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## **Protection of Vulnerable Consumers in The Perspective of Economic Law and Sustainable Development**

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### **ABSTRACT**

The protection of vulnerable consumers constitutes an essential component of social economic law, reflecting the state's role in correcting market imbalances and safeguarding disadvantaged groups. This study examines the relationship between economic law, consumer protection, and sustainable development, positioning consumer protection not merely as a market-regulating mechanism but as a legal instrument to promote social justice and inclusive growth. Vulnerable consumers, including children, women, the elderly, and low-income communities, face structural inequalities, limited access to justice, and heightened exposure to unfair business practices. This research employs a normative qualitative approach through doctrinal analysis and secondary data review to assess Indonesia's consumer protection framework in relation to the Sustainable Development Goals (SDGs). The findings show that responsive consumer protection laws contribute to sustainable development by supporting poverty reduction, gender equality, responsible consumption, and access to justice. The integration of sustainability principles refers to embedding long-term social and economic considerations, ethical business conduct, and protection of vulnerable groups within consumer protection policies. The study concludes that revising Indonesia's Consumer Protection Law is essential to strengthen legal protection and align national policies with international best practices.

**Keywords:** consumer protection; economic law; sustainable development.

### **INTRODUCTION**

The discourse on consumer protection has become increasingly important in the 21st century as globalization, digital transformation, and rapid economic changes continuously reshape the relationship between businesses and consumers. One of the most pressing issues in this field is the protection of vulnerable consumers those who, due to age, gender, education, socio-economic conditions, or technological illiteracy, are more prone to exploitation<sup>1</sup>, manipulation, and harm in the marketplace. Vulnerable consumers are often positioned in an asymmetric bargaining situation where they face stronger, well-informed, and resourceful business actors. This imbalance raises significant legal and economic questions, especially when viewed from the perspective and economic questions, especially when viewed from

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<sup>1</sup> Riefa, C. Protecting Vulnerable Consumers in The Digital Single Market. *European Business Law Review*, 33, No. 4, (2022). 607-634. <https://doi.org/10.54648/eulr2022028>

the perspective of economic law and sustainable development.

Economic law, which regulates market mechanisms, trade practices, and the balance between business freedom and consumer interests, provides an important foundation for analyzing the extent to which consumer rights are respected and protected. However, economic law is not merely about regulating transactions it also embodies values of fairness, efficiency, and justice. When applied to vulnerable consumers, economic law must address the dual challenge of ensuring market efficiency while at the same time safeguarding those at risk of being excluded or exploited in economic processes.

From the perspective of economic law, this study adopts a social economic law approach, which views law as an instrument not only to regulate market efficiency but also to ensure social justice and equitable economic participation. Economic law in this sense encompasses legal norms governing market conduct, competition, consumer protection, and state intervention aimed at correcting structural inequalities and market failures. Consumer protection, therefore, is not merely a technical regulatory issue but a normative component of economic law designed to balance business freedom with the protection of weaker market participants, particularly vulnerable consumers.

The issue of consumer vulnerability is increasingly intertwined with the global agenda of sustainable development. The United Nations Sustainable Development Goals (SDGs)<sup>2</sup> emphasize inclusivity, equality, and the protection of marginalized groups, including women, children, and low-income populations.<sup>3</sup> SDG 12 (Responsible Consumption and Production) and SDG 10 (Reduced Inequalities) are particularly relevant, as they highlight the need to build consumption and production patterns that do not deepen inequality or place vulnerable groups at a greater disadvantage. Thus, the protection of vulnerable consumers is not only a matter of legal enforcement but also a crucial element of achieving sustainable development. The integration of consumer protection into the framework of economic law and sustainable development presents a unique opportunity to evaluate how legal norms, economic policies, and social objectives can be harmonized. While consumer protection has long been studied within legal discourse,<sup>4</sup> the specific focus on vulnerable consumers within the perspective of

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<sup>2</sup> Y. P., Ginting., Indradewi, A. A., Kartiko, N. D., & Hanunisa, S. Z. Implementing Sustainable Development Goals To Achieve Community Welfare: Optimising Presidential Decree 111/2022. *LEGAL BRIEF*, 12, No. 4, (2023), 417–425. <https://doi.org/10.35335/legal.v12i4.880>

<sup>3</sup> Mulyadi, D., Puspita, E., Auliarrahma, N. I., Shelvira, S. A., Kintara, I., & Fattah, M. S. F. A. Regional Autonomy in Indonesia: Challenges and Opportunities in Sustainable Development in the Era of Sustainable Development Goals (SDGs). *Indonesian Journal of Law and Justice*, 2, No. 2, (2024). <https://doi.org/10.47134/ijlj.v2i2.3450>

<sup>4</sup> Retno Sari Dewi, Dwiatmanto, and Surjanti. "Comparison of Consumer Protection Laws Between Indonesia, the Philippines, and South Korea in Achieving Justice." *SASI*, 30, No. 2, (2024): 169-182. <https://doi.org/10.47268/sasi.v30i2.2048>

economic law and sustainable development remains relatively underexplored.<sup>5</sup> This creates a research gap that justifies a deeper academic inquiry.

Vulnerability in consumer law has been defined in multiple ways. Some scholars argue that all consumers are inherently vulnerable due to their dependence on information provided by businesses and the asymmetry of knowledge. However, others highlight the existence of specific groups that are more vulnerable than others such as children, the elderly, women, persons with disabilities, and those with limited economic resources. Children, for instance, are easily influenced by advertising strategies, particularly in the digital era where targeted ads exploit their lack of critical capacity. Women, especially in developing countries, often face structural inequalities in accessing financial resources, digital literacy, and legal remedies. Elderly consumers are frequently disadvantaged due to limited access to technology or cognitive decline, making them susceptible to fraud. All these groups represent the multidimensional reality of consumer vulnerability, which cannot be addressed solely by standard consumer law frameworks but requires an integration with economic law.<sup>6</sup>

Economic law broadly regulates the interplay of market actors and ensures that competition remains fair, efficient, and equitable.<sup>7</sup> From an economic law perspective, consumer protection cannot be seen as an obstacle to business freedom but rather as a balancing instrument that ensures market integrity. Strong consumer protection frameworks foster trust in the market, which is essential for economic growth. When vulnerable consumers are neglected, markets risk perpetuating inequality and inefficiency. For example, predatory lending practices target women and low-income households, creating a debt trap that not only harms individuals but also destabilizes the economy. Similarly, weak regulations on digital transactions expose elderly or digitally illiterate consumers to fraud, undermining the reliability of e-commerce. Thus, economic law must adopt a consumer-centric approach that recognizes and addresses the specific vulnerabilities of certain groups, ensuring that markets function not only efficiently but also fairly.

Furthermore, economic law is increasingly influenced by global trade dynamics and international consumer protection standards. The role of organizations such as the

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<sup>5</sup> Khalish Aunur Rahim, Et.Al. Perlindungan Hukum Bagi Konsumen Dalam Transaksi Jual Beli Online (E-Commerce). *Jurnal Hukum Dan Sosial Politik*, 1, No. 3, (2023), 6-9. <https://doi.org/10.25041/fiatjustisia.v7no2.378>

<sup>6</sup> Yuanitasari, D., Kusmayanti, H., & Suwandono, A. A comparison study of strict liability principles implementation for the product liability within Indonesian consumer protection law between Indonesia and United States of America law. *Cogent Social Sciences*, 9, No. 2, (2023). <https://doi.org/10.1080/23311886.2023.2246748>

<sup>7</sup> Lubis, I., Murwadji, T., Sukarja, D., & Rosmalinda, R. Penetration of International Economic Law in the Development of the Cyber Notary Concept in Indonesia. *Al-Risalah: Forum Kajian Hukum Dan Sosial Kemasyarakatan*, 22, No. 1, (2022). 125-138. <https://doi.org/10.30631/alrisalah.v22i1.868>

United Nations Commission on International Trade Law (UNCITRAL) and the Organisation for Economic Co-operation and Development (OECD) underscores the growing recognition that consumer protection, particularly for vulnerable groups, is integral to sustainable and inclusive economic systems. Sustainable development, meanwhile, is traditionally associated with environmental protection, resource efficiency, and intergenerational equity. However, its social dimension is equally critical, particularly in ensuring that economic development does not exclude or harm vulnerable populations. Consumer protection is directly linked to sustainable development because consumption patterns shape production systems, labor practices, and environmental outcomes. Protecting vulnerable consumers means creating a marketplace where individuals are not unfairly disadvantaged due to systemic inequalities. It also ensures that sustainable consumption patterns can be adopted by all groups, not just privileged consumers with higher education or income levels. For instance, access to safe and affordable food, medicine, and financial services is essential for the well-being of vulnerable groups and aligns with multiple SDGs, including health (SDG 3), gender equality (SDG 5), and reduced inequalities (SDG 10).

The linkage between consumer protection and sustainable development is grounded in several specific Sustainable Development Goals. SDG 12 (Responsible Consumption and Production) provides the primary foundation, as it emphasizes fair, transparent, and sustainable consumption patterns. SDG 10 (Reduced Inequalities) reinforces the need to address structural disadvantages faced by vulnerable consumers, while SDG 5 (Gender Equality) and SDG 3 (Good Health and Well-being) are relevant in sectors such as financial services, healthcare products, and digital markets. Together, these SDGs establish a normative basis for analyzing vulnerable consumer protection as part of the social dimension of sustainable development.

The nexus between consumer protection, economic law, and sustainable development demonstrates that these fields cannot be treated in isolation. The promotion of fair market practices and legal safeguards for vulnerable consumers contributes not only to individual well-being but also to broader societal and environmental sustainability.<sup>8</sup> Despite the growing body of literature on consumer protection, there is a notable gap in the integration of vulnerable consumer issues with economic law and sustainable development. Many legal studies treat consumer protection as an isolated field, without adequately considering its economic implications or its role in promoting sustainability. Conversely, economic law scholarship often

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<sup>8</sup> Akbar, I, Ningrum, I. S., Muzhaffar, R., Irawan, A., Fayza, A., R., M. T., & Siswajanthi, F. Hukum Ekonomi dan Pembangunan Berkelanjutan: Studi Kasus di Negara-Negara ASEAN. *Indonesian Journal of Law and Justice*, 1, No. 3, (2024). 12. <https://doi.org/10.47134/ijlj.v1i3.2098>

prioritizes market efficiency over equity, leaving vulnerable consumers underprotected.<sup>9</sup> Moreover, the global agenda of sustainable development has not yet been fully connected with consumer law debates in many jurisdictions, particularly in developing countries. While policies often emphasize environmental sustainability, the protection of vulnerable groups in the marketplace receives less attention. This research therefore seeks to fill this gap by situating vulnerable consumer protection within the dual frameworks of economic law and sustainable development.

From an economic law perspective, vulnerable consumers can be classified as structurally disadvantaged market actors, whose vulnerability arises from unequal access to information, bargaining power, technology, and legal remedies. While the categories of vulnerable groups identified in the SDGs – such as women, children, the elderly, and low-income populations overlap with vulnerable consumers, consumer vulnerability is context-specific and market-oriented. Not all vulnerable populations are consumers in every context, and not all consumers are equally vulnerable. Therefore, the protection of vulnerable consumers under economic law requires a functional classification based on market participation, exposure to risk, and susceptibility to unfair practices, rather than solely on demographic criteria.

The study thus has two primary objectives. First, it aims to analyze the extent to which economic law frameworks can strengthen the protection of vulnerable consumers, particularly in addressing market asymmetries and systemic inequalities. This entails identifying how existing principles and mechanisms of economic law such as competition law, contract law, and regulatory oversight can be reoriented or strengthened to provide more robust protections for vulnerable consumers. Second, it intends to evaluate the relationship between vulnerable consumer protection and sustainable development goals, with the aim of formulating a more integrated and inclusive legal-economic framework. This objective seeks to link consumer protection not only with market efficiency but also with the long-term goals of inclusivity, equity, and sustainability, ensuring that vulnerable consumers are not left behind in global and national economic development.

The novelty of this research lies in its integrative approach that combines three domains often studied separately: consumer protection, economic law, and sustainable development. While existing scholarship has examined consumer rights in isolation, and some have addressed economic law in relation to market efficiency, very few studies explicitly connect these areas with the protection of vulnerable consumers as a

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<sup>9</sup> Adams, Z., Bishop, L., Deakin, S., Fenwick, C., Martinsson Garzelli, S., & Rusconi, G. The Economic Significance of Laws Relating to Employment Protection and Different Forms of Employment: Analysis of A Panel of 117 Countries, 1990–2013. *International Labour Review*, 158, No. 1, (2019). 1–35. <https://doi.org/10.1111/ilr.12128>

sustainability imperative. This research seeks to fill the gap by linking consumer protection, economic law, and sustainable development through the specific lens of vulnerable consumers. The novelty lies in foregrounding consumer vulnerability as part of the social sustainability agenda, while also providing a legal-economic perspective that strengthens both equity and market efficiency. This contribution is expected to offer policy insights for building inclusive and sustainable consumer protection frameworks.

## **RESEARCH METHODS**

This research employs a normative legal research method with a conceptual and statutory approach. The normative method is chosen because the focus of the study lies in examining legal principles, doctrines, and regulations related to the protection of vulnerable consumers within the framework of economic law and sustainable development. Primary legal materials, such as laws and regulations on consumer protection, competition law, contract law, and relevant international instruments like the UN Guidelines for Consumer Protection and the Sustainable Development Goals, are analyzed to understand the extent to which they address the issue of consumer vulnerability. Secondary legal materials, including academic articles, books, and reports from international organizations such as the OECD and UNCTAD, are used to enrich the analysis and provide a comparative perspective.

The analysis is conducted qualitatively through doctrinal interpretation and comparative assessment. Legal provisions are interpreted systematically to reveal their coherence with broader economic and sustainability principles, while comparative perspectives are used to evaluate best practices in protecting vulnerable consumers from other jurisdictions. By combining doctrinal and comparative analysis, the study aims to formulate an integrative framework that links economic law with sustainable development in addressing consumer vulnerability. This methodological approach allows the research to move beyond a descriptive account of legal norms and instead provide critical insights and policy-oriented recommendations for strengthening consumer protection in both national and global contexts.

## **DISCUSSION**

### **Strengthening the Protection of Vulnerable Consumers through Economic Law Frameworks**

In this study, economic law is understood as a body of law governing market structures, business conduct, and state intervention aimed at balancing efficiency, fairness, and social welfare. Economic law encompasses competition law, consumer protection law, regulatory law, and policies addressing market failures such as

information asymmetry and unequal bargaining power. Within this framework, consumer protection functions not merely as private law protection but as a regulatory instrument designed to correct structural imbalances in the market. From this perspective, vulnerable consumers are not treated as exceptions to market rules, but as indicators of systemic weaknesses that require legal and regulatory responses. The notion of consumer vulnerability has increasingly become central to global discussions on consumer protection law, yet in Indonesia this issue remains largely absent from the legislative framework. The Consumer Protection Law (Undang-Undang Perlindungan Konsumen, UUPK) No. 8 of 1999 provides the basic structure of consumer rights, business obligations, and mechanisms for dispute resolution<sup>10</sup>, but it does not specifically address the differentiated needs of vulnerable consumers. The argument for recognizing vulnerable consumers as a distinct category does not imply abandoning the principle of equal protection under consumer law. Rather, it reflects the need for differentiated protection based on objective conditions of vulnerability.

This differentiation is justified not by identity alone, but by demonstrable factors such as limited access to information, reduced bargaining capacity, and heightened exposure to risk. Empirical practices, particularly in digital advertising, financial services, and essential goods markets, show that general consumer protection norms often fail to provide effective protection for these groups. Instead, the UUPK adopts a general approach, treating all consumers as equal subjects of protection. While such an approach appears neutral on its face, in practice it fails to recognize that some groups such as children, the elderly, persons with disabilities, and women in low-income contexts face systemic disadvantages in the marketplace. This legal vacuum leaves these groups disproportionately exposed to risks of exploitation, fraud, and unfair treatment. When examined from the perspective of economic law, this omission is problematic because it undermines not only the principle of fairness but also market efficiency, as vulnerable consumers often lack the capacity to make informed decisions or enforce their rights.

Economic law seeks to regulate the functioning of markets by balancing efficiency, fairness, and social welfare. It encompasses competition law, consumer protection law, contract regulation, and sector-specific regulatory frameworks addressing market failures such as information asymmetry and unequal bargaining power. Consumer protection in this analysis covers both goods and services, including financial services, digital platforms, healthcare products, food, and essential utilities. Vulnerability often

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<sup>10</sup> L, L., Widiarty, W. S., & Tobing, G. L. Legal Protection for Consumers Related to Standard Clauses According to Law Number 8 of 1999 Concerning Consumer. (2022).

arises not from the consumer's status alone, but from the complexity, opacity, and risk profile of the products and services offered in the market. Within this framework, the absence of explicit recognition of vulnerable consumers in Indonesia's Consumer Protection Law becomes problematic, as general protections may be insufficient to address differentiated risks faced by certain consumer groups.

In Indonesia, the UUPK does not contain explicit provisions recognizing vulnerable consumers as a distinct category deserving heightened protection.<sup>11</sup>The law articulates general consumer rights, including the right to comfort, safety, and security in consuming goods or services; the right to correct information; and the right to be heard in disputes. These rights apply universally and equally. Yet, in practice, enforcement is uneven and inaccessible to vulnerable groups. For instance, children are not effectively shielded from aggressive digital advertising that exploits their impressionability. Elderly consumers often face fraud in financial services or e-commerce but lack the literacy and resources to pursue legal remedies. Women, particularly those running micro and small businesses, are frequently targeted by exploitative lending practices, leaving them trapped in cycles of debt. The absence of a recognition of vulnerability within the UUPK framework exacerbates these inequities, rendering the law insufficient to meet contemporary challenges.

By contrast, many jurisdictions have explicitly recognized the concept of vulnerable consumers in their legal systems. The European Union provides one of the most developed frameworks in this regard. The EU Consumer Rights Directive, the Unfair Commercial Practices Directive, and the General Data Protection Regulation (GDPR) all contain provisions that acknowledge consumer vulnerability. The Unfair Commercial Practices Directive, for instance, defines vulnerable consumers as those particularly susceptible due to mental or physical infirmity, age, or credulity, and requires traders to take this into account in their practices. This creates a higher standard of responsibility for businesses, especially when dealing with children, the elderly, or persons with disabilities. Similarly, in the United Kingdom, the Financial Conduct Authority (FCA) has issued guidelines specifically on vulnerable consumers in financial markets, recognizing that these groups require additional safeguards in order to prevent exploitation and ensure equitable access to financial services.

In South Korea, consumer protection law has also evolved to acknowledge vulnerability, particularly in the context of digital markets. Korea's Act on the Consumer Protection in Electronic Commerce explicitly recognizes the risks faced by consumers in

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<sup>11</sup> Yuanitasari, D. Implikasi Prinsip Caveat Venditor Terhadap Perkembangan Hukum Perlindungan Konsumen Di Indonesia. *Arena Hukum*, 10, No. 3, (2017). 425-40. <https://doi.org/10.21776/ub.arenahukum.2017.01003.5>.

online transactions, including misleading advertisements and unfair contract terms. Vulnerable groups, especially the elderly who are less digitally literate, receive targeted support and education programs to enhance their protection. In the United States, although consumer protection law does not have a single federal statute equivalent to the UUPK, regulatory bodies such as the Federal Trade Commission (FTC) and the Consumer Financial Protection Bureau (CFPB) have identified consumer vulnerability as a central policy concern. For instance, the CFPB has issued detailed reports on protecting older consumers from financial exploitation and has adopted enforcement actions against institutions that disproportionately harm vulnerable groups.

The following table illustrates a comparative overview of how Indonesia’s UUPK addresses consumer protection in contrast with frameworks in the European Union and the United Kingdom, focusing on vulnerable consumers.

**Table 1. Comparative Overview of Consumer Protection for Vulnerable Consumers**

Jurisdiction	Recognition of Vulnerable Consumers	Legal Instruments	Key Features
Indonesia (UUPK No. 8/1999)	No explicit recognition	UUPK 1999	General rights for all consumers; no special provisions for vulnerable groups
European Union	Explicit recognition in directives	Unfair Commercial Practices Directive; Consumer Rights Directive; GDPR	Defines vulnerable consumers (age, infirmity, credulity); imposes higher responsibility on traders
United Kingdom	Explicit recognition in financial regulation	FCA Guidelines on Vulnerable Consumers	Requires financial firms to identify, understand, and address consumer vulnerability
South Korea	Partial recognition (especially in digital commerce)	Act on Consumer Protection in Electronic Commerce	Provides targeted measures for online transactions, including support for elderly consumers
United States	Policy-driven recognition by regulators	FTC regulations; CFPB guidance	Focus on protecting elderly and low-income groups from predatory practices

This comparative analysis demonstrates that Indonesia lags behind other jurisdictions in explicitly recognizing and addressing consumer vulnerability within its legal framework. While the UUPK establishes broad protections, its silence on vulnerability limits its effectiveness in dealing with contemporary challenges,

particularly in the digital economy and financial sectors. In economic law terms, this omission perpetuates inefficiencies and inequities. Markets cannot function fairly if certain groups of consumers systematically lack the capacity to participate on equal terms. In addition, the absence of explicit legal recognition reduces the accountability of businesses when engaging with vulnerable consumers, thereby enabling exploitative practices to persist.

The economic rationale for protecting vulnerable consumers is rooted in the correction of market failures. Economic law operates on the principle that markets,<sup>12</sup> left unregulated, often produce outcomes that are neither efficient nor equitable due to information asymmetries, monopolistic practices, or externalities. Vulnerable consumers epitomize the consequences of such failures. They face greater difficulty in processing information, understanding risks, and negotiating terms. Predatory businesses exploit these weaknesses, leading to distortions in competition and undermining consumer trust. By strengthening legal frameworks to specifically address vulnerability, economic law can correct these imbalances, creating conditions for both efficiency and fairness. For instance, stricter rules against misleading advertising directed at children prevent long-term negative effects on consumer welfare<sup>13</sup> while also leveling the playing field for businesses that engage in honest practices.

A deeper engagement with economic law also reveals that protecting vulnerable consumers enhances long-term market stability. In financial markets, for example, the exploitation of vulnerable borrowers through predatory lending creates systemic risks. The subprime mortgage crisis in the United States demonstrated how the targeting of economically vulnerable consumers with unsustainable loans contributed to a global financial collapse. Legal frameworks that prioritize the protection of vulnerable consumers, therefore, serve not only individual justice but also collective economic resilience. Similarly, in digital markets, the exploitation of elderly consumers through fraud undermines trust in e-commerce, reducing overall market participation and growth potential. Strengthening protections for these groups ensures broader consumer confidence, which in turn fuels economic development.

The lack of explicit recognition of vulnerable consumers in Indonesia's UUPK can also be analyzed in the context of the country's developmental priorities. At the time of its enactment in 1999,<sup>14</sup> the UUPK was designed primarily to establish basic consumer

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<sup>12</sup> Dorlach, T. Interpreters of International Economic Law: Corporations and Bureaucrats in Contest over Chile's Nutrition Label. *Law and Society Review*, 54, No. 3, (2020). 571-606. <https://doi.org/10.1111/lasr.12495>

<sup>13</sup> Hadley, J. Marketing Research and Children's Consumer Privacy Rights: A Battle in the Digital Age. *Child and Family Law Journal*, 10, (2022). (1, Article 5).

<sup>14</sup> Widyorini, S. R., & Hartati, S. Traditional Medicine and Consumer Legal Protection. In *ICLEH* (pp. 576-87). Atlantis Press SARL. (2023). [https://doi.org/10.2991/978-2-38476-024-4\\_57](https://doi.org/10.2991/978-2-38476-024-4_57).

rights and lay the groundwork for consumer dispute resolution mechanisms in a rapidly liberalizing economy.<sup>15</sup> Issues of vulnerability were not yet prominent in global discourse. However, with the rise of digital commerce, financial inclusion programs, and global awareness of inequality, the absence of such recognition has become increasingly glaring. Revising the UUPK to incorporate specific protections for vulnerable consumers would align Indonesia with international best practices and enhance its compliance with global commitments, including the Sustainable Development Goals.

The connection between consumer vulnerability and sustainable development is critical to emphasize. Economic law must evolve not only to ensure efficiency and fairness in the present but also to promote inclusive and sustainable growth in the future.<sup>16</sup> By explicitly recognizing vulnerable consumers, legal frameworks can help achieve SDG 10 on reducing inequalities and SDG 12 on responsible consumption. For instance, ensuring that low-income women have access to fair and transparent lending practices promotes gender equality and financial inclusion. Providing elderly consumers with education and support for digital literacy enhances their participation in e-commerce, contributing to sustainable economic growth. Thus, strengthening protections for vulnerable consumers through economic law frameworks has both immediate and long-term developmental benefits.

In moving forward, Indonesia has the opportunity to draw lessons from comparative jurisdictions. The EU model demonstrates the effectiveness of integrating the concept of vulnerable consumers directly into legislative definitions and obligations. This creates legal certainty and accountability for businesses. The UK model highlights the role of regulators in operationalizing protections, requiring firms to identify and address vulnerability in their practices. Korea shows how sector-specific laws, particularly in digital commerce, can address emerging risks. The US example illustrates the importance of regulatory enforcement and targeted interventions for specific vulnerable groups. Each of these approaches reflects different pathways toward integrating vulnerability into consumer protection frameworks, and Indonesia can adopt a hybrid model suited to its socio-economic context.

Ultimately, strengthening the protection of vulnerable consumers through economic law frameworks requires more than piecemeal reforms. It demands a reorientation of consumer protection law to recognize vulnerability as a central concern

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<sup>15</sup> Taklima, M., Sulistiyono, A., & Syamsudin, M. Consumer Protection As an Instrument for Fulfilling Human Rights In The Economic Sector and Its Constitutionalizing Efforts In The 1945 Constitution. *Jurisdictie: Jurnal Hukum Dan Syariah*, 14, No. 1, (2023). 75-105. <https://doi.org/10.18860/j.v14i1.20844>

<sup>16</sup> Fairuzzaman, F. Peran Hukum Dalam Pembangunan Ekonomi Indonesia: Arah Kebijakan Pemerintah Menghadapi Praktik Dumping. *LEX Renaissance*, 6, No. 2, (2021). 313-323. <https://doi.org/10.20885/JLR.vol6.iss2.art7>

rather than a peripheral issue. This involves amending the UUPK to include explicit recognition of vulnerable consumers, developing regulatory guidelines for businesses in key sectors such as finance and digital commerce, and ensuring that enforcement mechanisms are accessible and responsive to the needs of vulnerable groups. It also requires a shift in legal culture, where fairness and inclusivity are understood not as obstacles to efficiency but as essential components of a functioning and sustainable market economy.

From the perspective of economic law, the protection of vulnerable consumers can be classified as part of regulatory and corrective economic law. It addresses market failures through targeted regulation of business conduct, product standards, and information disclosure, rather than through preferential treatment of consumers as such. This approach ensures that protection remains proportional and does not undermine the interests of other consumers.

### **Linking Vulnerable Consumer Protection with Sustainable Development Goals**

Vulnerable groups identified within the SDGs are not identical to vulnerable consumers in legal doctrine, although there is significant overlap. While the SDGs identify vulnerability based on socio-economic and demographic indicators, consumer vulnerability arises contextually within market transactions. A consumer may become vulnerable due to the nature of the product or service, the information environment, or regulatory gaps, regardless of their general socio-economic status. Therefore, vulnerability in consumer law should be understood as situational rather than purely identity-based.

The protection of vulnerable consumers cannot be separated from the global agenda of sustainable development. In the twenty-first century, legal frameworks are increasingly measured not only by their ability to enforce rights and regulate markets but also by the extent to which they contribute to inclusivity, equality, and sustainability. This broader orientation is embodied in the Sustainable Development Goals (SDGs), a set of 17 goals adopted by the United Nations in 2015 that serve as a roadmap for achieving prosperity while ensuring that no one is left behind.<sup>17</sup> Within this framework, consumer protection, particularly for vulnerable groups, emerges as a crucial legal and policy instrument. Vulnerable consumers such as children, women, the elderly, persons with disabilities, and low-income households occupy structurally disadvantaged positions in the marketplace. They face barriers in access to information, lack bargaining

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<sup>17</sup> Nugraha, S., Farina, T., Januardy, I., Putra, R. K., & Safari, F. S. Sustainable Development Goals (SDGs) and Regulatory Reform: A Legal Approach to Responsive and Sustainable Lawmaking. *Proceeding International Collaborative Conference on Multidisciplinary Science*, 2, No. 2, (2025). 131-141. <https://doi.org/10.70062/iccms.v2i2.148>

power, and are often targeted by exploitative practices. Failure to protect them not only undermines fairness in markets but also threatens progress toward several SDGs simultaneously.

Among the Sustainable Development Goals, SDG 12 (Responsible Consumption and Production) serves as the primary analytical foundation for vulnerable consumer protection, as it directly addresses fair, transparent, and sustainable market practices. This goal is complemented by SDG 10 (Reduced Inequalities), which provides a normative basis for addressing structural disadvantages in market participation, and SDG 5 (Gender Equality) in sectors such as finance and healthcare. These SDGs frame consumer protection not merely as a matter of individual rights, but as a mechanism for inclusive and sustainable economic governance.

The relationship between vulnerable consumer protection and poverty reduction is especially significant. SDG 1 seeks to eliminate poverty in all its forms, yet vulnerable consumers are often trapped in cycles of deprivation precisely because they are subjected to unfair market practices. Predatory lending schemes, for instance, have become a common feature of digital economies, particularly in Indonesia where online loan platforms frequently target financially insecure groups. Women running micro-enterprises or families struggling with daily needs often resort to these loans without understanding the long-term consequences, and the absence of effective protections leads them into debt traps that deepen poverty. At the same time, low-income consumers are also at greater risk of being exposed to unsafe or counterfeit products, from pharmaceuticals to food and electronics, which not only jeopardize their health but also drain their scarce resources. In this way, the lack of strong consumer protection directly undermines the achievement of SDG 1.<sup>18</sup> Legal reforms that enforce transparency in financial services, strengthen product safety standards, and create accessible dispute resolution mechanisms thus serve as poverty alleviation measures, positioning consumer protection as an essential instrument of development policy.

Gender equality, another cornerstone of the SDGs,<sup>19</sup> is deeply connected to consumer vulnerability. Women frequently bear the responsibility for household consumption decisions yet often lack adequate protection as consumers. Practices such as manipulative advertising, exploitative credit schemes, and unequal access to safe financial services reinforce gender disparities. In Indonesia, the prevalence of unregulated online lending has disproportionately affected women, subjecting them to

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<sup>18</sup> Judijanto, L., Ridlo, M. A., Lubis, A. F., Zainuddin, Z., & Widjajanto, A. Analisis kebijakan lingkungan terhadap pemanfaatan SDM dalam mendukung SDGs dalam perspektif hukum. *PESHUM: Jurnal Pendidikan, Sosial, Dan Humaniora*, 4, No. 2, (2025). 2920-2930. <https://doi.org/10.56799/peshum.v4i2.7996>

<sup>19</sup> Zulham. A Critical Review of Consumer Protection Online Shopping, False Advertising, and Legal Protection. *Journal of Law and Sustainable Development*, 11, No. 5, (2023). 740. <https://doi.org/10.55908/sdgs.v11i5.740>

harassment and data misuse in addition to financial exploitation. Financial insecurity faced by low-income women should not be attributed solely to their status as consumers, but rather to the interaction between income vulnerability, gender inequality, and insufficient regulation of financial products and services. From an economic law perspective, the primary concern lies in the regulatory oversight of products and services that disproportionately affect certain groups.

Consumer protection thus operates as a complementary mechanism to broader social and economic policies, rather than as a standalone solution to poverty. This reflects a structural imbalance that consumer protection law must address if the vision of SDG 5 is to be realized.<sup>20</sup> Strengthening regulations to ensure fair treatment of female consumers, mandating inclusive practices by banks and fintech companies, and embedding gender sensitivity in consumer policies all serve the dual purpose of protecting individual rights and advancing gender equality. Beyond financial services, unsafe consumer products marketed to women, such as beauty or health products with unverified claims, illustrate how weak regulatory oversight perpetuates inequality. By embedding gender dimensions into consumer protection law, the state not only ensures market fairness but also contributes directly to achieving SDG 5.

Inequality more broadly, addressed under SDG 10, is another area where vulnerable consumer protection plays a decisive role. Markets are inherently prone to asymmetries of power and information, and without adequate safeguards, these asymmetries translate into systemic inequalities. Vulnerable consumers, who may live in rural areas or belong to marginalized groups, often lack access to the same protections and remedies available to urban or wealthier consumers. In Indonesia, for example, consumer dispute resolution bodies such as the Badan Penyelesaian Sengketa Konsumen (BPSK) are largely concentrated in urban centers, leaving rural populations underserved. This institutional gap exacerbates inequality by denying vulnerable consumers in remote areas access to justice. Similarly, unequal access to digital literacy deepens the divide in online markets, where vulnerable consumers are more likely to fall victim to fraudulent schemes. At the international level, vulnerable consumers in developing countries often face risks from unsafe imports or exclusion from quality goods due to high costs. Addressing these inequalities through targeted consumer protection reforms not only ensures fairness within national markets but also aligns domestic law with the global ambition of reducing inequality among and within countries.

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<sup>20</sup> Sari, D. A., Margules, C., Lim, H. S., Sayer, J. A., Boedhihartono, A. K., Macgregor, C. J., Dale, A. P., & Poon, E. Performance Auditing to Assess the Implementation of the Sustainable Development Goals (SDGs) in Indonesia. *Sustainability (Switzerland)*, 14, No. 19, (2022). <https://doi.org/10.3390/su141912772>

The goal of responsible consumption and production, articulated in SDG 12<sup>21</sup>, also requires a strong consumer protection regime. Vulnerable consumers are particularly exposed to unsustainable consumption patterns, often because they are targeted with cheap but harmful products. For example, children are subjected to aggressive advertising campaigns for fast food, sugary drinks, and environmentally harmful products. These practices not only endanger public health but also instill unsustainable consumption habits that undermine long-term environmental goals. Protecting vulnerable consumers<sup>22</sup> in this context means regulating advertising to children, ensuring transparency in product labeling, and holding companies accountable for the environmental impacts of their products. By doing so, consumer protection law advances responsible consumption practices while shielding those least equipped to resist manipulative market strategies. Beyond consumption, regulation that imposes producer responsibility for recycling or safe disposal prevents the shifting of environmental costs onto vulnerable communities. In this way, consumer protection law becomes a mechanism not only for fairness in markets but also for sustainability in production and consumption, aligning directly with SDG 12.

To better illustrate the interconnectedness between vulnerable consumer protection and the SDGs, the following table maps specific areas of vulnerability to relevant SDG targets.

**Table 2. Specific Areas of Vulnerability to relevant SDG targets**

Area of Consumer Vulnerability	Relevant SDGs	Examples of Legal-Economic Linkages
Exploitative lending targeting low-income groups	SDG 1 (No Poverty), SDG 10 (Reduced Inequalities)	Regulation of financial services, debt relief mechanisms, fair interest rate policies
Gender-based consumer exploitation	SDG 5 (Gender Equality), SDG 10 (Reduced Inequalities)	Inclusive financial products, gender-sensitive marketing regulation, protection against harassment
Unsafe products marketed to poor or rural populations	SDG 1 (No Poverty), SDG 3 (Good Health), SDG 12 (Responsible Consumption and Production)	Strict product safety standards, transparent labeling, enforcement of corporate accountability

<sup>21</sup> E, B., & Crowder, J. Sustainability and competition law in Germany. In *Sustainability Objectives in Competition and Intellectual Property Law*, (2024). (pp. 83-125). Springer. [https://doi.org/10.1007/978-3-031-44869-0\\_7](https://doi.org/10.1007/978-3-031-44869-0_7)

<sup>22</sup> Azhari, Arfi. Legal Review Of Consumer Law Protection On Personal Data On Digital Platform". *Indonesia Private Law Review*, 2, No. 1, (2021). 59-72. <https://doi.org/10.25041/ipr.v2i1.2189>.

Manipulative advertising to children	SDG 12 (Responsible Consumption and Production), SDG 4 (Quality Education)	Restrictions on child-targeted ads, consumer education programs in schools, digital literacy campaigns
Lack of access to remedies for rural consumers	SDG 10 (Reduced Inequalities), SDG 16 (Peace, Justice, and Strong Institutions)	Expansion of dispute resolution mechanisms, mobile legal aid, digital platforms for consumer complaints

This mapping demonstrates that consumer protection for vulnerable groups does not function in isolation but intersects with multiple SDG objectives,<sup>23</sup> reinforcing the idea that fairness in markets is inseparable from broader development strategies.

The integration of consumer protection<sup>24</sup> with the SDGs also calls for a transformation in the philosophy of economic law. Traditionally, economic law has been preoccupied with correcting market failures, promoting competition, and safeguarding efficiency. While these remain important, the SDGs demand that efficiency be balanced with fairness and sustainability.<sup>25</sup> Protecting vulnerable consumers ensures that the benefits of markets are distributed equitably, preventing social exclusion and fostering inclusive participation. This reorientation requires consumer law to be explicitly connected to social and environmental objectives, creating a legal-economic framework where development is measured not only by growth but also by justice. For Indonesia, this would mean revising the Undang-Undang Perlindungan Konsumen (UUPK) to explicitly recognize the concept of vulnerability and to establish protections tailored to those who face structural disadvantages.<sup>26</sup> Such reforms would bring Indonesian law in line with international best practices, such as the European Union’s consumer directives, which explicitly acknowledge vulnerable consumers as a category requiring special safeguards.

<sup>23</sup> Purwanti, M., Aji, K. P., Wiraputra, A. R., Mirwanto, T., & Syahrin, M. A. Inclusion Policy of People Smuggling and Passport Forgery Articles in National Criminal Code Law to Justify Indonesian Immigration Law in the Sustainable Development Goals (SDGs) Era. *Journal of Lifestyle and SDGs Review*, 5, No. 1, (2025). 3579. <https://doi.org/10.47172/2965-730X.SDGsReview.v5.n01.pe03579>

<sup>24</sup> Caudill, E. M., & Murphy, P. E. Consumer Online Privacy: Legal and Ethical Issues. *Journal of Public Policy and Marketing*, 19, No. 1, (2000). 7-19. <https://doi.org/10.1509/jppm.19.1.7.16951>

<sup>25</sup> C.M., D., Anggraini, D., Safira, S., Melzatia, S., & Yahaya, S. The Importance of Sustainability Reports in Non-Financial Companies. *Jurnal Akuntansi*, 22, No. 3, (2018). 368-384. <https://doi.org/10.24912/ja.v22i3.394>

<sup>26</sup> W S, W., & Tehupeior, A. The Role of Business Law in Improving Consumer Protection in The Digital Age. *Journal of Law and Sustainable Development*, 12, No. 2, (2024). 3137. <https://doi.org/10.55908/sdgs.v12i2.3137>

In this regard, the role of comparative legal studies becomes increasingly important to identify best practices that could inspire reform in Indonesia.<sup>27</sup> Experiences from jurisdictions such as the European Union, which has explicitly recognized the concept of vulnerable consumers in its consumer rights directives, demonstrate that embedding vulnerability within the legal framework leads to more equitable outcomes and greater legal certainty. Similarly, jurisdictions like the United States and Australia have advanced regulatory frameworks in sectors such as financial services and digital markets that specifically address the heightened risks faced by vulnerable groups. These international models highlight the feasibility and practicality of tailoring economic law to consumer realities, showing that protecting the weak does not hinder markets but, on the contrary, strengthens trust, participation, and long-term stability. For Indonesia, drawing lessons from these experiences offers a roadmap to integrate consumer protection into its broader economic development strategy, ensuring that market liberalization and digital transformation do not leave the most vulnerable behind.

At the same time, advancing vulnerable consumer protection in Indonesia must be understood as part of the country's commitment to international obligations,<sup>28</sup> particularly those aligned with human rights and sustainable development agendas. The recognition of consumers not only as economic actors but also as rights holders with social and cultural dimensions places consumer protection<sup>29</sup> within a broader normative context. By embedding vulnerable consumer protection within the framework of the SDGs, Indonesia is not merely modernizing its consumer protection law but also reaffirming its constitutional commitment to social justice and equitable development.<sup>30</sup> This dual alignment between global commitments and domestic constitutional principles positions consumer protection as a key site where law, economics, and justice converge, thereby providing both legitimacy and urgency to the reform agenda.

Yet significant challenges remain. Indonesia's current consumer protection framework is outdated, enforcement mechanisms are weak, and public awareness of the connection between consumer rights and sustainability is limited. Moreover, businesses may resist reforms that impose additional obligations, particularly those related to

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<sup>27</sup> H, Mahmood. Rule of Law, Corruption Control, Governance, And Economic Growth in Managing Renewable and Nonrenewable Energy Consumption in South Asia. *International Journal of Environmental Research and Public Health*, 18, No. 20, (2021). <https://doi.org/10.3390/ijerph182010637>

<sup>28</sup> S, K., Boerman, S. C., & Bol, N. Breaching the Contract? Using Social Contract Theory to Explain Individuals' Online Behavior to Safeguard Privacy. *Media Psychology*, 23, No. 2, (2020). 269-292. <https://doi.org/10.1080/15213269.2019.1598434>

<sup>29</sup> Bradley, C. G. The consumer protection ecosystem: Law, Norms, and technology. *Denver Law Review*, 97, No. 1, (2020). 35-84. <https://doi.org/10.2139/ssrn.3349190>

<sup>30</sup> Ahmad, A., Enad, T., Nashat, B. H., Ali, A., Khaled, K., Khaled, A., & Tasnim, A. Sustainable Development Goals Against Unfair Business Competition Practices in Electronic Environment in Jordanian Legislation - Comparative Study. *Journal of Lifestyle and SDGs Review*, 4, No. 2, (2024). 2300. <https://doi.org/10.47172/2965-730X.SDGsReview.v4.n02.pe02300>

environmental sustainability or inclusive practices. These challenges highlight the need for strong political will, institutional capacity, and collaboration with civil society and international partners. Aligning consumer protection with the SDGs requires not only legal reform but also a cultural shift in how markets are perceived away from mere vehicles of efficiency and toward instruments of justice and sustainability.

Ultimately, the protection of vulnerable consumers is both a legal necessity and a developmental strategy. By safeguarding those most at risk, states advance poverty reduction, gender equality, reduction of inequalities, and sustainable consumption. In doing so, they bring consumer protection law into harmony with the SDGs, creating a legal-economic model that aligns fairness with efficiency and inclusivity with sustainability. For Indonesia, this represents both a challenge and an opportunity. Reforming consumer protection law to integrate the needs of vulnerable consumers into the broader framework of sustainable development would not only protect individuals but also contribute to building a more just, inclusive, and resilient society.

In the Indonesian context, strengthening the protection of vulnerable consumers requires concrete legal measures, including explicit recognition of vulnerability within the UUPK, sector-specific regulations for high-risk goods and services, and enhanced regulatory oversight. Regulatory oversight in this study refers not only to enforcement, but also to preventive mechanisms such as product standards, information transparency, and risk-based supervision. These measures ensure that consumer protection supports both market efficiency and social sustainability.

## CONCLUSION

In conclusion, this research highlights that protecting vulnerable consumers is not only a legal obligation but also a strategy for achieving sustainable and inclusive economic development. By addressing the structural disadvantages faced by vulnerable groups, consumer protection law can strengthen market efficiency, build public trust, and support broader goals such as poverty reduction, gender equality, and responsible consumption. Indonesia's current legal framework remains limited, as it does not explicitly recognize consumer vulnerability, thereby leaving significant gaps in both fairness and enforcement.

To move forward, Indonesia should revise its consumer protection law to explicitly address the needs of vulnerable groups, adopt comparative best practices from other jurisdictions, and ensure that consumer rights are integrated into the national sustainability agenda. Stronger regulatory oversight, accessible dispute resolution, and education programs on digital and financial literacy are necessary to empower

vulnerable consumers. Collaboration among government, businesses, and civil society is also vital to build a just and sustainable marketplace where no consumer is left behind.

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### **Legislation**

Undang-Undang No. 8 Tahun 1999 tentang Perlindungan Konsumen.