



Empowering the community on legal protection in e-commerce transactions

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ABSTRACT

The implementation of a community service program sponsored by the Legal Aid Institution of Ichsan University Gorontalo. The initiative took place at the office of the sub-district head in Dulalowo Village, Central City District, Gorontalo City, where the community faced challenges in comprehending the legal regulations governing electronic transactions (e-commerce). This lack of awareness often led to disputes and losses between businesses and consumers. The program aimed to empower the community through the empowering the community on legal protection in electronic transactions (e-commerce) program. A combination of surveys, questionnaires, lectures, and discussions were employed to achieve the desired outcomes. The results of this community service initiative demonstrated a noteworthy improvement in the participants' understanding of legal norms and juridical foundations concerning electronic transactions (e-commerce). As a result, the community became more discerning and cautious when engaging in online transactions, now equipped with knowledge about safe and secure strategies for conducting such transactions. The positive impact of this endeavor contributes to a more informed and confident community in Gorontalo City, fostering a thriving e-commerce environment for both businesses and consumers alike.

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1. INTRODUCTION

As technology and electronic transactions continue to rapidly develop (Barkatullah, 2019), various activities have emerged, which can have an impact on fulfilling human needs (Marpi & Kom, 2020), including utilizing online transactions (Ibrahim et al., 2023). Especially in this modern era, online transactions have become an increasingly popular choice for Indonesian society, and everyone can access information and communicate with each other without being limited by distance and time, regardless of their location (Rahman et al., 2020)

The concept of information technology and electronic transactions refers to a series of activities carried out to perform legal acts involving computer devices, computer networks, and various other types of electronic media as tools or means to execute such actions. It encompasses all forms of electronic transactions or information sharing, data, or value conducted electronically, not limited to just purchasing, selling, payment, communication, and electronic contracts (Harahap et al., 2022). It also involves the process of transmitting, storing, and processing data digitally with the aim of facilitating, accelerating, and facilitating interactions between the parties involved (Agista et al., 2022). The regulations implemented by the government regarding electronic information and transactions are governed by Law Number 11 of 2018 as amended by Law Number 19 of 2016 concerning Amendments to Law Number 11 of 2008 concerning Electronic Information and Transactions (UU ITE) (Kemkominfo, 2016).

A concrete example of the development of information technology and electronic transactions is e-commerce transactions. E-commerce transactions are no longer conducted conventionally, which requires consumers to interact directly with businesses or the use of cash. Instead, businesses are represented by online systems that serve consumers (Rahmanto et al., 2019) through electronic devices. Therefore, e-commerce transactions are trade transactions between businesses and consumers, where all processes are carried out through various electronic devices and platform procedures (Chrislianto, 2022; Kurnia & Martinelli, 2021). This is stated in Law Number 7 of 2014 concerning Trade, Article 1 Number 24 states that "Trade through electronic systems refers to trade transactions conducted through a series of electronic devices and platforms" (Kemendag, 2014). Furthermore, Article 1 Number 1 of Trade Law (UU Perdagangan) provides an interpretation that trade refers to a series of activities related to the transactions of goods and/or services that can occur within the territory of a country or beyond the boundaries of that country, aiming to relocate rights to goods and/or services in exchange for compensation and/or rewards that occur through the processes of ordering, delivery, and payment (Arthaluhur, 2018).

The validity of a contract in e-commerce transactions, as well as according to the requirements in the Indonesian Civil Code (KUHPerdata), must fulfill the legal requirements of an agreement stated in Article 1320 of the Civil Code. The conditions for a valid agreement include mutual agreement, parties who are legally capable, a specific subject matter, and a lawful (halal) cause (Handriani, 2020). In addition, there are specific regulations that govern the requirements for valid electronic agreements or electronic contracts, as explained in Government Regulation Number 71 of 2019 concerning the Organization of Electronic Systems and Transactions. These requirements include mutual agreement of the parties, being carried out by legal subjects who are capable or authorized representatives according to the provisions of laws and regulations, the presence of a specific subject matter, and the transaction object must not contradict laws and regulations, morality, and public order (Sekretariat Negara, 2019).

When referring to the provisions of the Civil Code (KUH Perdata) and the Information and Electronic Transactions Regulation (PP ITE) as explained above, electronic agreements or contracts will have the same legal force as conventional agreements, as long as they are agreed upon by the parties and meet the requirements for a valid agreement (Fadhli, 2016). However, the difference with conventional transactions lies in the process of the transaction itself. Conventional transactions are conducted directly between the involved parties, where they can meet physically, communicate directly, and use physical documents such as manually signed contracts. On the other hand, electronic transactions refer to transactions conducted through the use of information and communication technology, particularly via the internet or electronic networks, where the parties interact virtually and sign digitally through electronic platforms (Lumbanraja, 2020).

One of the main advantages of e-commerce transactions is the convenience and speed it offers, as well as the variety of products and services available (Kurniawati, 2019), This is why many people prefer to use e-commerce as a new shopping platform, especially with the use of electronic money or e-money as a payment method. With just a few seconds, users can make transactions without carrying cash through their smartphones on various digital platforms (Rifka, 2023).

However, on the other hand, in e-commerce transactions, there is a potential for various legal violations, such as causing losses or breaches experienced by consumers. One example is the discrepancy between the received goods and the goods offered by the business entities (A'yun et al., 2021; Khotimah & Chairunnisa, 2016). In addition, the consumer's habit of making payment before knowing the exact details of the purchased product (Wulandari, 2018), can result in the risk of losing their rights to obtain accurate, transparent, and honest information about the product provided by the business entities. If this happens, it constitutes a violation of consumer rights, as emphasized in Article 4 number 8 of Consumer Protection Law Number 8 of 1999 (Akhmaddhian & Agustiwi, 2016). However, if the business entity refuses to provide compensation, consumers have the option to file a claim through the Consumer Dispute Settlement Board (BPSK) (Putra, 2014) and/or the judicial institution in the consumer's place of residence. The settlement through BPSK can be done in three ways: (1) Arbitration; (2) Mediation; and (3) Conciliation (Zulva, 2023). Furthermore, in the context of dispute resolution through arbitration, the final decision is entirely made by the panel acting as arbitrators, while in dispute resolution through mediation and conciliation, the results are made in writing and implemented in the form of a decision issued by the Consumer Dispute Settlement Board (BPSK) (Jumran, 2022).

The community service activity was conducted at the Dulalowo Sub-District Office, located on Sulawesi Street, Dulalowo Village, Kota Tengah Sub-District, Gorontalo City, and took place for 1 (one) day on Wednesday, November 4, 2021. The target partners for this activity were the community group of RT 011 RW 005 with a total of 30 participants. This was deemed appropriate as a target for community empowerment programs related to electronic transactions (e-commerce) because the enthusiasm of the community there for online transactions is massive. The reason they choose to transact online is because it is practical and easy without having to meet face to face. E-commerce services provide broader access to various products and brands through the internet, and the diverse offers and discounts are attractive to residents who want to shop and save money. However, they often face dilemmas such as various legal violations and losses in online transactions.

Consumers are vulnerable to becoming victims of fraud in e-commerce transactions. This can happen when dishonest businesses or e-commerce sites attempt to take consumers' money without providing the promised products or services. For example, businesses may send counterfeit goods or not send any goods at all after receiving payment. At least 101 complaint cases about online shopping have been reported by residents of Gorontalo to the Indonesian Consumer Foundation (YLKI). YLKI details that the most frequently reported online shops are Lazada with 18 complaints, Akulaku with 14 complaints, Tokopedia with 11 complaints, followed by Bukalapak with 9 complaints, Shopee with 7 complaints, Blibli.com with 5 complaints, JD.id with 4 complaints, and Elevenia with 3 complaints. These complaints cover various issues such as undelivered product orders, defective products, difficulties in the return process, and issues related to money refund or reimbursement (Tribun Gorontalo, 2022).

A tragic incident befell a young mother who worked at a retail store in Gorontalo, as she took her own life by hanging. Through the investigation conducted by the police, the motive behind the victim's desperate act was revealed. It is strongly suspected that the victim ended her life due to depression that arose from being a victim of fraud in online loan transactions (online lending) (Nugroho, 2023; Rizki, 2023).

Community service activities are a routine program carried out every semester by lecturers as a manifestation of the Tridharma of Higher Education (teaching, research, and community service). The community service team consists of lecturers and students from the Faculty of Law at Ichsan Gorontalo University.

Based on the background presented, in order to increase legal awareness among the community and provide guidance on the legal steps that consumers can take if they experience losses in e-commerce transactions, community service activities need to be conducted. The specific objective of these activities is to enhance the knowledge and understanding of legal awareness among the partner group, specifically the community group in RT 011 RW 005, consisting of 30 residents of Dulalowo, Kota Tengah District, Gorontalo City. The aim is to improve their understanding of consumer rights and provide tangible contributions in solving problems faced by the community in case of losses in e-commerce transactions. With a better understanding of e-commerce transactions, consumers can make wiser decisions and reduce the risks of potential issues.

2. METHODS

The methods used in the implementation of the community service activities include survey, pre-test, and post-test with questionnaire distribution, lectures, and discussions on the relevant themes or issues in the community. The goal is to provide understanding in conducting electronic e-commerce transactions. The implementation of this program is divided into several stages.

Pre-Test Evaluation Stage

The first stage is the pre-test. After conducting a survey and identifying the issues faced by the partners, the community service team provides a questionnaire (pre-test) to the community group in RT 011 RW 005, residents of Kelurahan Dulalowo, Kecamatan Kota Tengah, Kota Gorontalo, to assess their level of understanding regarding electronic e-commerce transactions.

Lecture Stage

The second stage is the lecture. This stage is used to provide explanations and knowledge to the community group in RT 011 RW 005, residents of Kelurahan Dulalowo, Kecamatan Kota Tengah, Kota Gorontalo, about the legal principles and norms in electronic e-commerce transactions and the legal protection procedures associated with it.

Discussion and Q&A Stage

The third stage is the discussion and question-and-answer session. This discussion is conducted to address the issues experienced by the partners, with the aim of finding solutions to the problems and optimizing the understanding of the residents in that area. The community service team will answer and provide explanations for the questions raised by the residents of Kelurahan Dulalowo, Kecamatan Kota Tengah, Kota Gorontalo, regarding various aspects related to safe and comfortable practices in electronic transactions, as well as legal protection for both consumers and businesses.

Post-Test Evaluation Stage

The fourth stage is the post-test. This stage is used to assess the level of understanding of the community group in RT 011 RW 005, residents of Kelurahan Dulalowo, Kecamatan Kota Tengah, Kota Gorontalo, regarding e-commerce transactions. It allows the community service team to evaluate the

program by providing the questionnaire again, enabling them to determine the extent of the residents' understanding of the materials provided by the community service team from the Faculty of Law, Ichsan Gorontalo University. The evaluation is conducted through the administration of questionnaires that consist of the following: first, pre-test and post-test to assess the level of knowledge and understanding of legal awareness among the community regarding consumer rights, and second, partner evaluation regarding the legal steps that consumers can take if they experience losses in e-commerce transactions. The use of pre-test and post-test questionnaires serves as an instrument to assess the level of knowledge and understanding of the partners in the community empowerment activities.

3. RESULTS AND DISCUSSION

This community service begins with a survey conducted in Kelurahan Dulalowo, Kecamatan Kota Tengah, Kota Gorontalo by the Community Service Program (PKM) team from Ichsan Gorontalo University. During this opportunity, the PKM team meets with the Head of Kelurahan Dulalowo, Kecamatan Kota Tengah, Kota Gorontalo. From the discussion, it is found that the area frequently faces various obstacles and issues in e-commerce transactions, causing concern among the residents of Kelurahan Dulalowo, Kecamatan Kota Tengah, Kota Gorontalo. These issues involve legal violations resulting in losses or breach of contract in conducting e-commerce transactions. The residents are lured by the diverse range of products offered online, but they are unaware of the potential dangers, such as the possibility of fraudulent activities that can harm both consumers and businesses due to certain consumers' malicious intentions.

Next, the team distributes questionnaires (pre-test) to be filled out by the participants. This aims to assess the community's understanding of e-commerce transactions. During the implementation of community empowerment activities, the PKM team prepares pre-test and post-test questionnaires as indicators of the community's understanding before and after the activities. This is followed by lectures and discussion sessions. Through the community empowerment program, the PKM team presents materials on the legal basis of electronic transactions, the rights and obligations of businesses and consumers, the sanctions faced by consumers and businesses, and dispute resolution procedures.

The discussion and question-and-answer session shows that the participants are enthusiastic and responsive to the materials presented by the community service team. This is evident from the active participation of the attendees, who ask questions related to the issues they face. Afterwards, the participants are given post-test questionnaires to assess their understanding of e-commerce transactions, with the aim of further improving the community's knowledge and understanding of such transactions.

Based on the results of the activities conducted by the community service team using survey, pre-test, and post-test methods, with the instruments being questionnaires, lectures, and discussions, the understanding and legal awareness of the residents of Kelurahan Dulalowo, Kecamatan Kota Tengah, Kota Gorontalo regarding e-commerce transactions have improved. They have gained a better understanding of safe, comfortable, and efficient electronic transactions, the legal consequences involved, and the procedures for resolving disputes in case of legal violations or breaches of contract.

Although the residents were already familiar with the e-commerce transaction system, the majority of them still lacked understanding and knowledge of the legal norms and juridical foundations that constitute positive law in relation to e-commerce transactions. Specifically, 97% of the residents did not comprehend or know the legal basis of e-commerce transactions. However, after the community empowerment activities, there was a 90% increase in residents' understanding and knowledge of the legal basis of e-commerce transactions.



Figure 1. Directions from Dulalowo Village Head, Kota Tengah District, Gorontalo City



Figure 2. Presentation of material by the service team



Figure 3. Q&A and discussion



Figure 4. Documentation

4. CONCLUSION AND RECOMMENDATIONS

The implementation of community service activities with the community group RT 011 RW 005 in Kelurahan Dulalowo, Kecamatan Kota Tengah, Kota Gorontalo by the community service team has provided a comprehensive understanding of how to engage in e-commerce transactions. With this deep understanding, the community gains detailed knowledge about e-commerce transactions. Furthermore, they are now aware of the legal remedies that should be pursued in case of violations resulting in losses or breaches in online transactions. The community empowerment program has had a positive impact, as there has been a significant increase in the understanding and knowledge of the participants regarding e-commerce transactions, as evidenced by their responses in both the pre-test and post-test. The participants showed great enthusiasm in receiving the provided materials. Consequently, the community service activities were successfully carried out in a smooth and conducive manner.

In order to foster a culture of lawfulness and compliance with legal norms and regulations, it is necessary to provide extensive and regular education and information to the community. This aims to enhance their legal awareness concerning the risks and preventive measures in e-commerce transactions, with the hope of minimizing or avoiding disputes. It is important to enforce regulations rigorously without discrimination and establish an effective and efficient dispute resolution system to protect consumers and instill trust in e-commerce transactions. Intensive social control involving all stakeholders and community participation is necessary to maintain the integrity, trust, and security of online transactions.

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