

CHAPTER IV

CLOSING

A. Conclusion

Based on the results of the analysis of the regulation of legal protection against consumers in e-commerce phishing in Indonesia it can be concluded as follows:

phishing in e-commerce transactions constitutes a form of cybercrime that causes significant harm to consumers, both materially and immaterially. However, the legal protection afforded to consumers remains far from optimal. This is evident from the fact that existing legislation, such as the Consumer Protection Law (UUPK) and the Electronic Information and Transactions Law (ITE Law), does not explicitly regulate the liability of parties involved in the e-commerce ecosystem, particularly platform providers, for consumer losses resulting from phishing. In judicial practice, courts tend to recognize only actual losses that can be concretely proven, such as the price of goods paid or shipping costs, while immaterial damages such as disappointment, inconvenience, and the loss of trust are not adequately acknowledged. This condition reflects a gap between the urgent need for consumer protection in the digital era and the current legal framework. Therefore, the necessity of regulatory reform becomes increasingly evident, either in the form of specific provisions addressing phishing or through strengthening the responsibility of e-commerce platforms to provide adequate digital security systems, swift complaint

mechanisms, and fair compensation for consumers. In this way, consumer protection in the context of electronic transactions can be realized more comprehensively, fairly, and in accordance with the development of digital commerce in Indonesia.

B. Suggestions

Based on the above conclusion, the author gives the following suggestions:

1. The government needs to establish or revise regulations that specifically address phishing in e-commerce transactions, either through the addition of derivative provisions in the Consumer Protection Law or the Electronic Information and Transactions Law (ITE Law). Such regulations should include the obligation of e-commerce platforms to protect consumers, including liability for losses arising from weak digital security systems.
2. Cooperation between the government, e-commerce platforms, and brand owners is required to create a more comprehensive phishing prevention system, for example through the development of a national anti-phishing system capable of detecting, blocking, and swiftly taking action against the misuse of brand identities, while also providing effective complaint mechanisms and compensation for consumers.