and trusted platforms.

E-Commerce, or online buying and selling transactions, are commercial agreements involving sellers, buyers, and other parties within the framework of the same agreement to transfer goods, services, and property rights. The legal relationship between the parties involved is facilitated through an agreement or contract conducted electronically. According to Article 1 point 1 of Law Number 11 Year 2008 on Electronic Information and Transactions (ITE Law), electronic information is defined as "one or a set of electronic data, including but not limited to writings, sounds, images, maps, designs, photographs, electronic data interchange (EDI), electronic mail, telegram, telex, telecopy, or the like, letters, signs, numbers, access codes, symbols, or perforations that have been processed which have meaning or can be understood by a person capable of understanding them." Article 1 point 2 of the ITE Law explains that electronic transactions are "legal actions carried out using computers, computer networks, and/or other electronic media."

In practice, the agreement between consumers and business actors in buying and selling tickets through E-Commerce creates rights and obligations for both parties. Consumers are entitled to receive tickets as a result of the transaction, while their obligation is to make payment for the tickets. These consumer rights also include the right to honest and non-misleading information, and the right to receive services in accordance with the agreement. The business actors entitled to receive payment for the sale of the ticket and is obligated to deliver the ticket to the consumer. This obligation is not only limited to the physical or digital delivery of tickets, but also includes guaranteeing the authenticity of the tickets and ensuring access to the events purchased by consumers. As such, online buying and selling transactions involve the exchange of goods and services, and create a clear law relationship between consumers and business actors, which is governed by applicable legal provisions.

Article 1338 paragraph 1 of the Civil Code of Indonesia (KUHPerdota) states that every agreement made legally shall apply as law to the parties involved. This shows that agreements must not conflict with applicable laws and regulations, public order, customs, and norms of decency. In order for an agreement to be considered valid, there are several elements that must be fulfilled, in accordance with the provisions in Article 1320 of the Civil Code of Indonesia. These elements include: first, an agreement between the parties; second, the ability to make an agreement; third, a clear subject matter; and fourth, a cause that is not prohibited.

Business actors may have ignored the element of binding agreement. An agreement will be considered valid if all parties agree on all matters contained in the agreement and there is clear consent from each party. What if the agreement made by the business actor contains inaccurate, unclear, or dishonest information? In such a situation, consumers may only realize their losses after the agreement has been executed. The author argues that in such cases, the elements of the legal requirements of an agreement are not fulfilled. Consent in an agreement must come from full awareness. If one party does not realize that they have been tricked, then the element of awareness cannot be considered fulfilled (Wariati & Susanti, 2015).

Article 1321 of the Civil Code of Indonesia (KUHPerdota) explains that an agreement cannot be considered valid if the agreement is obtained through mistake, coercion, or fraud. The case discussed can be categorized as fraud. Agreements that involve elements of fraud cannot be recognized as valid agreements so they are considered invalid. Subjective conditions are important elements in an agreement, and if these conditions are not met, the agreement can be canceled.

Business actors have an obligation to conduct their business in accordance with the provisions stipulated in the UUPK (Mazli, 2021). According to Article 7 of the UUPK business actors are entitled to receive their rights, and must carry out their obligations. In practice, there are several obligations that have not been fulfilled by business actors. This shows the need for stricter supervision and law enforcement to ensure that business actors comply with all applicable provisions, in order to protect consumers and create fairness in transactions.

Article 7 letter a of the UUPK emphasizes the importance of good faith for business actors in carrying out their business activities, both in terms of providing goods and services. In practice, many business actors do not comply with this provision.

They often act without good faith, which results in harm to consumers, such as providing tickets that are not in accordance with the agreement. This makes consumers feel uncomfortable and disadvantaged. Business actors also do not show good faith by not providing compensation or compensation to consumers. As a result, the tickets received by consumers cannot be used, which further strengthens that the business actors have violated Article 7 letter a of the UUPK Law.

Article 7 letter b of UUPK regulates the obligation of business actors to provide true, clear, and honest information regarding the condition and guarantee of goods and/or services, including explanations about use, repair, and maintenance. This provision emphasizes that business actors must adhere to the principle of honesty in providing information about the goods sold. In the practice of buying and selling, business actors often do not fulfill this obligation. They do not provide accurate and clear information about the condition and warranty of the goods and/or services, and do not provide adequate explanations about use, repair, and maintenance. As a result, consumers are forced to give up tickets that cannot be used, because the information provided is not in accordance with the agreement.

Article 7 letter d of UUPK also emphasizes the importance of guaranteeing the quality of goods traded, based on quality standards set for business actors. Thus, business actors must be responsible for ensuring that the goods they offer meet the quality standards expected by consumers. Failure to fulfill this provision can harm consumers and create distrust of business actors.

In the UUPK, business actors have an obligation to guarantee the quality of goods traded in accordance with applicable quality standards. In practice, many business actors do not comply with this provision, as stated in Article 7 letter d, where they do not provide quality assurance and even falsify the goods sold. Article 7 letter g of UUPK regulates compensation, compensation, and replacement if the goods and/or services received are not in accordance with the agreement. This provision emphasizes that business actors must provide compensation if a sale and purchase transaction, such as ticket sales through scalpers, causes harm to consumers.

In this case, the consumer entered into a ticket sale and purchase transaction with the business actor, where the initial agreement was to get the appropriate ticket. The business actor provided tickets that could not be used, even though the consumer had paid the ticket price of IDR 1,500,000 (one million five hundred thousand rupiah) per ticket.

Business actors do not provide compensation or compensation for losses suffered by consumers. In civil law, losses can be divided into two types: material losses and immaterial losses. Immaterial losses are losses that cannot be felt directly, while material losses are losses that can be felt directly.

In this case, the consumer suffered material loss because the goods received, namely tickets, were not in accordance with the agreement and could not be used. This loss occurred due to the discrepancy between the tickets purchased and the tickets received from the business actors. This situation is exacerbated by the fact that business actors or ticket middlemen are involved in unauthorized buying and selling practices, which makes this kind of problem possible. This practice opens the door to fraud, where consumers become victims due to a lack of oversight and transparency on the part of the provider. When tickets are not sold through authorized channels, the risk of consumers receiving counterfeit or invalid goods is much higher. It is important for business actors to comply with existing regulations so that consumers are protected and confidence in the market is maintained. Integrity and transparency in transactions maintained by business actors can help build public trust.

In cases where consumers' rights are not fulfilled, business actors have neglected their obligations and prohibitions, as well as ignored consumers' rights. Business actors have the responsibility to pay compensation and provide compensation to consumers who have suffered losses. This is regulated in Article 19 of UUPK, which explains the liability of business actors in this situation. Thus, it is important for business actors to fulfill their responsibilities so that consumers get proper protection and fairness in transactions (Mazli, 2021).

Article 19 paragraph (1) of UUPK stipulates that business actors are obliged to provide compensation to consumers if they cause losses by selling goods that are not in accordance with the agreement, especially after consumers have paid the agreed price. In practice, business actors often do not provide compensation to consumers. Furthermore, Article 19 paragraph (2) explains that the form of compensation that can be given to consumers includes a refund or replacement of goods in accordance with the losses experienced. In this case, the compensation that should be given is a refund in accordance with the losses suffered by consumers or a replacement ticket that is suitable for use.

The process of providing compensation is regulated in Article 19 paragraph (3), which states that compensation must be implemented within seven days after the transaction date. In practice,

business actors often do not meet this deadline. If business actors refuse to provide compensation, they may be sanctioned in accordance with Article 23 of UUPK, which states that business actors who do not fulfill their responsibility for compensation may be sued through a consumer dispute resolution body or file a lawsuit with the court at the consumer's domicile. In this case, the Consumer Dispute Resolution Body (BPSK) can file a lawsuit against the business actor in court.

If business actors continue to refuse to be responsible for compensation, they may be subject to administrative sanctions under Article 60 of UUPK, which sets the maximum compensation at IDR 200,000,000 (two hundred million rupiah) in accordance with the losses suffered by consumers. In practice, the business has refused to provide compensation, where they provided information and goods that were not in accordance with the agreement. As a result of this dishonest information, consumers were forced to give up tickets that could not be used. This shows the need for stricter law enforcement to protect consumer rights (Mubarak, 2022).

Article 28 of the ITE Law emphasizes that the dissemination of false and misleading news that results in harm to consumers in electronic transactions is an unlawful act. In this case, if a business actor spreads false and misleading information that results in harm to consumers, the business actor can be subject to criminal sanctions. According to the provisions of Article 28 paragraph (1), business actors who commit such acts can be sentenced to imprisonment for a maximum of six years and/or a maximum fine of one billion rupiah. For example, business actors may provide false news that results in losses, such as selling fake tickets, which makes consumers have to give up their money because they cannot use the tickets. Thus, the act of disseminating misleading information in electronic transactions harms consumers, and can result in severe law sanctions for business actors (Artanti, 2020).

Consumer rights come into effect when they have fulfilled their obligations. In practice, many business actors violate various law provisions, such as Article 1321 of the Civil Code of Indonesia, Article 7, Article 4, Article 16, and Article 24 of the UUPK, as well as Article 28 number 1 of the ITE Law. Consumers have the right to sue business actors in order to obtain justice.

Before entering the litigation or law process, consumers should take preventive measures and seek non-litigation solutions to overcome the negative impacts of ticket scalpers. The recommended first step is to conduct thorough research before purchasing tickets. If problems occur,

consumers can try to resolve disputes with the relevant parties through negotiation or mediation as an alternative to formal litigation. Consumers can also use the Consumer Dispute Resolution Agency (BPSK) to resolve disputes non-litigatively through mediation, arbitration, or conciliation. If settlement through non-litigation channels is unsuccessful, consumers can file a lawsuit at the district court according to their domicile.

For cashless financial transactions through e-wallets, existing regulations, such as the Central Bank of Indonesia Regulation No. 19/12/PBI/2017 on the Implementation of Payment Systems, still need strengthening. While this regulation provides a law basis for digital payment transactions, its implementation is often inadequate in preventing fraud or protecting users' personal data from leakage or abuse. This suggests that effective law protection should include aspects of data security and transaction transparency, which currently remain gaps in existing regulations (Linardy, 2020).

More detailed regulations on consumer protection in digital transactions can also help increase society confidence in the use of e-wallets. For example, in some developed countries, stricter protection systems for personal data and online transactions have been implemented. In Indonesia, there is still much room for improvement, especially in terms of supervision of e-commerce platforms that focus on the transaction aspect and on compliance with consumer protection principles (Sugianto et al., 2021). With clear and structured regulations, consumers can feel safer in digital transactions.

One of the main problems that often occurs is the lack of transparency in e-wallet operations and the lack of effective supervision of platform abuse. Many fraud cases occur due to consumer ignorance of harmful practices or incomplete information on how to use the platform safely. The government, in this case the OJK and Central Bank of Indonesia, needs to improve supervision of digital payment platforms and provide education on consumer protection in online transactions.

To ensure that consumers are maximally protected, existing laws need to be more responsive to rapid technological change. One of the biggest challenges is how the law can keep pace with rapid and highly dynamic technological developments (Ichsan et al., 2020). Regulations must be better able to answer emerging challenges, such as how to handle cross-border transactions involving e-wallets. Currently, difficulties in law enforcement against digital transactions involving actors from various countries make consumer protection more difficult to achieve (Artanti, 2020).

More broadly, consumer protection in the e-commerce sector involving e-wallets can also play a role in promoting financial inclusion in Indonesia. By ensuring that consumers are well protected, there will be greater trust in digital payment systems (Riphat, 2022). This will support deeper digital penetration to all levels of society, especially those who previously did not have access to conventional banking services. In the absence of adequate protection, consumers are vulnerable to the risk of fraud, data leakage, or misuse of personal information, which could hinder the adoption of digital technology.

Stronger regulations on consumer protection in the digital transaction sector should also include an obligation for platforms to provide clear and easy-to-understand information to consumers (Tjipto et al., 2021). Information on consumer rights, grievance procedures, and steps to take in case of transaction problems should be transparently available. This will ensure that consumers are protected, and have easy access to solutions in the event of problems in their transactions.

In the long-term, better protection of consumers will create a healthier digital ecosystem, where e-commerce companies that comply with consumer protection regulations and principles will be more rewarded and thrive. Meanwhile, companies that violate consumer rights will face stricter sanctions. Stricter law enforcement will also create healthier competition in the industry, which will ultimately benefit both consumers and business actors (Mubarok, 2022). Ultimately, consumers and responsible business actors will benefit from the creation of an orderly, transparent, and trusted digital ecosystem.

Ultimately, the effective implementation of consumer protection principles in cashless transactions through e-wallets can bring many benefits, both in terms of security, trust, and the development of the digital sector itself. This is important for consumers who must feel safe when transacting, and for the rapid development of Indonesia's digital economy. Concrete steps are needed to strengthen existing regulations and ensure their effective implementation (Artanti, 2020).

In order to create a better ecosystem for digital transactions, it is necessary to update regulations that are more adaptive to evolving technology. Stricter supervision and greater transparency in every transaction should be the main focus of consumer protection policies (Mazli, 2021). Wider education on the safe use of e-wallets is also crucial to ensure that society are protected by the law, and have sufficient knowledge to protect themselves.

More effective implementation of law protections in the sector of cashless transactions through e-wallets will improve the quality of existing services and strengthen consumer confidence in digital payment technologies. It will also reduce potential losses caused by fraud or abuse of personal data, and promote more inclusive and equitable growth of the digital sector (Banjarnahor, 2022). Thus, the role of law becomes very important in creating a safe, transparent, and profitable ecosystem for all parties involved (Mubarok, 2022).

Better implementation of consumer protection in cashless transactions through e-wallets is a must to maintain public trust in digital payment systems. As more transactions are conducted electronically, the challenges in protecting personal data and preventing cybercrime are increasingly complex (Herryani & Njoto, 2022). Strengthening regulations and improving supervision are important steps to make consumers feel safe in using these services. Without strict regulation, this payment system is vulnerable to abuse that can harm many parties, both consumers and legitimate business actors.

To create a healthier ecosystem, transparency in every transaction and strong protection mechanisms should be implemented by e-wallet service providers. This will reduce potential risks, and increase the level of consumer satisfaction and encourage wider adoption of this technology (Rohendi, 2015). The trust established through effective protection measures will strengthen the e-commerce sector and enable fairer competition among business actors. This will extend the reach of e-wallet usage. With clear and guaranteed protections in place, digital transactions will become more desirable as consumers know that their rights are protected.

Going forward, efforts to improve consumer protection will lead to a more inclusive and sustainable digital market. With a transparent, safe, and fair system, all parties involved—consumers, business actors, and the government—will benefit from the rapid growth of the digital economy. Thus, consumer protection is guaranteed, and digital economic prosperity grows in a balanced and equitable manner. This is key to accelerating digital transformation in society and the evolving global economy.

CONCLUSION

Law protection in cashless transactions through e-wallets is crucial to create a safe, fair, and transparent transaction climate for consumers. While e-wallet offers convenience and high accessibility, the risk of fraud,

misuse of personal data, and legal uncertainty remain key issues. The current regulations, while providing a legal basis, still require strengthening and updating to address the risks that have developed along with the rapid development of digital payment technology. The implementation of consumer protection must be strengthened in order to create a better digital transaction ecosystem, support broader and more inclusive digital economic growth, and maintain society trust.

The implication of these findings is the importance of regulations that are more adaptive to technological developments and digital transactions, as well as the need for stricter supervision of e-wallet platforms. To maintain market integrity and protect consumers from losses, law protection should include aspects of data security, transaction transparency, and easier access for consumers to file complaints or obtain dispute resolution. On the other hand, this also encourages the development of a higher quality and trusted digital payment system, which in turn will encourage greater and more inclusive growth of the digital economy sector.

Suggestions include strengthening clearer regulations on consumer protection in non-cash financial transactions through e-wallets, with a focus on stricter supervision of e-commerce platforms. The government and supervisory institutions such as OJK need to conduct wider socialization on consumer rights and how to protect themselves when transacting digitally. Education on online transaction security is also very important to prevent fraud that harms consumers.

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