

## The Role of the Department of Industry and Trade of the Special Region of Yogyakarta in the Prevention of Online Transaction Fraud Through Marketplace in Yogyakarta

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### HIGHLIGHTS

- The Department of Industry and Trade of the Special Region of Yogyakarta has not yet established a specific policy or a dedicated unit for monitoring digital transaction.
- Consumer protection remains limited and is heavily reliant on the availability of evidence.
- Institutional reform and technological are essential.

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### ABSTRACT

*The rapid growth of digital commerce through online marketplaces has brought both economic benefits and new legal vulnerabilities particularly for consumers. The increasing number of fraud cases in online transactions highlights the urgent need for active intervention by local governments to establish adaptive consumer protection mechanisms. This study aims to examine the role of the Yogyakarta City Trade and Industry Office in preventing online fraud and in providing legal protection for e-commerce consumers, considering the importance of institutional involvement at the regional level in addressing the challenges of digital transformation. This research adopts a juridical empirical approach using qualitative methods. Data were collected through interviews with representatives of the Trade and Industry Office (Disperindag), the Consumer Dispute Settlement Agency (BPSK), and members of the public as digital consumers. The study addresses two main research questions: first, how the local trade office formulate policies to prevent fraud in online transactions, and second, how effective Disperindag and BPSK are in providing legal protection for consumers in the e-commerce environment. Findings reveal that consumer protection is still primarily based on Law Number 8 of 1999 on Consumer Protection and the Electronic Information and Transactions Law (ITE) without the support of specific local regulations governing digital transactions. The Trade and Industry Office of Yogyakarta has yet to establish a dedicated unit for e-commerce oversight, and BPSK's dispute resolution process heavily depends on consumers providing complete and verifiable evidence. Although non-litigation dispute channels are available, the effectiveness of legal protection remains limited due to regulatory gaps, institutional constraints, and low consumer legal literacy. Thus, institutional reform and technological synergy are necessary to ensure an adaptive and effective legal framework for consumer protection in the digital trade era.*

## **A. INTRODUCTION**

The advancement of information technology, particularly with the emergence of the internet as a global network of computer networks, has significantly transformed social and economic behavior. In Indonesia, this phenomenon is reflected in the rise of various digital marketplaces such as Shopee, Tokopedia, and Lazada, which enable the public to engage in online buying and selling activities with greater ease and efficiency.<sup>1</sup>

However, behind this convenience lies a significant challenge in the form of increasing cases of online fraud, such as the delivery of goods that do not match the description, failure to deliver purchased items, or the misuse of personal data.<sup>2</sup> This situation not only results in financial losses but also undermines public trust in the digital commerce ecosystem.

In addressing this issue, the active involvement of local governments is essential. As the authorized agency in the industrial and trade sectors, the Department of Industry and Trade (Disperindag) is expected to formulate policies and strategic programs that support digital consumer protection, enhance public literacy, and monitor digital transactions.<sup>3</sup> However, low consumer awareness, limited understanding of digital systems among local business actors, and weak inter-agency coordination present distinct challenges.<sup>4</sup>

Therefore, this research is crucial to systematically analyze the role and strategies of the Department of Industry and Trade of the Special Region of Yogyakarta (Disperindag DIY) in preventing fraudulent online trading practices. The study aims not only to evaluate the effectiveness of existing

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<sup>1</sup> Esti Tri Pusparini, Qontak. 15 Marketplace Online Terbaik dan Terpopuler di Indonesia. <https://qontak.com/blog/marketplace-online-di-indonesia/>. Accessed on December 03, 2025.

<sup>2</sup> Devano Empathanussa dan Ling Sri Hardiningrum, "Pengaruh Penggunaan E-Commerce dan Kualitas Produk terhadap Pembelian di Marketplace akan Produk-Produk Busana". *Jurnal Publikasi Ilmu Manajemen dan E-Commerce* 2, no. 1, 2023, hlm. 69-94.

<sup>3</sup> Abd. Haris Hamid. *Hukum Perlindungan Konsumen Indonesia*, (Makasar: CV Sah Media, 2017), hlm 3

policies but also to formulate policy recommendations that can strengthen consumer protection and support the development of an inclusive and sustainable digital economy in Yogyakarta.

## **B. RESEARCH METHOD**

The research method employed in this study is an empirical approach using qualitative methodology through a socio-legal research model. This approach aims to evaluate the effectiveness of policies and the efforts undertaken by the Department of Industry and Trade of the Special Region of Yogyakarta (Disperindag DIY) in preventing fraudulent online trading, by integrating normative legal analysis with the social realities within the community. Primary data were collected through interviews with representatives from Disperindag, the Consumer Dispute Settlement Agency (BPSK), and consumers who utilize digital marketplaces. These were supplemented with secondary data, including relevant legislation, legal literature, and official documents. Data collection techniques involved library research and in-depth interviews, which were then qualitatively analyzed to gain a comprehensive understanding of the factors influencing policy formulation and its implementation in practice.

## **C. RESULTS AND DISCUSSION**

### **Policies Implemented by the Department of Industry and Trade of the Special Region of Yogyakarta in Preventing Online Trading Fraud.**

The growth of e-commerce, as a consequence of advances in information technology, has introduced new legal challenges, particularly in the realm of consumer protection. Digital transactions, which are often anonymous and cross-jurisdictional, complicate legal verification

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<sup>4</sup> Munadi dan Tyas Tia, "Analisis Kendala Pemanfaatan E-Commerce dalam Pengembangan Produktivitas Usaha Perbelanjaan" *Jurnal Manajemen, Ekonomi, Hukum, Kewirausahaan, Kesehatan, Pendidikan, dan Informatika (MANEKIN)* 1, no. 2, (2022) , hlm. 45-49

processes, thereby requiring active involvement from local governments to respond adaptively to these dynamics. Although national regulations—such as Law No. 8 of 1999 on Consumer Protection and Law No. 1 of 2024 on Electronic Information and Transactions—serve as the primary legal framework, their implementation at the regional level, particularly in Yogyakarta, remains suboptimal. This is largely due to the absence of local policies that are contextual and responsive to the specific needs of the region.<sup>5</sup>

The role of the Consumer Dispute Settlement Agency (BPSK) in resolving consumer disputes is grounded in the Consumer Protection Law and the Minister of Trade Regulation No. 06/M-DAG/PER/2/2017, which outlines mechanisms for mediation, consultation, and the imposition of sanctions. However, the effectiveness of this institution remains limited due to structural constraints such as a shortage of human resources, budgetary limitations, and weak enforcement of decisions. As part of institutional reform efforts, the government is currently developing an Online Dispute Resolution (ODR) system, which is expected to enhance consumer complaint handling and dispute resolution mechanisms through a digital and integrated platform.<sup>6</sup>

Interview findings with representatives from Disperindag and BPSK in the Special Region of Yogyakarta reveal that, to date, there has been no policy initiative or the establishment of a specialized working unit dedicated to structurally addressing consumer protection in the context of e-commerce. Disperindag tends to operate in an administrative capacity, relying solely on national regulations without introducing locally tailored policy innovations. Meanwhile, BPSK has assumed a more technical role in

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<sup>5</sup> Safrida. "Dynamics of Customer Protection Law In The Digital Era: Case Study On E-Commerce In Indonesia" *International Journal of Educational Research & Social Sciences* (2025) hlm. 49-59

<sup>6</sup> Kementrian dan Perdagangan Republik Indonesia. Peraturan Menteri Perdagangan Nomor 06/M-DAG/PER/2/2017 tentang Badan Penyelesaian Sengketa Konsumen.

handling consumer complaints; however, it has not yet been fully effective in addressing the growing complexity of digital transactions.<sup>7</sup>

Dispute resolution in e-commerce transactions in Indonesia is normatively governed by various legal instruments, including Law No. 8 of 1999 on Consumer Protection, Government Regulation No. 80 of 2019 on Trade through Electronic Systems (PMSE), and the establishment of BPSK as a non-litigation mechanism. However, at the regional level—particularly in the City of Yogyakarta the effectiveness of legal protection has yet to be fully realized. This is due to the absence of specific regional regulations, the institutional weaknesses within Disperindag, and the lack of formal collaboration with marketplace platforms, which serve as key actors in the digital ecosystem.<sup>8</sup> Disperindag has yet to utilize the authority granted by Law No. 23 of 2014 on Regional Government to formulate contextual and prescriptive policies for digital-based consumer protection.<sup>9</sup> As a result, cases of online fraud often go unaddressed due to limited access to merchant data and a reliance on either internal marketplace reporting systems or formal BPSK procedures, which require comprehensive evidence. The lack of inter-agency synergy, combined with low levels of legal and digital literacy among the public, further widens the gap between the legal principles in place and their practical implementation on the ground. Within this framework, there is an urgent need for systemic policy reform, the development of an integrated monitoring infrastructure, and active collaboration with digital industry stakeholders in order to establish consumer protection mechanisms that

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<sup>7</sup> Interview Results with Ms. Putri Sari as a Resource Person from the Department of Industry and Trade (Disperindag) and the Consumer Dispute Settlement Agency (BPSK), conducted on June 18, 2025, at the Office of the Department of Industry and Trade, Yogyakarta.

<sup>8</sup> Tanaya. "Penerapan Online Resolution pada Badan Penyelesaian Sengketa Konsumen dalam Menyelesaikan Sengketa Perdagangan Elektronik." *Jurnal Al Azhar Indonesia Seri Ilmu Sosial* 4, no. 2 (2023), hlm. 102-108

<sup>9</sup> Rosianna Evanesa Sihombing, and Made Gede Subha Karma Resen. "Perlindungan Konsumen Dalam E-Commerce Di Indonesia (Hambatan Penerapan Regulasi Antara

are operational, progressive, and responsive to the evolving dynamics of electronic commerce.

### **The Effectiveness of the Role of the Department of Industry and Trade of the Special Region of Yogyakarta in Providing Legal Protection for E-Commerce Consumers**

Legal protection for consumers in digital transactions in Indonesia is normatively governed by Law No. 8 of 1999 and Law No. 1 of 2024. However, its implementation at the regional level particularly by the Department of Industry and Trade of the Special Region of Yogyakarta (Disperindag DIY) remains suboptimal. To date, there is no local policy that specifically regulates consumer protection in e-commerce, resulting in Disperindag's role being confined to administrative and facilitative functions, while dispute resolution is entirely delegated to BPSK. Despite the authority granted under regional autonomy to formulate policies tailored to local needs, the lack of policy innovation reflects a limited institutional initiative in responding to the growing complexity of digital transactions.<sup>10</sup>

In practice, consumer dispute resolution for digital transactions by BPSK is carried out through non-litigation mediation, which offers a relatively swift and transparent process. However, it continues to face technical challenges, such as difficulties in evidence gathering due to the lack of clear merchant identities or valid transaction records. Furthermore, the limited authority to enforce decisions and the heavy reliance on consumer initiative significantly weaken the effectiveness of this mechanism. The underutilization of digital technology in supporting verification processes also indicates that the system in place remains

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Penerapan Dan Pengawasan)". *Aliansi: Jurnal Hukum, Pendidikan Dan Sosial Humaniora* 1 (6), 2024, Hlm.58-70

<sup>10</sup> Fia Agustina Najati dan Anis Mashdurohatun. "The Comparative Analysis of Customer Protection Regulations in E-Commerce Transaction in Indonesia, Singapore and Malaysia" *Law Development Journal* 6, no. 2 (2024) hlm. 200-213

largely conventional. Moreover, the absence of formal cooperation between local government institutions and e-commerce platforms further delays case resolution and undermines the legal standing of consumers.<sup>11</sup>

The legal education programs implemented by BPSK have also failed to reach the broader public due to budgetary constraints and limited human resources. These structural weaknesses indicate that legal protection for consumers depends not only on the existence of regulations but also on the institutional capacity of the implementing bodies. The low quality and limited reach of legal and digital literacy among the public further exacerbate consumer vulnerability to fraudulent practices. Within the framework of political systems theory and consumer protection, the absence of a policy response from Disperindag reflects a lack of political will and highlights the legal imbalance between consumers and business actors within the digital ecosystem.<sup>12</sup>

A dispute case facilitated by BPSK Yogyakarta in 2023 illustrates that, while the institution is capable of fulfilling its function as a mediator, structural weaknesses continue to limit its overall effectiveness particularly in the enforcement of decisions and in providing protection against logistical risks. This highlights the urgent need for a reformulation of digital consumer protection regulations that are more consumer-centric, as well as for stronger synergy between BPSK, Disperindag, and digital platform providers. The author concludes that institutional enhancement, the revision of local regulations, and the strengthening of public legal and digital literacy are critical components in establishing a consumer

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<sup>11</sup> Interview Results with Ms. Putri Sari as a Resource Person from the Department of Industry and Trade (Disperindag) and the Consumer Dispute Settlement Agency (BPSK), conducted on June 18, 2025, at the Office of the Department of Industry and Trade, Yogyakarta.

<sup>12</sup> *Ibid*



protection system for e-commerce that is adaptive, responsive, and sustainable in Yogyakarta.<sup>13</sup>

#### **D. CONCLUSION**

1. Efforts and Policies Undertaken by the Department of Industry and Trade of the Special Region of Yogyakarta in Preventing Online Fraud in Marketplace Transactions. The efforts and policies implemented by the Department of Industry and Trade (Disperindag) of the Special Region of Yogyakarta to prevent online fraud in marketplace transactions remain limited and unsystematic. Current policies largely rely on national regulations, such as Law No. 8 of 1999 on Consumer Protection and the Law on Electronic Information and Transactions, without the support of region specific regulations that govern digital transaction management. Disperindag DIY has yet to establish a specialized unit dedicated to monitoring e-commerce activities. As a result, preventive measures such as consumer education, the strengthening of reporting mechanisms, and the promotion of digital protection awareness have not been carried out optimally. Constraints in human resources, technological infrastructure, and the lack of synergy with business actors and law enforcement agencies further hinder the effective implementation of preventive policies. Therefore, although there is institutional awareness regarding the importance of digital consumer protection, a more progressive policy reform is needed. This includes the establishment of a specialized supervisory unit for online transactions and cross-sectoral collaboration to foster a safe and trustworthy digital trade ecosystem in the Special Region of Yogyakarta.

2. The Effectiveness of the Role of the Department of Industry and Trade of the Special Region of Yogyakarta in Providing Legal Protection for E-

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<sup>13</sup> Data tersaji dalam Direktori Putusan Mahkamah Agung atas Putusan Nomor 62/Pdt.Sus BPSK/2023/PN Mkd, yang didaftarkan pada 20 November 2023, diputus 18 Desember 2023, dan diunggah pada 27 Desember 2023. Accessed on December 03, 2025.



Commerce Consumers in Yogyakarta City. The effectiveness of the Department of Industry and Trade (Disperindag) of the Special Region of Yogyakarta in providing legal protection for e-commerce consumers in Yogyakarta City continues to face significant structural and functional challenges. Although Disperindag is normatively authorized to protect consumers, the implementation of this role has not been fully optimized within the context of digital transactions. A key contributing factor is the absence of region-specific policies that regulate legal protection mechanisms in the realm of e-commerce. As a result, institutional interventions remain largely reactive and administrative rather than proactive or strategic. In addition, the involvement of the Consumer Dispute Settlement Agency (BPSK) in resolving online transaction disputes is still heavily dependent on the consumer's ability to present complete evidence—an expectation made more difficult by the generally low level of digital literacy among the public, particularly in understanding their rights as consumers. Thus, it can be concluded that the roles of both Disperindag and BPSK in providing substantive legal protection for digital consumers have not yet proven effective. A more progressive institutional approach is needed, along with improved capacity-building for relevant personnel and the strengthening of public legal and digital literacy, in order to foster a legal protection framework that is responsive to the evolving nature of electronic transactions in the digital era.

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