



DOI: <https://doi.org/10.38035/gijlss.v4i1>
<https://creativecommons.org/licenses/by/4.0/>

Strengthening BPKN Governance in Realising a Synergistic and Sustainable Consumer Protection Ecosystem

Joko Nugroho¹, Antoni Ludfi Arifin^{2*}

¹Institut Agama Islam Al Aqidah Al Hasyimiyah, Jakarta, Indonesia, jokojn74@gmail.com

²Institut STIAMI, Jakarta, Indonesia, ludfi@stiami.ac.id

*Corresponding Author: ludfi@stiami.ac.id²

Abstract: This study is motivated by the increasing complexity of consumer protection in the context of economic globalisation and digital transformation, which has introduced new risks and exposed weaknesses in institutional governance. Previous studies on consumer protection governance have primarily focused on regulatory and policy aspects, with limited attention to institutional integration and governance mechanisms. Moreover, the concept of a consumer protection ecosystem remains underdeveloped, particularly in explaining how multi-actor collaboration and adaptive governance can be operationalised. This study aims to analyse the strengthening of governance within the National Consumer Protection Agency (BPKN) as a strategic actor in developing a synergistic and sustainable consumer protection ecosystem. This research employs a qualitative approach using a systematic literature review of academic journals, books, and policy documents published between 2015 and 2025. Data were analysed using thematic analysis focusing on institutional governance, coordination mechanisms, and digital transformation challenges. The findings indicate that the main challenges lie in fragmented institutional arrangements, weak inter-agency coordination, limited data integration, and low consumer literacy. This study proposes that BPKN should function as a central node within a governance-based consumer protection ecosystem by strengthening coordination, data-driven policy systems, and institutional capacity. The study contributes by offering a conceptual model of consumer protection as an integrated governance ecosystem, emphasising collaboration, adaptability, and evidence-based policymaking.

Keywords: consumer protection governance, BPKN, digital economy, governance ecosystem, good governance.

INTRODUCTION

The advancement of economic globalisation and digital transformation has significantly altered patterns of production, distribution, and consumption of goods and services across countries, including Indonesia (Puter et al., 2025; Amory et al., 2025). On the one hand, these developments have improved consumer access to a wider range of products and services

(Girsang et al., 2023). On the other hand, they have introduced new risks that may disadvantage consumers, such as non-transparent business practices, information asymmetry between businesses and consumers, and increasing complexity in digital transactions (DPRRI, 2025; Luo, 2022). In this context, consumer protection has become a strategic issue that extends beyond legal considerations to include economic stability, public trust, and the sustainability of market systems.

In Indonesia, consumer protection is normatively regulated under Law Number 8 of 1999 on Consumer Protection, which defines consumer rights and obligations as well as business responsibilities (Indradewi, 2020). This law also established the National Consumer Protection Agency/Badan Perlindungan Konsumen Nasional (BPKN), which is mandated to provide policy advice and recommendations to the government (Luhfitasari et al., 2024). The presence of BPKN is essential in ensuring that consumer protection operates effectively, is well-coordinated, and remains responsive to evolving market dynamics (Daeng, 2023). Nevertheless, the implementation of consumer protection in Indonesia continues to face significant challenges, including institutional limitations, weak inter-agency coordination, and regulatory effectiveness.

As the digital economic ecosystem becomes increasingly complex, consumer protection can no longer be addressed by a single institution in isolation. Instead, it requires the collaboration of multiple stakeholders, including government bodies, sectoral regulators, business actors, civil society organisations, and consumers themselves. The concept of a consumer protection ecosystem highlights the importance of policy integration, institutional governance strengthening, and cross-sectoral coordination in establishing a comprehensive and sustainable protection system (Bradley, 2020). In this regard, BPKN plays a strategic role as an intermediary between consumer interests and public policy (Pratama et al., 2025).

However, the effectiveness of consumer protection institutions in developing countries remains constrained by limited authority, weak institutional coordination, and insufficient supervisory capacity over increasingly complex market practices (Howells & Weatherill, 2017; UNCTAD, 2016; UNCTAD, 2017). In Indonesia, coordination among institutions remains suboptimal, particularly in addressing the rapid development of the digital economy, e-commerce, and technology-based financial services (Widiarty & Saragih, 2024; Priambodo & Triadi, 2025). This condition underscores the need for more integrative and adaptive institutional governance.

Strengthening BPKN governance therefore represents a strategic step towards reinforcing a synergistic and sustainable consumer protection ecosystem. Effective governance encompasses not only institutional structures but also transparency, accountability, coordination effectiveness, and adaptability to changing strategic environments (Nasira & Priyastiwi, 2025). The principles of good governance emphasise policy integration, coordination among actors, and public participation in decision-making processes (Suwanda & Tjenreng, 2025; Noor et al., 2022; Nurhidayat, 2023). Accordingly, strengthening BPKN governance can serve as a catalyst for improving the overall effectiveness of consumer protection systems at the national level.

Previous studies have examined consumer protection from various perspectives, including legal frameworks (Ihwanudin et al., 2025) and policy challenges in the digital economy (Tamaela & Solichin, 2025; Elyani, 2025). However, most of these studies focus on regulatory or general policy aspects, while research specifically addressing the strengthening of BPKN governance as part of building a synergistic and sustainable consumer protection ecosystem remains limited. Moreover, the concept of a “consumer protection ecosystem” has not been sufficiently conceptualised in prior studies, particularly in terms of its institutional dimensions, governance mechanisms, and stakeholder interactions. This indicates a

theoretical gap in understanding how multi-actor collaboration, policy integration, and adaptive governance can be operationalised within a coherent ecosystem framework.

Based on this gap, this study positions BPKN not merely as an advisory body but as a strategic actor in developing a collaborative and sustainable consumer protection ecosystem. It seeks to analyse how strengthening BPKN governance can foster stakeholder synergy and enhance the effectiveness of consumer protection systems in Indonesia. This research is expected to contribute both academically and practically to the development of a more adaptive governance model for consumer protection in the context of modern economic dynamics.

METHOD

This study employs a qualitative approach using a literature review method to analyse the strengthening of governance within the National Consumer Protection Agency (BPKN) in realising a synergistic and sustainable consumer protection ecosystem. The qualitative approach was selected as it enables an in-depth understanding of policy phenomena and institutional governance through the analysis of various relevant sources, including scholarly journals, academic books, policy documents, and reports from international organisations related to consumer protection. According to Creswell and Creswell (2018) and Budiyanto et al. (2025), qualitative research aims to explore and interpret the meaning of social phenomena through the examination of diverse data sources. Meanwhile, a literature review allows researchers to synthesise concepts, theories, and prior research findings to obtain a comprehensive understanding of the research issue. Specifically, this study adopts a systematic literature review approach by applying defined inclusion and exclusion criteria. The inclusion criteria consist of (1) publications related to consumer protection, governance, and digital economy, (2) peer-reviewed journal articles, academic books, and institutional reports, and (3) publications from 2015–2025 to ensure relevance to contemporary developments. Exclusion criteria include non-scholarly sources and literature lacking empirical or conceptual relevance to governance and consumer protection.

Data collection was conducted through a systematic review of literature relevant to consumer protection, institutional governance, and the role of BPKN within the national consumer protection system. The data sources included reputable journal articles, academic books, reports from international institutions, and regulations related to consumer protection in Indonesia. The literature search was conducted using academic databases such as Google Scholar, Scopus-indexed journals, and official institutional repositories. Keywords used in the search process included “consumer protection governance”, “BPKN”, “digital consumer protection”, and “consumer protection ecosystem”. The selection process followed a screening and eligibility assessment to ensure the quality and relevance of the sources.

The collected data were analysed using descriptive qualitative analysis to identify patterns, concepts, and relationships among variables associated with strengthening BPKN governance. According to Sugiyono (2019), descriptive qualitative analysis aims to systematically describe facts and characteristics of a phenomenon based on data obtained from various sources. Furthermore, the analysis was conducted through thematic analysis by categorising findings into key themes, namely institutional governance, coordination mechanisms, digital transformation challenges, and stakeholder collaboration. This analytical framework enables a more structured interpretation of the literature and strengthens the validity of the findings. Through this approach, the study is expected to generate a conceptual understanding of strategies for strengthening BPKN governance in building a more effective and sustainable consumer protection ecosystem.

RESULT AND DISCUSSION

Challenges in Consumer Protection Governance in Indonesia

The advancement of the global economy and the acceleration of digitalisation have significantly transformed the relationship between consumers and business actors (Amory et al., 2025; Mahera & Suryadi, 2025). International market integration has expanded cross-border economic interactions and reshaped how goods and services are transacted. Consumers are now able to engage in transactions across regions through various digital platforms. Digital economic activities are rapidly expanding and becoming increasingly embedded in everyday life, thereby facilitating large-scale economic participation (Artanti et al., 2025). While these developments create broader economic opportunities, they also introduce new risks for consumers.

These risks include a lack of product information transparency, unfair trade practices, and the potential misuse of personal data. Consequently, consumer protection can no longer be viewed solely as a post-violation legal mechanism. Instead, it should be understood as an integral part of market governance that ensures a balance of interests between consumers and business actors (Indradewi, 2020; Kusumadewi & Sharon, 2022). In this context, the state has a responsibility to establish institutional systems that guarantee fairness, transparency, and accountability in economic activities.

In Indonesia, the legal framework for consumer protection is established under Law Number 8 of 1999 on Consumer Protection (Parlindungan, 2025), which serves as the foundation for national consumer protection policies (Setiady & Salidja, 2021). The law regulates essential aspects of consumer–business relations, including consumer rights and obligations, business responsibilities, and dispute resolution mechanisms. Conceptually, this regulation provides a strong legal basis for consumer protection. It also emphasises consumers' rights to safety, comfort, and accurate information regarding goods and services (Andini et al., 2024; Dome et al., 2025). However, in practice, implementation remains constrained by institutional, regulatory, and societal awareness challenges (Rahman et al., 2023; Agustini et al., 2024; Priambodo & Triadi, 2025).

One of the principal challenges in consumer protection governance is the lack of effective coordination among institutions with relevant authority (Purnomo, 2025). The system involves multiple actors, including ministries, sectoral regulatory bodies, local governments, and consumer dispute resolution institutions. This multiplicity reflects the cross-sectoral nature of consumer protection issues (Hamid et al., 2025). Therefore, a collaborative approach is essential (Ridha et al., 2025). Nevertheless, coordination among these institutions often remains ineffective, leading to policy fragmentation and overlapping authority in supervision and enforcement. This condition may delay governmental responses and reduce the overall effectiveness of the consumer protection system (Akbar et al., 2025).

Another significant challenge is the increasing complexity of economic transactions driven by digital technological developments (Utami et al., 2025). The rapid growth of e-commerce (Yuli & Aisah, 2025) and financial technology services (Kusuma & Asmoro, 2020) has created a dynamic digital economic ecosystem. Transactions are frequently mediated by digital platforms operating across jurisdictions, making regulatory oversight more complex than in conventional systems. Existing regulations often struggle to keep pace with emerging business models (Elyani, 2025). Therefore, consumer protection policies must adapt to technological advancements and business innovations (Pratama & Apriani, 2024).

In addition to regulatory and institutional factors, low levels of consumer literacy present a critical challenge (Masturi et al., 2025). Consumer literacy refers to the ability to understand rights and obligations and to make informed, rational decisions (Mulyana et al., 2025). In many cases, consumers lack sufficient information about products or services, resulting in information asymmetry that disadvantages them. Such conditions are often

exploited by irresponsible business actors, leading to unfair practices. Therefore, enhancing consumer literacy is a key strategy for strengthening modern consumer protection systems (Fahri et al., 2025).

Furthermore, strengthening institutional capacity remains essential (Widiarty & Saragih, 2024; Priambodo & Triadi, 2025; Huda & Niravita, 2025). Consumer protection institutions must possess adequate capacity in supervision and policy advocacy (Hana & Bilqhis, 2025). This includes human resources, information systems, and inter-agency coordination mechanisms. Without strong institutional capacity, policies cannot be effectively implemented. Thus, institutional strengthening forms a critical component of governance reform in consumer protection (Nujaba & Nurrachman, 2025; Maldina & Hana, 2025). Such reforms must be grounded in transparency, accountability, and participation, which are core principles of good governance (Azimattara & Wijayanti, 2025).

Strategies for Strengthening BPKN Governance towards a Sustainable Consumer Protection Ecosystem

Strengthening BPKN governance is a strategic step in developing a more effective and sustainable consumer protection system in Indonesia (Priambodo & Triadi, 2025; Gultom et al., 2025). Strong institutional governance encompasses not only organisational structures but also coordination mechanisms, transparency in decision-making, accountability, and adaptability to changing strategic environments (Jabar et al., 2024; Aminati et al., 2024). From a public governance perspective, institutions with robust governance systems are better able to deliver public services, improve policy quality, and enhance public trust (Rahmawati & Tjenreng, 2025). These studies collectively indicate that governance effectiveness is not merely determined by formal institutional design, but by the interaction between coordination capacity, accountability mechanisms, and adaptive policy responses. This implies that strengthening BPKN governance requires an integrated approach rather than isolated institutional reforms. Therefore, strengthening BPKN governance is essential to ensure its optimal role within the national consumer protection system.

A key strategy involves strengthening cross-sectoral coordination with institutions responsible for consumer protection (DPRRI, 2025; Aprilianti, 2020; Widiantoro et al., 2020). The system involves ministries, sectoral regulators, financial authorities, local governments, and dispute resolution bodies (Palilati, 2017; Sukarna, 2016; Saputra & Widanun, 2025). Without effective coordination, policies may become fragmented and unintegrated (Gumilar et al., 2025; Samuel & Jumanah, 2025), resulting in overlapping authority and weakened oversight. The literature consistently highlights that fragmented institutional arrangements lead to inefficiencies in policy implementation and reduce the responsiveness of consumer protection systems. This suggests that coordination should be institutionalised through clear governance frameworks, rather than relying on ad hoc collaboration. In this regard, BPKN must act as a bridging institution that promotes policy harmonisation and institutional synergy.

Another strategy is the development of integrated data systems and consumer protection information frameworks (Gultom et al., 2025). In the digital era, data plays a central role in evidence-based policymaking (Aziz et al., 2025). Information on consumer complaints, dispute patterns, and market risks provides valuable insights for policy formulation. The utilisation of information technology enables BPKN to develop comprehensive monitoring systems (Muhidin, 2025). Existing studies emphasise that data-driven governance enhances policy accuracy and enables early detection of market risks. However, without data integration across institutions, such systems remain fragmented and underutilised. This indicates that the effectiveness of digital governance depends on interoperability and data-sharing mechanisms among stakeholders. Data integration across

institutions can further enhance regulatory effectiveness and accelerate responses to consumer issues.

Human resources are also a critical component of organisational effectiveness (Santoso, 2025; Permata et al., 2025). Strengthening BPKN governance requires improving both human resource capacity and institutional capability (Hamdi et al., 2025; Priambodo & Triadi, 2025). The complexity of consumer protection issues necessitates multidisciplinary competencies in law, economics, public policy, and digital technology. Competency-based human resource management enhances policy analysis and ensures relevant recommendations (Leuhery & Rehata, 2024). The literature suggests that institutional performance is closely linked to the quality of human resources, particularly their ability to interpret complex policy environments and generate adaptive solutions. This underscores the need for continuous capacity building and specialised training aligned with digital governance challenges. Strengthened institutional capacity enables BPKN to perform analysis, policy advocacy, and coordination functions professionally and independently, thereby reinforcing its strategic role within the national consumer protection system.

CONCLUSION

Consumer protection governance in Indonesia faces complex challenges arising from economic digitalisation, institutional fragmentation, limited coordination, and low levels of consumer literacy. Although a regulatory framework is already in place, its implementation remains suboptimal, necessitating the strengthening of a more adaptive and integrated system. This study demonstrates that these challenges are not isolated issues, but rather reflect a systemic governance gap characterised by weak institutional integration, limited data interoperability, and insufficient adaptive capacity in responding to digital market dynamics. Therefore, consumer protection should be reconceptualised not merely as a regulatory function, but as an integrated governance ecosystem that relies on multi-actor collaboration, data-driven decision-making, and institutional adaptability.

In this context, the BPKN plays a strategic role as a policy intermediary, a facilitator of coordination, and a driving force in reinforcing a sustainable consumer protection ecosystem. More broadly, the findings suggest that the effectiveness of BPKN is contingent upon its ability to function as a central node within this ecosystem, linking fragmented institutions, aligning policy objectives, and enabling coordinated responses across sectors. Therefore, it is recommended that the government enhance cross-sectoral coordination, develop data-driven information systems, and strengthen both human resource capacity and institutional capability within BPKN. In addition, institutional reform should prioritise the establishment of an integrated governance framework that formalises coordination mechanisms, promotes data sharing, and supports continuous organisational learning.

In addition, improving consumer literacy through continuous public education is essential. From a conceptual perspective, strengthening consumer literacy should be positioned as a complementary pillar of governance, as informed consumers contribute to market discipline and reduce regulatory burdens. Synergy among government, business actors, and society is crucial to achieving an effective, equitable, and sustainable consumer protection system in the digital era. Ultimately, this study contributes to the development of a governance-based model of consumer protection, where effectiveness is achieved through the interaction of institutional capacity, collaborative governance, and adaptive policy frameworks in a rapidly evolving digital economy.

Consumer protection governance in Indonesia faces complex challenges arising from economic digitalisation, institutional fragmentation, limited coordination, and low levels of consumer literacy. Although a regulatory framework is already in place, its implementation remains suboptimal, necessitating the strengthening of a more adaptive and integrated

system. In this context, the BPKN plays a strategic role as a policy intermediary, a facilitator of coordination, and a driving force in reinforcing a sustainable consumer protection ecosystem. Therefore, it is recommended that the government enhance cross-sectoral coordination, develop data-driven information systems, and strengthen both human resource capacity and institutional capability within BPKN. In addition, improving consumer literacy through continuous public education is essential. Synergy among government, business actors, and society is crucial to achieving an effective, equitable, and sustainable consumer protection system in the digital era.

REFERENCES

- Agustini, S., Parlindungan, G. T., Efendi, S., & Pamulyadi. (2024). Tantangan dan solusi dalam implementasi undang-undang perlindungan konsumen terhadap produk palsu. *Journal of Global Legal Review*, 2(2), 71–80. <https://doi.org/10.59963/jglegar.v2i2.351>
- Akbar, G. A., Ramadhan, M. F., & Fadhila, N. (2025). Perlindungan perdagangan dan penguatan sistem hukum industri ekspor di Indonesia. *Jurnal Ilmiah Ekonomi dan Manajemen*, 3(2), 84–90. <https://doi.org/10.61722/jiem.v3i2.3787>
- Aminati, A. A., Saharany, N. T., Nisa, F. A. H., Putri, B. A., & Hadji, K. (2024). Kebijakan pemerintah dalam meningkatkan efektivitas kelembagaan negara di Indonesia. *Jurnal Dimensi Hukum*, 8(12). <https://law.ojs.co.id/index.php/jdh/article/view/545>
- Amory, J. D. S., Mudo, M., & J, R. (2025). Transformasi ekonomi digital dan evolusi pola konsumsi: Tinjauan literatur tentang perubahan perilaku belanja di era internet. *Jurnal Minfo Polgan*, 14(1). <https://doi.org/10.33395/jmp.v14i1.14608>
- Andini, A., Asnawi, M. I., & Asyiah, N. (2024). Perlindungan konsumen terhadap informasi yang jelas tentang produk yang dikonsumsi. *Meukuta Alam: Jurnal Ilmiah Mahasiswa*, 6(2). <https://doi.org/10.33059/majim.v6i2.10860>
- Aprilianti, I. (2020). *Melindungi masyarakat: Memajukan hak-hak konsumen digital* (Makalah Kebijakan No. 27). Center for Indonesian Policy Studies. <https://www.jstor.org/stable/resrep62467>
- Artanti, A. S., Sari, D., Putra, B. T., & Pratama, C. A. (2025). Analisis perkembangan ekonomi digital pada perekonomian masyarakat di Indonesia. *Journal of Gender Equality and Social Inclusion (GESI)*, 4(1). <https://doi.org/10.38156/gesi.v4i1.183>
- Azimattara, M. D., & Wijayanti, A. A. (2025). Sinergitas prinsip good governance dan kekuatan negara: Upaya mewujudkan kesejahteraan publik di Indonesia. *Journal of Contemporary Law Studies*, 3(1), 149–160. <https://doi.org/10.47134/lawstudies.v3i1.5084>
- Aziz, Y. M. A., Riadi, F., & Lastari, R. (2025). *Tata kelola berbasis bukti di era digital: Tantangan dokumentasi dan evidence-based policy pemerintah di Indonesia*. CV Dunia Penerbitan. https://www.researchgate.net/publication/396557967_TATA_KELOLA_BERBASIS_BUKTI_DI_ERA_DIGITAL_TANTANGAN_DOKUMENTASI_DAN_EVIDENCE_BASED_POLICY_PEMERINTAH_DI_INDONESIA
- Bradley, C. G. (2020). The consumer protection ecosystem: Law, norms, and technology. *Denver Law Review*, 97(1), 35–64. https://uknowledge.uky.edu/law_facpub/646/
- Budiyanto, M. N., Syafebri, A., & Fathuurrahman, A. (2025). *Metode penelitian kualitatif dan aplikasi digital kontemporer: Skripsi, tesis, dan disertasi*. PT Media Penerbit Indonesia. <http://repository.mediapenerbitindonesia.com/656/1/Metode%20Penelitian%20Kualitatif%20dan%20Aplikasi%20Digital%20Kontemporer%20Skripsi%2CTesis%20dan%20Disertasi.pdf>

- Creswell, J. W., & Creswell, J. D. (2018). *Research design: Qualitative, quantitative, and mixed methods approaches* (5th ed.). Sage Publications.
- Daeng, Y., Kasmira, J., Guswandi, A., Jefri, T., Keristian, B., & Nasution, A. K. (2023). Peran lembaga perlindungan konsumen dalam menegakkan hak konsumen di Indonesia. *Innovative: Journal of Social Science Research*, 3(6). <https://j-innovative.org/index.php/Innovative/article/view/6660/462>
- Dome, F. A., Khairunnisa, K., Miranda, M., Osyra, M. A., Ridho, M. A., & Citra, H. (2025). Perlindungan konsumen dalam hukum bisnis. *Jurnal Kajian Hukum dan Kebijakan Publik (JKHKP)*, 3(1). <https://doi.org/10.62379/wzxdfv72>
- DPRRI. (2025). Kajian akademik Undang-Undang Nomor 8 Tahun 1999 tentang perlindungan konsumen. Pusat Perancangan dan Kajian Kebijakan Hukum, Sekretariat Jenderal Dewan Perwakilan Daerah Republik Indonesia. <https://jdih.dpd.go.id/common/dokumen/kajianakademikuupelindungankonsumenfinal.pdf>
- Elyani. (2025). Urgensi perlindungan konsumen di era digital (Regulasi, potensi dan tantangan). *Smart Goals: Jurnal Bisnis Digital dan Manajemen*, 1(2). <https://doi.org/10.36490/sg.v1i2.1547>
- Fahri, F., Siregar, F. G., & Alifita, A. M. (2025). Penguatan literasi konsumen cerdas melalui kolaborasi pemerintah dan pelaku usaha di Tangerang Selatan. *Jurnal Lentera Bisnis*, 14(3). <https://doi.org/10.34127/jrlab.v14i3.1744>
- Girsang, R. M., Anisah, H. U., Pujiastuti, E. E., Nizam, A., Lie, D., Farid, F., Augustinah, F., Setyawati, C. Y., Hanika, I. M., Damanik, E. O. P., Napitu, R., Toto, T., Kartika, R., Rosharita, R., Susanto, S. E., & Astutik, S. (2023). *Perilaku konsumen pada era digitalisasi*. Eureka Media Aksara. <https://repository.penerbiteurka.com/media/publications/569601-perilaku-konsumen-pada-era-digitalisasi-ad8db6ba.pdf>
- Gultom, R. H., Sinurat, N. A., Sirait, J. A., & Purba, B. (2025). Strategi penguatan perlindungan konsumen digital dalam transaksi e-commerce berbasis analisis UU perlindungan konsumen dan UU ITE di Indonesia. *J-CEKI: Jurnal Cendekia Ilmiah*, 4(6). <https://doi.org/10.56799/jceki.v4i6.10088>
- Gumilar, E. R., Sitanggang, M. J., Ketaren, S. R. A., & Everoes, M. E. (2025). Rekonstruksi penyelesaian sengketa perlindungan konsumen pada pihak ketiga sebagai upaya transformasi ekonomi digital. *Forschungforum Law Journal*, 2(1), 15–28. <https://doi.org/10.35586/flj.v2i1.9808>
- Hamdi, F., Hertanto, Y., Karunia, C. A., Daniyati, N., & Prayuti, Y. (2025). Perlindungan konsumen dalam era digital: Tantangan dan peluang bagi pelaku usaha dan pemerintah. *J-CEKI: Jurnal Cendekia Ilmiah*, 5(1). <https://doi.org/10.56799/jceki.v5i1.13242>
- Hana, U. A., & Bilqhis, P. F. (2025). Peran lembaga perlindungan konsumen dalam menjamin hak-hak konsumen di Indonesia. *Jurnal BANSI (Bisnis, Manajemen dan Akuntansi)*, 5(1). <https://doi.org/10.58794/bns.v5i1.1448>
- Howells, G., & Weatherill, S. (2017). *Consumer Protection Law* (2nd ed.). eBook Published. Routledge. <https://doi.org/10.4324/9781315259512>
- Huda, M. S., & Niravita, A. (2025). Peran dan tantangan lembaga pembinaan dan perlindungan konsumen dalam perlindungan konsumen e-commerce di Indonesia. In *Bookchapter Hukum dan Lingkungan* (Vol. 1). <https://bookchapter.unnes.ac.id/index.php/hk/article/view/546>
- Ihwanudin, N., Wiraguna, S. A., Huda, M., Ahyani, H., Saripudin, U., Soleh, Y. P., Rizkia, N. D., Ramadhani, W., Latif, B. S., Awaludin, D. T., Komara, D., Renyoet, B. S., & Jaelani, E. (2025). *Hukum perlindungan konsumen*. Widina Media Utama.

- <https://repository.penerbitwidina.com/media/publications/590664-hukum-perlindungan-konsumen-eba50cda.pdf>
- Indradewi, A. A. S. N. (2020). *Hukum perlindungan konsumen: Hubungan konsumen–produsen, asas, tujuan, dan aspek hukum perdata, administrasi, pidana*. Udayana University Press. <https://repository.undwi.ac.id/wp-content/uploads/Buku-Hukum-Perlindungan-Konsumen-Terbaru.pdf>
- Jabar, S., Frinaldi, A., & Roberia, R. (2024). Akuntabilitas dan transparansi dalam perspektif hukum administrasi negara. *Gudang Jurnal Multidisiplin Ilmu*, 2(12), 720–728. <https://doi.org/10.59435/gjmi.v2i12.1196>
- Kusuma, H., & Asmoro, W. K. (2020). Perkembangan financial technology (fintech) berdasarkan perspektif ekonomi Islam. *ISTITHMAR: Journal of Islamic Economic Development*, 4(2). <https://doi.org/10.30762/istithmar.v4i2.14>
- Kusumadewi, Y., & Sharon, G. (2022). *Hukum perlindungan konsumen*. Lembaga Fatimah Azzahrah. <https://repository.unkris.ac.id/id/eprint/2234/1/9786239796983.pdf>
- Leuhery, F., & Rehatta, P. N. R. (2024). Pengelolaan sumber daya manusia berbasis kompetensi untuk meningkatkan daya saing masyarakat. *Community Development Journal*, 5(6), 10646–10651. <https://doi.org/10.31004/cdj.v5i6.37127>
- Luhfitasari, R., Anjeli, D. G., Nugraha, R. R., & Yanti, Y. (2024). Urgensi badan penyelesaian sengketa konsumen di Kota Balikpapan. *Jurnal Lex Suprema*, 6(1). <https://doi.org/10.12345/lexsuprema.v6i1.834>
- Luo, Y. (2022). A general framework of digitization risks in international business. *Journal of International Business Studies*, 53(2), 344–361. <https://doi.org/10.1057/s41267-021-00448-9>
- Mahera, R. M., & Suryadi, N. (2025). Transformasi mekanisme pasar dalam ekonomi berbasis teknologi digital. *Socius: Jurnal Penelitian Ilmu-Ilmu Sosial*, 2(11), 333–338. <https://doi.org/10.5281/zenodo.15564449>
- Maldina, Z. A., & Hana, U. A. (2025). Hukum persaingan usaha dan perlindungan konsumen: Mewujudkan pasar yang adil dan transparan. *Jurnal BANSI (Bisnis, Manajemen dan Akuntansi)*, 5(1). <https://doi.org/10.58794/bns.v5i1.1444>
- Masturi, F. N., Herlan, A., Iryatin, A. F. N., & Mardianto, A. (2025). Tantangan dan peran hukum perlindungan konsumen pada era ekonomi digital. *Soedirman Law Review*, 7(1). <https://doi.org/10.20884/1.slr.2025.7.1.16095>
- Muhidin, M. (2025). Strategi perlindungan konsumen dalam transaksi e-commerce: Perlunya reformasi regulasi dan edukasi publik. *PAMARENDA: Public Administration and Government Journal*, 5(1). <https://pamarenda.uho.ac.id/index.php/journal/article/download/194/76>
- Mulyana, S. P., Sumaragatha, I. G. B. S., Evangelista, B., Ristanti, Y., & Fanggi, P. A. L. (2025). Penyuluhan hukum perlindungan konsumen muda pada transaksi jual beli online di SMPN 2 Batulayar. *Jurnal Kompilasi Hukum*, 10(1). <https://doi.org/10.29303/jkh.v10i1.233>
- Nasira, W. E., & Priyastiwati, P. (2025). Pengaruh faktor internal dan tata kelola terhadap kinerja pegawai instansi pemerintahan daerah. *Forum Ekonomi: Jurnal Ekonomi, Manajemen dan Akuntansi*, 27(4), 811–826. <https://doi.org/10.30872/jfor.v27i1/3899>
- Noor, M., Suaedi, F., & Mardiyanta, A. (2022). *Collaborative governance: Suatu tinjauan teoritis dan praktik*. Bildung. https://repository.unair.ac.id/125620/1/20.%20Collaborative%20Governance_ebook.pdf
- Nujaba, M. R., & Nurrachman, A. D. (2025). Perlindungan konsumen dan tanggung jawab korporasi dalam perjanjian jual beli emas: Analisis kasus PT Antam dan Budi Said.

- Rewang Rencang: *Jurnal Hukum Lex Generalis*, 6(4).
<https://doi.org/10.56370/jhlg.v6i4.2165>
- Nurhidayat, I. (2023). Prinsip-prinsip good governance di Indonesia. *Journal E-Gov Wiyata: Education and Government*, 1(1), 40–52. <https://doi.org/10.71128/e-gov.v1i1.5>
- Palilati, R. M. (2017). Perlindungan hukum konsumen perbankan oleh Otoritas Jasa Keuangan. *Jurnal IUS: Kajian Hukum dan Keadilan*, 5(1).
<https://doi.org/10.29303/ius.v5i1.414>
- Parlindungan, G. T. (2025). Pembentukan Undang-Undang Nomor 8 Tahun 1999 tentang perlindungan konsumen yang taat asas hukum dan prinsip-prinsip perlindungan konsumen. *Ensiklopedia Research and Community Service Review*, 4(2).
<https://doi.org/10.33559/err.v4i2.3013>
- Permata, S., Mardatillah, N., Diningrat, S. J., & Mulyadi, M. (2025). Dampak manajemen SDM dalam meningkatkan performa karyawan. *AKADEMIK: Jurnal Mahasiswa Humanis*, 5(2). <https://doi.org/10.37481/jmh.v5i2.1427>
- Pratama, A. A. T., & Apriani, R. (2024). Perlindungan konsumen dalam transaksi e-commerce: Kajian hukum dagang dan hukum perlindungan konsumen. *Jurnal Ilmiah Wahana Pendidikan*, 10(23), 1166–1176.
<https://jurnal.peneliti.net/index.php/JIWP/article/view/9172>
- Pratama, M. R. A., Rahmaniah, A., Haris, M., & Mansyuroh, A. (2025). Peran Badan Perlindungan Konsumen Nasional (BPKN) dalam menyelesaikan sengketa konsumen: Studi kasus di kota besar. *Iqtishaduna: Jurnal Ilmiah Mahasiswa Hukum Ekonomi Syariah*, 6(4). <https://doi.org/10.24252/iqtishaduna.v6i4.57441>
- Priambodo, R., & Triadi, I. (2025). Penguatan perlindungan konsumen yang inklusif: Upaya mewujudkan akses dan keadilan bagi konsumen rentan. *Judge: Jurnal Hukum*, 6(5).
<https://doi.org/10.54209/judge.v6i05.1893>
- Purnomo, M. A. P. (2025). Perlindungan konsumen dalam era digital: Kajian terhadap kebijakan hukum di Indonesia. *Ensiklopedia Education Review*, 7(1).
<https://doi.org/10.33559/eer.v7i1.3202>
- Puteri, A. H., Syarifah, N., & Arlina, A. S. (2025). Peluang & tantangan digitalisasi ekonomi syariah di Indonesia dalam era ekonomi digital. *SANTRI: Jurnal Ekonomi dan Keuangan Islam*, 3(3), 295–310. <https://doi.org/10.61132/santri.v3i3.1654>
- Rahman, I., Sahrul, Mayasari, R. E., Nurapriyanti, T., & Yuliana. (2023). Hukum perlindungan konsumen di era e-commerce: Menavigasi tantangan perlindungan konsumen dalam lingkungan perdagangan digital. *Jurnal Hukum dan HAM Wara Sains*, 2(8), 683–691. <https://doi.org/10.58812/jhhws.v2i08.605>
- Rahmawati, N. B., & Tjenreng, M. B. Z. (2025). Peran good governance dalam meningkatkan kualitas pelayanan publik: Perspektif teoretis. *Jurnal PKM Manajemen Bisnis*, 5(1). <https://doi.org/10.37481/pkmb.v5i1.1302>
- Ridha, I., Rahmi, Y., Sofian, W. R., Nurjanah, N., Maghfirah, Y., Hidayat, M. F., Hulu, R. W., Lestari, P., Ramadani, V. P., Simanjuntak, N. F., & Al Muhyi, S. H. (2025). Implementasi perlindungan konsumen oleh lembaga perlindungan konsumen untuk menegakkan hak-hak konsumen di Indonesia. *Pediaqu: Jurnal Pendidikan Sosial dan Humaniora*, 4(2). <https://publisherqu.com/index.php/pediaqu/article/view/1923>
- Samual, C. F., & Jumanah, J. (2025). Perlindungan hak konsumen dalam transaksi e-commerce di Indonesia: Tinjauan yuridis. *Cendekia: Jurnal Penelitian dan Pengkajian Ilmiah*, 2(8). <https://doi.org/10.62335/cendekia.v2i8.1731>
- Santoso, E. (2025). *Manajemen sumber daya manusia: Konsep, strategi, dan tantangan di era globalisasi*. PT Media Penerbit Indonesia.
<http://repository.mediapenerbitindonesia.com/592/1/Manajemen%20Sumber%20Daya%20Manusia.pdf>

- Saputra, D., & Widanun, W. (2025). Perlindungan konsumen terhadap produk palsu berdasarkan UU perlindungan konsumen. *JUKAHU: Jurnal Kajian Hukum*, 1(1), 1–8. <https://e-journal.nusantaraglobal.ac.id/index.php/jukah/article/view/46>
- Setiady, T., & Salidja, S. (2021). Undang-Undang Nomor 8 Tahun 1999 tentang perlindungan konsumen ditinjau dari *law as an allocative system*. *Jurnal Yustitia*, 7(1). <https://doi.org/10.31943/yustitia.v7i1.15>
- Sugiyono. (2019). *Metode penelitian kualitatif, kuantitatif, dan R&D*. Alfabeta.
- Sukarna, K. (2016). Peran lembaga perlindungan konsumen terhadap konsumen dan pelaku usaha. *Humani*, 6(1). <https://doi.org/10.26623/humani.v6i1.851>
- Suwanda, I. G. M., & Tjenreng, M. B. Z. (2025). Implementasi prinsip good governance dalam peningkatan kualitas pelayanan publik: Studi kasus pada pemerintah daerah. *Jurnal PKM Manajemen Bisnis*, 5(1). <https://doi.org/10.37481/pkmb.v5i1.1298>
- Tamaela, K. W., & Solichin, R. A. (2025). Perlindungan hukum terhadap konsumen dalam kegiatan transaksi elektronik (e-commerce): Perspektif Undang-Undang perlindungan konsumen. *Journal Humaniora: Jurnal Hukum dan Ilmu Sosial*, 3(3), 75–85. <https://doi.org/10.37010/hmr.v3i3.112>
- UNCAD. (2017). Achieving the sustainable development goals through consumer protection. United Nations. United Nations Conference on Trade and Development. . https://unctad.org/system/files/official-document/ditccplp2017d2_en.pdf
- UNCTAD. (2016). United Nations guidelines for consumer protection. United Nations. United Nations Conference on Trade and Development. https://unctad.org/system/files/official-document/ditccplpmisc2016d1_en.pdf
- Utami, N. I., Setyowibowo, F., & Sangka, K. B. (2025). Transformasi ekonomi digital di Indonesia: Peluang, tantangan, dan dampaknya terhadap perekonomian. *Ebisnis Manajemen*, 3(4), 24–32. <https://doi.org/10.59603/ebisman.v3i4.1178>
- Widiarty, W. S., & Saragih, R. V. (2024). *Hukum perlindungan konsumen di era globalisasi*. Publika Global Media. <http://repository.uki.ac.id/16699/1/HukumPerlindunganKonsumenDiEraGlobalisasiISBN.pdf>
- Widiantoro, J., Widiyastuti, Y. S. M., & Harsiwi, T. A. M. (2020). *Pemetaan masalah perlindungan konsumen dalam perspektif konsumen dan pelaku usaha: Studi di bidang kebutuhan pokok*. Cahaya Atma Pustaka. http://e-journal.uajy.ac.id/21608/1/Pemetaan%20PK%2010%20maret_1.9M.pdf
- Yuli, M., & Aisah, S. (2025). Perkembangan dan tren e-commerce di Indonesia. *Jurnal Manajemen dan Bisnis Ekonomi*, 3(4), 131–140. <https://doi.org/10.54066/jmbe-itb.v3i4.3584>