



Legal protection for consumers in online purchase agreements through consignment services

Safira Putri Riskhi¹, Teuku Ahmad Yani², Muhammad Insa Ansari²

¹ Faculty of Law, Syiah Kuala University, Indonesia, Banda Aceh, Indonesia

² Lecturer, Faculty of Law, Syiah Kuala University, Indonesia, Banda Aceh, Indonesia

Abstract

The phenomenon of online purchase and sale through consignment services is increasingly developing in the current digital era, consignment services offer their services to people in need or consumers to buy goods desired by consumers. In practice, it is not uncommon for consumers to experience losses such as being cheated by service providers, receiving goods that do not match the order, or experiencing delays in delivery of goods that do not match the promised time. In Indonesia, there are no regulations or norms that specifically regulate online consignment services, both in terms of their implementation mechanisms, the responsibilities of the parties, and the form of legal protection for consumers. This study aims to analyze the adequacy of consumer protection regulations in online purchase and sale through consignment services, the resolution of online purchase and sale disputes through consignment services, and the role of the government and related parties in online purchase and sale through consignment services. The type of research used is normative legal research, using the statutory approach method and the concept approach. Data was collected through library research. And analyzed using qualitative methods. The results of the study show that Indonesia does not yet have specific regulations related to consignment services, but its practice is associated with the Consumer Protection Law. Therefore, more specific regulations are needed to protect consumers and other parties who are potentially harmed. Settlement of consignment service disputes can be resolved non-litigation through the Consumer Dispute Resolution Agency or litigation in Court. The government plays a role in formulating regulations, conducting supervision, providing protection, and education to the public. The parties involved include the government, the Indonesian Consumers Foundation, the Consumer Dispute Resolution Agency, sellers, consumers, and consignment service providers. It is recommended that the government formulate harmonious and consistent legal regulations so that there are no conflicts between regulations, especially in the aviation sector. The Indonesian legal system is a unity that is interrelated, mutually influencing, and inseparable, which is based on Pancasila and the 1945 Constitution

Keywords: Consumer protection, online buying and selling, deposit services

Introduction

Article 1457 of the Civil Code (KUHPperdata) explains that "A Sale and Purchase Agreement is an agreement or contract made by more than one party where the existing party binds itself as the party who gives an object and the other party binds himself to pay the agreed price". The practice of buying and selling is generally in one place and making transactions directly. However, with the development of technology in the digital era, it has changed various aspects of human life, including the way of shopping, namely, buying and selling online. The internet as one of the main pillars of digital transformation has created a new ecosystem in the world of commerce. With the rapid advancement of the times, this activity is becoming increasingly popular because it offers unlimited convenience, flexibility, and accessibility.

Online transactions are a new way of carrying out buying and selling activities by utilizing technological advances. Online transactions are getting more and more attention from online buying and selling enthusiasts along with the development of technology that facilitates the buying and selling process. Online buying and selling is buying and selling that takes place in cyberspace using the internet. Online buying and selling is a form of engagement that has fulfilled its own form which is applied in the form of the use of information and communication technology media without having to be done formally which refers to the agreement of both parties in accordance with the

principle of consensualism. Over time, the context of buying and selling has developed rapidly, with online buying and selling and direct buying and selling.^[1]

Buying and selling carried out online must remain in accordance with the legal rules based on the conditions for the validity of the agreement both directly and electronically, namely in Article 1320 of the Civil Code. With the agreement by both parties, there has been an electronic contract, marked by the agreement on the provisions regulated online as a form of electronic contract. This is based on trading through electronic systems regulated based on Law Number 19 of 2016 concerning Amendments to Law Number 11 of 2008 concerning Information and Electronic Transactions.

Article 1338 of the Civil Code states that "all agreements made valid shall be valid as laws for those who make them", which adheres to the principle of freedom of contract. In this context, the basic principle of *pacta sunt servanda* which emphasizes the importance of respecting the agreements that have been made plays a crucial role. When a business actor and a consumer make an agreement, whether regarding the price, type of goods, or other terms and conditions, both parties are expected to comply with the content of the agreement. If it is violated, it means not respecting or implementing the agreement that has been agreed upon which is called default.

In an increasingly digital world, violations of the content of agreements can lead to disputes that negatively impact both parties. Business actors who violate the terms of the

agreement risk losing the reputation and trust of consumers, while consumers who feel aggrieved can suffer financial losses. Therefore, it is important for both parties to understand the various legal remedies that can be taken when a violation occurs. This is not only to protect the rights of each individual, but also to create a fairer business environment.

In online buying and selling there are various methods or ways for business actors to offer services or goods. The media used are in the form of platforms, e-commerce and social media. Social media that is the topic of trend is Instagram social media. Instagram as one of the social media with characteristics as a social networking media or social networking. Instagram social media has many benefits that can be obtained, especially in the selection of promotional media and digital marketing. This is because of the characteristics of Instagram social media that allow users to share, search and interact with various messages in the form of photos, videos and text. So in the context of digital marketing for business owners, it is possible to reach their target market more effectively through Instagram social media accounts that have various features for digital marketing. One of the transactions that often occurs on Instagram is the deposit service. However, the implementation of this deposit service also takes place on several social media, namely WhatsApp and Facebook.

Deposit services are services where someone aids buy goods for consumers who cannot buy them themselves due to location or access constraints. This service is usually used to buy items that are only available in major cities or abroad. For example, consumers in Banda Aceh who want to buy branded fashion products such as Dior which are only available in big cities, or buy goods from abroad such as Malaysia, Singapore, or Japan because the price is cheaper even though they are available in Indonesia. Therefore, depository service actors generally live in big cities or regularly travel abroad to carry out this profession and meet consumer demand.

Legal certainty in protecting consumers who transact through online deposit services is relevant to Law Number 8 of 1999 concerning Consumer Protection. In online buying and selling, including deposit services, goods are usually only displayed in the form of pictures or short videos, so they are prone to manipulation. Although information such as size, price, and color are explained specifically, the goods received are often inappropriate or defective. Articles 7 to 17 of the Consumer Protection Law regulate the prohibition for business actors to harm consumers. In particular, Article 9 paragraph (1) letter f prohibits the circulation of goods containing hidden defects.

The use of online deposit services risks causing damaged or defective goods. If there are hidden defects, the buyer can return the goods and request a refund, or keep them by demanding a price reduction in accordance with Article 1507 of the Civil Code. However, deposit service providers often do not allow returns or exchanges of goods. Article 19 paragraph (2) of Law No. 8 of 1999 states that compensation can be in the form of refund, replacement of similar goods/services, or compensation in accordance with the provisions of the law. If the business actor does not respond, Article 23 stipulates that the consumer can sue through the consumer dispute resolution body or the court in the consumer's domicile.

In Indonesia, there is no special regulation that regulates

online picket and purchase services, both in terms of mechanism and wage, so legal certainty for consumers is very necessary. According to Khomarudin Gilang Ramadhan *et al.*, deposit services are the trade of personal use personal goods that are actually intended for resale, not for individual use, and until now have not been regulated nationally or internationally, thus creating a legal vacuum in the practice of trading deposit services. The government plays an important role in shaping regulations that protect consumer rights and prevent harmful business practices. This study analyzes the application of the principle of *pacta sunt servanda* in online buying and selling agreements through deposit services, in order to realize legal certainty and protection of consumer rights and obligations, including the role of the government in this regard.

Research Method

The research used in this study is normative legal research, namely research that uses secondary data or literature research, which comes from official documents, books, research results in the form of reports and everything in the form of documents as the main source. ^[2] And using the method of the legal approach, the concept approach. The data sources in this study are sourced from primary data obtained directly through interviews and field surveys related to community behavior and secondary obtained through literature materials. Then Data analysis using qualitative methods namely analysis with descriptive, analytical and prescriptive descriptive. ^[3]

Results and Discussions

a. Adequacy of Consumer Protection Regulations in Online Buying and Selling Through Deposit Services

Deposit services online is a service offered by individuals or business entities to help consumers buy certain products, usually from outside the city, abroad, or from places that are not easily accessible to the buyer directly. Consumers "entrust" the purchase of products to service providers by paying a certain amount of deposit fees beyond the price of the goods themselves. This process is generally carried out through digital platforms such as social media, marketplace website so that transactions and communication take place in a Online. ^[4]

The phenomenon of deposit services is developing due to the high consumer demand for products that are difficult to access directly due to geographical limitations, time, or exclusivity. Jastip offers a practical solution to buy goods from out of town, abroad, or limited editions without having to be present on site. Its development is supported by advances in digital technology, especially social media such as Instagram, Facebook, and WhatsApp, which make it easier to promote and order products. Transactions are made by payment in advance or when the goods are received.

The phenomenon of deposit services also reflects the change in consumption patterns of modern society that prioritize convenience, speed, and access to unique and exclusive products. In addition, jastip is a low-risk business opportunity because it does not require large capital for goods to be purchased to order, so there is minimal risk of loss due to stock. Drop-off services are growing rapidly thanks to the support of digital platforms and social media, which allow the entire ordering, payment, and communication process to be done online. This service is

widely used to buy fashion products, regional specialties, limited edition goods, and foreign products that are difficult to find domestically.^[5]

The development of deposit services in Indonesia faces several challenges, especially the lack of clear regulations and an informal business system. Many actors run their businesses without official licenses, so they are risky for consumers. In addition, logistics problems, delivery quality, and increasingly fierce competition between service providers are also obstacles in maintaining service quality. Although there is no specific regulation that explicitly regulates online deposit services in Indonesia, this practice remains under the auspices of a number of general regulations, such as those related to electronic commerce, consumer protection, and customs.^[6]

Online buying and selling transactions fall under civil law because they involve rights and obligations between the seller and the buyer based on an agreement. The Third Book of the Civil Code on agreements is the relevant legal basis. In the event of negligence on the part of the seller, the Civil Code provides legal protection for the buyer, including the right to claim compensation or demand the fulfillment of the content of the agreement. Online buying and selling transactions are based on the provisions of Articles 1457–1540 of the Civil Code regarding buying and selling, and by analogy are subject to the rules in the Third Book of the Civil Code regarding engagement. Even though it is done electronically, the sale and purchase agreement is still rooted in the basic principle of the agreement in Article 1313 of the Civil Code.

One of the legal bases for consumer protection in Indonesia is Law Number 8 of 1999 concerning Consumer Protection (UUPK). Although it does not specifically regulate online transactions, the UUPK aims to protect the interests of consumers and serve as a guideline for business actors in improving product quality. Article 1 of the UUPK states that consumer protection is the government's effort to ensure legal certainty in protecting consumers. Article 4 of the UUPK guarantees consumers' rights to security, honest information, free choice, complaints, legal protection, and compensation. Article 7 requires business actors to be in good faith, provide clear information, and provide compensation in the event of losses.

Consumer protection in online transactions is also regulated in Law No. 1 of 2024 as the second amendment to the ITE Law. This protection is repressive because it emphasizes criminal sanctions for violations. Article 9 of the ITE Law requires business actors to convey clear information about agreements and goods and/or services offered. Even though it is done online, online buying and selling transactions are still legally recognized according to Government Regulation No. 71 of 2019 and Government Regulation No. 80 of 2019. Article 49 paragraph (1) of the PP PSTE requires the seller to provide clear information about the terms of the agreement and the product. Government Regulation No. 80 of 2019 regulates e-commerce to protect consumers and provide guidelines for business actors, including information obligations, return of goods, and dispute resolution.

Permendag No. 50 of 2020 stipulates that owners of online deposit services who transact regularly and in an organized manner are included as PMSE Business Actors. Therefore, they are required to meet administrative requirements such as having a business license and NPWP. Law No. 17 of

2006 concerning Customs stipulates that deposit services involving goods from abroad are required to comply with import regulations, including the payment of taxes and import duties. Violations may result in the seizure of goods by Customs.^[7]

In the practice of deposit services, there are a number of common problems that consumers often experience. First, unclear product information often causes the goods received to be not as expected due to misleading descriptions or photos, especially due to limited online communication. Second, the risk of fraud by fake service providers is quite high because transactions are carried out online with an upfront payment system. Third, shipping goods is vulnerable to damage, delay, or even loss, especially in international shipping. Fourth, customs problems also often arise, where goods from abroad can be subject to additional taxes or confiscated if they do not meet import requirements. Finally, non-disclosure in cost details such as the price of goods, shipping costs, and deposit service fees often triggers dissatisfaction from consumers.

According to data from the Indonesian Consumer Institute Foundation (YLKI), there were 144 consumer complaints related to e-commerce and online buying and selling transactions until November 2024, making it the second most cases in the decade. Complaints include refunds, non-conforming goods, delayed delivery, fraud, unarrived goods, transaction cancellations, and application interference. Meanwhile, the National Consumer Protection Agency (BPKN) noted that complaints in the e-commerce sector were the third most from early 2024 to November 2024.

Regulation of the deposit service business is important in the face of the growth of e-commerce to create a fair and safe market. Without clear rules, issues such as fraud, counterfeit goods, and consumer losses are difficult to handle. The state needs to develop regulations that ensure transaction security, protect consumers, prevent illegal trade, and ensure that tax collection is fair and in accordance with the rules.

Many deposit service business actors still operate informally without official permits, so they do not receive legal protection and risk losing their goods if confiscated by Customs. The unclear legal basis also makes it difficult to resolve disputes with consumers, such as damaged or non-conforming goods, and increases the risk of being subject to legal sanctions. Supervision of the deposit service business is still uneven, so many business actors violate the rules without clear sanctions. This creates a disorganized business environment and full of legal uncertainty.

As a result, consumers do not get guarantees for the goods purchased such as the risk of receiving counterfeit, inappropriate, or undelivered goods and difficulty demanding liability, especially from business actors without official licenses. Even so, deposit services are still in demand due to limited access to imported or scarce goods. Therefore, comprehensive and specific regulations are needed to ensure legal protection and create a safe, transparent, and fair market for all parties.

Law Number 8 of 1999 has not fully accommodated consumer protection in online deposit services that have special risks such as fraud, delays, and non-conformity of goods. Therefore, additional regulations are needed that specifically regulate it, including the protection of personal data and electronic commerce. Given the nature of deposit services involving third parties, clear legal certainty is

needed so that transactions run fairly and safely in Hans Kelsen's view.^[8]

The Consumer Protection Act of 1999 has not specifically regulated the practice of deposit services, thus creating a legal vacuum related to liability, fraud protection, and delivery failure. This is contrary to the principle of legal certainty according to Hans Kelsen, because consumers face legal uncertainty and difficulty resolving disputes. Weak supervision and the number of unlicensed deposit services worsen legal protection for consumers.

To overcome the legal vacuum in deposit services, special regulations are needed that regulate definitions, responsibilities, mandatory information, and dispute resolution. This is important to create legal certainty according to Hans Kelsen's theory. Consumer protection is currently inadequate in dealing with the complexity of digital transactions, so more responsive legal reforms are needed to protect consumer rights and maintain trust in the legal system.

b. Online Buying and Selling Dispute Resolution Through Deposit Services

Disputes in deposit service transactions usually arise due to goods received not according to the order, delivery delays, damaged goods, or even fraud. Because of the deposit service Online Often done informally without a written agreement, dispute resolution becomes more complex and often ineffective if you rely solely on generally accepted law.^[9]

Consumer dispute resolution in Indonesia is regulated in the UUPK through two channels: litigation in court and non-litigation through BPSK. BPSK handles consumer disputes with mediation, arbitration, and conciliation mechanisms. However, BPSK's arbitration award can still be appealed to the District Court and cassated to the Supreme Court, so it does not provide strong legal certainty for consumers. In addition, the BPSK decision requires ratification from the District Court to be enforceable.

According to Philipus M. Hadjon, legal protection for consumers includes two aspects, namely preventive and repressive. Preventive protection aims to prevent disputes, especially in online buying and selling transactions, by means of coaching and education. This is regulated in Article 29 paragraph (1) of the UUPK, which states that the government is responsible for fostering consumer protection, including through cooperation with LPKSM. Meanwhile, repressive protection is carried out after a dispute occurs, through a legal settlement mechanism to protect consumer rights.^[10]

Consumer dispute resolution according to Article 45 paragraph (2) of the UUPK can be carried out through litigation or non-litigation. Meanwhile, ITE Law Article 18 paragraphs (4) and (5) give freedom to parties in electronic transactions to choose dispute resolution forums, either through courts, arbitration, or alternative dispute resolution institutions. This shows flexibility in handling disputes arising from digital transactions.

1. Non-Litigation Dispute Resolution (Out of Court)

Deposit disputes are generally resolved through direct deliberation or negotiation, which is quick and cost-effective, but often ineffective due to the weak bargaining position of consumers. Another alternative is through BPSK, which offers a simple and inexpensive settlement

process. However, the effectiveness of BPSK is limited because it is not available in all regions and the legal status of deposit services is not clear and makes it difficult to resolve disputes optimally.

2. Settlement Through Litigation (Court)

Aggrieved consumers can file a lawsuit in court. However, this process is often considered too long, expensive, and requires strong evidence, while in informal deposit service transactions, proof of transaction (such as invoices or written contracts).

3. Online Dispute Resolution (ODR)

With the development of technology, online deposit service dispute resolution has begun to develop, for example through marketplace platforms that offer online complaint and mediation mechanisms. However, for self-deposit services (not through large marketplaces), this mechanism is still rarely available.^[11]

In practice, disputes over the sale and purchase of deposit services brought to court are usually resolved by referring to the principles of civil law and consumer protection, although there are no specific rules governing deposit services. Courts generally base judgments on defaults in unwritten covenants or lawsuits for unlawful acts (unlawful act).

One example of a deposit service dispute occurred in the South Jakarta District Court Decision Number 629/Pdt.G/2020/PN JKT. SEL, between Calvin (reseller) and Satria Putra Adhitama, the owner of the "NAMA Studios" brand. The dispute stemmed from a discrepancy in the quantity and delivery time of pre-order bags that caused financial losses for Calvin. Despite negotiations, the delivery still did not take place. Another example is the Bandung District Court Decision Number 14/Pdt.G/2021/PN Bdg which discusses civil disputes in online buying and selling transactions. Although it does not explicitly discuss deposit services, this case shows the court's approach in resolving online transaction disputes.

In both cases, dispute resolution is carried out through the usual civil mechanism because there is no special regulation regarding deposit services. The judge referred to the general provisions of the Civil Code, especially Article 1234 concerning engagement and Article 1365 concerning unlawful acts. In addition, the principles in the Consumer Protection Law are also used to strengthen the protection of consumer rights in judgments.

This settlement pattern suggests that the success of consumers in suing is highly dependent on Proof of the existence of an agreement, even verbally or via chat Online. Proof of transactions such as proof of transfer, WhatsApp conversations, or proof of booking are important factors in the judge's consideration. However, in general, the lack of clarity in regulations regarding deposit services causes variations in court decisions. Some judges consider the custody service to be an ordinary sale and purchase, while others see it as a custody relationship, which makes a difference in determining the level of responsibility of the service provider.

Settlement through non-litigation channels such as mediation is often also taken, especially when the nominal loss is not too large. According to a study by Permatasari (2022), most deposit service disputes are resolved through

mediation initiated by the platform or marketplace community, with the result of partial refunds or compensation in the form of vouchers. On the settlement of disputes out of court, in the case of BPSK South Jakarta Decision No. 016/BPSK.JS/PPK/I/2020, consumers sue the deposit service provider because the goods received were not in accordance with what was ordered. BPSK decided that the deposit service provider must be responsible for compensating losses based on the principle of strict liability, as stipulated in Article 19 paragraph (1) of the Consumer Protection Law.^[12]

Strengthening the role of BPSK is very important in resolving disputes over deposit services. BPSK needs to be given broader authority and an effective execution mechanism in order to provide substantive justice quickly and cheaply. According to Philipus M. Hadjon, effective legal protection must include two aspects: preventive protection through the formulation of clear norms and supervision of business actors, and repressive protection through a fair and workable dispute resolution mechanism. In the practice of buying and selling deposit services, preventive protection is still weak because there is no special regulation that regulates the rights and obligations of the parties in detail.

Despite the availability of legal mechanisms, dispute resolution through formal channels is often slow and expensive, making it less effective for small-value transactions. Therefore, special regulations are needed that support a quick and simple dispute mechanism, such as strengthening the BPSK or the small claims court system. In general, legal protection for consumers of deposit services in court is still running, but it is not optimal due to weak formal evidence and unclear legal status of service providers, which puts consumers in a weak position.

According to M. Hadjon Philipus, legal protection aims to guarantee people's rights through fair regulations and effective enforcement mechanisms. In the context of online buying and selling through deposit services, many disputes arise due to the lack of clarity of rights and obligations, so that consumers find it difficult to demand responsibility for damage or non-conformity of goods. This reflects weak legal protections, as the legal system has not provided an effective mechanism to restore consumer rights fairly and quickly.

c. **The Role of the Government and Related Parties in Online Buying and Selling Through Deposit Services**

The development of deposit services in online buying and selling is increasing rapidly in line with the high consumer demand for certain foreign or local products. However, this transaction model poses challenges in consumer protection, taxation, and quality control. Therefore, the government and related parties need to play an active role in regulating and supervising the practice of deposit services in accordance with the principles of justice and legal certainty.

The government, through the Ministry of Trade, regulates online buying and selling, including deposit services, through regulations such as Trade Regulation No. 50 of 2020. This regulation requires online business actors to have a business license and Business Identification Number (NIB) to create legal certainty and protect consumers from fraudulent practices in electronic transactions. The government has an important role in shaping regulations and

legal norms. Although there are no specific rules regarding deposit services, consumer protection in online buying and selling has been regulated through Law No. 8 of 1999 and Government Regulation No. 80 of 2019. These two regulations stipulate the obligations of business actors, consumer rights, and electronic contract standards.^[13]

The government's role in regulating deposit services is considered not optimal because many deposit service providers operate without official permits and outside supervision. The absence of specific technical regulations regarding registration, business licenses, and deposit service responsibilities makes consumers vulnerable to abuse and difficulty obtaining effective legal protection. The government needs to strengthen technology-based supervision, for example through online reporting platforms to make it easier for consumers to report fraud or default in deposit services. This step is in line with consumer protection

policies in the digital era that emphasize innovation in public services.^[14]

The government, through BPKN and BPSK, plays a role in education, handling complaints, and mediation of disputes between consumers and deposit service providers. Through digital literacy campaigns and consumer protection socialization, the government seeks to increase public awareness of their rights and obligations in online transactions.^[15] The government, through the Ministry of Trade and BPKN, carries out the function of supervising online trade, including deposit services, to prevent fraudulent practices and violations of consumer rights. The presence of this institution also strengthens consumer protection by providing a faster and more affordable dispute resolution route.^[16]

Consumer organizations such as YLKI play a role in overseeing and advocating for consumer protection in deposit services through research and regulatory encouragement. Meanwhile, the government's role includes regulation, supervision, education, and dispute resolution. To strengthen protection, special regulations, strict supervision, strengthening of dispute institutions, and collaboration between governments, digital platforms, and civil society are needed for a fair and secure depository service ecosystem.^[17]

However, in practice, the role of the government and related parties still faces challenges, especially in supervising informal deposit services that operate through social media without permission. These limitations open up loopholes for fraud and violations of consumer rights, so regulations and law enforcement need to be strengthened.

Conclusion

In the practice of online deposit services, consumers often face legal uncertainty, especially regarding liability and dispute resolution. Existing consumer protection regulations do not guarantee legal predictability, while supervision is not evenly distributed, so many business actors operate without complying with the rules. As a result, consumers run the risk of receiving counterfeit, inappropriate, or even not receiving goods at all without adequate legal protection. Operation of unlicensed deposit services also complicates the accountability process. Even so, deposit services are still in demand due to limited access to imported goods. Therefore, a more comprehensive and specific policy is needed to create legal protection and a business

environment that is orderly, transparent, and fair for all parties.

In buying and selling online through deposit services, disputes often arise because of the unclear rights and obligations of the parties. Consumers often experience losses such as damaged, non-conform, or unacceptable goods, and difficulty demanding liability due to the absence of a clear agreement. The UUPK regulates the resolution of consumer disputes, as in Article 45, which can be carried out through litigation (court) or non-litigation (out of court). The government plays a role in regulation, supervision, education, and dispute resolution in online buying and selling through deposit services. To protect consumers, special regulations, strict supervision, and the strengthening of dispute resolution institutions are needed. Collaboration with digital platforms and civil society organizations is also important to create a fair, safe, and responsible depository service ecosystem.

The Government of Indonesia is advised to prepare harmonious and consistent legal regulations so that there is no conflict between regulations, especially in the aviation sector. The Indonesian legal system is a written legal unit that is interrelated, integrated, and based on Pancasila and the 1945 Constitution.

References

1. Promise. Marketing Strategy for Deposit Services in the Digital Era. Grammar, 2022.
2. Anwar, *et al.* Fiqh Studies and Market Developments: An Analysis of Popular Tip-Off Services Among the Millennial Generation. *Journal of Sharia and Islamic Law*, 2022, 1(2).
3. Dominikus Rato. Philosophy of Law Seeks to Understand and Understand Law. Laksbang Pressindo, 2010.
4. Fadilah. Consumer Protection of Online Deposit Services in the Perspective of Indonesian Consumer Law. *Journal of Law and Economic Development*, 2021, 8(1).
5. Herlina Basri. Legal Protection of Consumers in Conducting E-Commerce Transactions Reviewed from the Consumer Protection Law No. 8 of 1999 (Case Study of the Byramana Veil Bandung). *Journal of Law*, 2019, (2).
(Note: Volume missing, denoted by em dash —)
6. M. Asyhadie. Online Dispute Resolution in Consumer Dispute Resolution in the Digital Economy Era. *Rechts Vinding Journal: National Legal Development Media*, 2019, 8(1).
7. Moh Askin, *et al.* Normative Law Research Analysis of Judges' Decisions. Kencana, 2023.
8. Novianto Languyu. The Legal Position of Sellers and Buyers in the Online Buying and Selling Business. *Journal of Ex Societatis*, 2015, 3(9).
9. Philipus M Hadjon. Legal Protection for the Indonesian People. PT. Bina Ilmu, 1987.
10. Peter Mahmud Marzuki. Introduction to Law. Kencana, 2008.
11. Ranto. Juridical Review of Legal Protection for Consumers in Buying and Selling Transactions through Electronic Media. *Alethea Journal of Law*, 2019, 2(2).
12. Rida Ista Sitepu, *et al.* The Effectiveness of the Consumer Dispute Resolution Agency (BPSK) as a Consumer Dispute Resolution Institution in Indonesia. *Jurnal Rechten: Legal and Human Rights Research*, 2022, (2).
(Note: Volume not provided, issue only)
13. S. Permatasari. Analysis of the Need for Special Regulation of Deposit Services Online in Protection User. *Journal of Law*, 2022, 14(2).
14. Salim HS, *et al.* Application of Legal Theory to Thesis Research and Dissertation. Rajawali Press, 2013.
15. Tri Kurnia Nurhayat. Complete Dictionary of Indonesian. Eska Media, 2001.
16. Soerjono Soekanto. Introduction to Legal Research. UI Press, 2010.
17. Widi Nugrahaningsih, *et al.* Implementation of Law Number 8 of 1999 About Consumer Protection Against Businesses Online. *Legal Porch*, 2017, 11(1).
18. Wulandari. *Titip Services Business: Opportunities and Challenges in the Digital Era*. Alfabeta, 2021.