



Challenges in the Implementation of Consumer Legal Protection in Indonesia: A Case Study on Regulatory Gaps and Enforcement Issues

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Abstract: Legal protection for consumers is important in maintaining consumer rights in the market. The purpose of this study is to analyze the form of legal protection provided to consumers and the obstacles faced in its implementation. The method used is a descriptive approach with a case study, where data is collected through observation and interviews with consumers and business actors. The results show that although there are regulations governing consumer protection, there are still obstacles in its implementation, such as lack of consumer awareness and weak supervision from the authorities. Effective legal protection is needed to ensure fairness and consumer welfare in economic transactions.

Keywords: Legal Protection; Consumer; Regulation; Fairness; Implementation.

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How to cite (Chicago Style):

Aprillia R. Tomelo. "Challenges in the Implementation of Consumer Legal Protection in Indonesia: A Case Study on Regulatory Gaps and Enforcement Issues." *Estudiante Law Journal*, 7 (3), (October 2025): 799-815. <http://dx.doi.org/10.33756/eslaj.v7i3.31673>

1. Introduction

Legal protection for consumers in Indonesia has become a major concern in trade law and consumer protection, along with rapid economic development and increased business transactions. Although consumer protection laws exist, their implementation still faces challenges, such as a lack of legal awareness among consumers and the inability of the judicial system to provide fair remedies. Various previous studies have examined this issue, but most of them focus on the existing regulations and do not delve deeply into the obstacles faced in its practical implementation. Some studies also suggest that although consumer protection in Indonesia is well-regulated, there is still a gap between the regulations and the reality on the ground. Therefore, this research aims to identify these challenges and provide solutions that are more practical and relevant to current consumer needs. In particular, this article will explore aspects of more effective legal protection and its implementation in the context of Indonesia's rapidly developing economy. The significance of this research is to contribute to improving the effectiveness of legal protection for consumers, as well as strengthening the protection of consumer rights in an increasingly dynamic business world.¹

Legal protection for consumers is one of the important issues in the Indonesian legal system. Along with rapid economic and industrial development, the relationship between producers and consumers is increasingly complex. The public as consumers, who play a major role in the economy, have the right to be protected from harmful practices. However, in practice, it is not uncommon for consumers to become victims of injustice, whether in the form of defective products, services that are not up to standard, or even fraud. Therefore, legal protection for consumers is needed so that their rights can be properly guaranteed. Law of the Republic of Indonesia Number 8 Year 1999 on Consumer Protection is the main legal basis that regulates the rights and obligations of consumers and the responsibilities of business actors. This law aims to provide protection for consumers in transactions of goods and services. In addition, it also regulates the obligation of business actors to be responsible for the products or services provided to consumers. However, despite the existence of regulations

governing consumer protection, challenges in its implementation remain. One of the main problems faced in consumer protection is consumer ignorance of their rights. Many consumers do not realize or understand what they are entitled to in transactions of goods or services. This causes consumers to often become victims of

¹ Firyaal Shabrina Izazi et al., "Perlindungan Hukum Terhadap Konsumen Dalam Transaksi E-Commerce Melalui Undang-Undang Nomor 8 Tahun 1999 Tentang Perlindungan Konsumen Dan Peraturan Pemerintah (Pp) Nomor 80 Tahun 2019 Tentang Perdagangan Melalui Sistem Elektronik," *Leuser: Jurnal Hukum Nusantara* 1, no. 2 (2024): 8-14.

dishonest practices by business actors. Therefore, education on consumer rights needs to be done massively so that consumers are better protected.²

On the other hand, technological developments also have positive and negative impacts on consumer protection. On the one hand, technological advances make it easier for consumers to access information and conduct transactions. However, on the other hand, technology also raises new challenges such as online transactions that are vulnerable to fraud and misuse of consumers' personal data. Existing regulations must be able to keep pace with these developments so that legal protection for consumers remains relevant.

In addition, despite the existence of the Consumer Protection Law, there are still many cases where consumers feel that they do not receive optimal protection. This is related to the dispute resolution mechanism that often favors business actors or the complicated procedures that must be followed by consumers. Therefore, research on the effectiveness of legal protection for consumers is very important to assess the extent to which this law can provide actual protection.³

This research aims to analyze the legal protection for consumers in Indonesia, particularly in terms of the implementation of existing laws, as well as the challenges and obstacles faced in consumer protection practices. In addition, this research will also explore the role of institutions such as the National Consumer Protection Agency (BPKN) in fighting for consumer rights in Indonesia.

Through this research, it is hoped that solutions can be found to existing problems in consumer protection, both in terms of policy and more effective legal implementation. The results of this research are expected to contribute to the improvement of the consumer protection system in Indonesia, which in turn can create a fairer and more transparent market climate for consumers.⁴

Ultimately, legal protection for consumers is not only the responsibility of the government, but also of businesses and society itself. Collaboration between these three parties is essential to create a better consumer protection system in the future.

2. Method

This research uses a descriptive approach with a case study⁵ to analyze legal protection for consumers in. Data was collected through observation of applicable regulations as well as interviews with consumers and relevant business actors.

² Rhey A. Karinda, "Perlindungan Hukum Terhadap Konsumen Dalam Bisnis Pembiayaan Menurut Undang-Undang Nomor 8 Tahun 1999," *Lex Privatum* 8, no. 4 (2020), <https://ejournal.unsrat.ac.id/index.php/lexprivatum/article/view/30967>.

³ Ibid.

⁴ Zahra Ainun Maldina and Ubaid Aisyul Hana, "Hukum Persaingan Usaha Dan Perlindungan Konsumen Mewujudkan Pasar Yang Adil Dan Transparan," *Jurnal BANSI-Jurnal Bisnis Manajemen Akutansi* 5, no. 1 (2025): 22-30.

⁵ Ika Atikah, *Metode Penelitian Hukum*, Haura Utama, 2022, <http://repository.uinbanten.ac.id/9155/1/P%20Metode%20Penelitian%20Hukum.pdf>.

Interviews were conducted directly with several consumers who have experienced legal problems related to business transactions, as well as with business actors involved in the relevant sector. In addition, documentation analysis in the form of laws, government regulations, and policies related to consumer protection was also used to explore the existing legal aspects. This method aims to explore the problems faced by consumers and provide a clearer picture of the implementation of legal protection in Indonesia.

3. Analysis and Discussion

In this section, we analyze legal protection for consumers in Indonesia by considering various factors that affect the effectiveness of the implementation of existing regulations. The legal protection of consumers stipulated in Law No. 8/1999 on Consumer Protection has provided a strong basis, but its implementation still encounters many obstacles in the field³. One of the main problems is the low level of consumer legal awareness and the mismatch between regulations and rapidly evolving market conditions. The results show that despite legal protection efforts, many consumers feel disadvantaged by business actors who do not comply with applicable regulations.

3.1. Barriers to the Implementation of Legal Protection

Obstacles faced in the implementation of consumer legal protection, both from the side of consumers, business actors, and supervisory institutions⁴. Some of the obstacles identified include the lack of effective supervision from relevant institutions, the low level of legal literacy among consumers, and the incompatibility between consumer protection policies and existing business practices. Previous research shows that although regulations have been well drafted, their implementation is often hampered by the unpreparedness of business actors and the lack of strict sanctions. This is in contrast to research conducted in other countries, where supervision and implementation of sanctions are more stringent and effective.⁶

3.2. Efforts to Improve Legal Protection for Consumers

Efforts can be made to improve legal protection for consumers in Indonesia. One of the efforts that is proposed is by increasing consumer legal awareness through broader and more comprehensive education. In addition, the role of supervisory institutions that are more active in supervising business actors and providing strict sanctions is also very important. The difference between the results of this study and previous research lies in the emphasis on strengthening supervisory institutions as the key to success in optimizing consumer protection.⁷

⁶ Ali Mansyur and Irsan Rahman, "Penegakan Hukum Perlindungan Konsumen Sebagai Upaya Peningkatan Mutu Produksi Nasional," *Jurnal Pembaharuan Hukum* 2, no. 1 (2015): 1-10.

⁷ Ana Maratus and Latifatus Syafi'iyah, "Perlindungan Konsumen Dalam Layanan Umum: Analisis Regulasi Dan Implementasi Kebijakan Terhadap Hak-Hak Konsumen: Analysis of Consumer

3.3. Consumer Protection Rules and Regulations in Indonesia

Consumer protection regulations in Indonesia are regulated in Law of the Republic of Indonesia Number 8 of 1999 concerning Consumer Protection. This law aims to provide maximum protection to consumers so that they are not harmed by business actors. In this law, consumer rights are explained in detail, such as the right to obtain clear information about the goods or services purchased, the right to obtain safe and quality products, and the right to obtain compensation if they suffer losses due to transactions.⁸

The Consumer Protection Law also regulates the obligation for businesses to provide accurate, honest, and not misleading information about the products or services they offer. Business actors are also required to be responsible for the products they sell, both in terms of quality, safety, and the availability of after-sales services. This aims to keep consumers from becoming victims of fraud or obtaining products that do not meet their expectations.

However, while regulations are in place, the biggest challenge is implementation. Many consumers do not fully understand their rights or even find it difficult to enforce their rights in the event of a dispute. Therefore, it is necessary to strengthen the supervision and law enforcement system so that this regulation can run effectively.⁹

In addition, this law also regulates the dispute resolution mechanism between consumers and business actors. Consumers who feel aggrieved can file a complaint through the National Consumer Protection Agency (BPKN) or other consumer protection institutions. However, this mechanism is often ineffective, especially when consumers do not have sufficient knowledge or access to lawsuits. To strengthen consumer protection, the government is also developing more specific regulations, especially for sectors that are prone to abuse, such as the food, drug, and cosmetics sectors. For example, supervision by BPOM for drug and food products as well as regulations governing product labeling and distribution permits. This aims to ensure that consumers can obtain products that are safe and not harmful to health. The government is also making efforts to adapt consumer protection regulations to technological developments. Especially with the rise of online trading, where consumer protection of goods or services purchased over the internet has become an important issue. Therefore, existing laws must be able to accommodate this, both in

Protection Regulations in Public Services, Implementation of Consumer Protection Policies in Public Services, Factors Inhibiting the Effectiveness of Consumer Protection, Strategies to Strengthen Consumer Protection in the Future," *Forschungsforum Law Journal* 2, no. 03 (2025): 282–91.

⁸ Masrukhin Masrukhin, "Rekonstruksi Regulasi Tanggung Jawab Pelaku Usaha Dalam Rangka Mewujudkan Perlindungan Konsumen Yang Berbasis Nilai Keadilan" (PhD Thesis, UNIVERSITAS ISLAM SULTAN AGUNG, 2023), <http://repository.unissula.ac.id/id/eprint/31040>.

⁹ Marina Yetrin Sriyati Mewu and Kadek Julia Mahadewi, "Perlindungan Konsumen Dalam Pembelian Produk Online: Analisis Perspektif Hukum Perlindungan Konsumen Di Indonesia," *Jurnal Kewarganegaraan* 7, no. 1 (2023): 441–50.

terms of electronic transactions and monitoring of fraud that can occur on online platforms.¹⁰

Overall, consumer protection rules and regulations in Indonesia are quite complete, but still need improvement in terms of implementation and law enforcement. Counseling consumers and businesses as well as strengthening institutions that oversee consumer protection are key to maximizing the objectives of this law.

Ultimately, good and effective consumer protection regulations will create a healthy market climate, where consumers feel safe and protected in every transaction they make.

3.4. The role of the National Consumer Protection Agency (BPKN)

The National Consumer Protection Agency (BPKN) is an organization that plays an important role in safeguarding consumer rights in Indonesia. Established in 2000, BPKN is tasked with providing protection for consumers, mediating consumer disputes, and educating consumers about their rights. BPKN acts as a watchdog for businesses to ensure that they meet the consumer protection standards set out in the law

One of BPKN's main tasks is to provide solutions for consumers who experience disputes with business actors. BPKN provides facilitation for non-litigation dispute resolution, so that consumers do not need to go through a long and complicated legal process. The mediation process conducted by BPKN aims to create an agreement that benefits both parties without having to involve the court.¹¹

In addition, BPKN also has a role in educating the public about the importance of consumer protection. Through counseling programs, seminars, and information campaigns, BPKN seeks to raise public awareness about the rights of consumers. This is very important, considering that many consumers do not fully understand their rights in a transaction.¹²

However, while BPKN has a huge role to play, it also faces many challenges. One of the biggest challenges is the lack of understanding from consumers about the role and function of BPKN. Many consumers do not know how to file a complaint or even

¹⁰ Irfan Ridha et al., "Implementasi Perlindungan Konsumen Oleh Lembaga Perlindungan Konsumen Untuk Menegakkan Hak-Hak Konsumen Di Indonesia," *Jurnal Pendidikan Sosial Dan Humaniora* 4, no. 2 (2025): 2888-98.

¹¹ Niru Anita Sinaga and Nunuk Sulisrudatin, "Pelaksanaan Perlindungan Konsumen Di Indonesia," *Jurnal Ilmiah Hukum Dirgantara* 5, no. 2 (2015), <https://journal.universitassuryadarma.ac.id/index.php/jihd/article/view/110>.

¹² Ridha et al., "Implementasi Perlindungan Konsumen Oleh Lembaga Perlindungan Konsumen Untuk Menegakkan Hak-Hak Konsumen Di Indonesia."

know that BPKN can help resolve their problems. Therefore, wider and more intensive socialization is needed to increase the effectiveness of this institution.¹³

BPKN also has limitations in terms of legal authority. Although it can mediate disputes, it does not have the authority to impose sanctions or fines on businesses that violate consumer rights. This makes it dependent on the formal legal system for stricter law enforcement. For this reason, there needs to be better coordination between BPKN and other law enforcement agencies.

One form of protection that also concerns BPKN is related to electronic transactions and e-commerce. As technology develops, BPKN seeks to monitor and regulate online buying and selling transactions so that consumers do not become victims of fraud. Consumer protection programs in digital transactions are essential to ensure that online transactions are safe and transparent.¹⁴

Through BPKN, consumers have a channel to report complaints and get assistance in dealing with problems that arise from unfair or harmful transactions. Therefore, the role of BPKN is vital in creating a stronger and more effective consumer protection system.

Overall, BPKN has a very important role in consumer protection in Indonesia, although it still faces challenges in terms of socialization, legal authority, and capacity in addressing increasingly complex consumer protection issues.

3.5. Consumer Protection in the E-Commerce Sector

Consumer protection in the e-commerce sector is becoming increasingly important with the increasing number of online transactions in Indonesia. E-commerce provides convenience for consumers to buy goods and services practically, but it also brings its own risks. One of the main problems faced by consumers in e-commerce is fraud, such as goods that do not match the description or payments that are not refunded after canceling the transaction.¹⁵

In the e-commerce sector, consumer protection can be done with strict supervision of online buying and selling platforms. The government has issued regulations governing electronic transactions, such as the Electronic Information and Transaction Law (UU ITE). This regulation aims to ensure that online transactions are conducted fairly and transparently, and sanction businesses that violate the rules.

¹³ Sinaga and Sulisrudatin, "Pelaksanaan Perlindungan Konsumen Di Indonesia."

¹⁴ Sutan Pinayungan Siregar, "Kepastian Hukum Perlindungan Konsumen Sesuai Dengan Ketentuan Undang-Undang Perlindungan Konsumen," *Journal of Law, Administration, and Social Science* 4, no. 2 (2024): 228–33.

¹⁵ Abd Haris Hamid and MH SH, *Hukum Perlindungan Konsumen Indonesia*, vol. 1 (Sah Media, 2017), https://books.google.com/books?hl=id&lr=&id=6V5tDwAAQBAJ&oi=fnd&pg=PR2&dq=Perlindungan+Hukum%3B+Konsumen%3B+Regulasi%3B+Keadilan%3B+Pelaksanaan.&ots=e_1uMygmNK&sig=gVnvPyvjElJyqNuHIyr4zvoo2DY.

However, consumer protection in e-commerce also involves the role of business actors to provide accurate information about the products sold, such as product descriptions, prices, and return conditions. In addition, e-commerce platforms must also provide a system that can facilitate dispute resolution between consumers and sellers. This aims to avoid consumers becoming victims of fraudulent or deceptive practices.¹⁶

On the other hand, many consumers do not understand how to protect themselves in e-commerce transactions. For example, they may not know about the right to file a claim for return of goods or a claim for compensation if the goods received are defective or unsuitable. Therefore, there is a need to increase consumer awareness of their rights in online transactions.¹⁷

BPKN also plays an important role in providing legal protection to consumers in e-commerce. They can facilitate consumers who feel aggrieved by online transactions, as well as provide education on how to avoid fraud and choose a safe e-commerce platform. In addition, BPKN can also work with e-commerce platforms to ensure that consumer protection mechanisms are well implemented.

On the business side, they must also comply with their obligations to maintain product quality, provide clear information, and guarantee a secure payment system for consumers. In this case, e-commerce companies need to strengthen return policies and clear product warranties so that consumers feel safer and more protected.¹⁸

However, although various efforts have been made to strengthen consumer protection in e-commerce, the biggest challenge is the weak law enforcement in addressing fraud and consumer rights violations. Therefore, cooperation between the government, business actors, and the public is needed to create a safe and reliable e-commerce ecosystem.

Overall, consumer protection in the e-commerce sector in Indonesia requires special attention, especially related to clear regulations, consumer education, and strict supervision of e-commerce platforms so that consumers can transact safely and securely.

3.6. The Role of Consumers in Improving Legal Protection

Consumers have a very important role in improving their own legal protection. One of the fundamental things is consumer awareness of their rights in transactions of goods or services. Without such awareness, consumers often don't know what to do

¹⁶ Imelda Mardayanti, "Rekonstruksi Perlindungan Hukum Terhadap Konsumen Dalam Perjanjian Pembiayaan Kredit Kendaraan Bermotor Berbasis Nilai Keadilan" (PhD Thesis, Universitas Islam Sultan Agung, 2019), <http://repository.unissula.ac.id/17275/>.

¹⁷ Sri Lestari Poernomo, "Perlindungan Hukum Konsumen Terhadap Praktik Teknologi Finansial Ilegal Dalam Bentuk Pinjaman Online Ilegal," *Mimbar Keadilan* 15, no. 1 (2022): 134–48.

¹⁸ *Ibid.*

when they are harmed. Therefore, education on consumer rights is essential so that they can demand justice and fight for their rights.¹⁹

Smart consumers who understand their rights are in a stronger position to deal with business actors. One of the steps consumers can take is to report violations or injustices they experience to authorized institutions, such as the National Consumer Protection Agency (BPKN) or the courts. By doing so, consumers can contribute to creating a fairer market. The role of consumers also involves selecting products or services that comply with safety and quality standards. Savvy consumers will choose products that have certifications or labels that ensure that the product is safe to use. By purchasing products that comply with applicable regulations and standards, consumers participate in encouraging business actors to always pay attention to the quality and safety of the products they sell.²⁰

In addition, consumers also have the right to claim compensation if they are victims of fraud or defective products. As consumers, they should know how to file a claim with the business or through a consumer protection agency. If consumers do not dare or do not know how to do so, their rights may be neglected.

It is also important to remember that consumers have a role in improving the legal protection system for consumers in Indonesia. By providing feedback or reporting violations that occur, consumers can help the government and related institutions to continuously improve existing regulations and protection systems. Active participation from consumers will accelerate the achievement of a more effective consumer protection system.²¹

However, the biggest challenge is the information inequality between consumers and businesses. Businesses often have more power in terms of access to information, promotions and marketing, while consumers may not be as knowledgeable about the products or services they purchase. Therefore, consumers need to be continuously empowered with accurate and useful information.

Through collaboration between consumers, government and businesses, consumer protection will be stronger and more effective. Consumers who are aware of their rights and know how to enforce them will be key in improving the quality of legal protection for consumers in Indonesia. With active participation and high awareness,

¹⁹ Mulia Akbar Santoso, "Perlindungan Konsumen Dari Promosi Barang Komersil Yang Menyesatkan Dalam Rangka Mewujudkan Asas Keadilan Dan Kepastian Hukum" (PhD Thesis, DOKTOR ILMU HUKUM, 2023).

²⁰ Eko Budi Sariyono and Dian Cahayani, "Alternatif Penyelesaian Tindak Pidana Perlindungan Konsumen Melalui Mediasi Penal: Perspektif Hukum Dan Keadilan," *Jurnal Thengkyang* 8, no. 1 (2023): 56–63.

²¹ Syafrida Syafrida and Ralang Hartati, "Mewujudkan Perlindungan Hukum Dan Jaminan Kepastian Hak Konsumen Muslim Terhadap Produk Halal (Suatu Kajian Ajaran Gustav Radbruch)," *JHR (Jurnal Hukum Replik)* 7, no. 1 (2020): 38–54.

consumers can play a very important role in improving legal protection and creating a safer and fairer transaction environment.

4. Discussion

A comparison of consumer law protection in Indonesia with other countries that are more advanced in terms of consumer protection can provide a clear picture of the various weaknesses and strengths of the existing system. In this analysis, it is important to look at how Indonesia's consumer protection policy functions in practice, and how it can be improved based on the experience of more advanced countries in this regard. Countries such as Japan, Germany, and several other European countries, have developed more mature protection systems with stronger legal structures and strict supervisory mechanisms. They have established regulations that not only protect consumers in everyday transactions, but also provide better justice for aggrieved consumers.²²

Japan, for example, has a highly organized consumer protection system, which includes strict regulation of potentially harmful products, as well as proactive monitoring agencies. In addition, Japan's consumer justice system enables dispute resolution in a faster and more efficient manner. Germany, on the other hand, has regulations that not only protect consumers from unsafe products, but also ensure that consumer rights are protected in digital transactions and unfair contracts. Tougher sanctions are applied against offending businesses, as well as institutions such as the Deutsches Institut für Normung (DIN) that are responsible for consumer protection standards.²³

In contrast, Indonesia still faces various challenges in implementing consumer protection policies, despite the existence of various regulations and laws that support such protection. One of the biggest challenges is the lack of effective supervision of businesses that engage in business practices that harm consumers. In addition, consumers' awareness of their rights is still low, so they often do not know how to fight for their rights when problems occur. Best practices from developed countries, such as increased supervision, broader consumer education, and a clearer sanction system, can be an important reference for improving the consumer protection system in Indonesia.

4.1. Comparison of Consumer Protection Supervision Systems

Focus is given to the consumer protection supervision systems implemented in Indonesia and other countries¹⁹. The following table illustrates a comparison between consumer protection supervision policies in Indonesia and some developed countries.

²² Muhamad Syamsudin and Fera Aditias Ramadani, "Perlindungan Hukum Konsumen Atas Penerapan Klausula Baku," *Jurnal Yudisial* 11, no. 1 (2018): 91-112.

²³ Wahyu Simon Tampubolon, "Upaya Perlindungan Hukum Bagi Konsumen Ditinjau Dari Undang Undang Perlindungan Konsumen," *Jurnal Ilmiah Advokasi* 4, no. 1 (2016): 53-61.

Table 1. 1 Comparison of Supervision Systems

Country	Surveillance System	Sanctions Violations	for Effectiveness of Supervision	
Indonesia	Consumer Agency	Protection	Administrative sanctions and fines	Tends to be low
Japan	Consumer Agency	Protection	Severe criminal sanctions and fines	High
Germany	Consumer Court	Protection	Fines and revocation of business license	Very high

This table shows significant differences between the supervisory systems in Indonesia and developed countries. In Japan and Germany, tougher sanctions and stricter supervision have been shown to increase business compliance with existing regulations.²⁴

A comparison of consumer protection supervision systems can be done by looking at several aspects, such as the role of the government, supervisory mechanisms, policies implemented, and approaches used in different countries or regions. Here are some elements that can be compared in the consumer protection supervision system:

1. Role of Government and Supervisory Bodies

a. Indonesia

In Indonesia, consumer protection is regulated by the National Consumer Protection Agency (BPKN) and the Food and Drug Administration (BPOM). BPKN is tasked with overseeing and enforcing consumer rights in various sectors, while BPOM focuses on the supervision of food, drug and cosmetic products. The government also involves other state agencies to ensure consumer protection.

b. United States of America

In the US, consumer protection is carried out by the Federal Trade Commission (FTC), which oversees business practices, privacy protection, and preventing fraud. In, the Food and Drug Administration (FDA) oversees food products, drugs, and medical devices.

c. European Union

²⁴ Nurul Fibrianti, "Penyelenggaraan Perlindungan Konsumen: Sinergi Negara, Pelaku Usaha Dan Konsumen," *Borobudur Law Review* 2, no. 2 (2020): 90-101.

The European Union has a more coordinated approach with consumer protection policies governed by the European Consumer Organization (BEUC) and various regulations at the member state level. They apply strict standards on product safety, privacy and returns.

2. Supervision and Law Enforcement Mechanism

a. Indonesia

Supervision is conducted through market inspections, recalls of hazardous products, and enforcement of laws related to violations of consumer protection laws (e.g., Law No. 8/1999). However, there are still challenges related to limited resources and lagging behind in technology utilization.

b. United States of America

Oversight is done through consumer complaints filed with the FTC or other relevant agencies. They also have regulations that require businesses to comply with return and replacement procedures. Enforcement is done through legal proceedings, including fines or other legal actions.²⁴

c. European Union

EU member states have their own regulatory bodies that apply uniform regulations when it comes to consumer protection. They also have a system of sanctions and fines that can be imposed on companies that violate consumer rights.

3. Consumer Protection Policy

a. Indonesia

In Indonesia, many consumer protection policies focus on information transparency and consumer rights, such as the right to clear information, the right to choose products, and the right to safe products. The government also regulates complaints and dispute resolution mechanisms through BPKN.²⁵

b. United States of America

In the US, consumers are protected with policies such as the Consumer Credit Protection Act that protects consumers in financial and credit transactions, and laws on fraud and product labeling that require businesses to provide clear and correct information.

c. European Union

The European Union implemented the Directive on Consumer Rights which provides comprehensive protection to consumers, including the right to withdraw from a contract within a certain period (for example, 14 days for online purchases), the right to obtain goods that match the description, and the right to compensation in the event of loss.

4. Technology and Digital Approach

a. Indonesia

Technological developments in Indonesia have begun to be utilized to improve consumer protection supervision, such as consumer complaint applications and digitization of the product certification process. However, the use of this technology is still limited, especially in areas outside Java.

b. United States of America

The US makes use of digital technology. For example, apps and websites that facilitate consumer complaints, as well as the use of big data to monitor trends and patterns of violations occurring in the market.

c. European Union

The European Union has regulations that support the use of technology in consumer protection, such as the regulation of personal data in the General Data Protection Regulation (GDPR) and regulations related to electronic commerce that protect consumers in online transactions.

5. Consumer Dispute Resolution

a. Indonesia

Consumer dispute resolution in Indonesia still relies on mediation or arbitration conducted by BPKN or other dispute resolution institutions. This process can be time-consuming and often difficult for consumers to access.

b. United States of America

In the US, in addition to legal channels, there are also consumer dispute resolution institutions that provide mediation or arbitration as a faster and cheaper alternative to dispute resolution.

c. European Union

The EU has a European Consumer Centres Network (ECC-Net) that provides free dispute resolution assistance to consumers who experience problems in cross-border transactions within EU member states.

6. Consumer Protection Education and Socialization

a. Indonesia

Despite efforts to raise consumer awareness about their rights through public campaigns, understanding of consumer protection is still limited among most of the public.

b. United States of America

Consumer education in the US is more developed, with many non- governmental organizations providing information and education on consumer rights, as well as ways to protect themselves from scams and harmful business practices.

c. European Union

The EU takes consumer education seriously, with initiatives to educate people about their rights, product safety, and how to shop smart.

Overall, while countries have different approaches to consumer protection supervision systems, their main focus is on ensuring consumers have clear information, safe products, and access to prompt and fair dispute resolution. However, the implementation of policies and supervision is often affected by factors such as resources, technology level, and public participation in the consumer protection process.

4.2. Comparison of Consumer Legal Awareness in Indonesia and Other Countries

Consumer legal awareness in Indonesia is compared to that of developed countries. The following graph illustrates the comparison of awareness levels consumer law between Indonesia, Japan and Germany.

The graph above shows that Indonesia has a lower level of consumer legal awareness compared to countries such as Japan and Germany. This points to the need for more intensive education efforts to improve consumers' understanding of their rights.

4.3. Implications of Comparison of Consumer Protection Systems

Based on the comparison, it can be concluded that Indonesia needs to adopt some best practices from developed countries, especially in terms of supervision and strict

sanctions. In addition, increasing consumer legal awareness is also an important factor in creating a fairer and more transparent market.

5. Conclusion

It is concluded that although consumer law protection regulations in Indonesia already exist, their implementation still faces a number of challenges, such as a lack of legal awareness among consumers and ineffective supervision of business actors. This research also shows that Indonesia is still lagging behind developed countries such as Japan and Germany, which have implemented stricter supervision systems and strict sanctions. Therefore, to improve the effectiveness of legal protection for consumers, there is a need for increased supervision, broader education to consumers, and the application of stricter sanctions against business actors who violate the rules.

In addition, the results of this study provide recommendations for supervisory institutions in Indonesia to be more active in carrying out their duties, as well as the importance of public participation in understanding their consumer rights. More progressive policy implementation and increased legal awareness among consumers will strengthen legal protection for consumers in Indonesia, which in turn will create a fairer and more equitable market.

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