



THE ROLE OF E-COMMERCE IN ESCALATION OF DIGITAL ECONOMY IN THE NEW NORMAL ERA BASED ON LAW NUMBER 27 OF 2022 CONCERNING PERSONAL DATA PROTECTION

Tasya Safiranita Ramli¹, Ahmad M. Ramli², Denindah Olivia³, Ferry Gunawan C, Ega Ramadantyanti⁴
Pusat Studi Cyber Law dan Transformasi Digital
Fakultas Hukum Universitas Padjadjaran, Bandung, Jawa Barat
Corresponding email: tasya.safiranita@unpad.ac.id

Paper received on: 16-07-2022; Revised on: 07-11-2022; Approved to be published on: 25-11-2022
DOI: <http://dx.doi.org/10.30641/dejure.2022.V22.437-450>

ABSTRACT

The phenomenon of the spread of the Novel Coronavirus Disease (Covid-19) globally and thoroughly has transformed the trend of society, including the people of Indonesia. The tendency of individual behavior in buying and selling transactions is transformed from outside the internet network (offline) to inside the internet network (online). The level of comfort and convenience of the public in accessing and choosing various types of products online through electronic systems has given birth to new tendencies and habits in the e-Commerce landscape and has the potential to remain relevant even after the pandemic is over.. However, problems have arisen related to e-Commerce user data which has experienced many leaks so their activities tend to be insecure. If in the e-commerce transactions a sense of security and legal certainty is not guaranteed, it is feared that its development will stagnate. The research uses normative juridical methods and analytical descriptive types that explain the relationship between the Covid-19 health crisis and its impact on the tendency of people to conduct electronic buying and selling transactions where there is a shift in demand from physical retail to e-Commerce during the New Normal period. From this study, it was found that e-Commerce plays a major role in helping the community to remain active in online buying and selling transactions even in the post-pandemic period where legal protection is guaranteed for their activities. As for the legal regime that regulates the protection of personal data, it can help optimize the acceleration of e-Commerce with responsibility and principles of safety and security in serving consumers.

Keywords: e-commerce; digital economy; new normal; transaction; digital transformation

INTRODUCTION

Currently, countries in the world are improving for the sake of economic recovery. This was necessary because the economy had experienced paralysis. This extraordinary impact is due to the recession caused by the Global Pandemic. The threat of recession not only affects developing countries but also has an impact on developed countries such as Singapore, South Korea, Japan, the United States of America, New Zealand, England, and France. The impact of the economic paralysis was also felt by Indonesia, which in two consecutive quarters of national economic growth experienced a contraction of up to 5.32%.¹ Moreover, the limitation of physical

activity in the scope of work has an impact on the decline in household income, especially in the national capital, which decreases by 1.84% or is equivalent to Rp. 11.29 trillion and the number of workers decrease by 2% to 152,527 people.²

The threat of a recession is then expected to continue in 2023.³ This domino effect occurred because initially in 2020, the world was shocked by the emergence of a virus identified as Novel Coronavirus Disease (Covid-19) and spread

1 Dedi Junaedi dan Faisal Salistia, "Dampak Pandemi Covid-19 terhadap Pertumbuhan Ekonomi Negara-Negara Terdampak", Simposium Nasional Keuangan Negara, (2020).

2 Suherman et.al, "Government Responsibility Post Covid-19 Pandemic with The Increase Of Social Problems in Society" *Jurnal Penelitian Hukum De Jure* 22 (2), (2022).

3 CNN, "Daftar Negara yang Terancam Resesi pada 2023", diakses dari <https://www.cnnindonesia.com/ekonomi/20221005180752-532-856801/daftar-negara-yang-terancam-resesi-pada-2023> pada 11 Oktober 2022.

widely with a fairly high transmission capacity. COVID-19 is characterized by symptoms including cough, fever, and shortness of breath. Individuals exposed to the Covid-19 virus need to undergo an incubation period of 6-14 days. In severe cases, it has the potential to cause pneumonia, acute respiratory syndrome, kidney failure, and even death.⁴ The spread of this virus was declared by the World Health Organization (WHO) as an outbreak through the First Disease Outbreak News about Covid-19, which is a technical publication for the public health community and global media. Furthermore, on January 30, 2020, WHO said that the spread of Covid-19 was a Public Health Emergency of International Concern (PHEIC) considering that the transmission of this virus spread very quickly in the midst of society.⁵

In response to tackling the spread of the Covid-19 virus, Governments from various countries have imposed social distancing to the public, even a lockdown which resulted in the closure of various businesses and financial markets that support the country's economy.⁶ This health problem has an impact that also spreads to several other aspects of social life, such as in the economic and legal fields. The implementation of various regulations related to the handling of Covid-19 allegedly clashed with each other and there was disharmony that had an impact on social life.⁷

The implementation of social distancing policies among the community then increases the public's tendency to engage in all online activities, including conducting e-commerce transactions.⁸ This is a sign of the progress of

the times that is accelerated by the insistence of the need to interact among human beings in order to meet the needs of life. Developing technology brings life into the digital era, this is proven by the use of technology that reaches almost all aspects of life.⁹ This phenomenon can be called digital transformation which according to David Macdonald is all about unlocking value in business processes for customers along with leveraging data and analytics to create new and innovative experiences. Therefore, the journey of digital transformation will lead organizations to become analytics-based, and the application of Artificial Intelligence technology will become a habit. Meanwhile, according to David Wang, digital transformation can encourage the creation of a knowledge-based economy. It paved the way for the industrial revolution and involved the evolution of technology with the use of intelligent systems, automation and digital manufacturing.¹⁰

Digital transformation is a broader discussion of technology because it occurs at the intersection of people, business, and technology, as follows:¹¹

1. Person

Hiring talented people is the beginning of technology development. However, there is something more essential, namely the organizational structure and culture in supporting the success of the transformation project.

2. Business

The right business strategy can drive the digitization of internal processes and the development of new business models.

3. Technology

New technologies such as Artificial Intelligence and the Internet of Things, as well as basic technologies such as data management and analytics.

4 Kementerian Kesehatan RI. *Pedoman Pencegahan dan Pengendalian Covid-19 Revisi ke-5*. Juli 2020. hlm. 17

5 World Health Organization, 'Archived: WHO Timeline – COVID-19', (2020), <https://www.who.int/news/item/27-04-2020-who-timeline---covid-19> accessed 27 November 2020

6 Ozili, Peterson and Thankom Arun. "Spillover of Covid-19: Impact on the Global Economy.", *SSRN Electronic Journal*. 2020. 10.2139/ssrn.3562570.

7 Marulak Pardede, "Aspek Hukum Kekarantinaan Kesehatan dan Perlindungan Konsumen dalam Penanggulangan Pandemi Covid-19", *Jurnal Penelitian Hukum De Jure* 21 (1), (2021).

8 Deky Pariadi, "Pengawasan e-Commerce dalam

Undang-Undang Perdagangan dan Undang- Undang Perlindungan Konsumen", *Jurnal Hukum dan Pembangunan* 48, (2018): 652.

9 Ahmad M. Ramli et.al, "Pelindungan Kekayaan Intelektual dalam Pemanfaatan Teknologi Informasi di DSaat Covid-19" *Jurnal Penelitian Hukum De Jure* 21 (1), (2021).

10 Jamaludin (et.al), *Transformasi Digital dalam Dunia Bisnis*, (Batam: Penerbit Cendekia Mulia Mandiri, 2022), 1-2.

11 Hendro Wijayanto dan Paulus Harsadi, *Transformasi Digital*, (Jakarta: Sekolah Tinggi Manajemen Informatika dan Komputer (STMIK)), 2.

Furthermore, related to electronic Commerce or e-Commerce is a business sector where information technology is used to increase sales and business efficiency in a product of goods and/or services. Activities in e-Commerce itself involve communication with other entities such as corporations and business partners. When communication occurs, there is an exchange of information such as examples of information about products and services, negotiation of transaction terms, exchange of documents, product delivery and receipt information, complaints, and so on. The progress of e-commerce is strongly influenced by the popularity of the use of the internet network, including in Indonesia.¹²

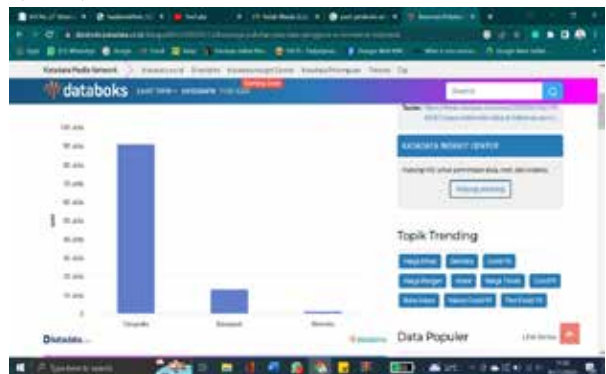
The face of e-commerce in Indonesia has become increasingly popular and its implementation is getting faster if you look at the past few years so e-Commerce becomes a very promising business prospect in the world of buying and selling transactions.¹³ The tendency of people to conduct electronic buying and selling transactions in Indonesia is increasing, especially during the New Normal period. It seems that this health crisis has actually accelerated the expansion of e-commerce, starting from the types of stalls, the variety of customers, and even the various types of products.¹⁴ This gives customers access to a wide variety of products that can be easily and conveniently obtained from the consumer's house. E-Commerce allows companies to continue to operate despite social distancing policies and other contact restrictions.¹⁵

In the medium, the practice of buying and selling online is also developing by utilizing Over The Top (OTT) facilities so that businesses carried

out in the digital economy, both e-Commerce platforms and OTT platforms, are increasingly becoming big businesses.¹⁶

However, some problems arise regarding the leakage of users' personal data in e-Commerce transactions. In 2020 alone, there were shocking cases because leaks occurred on large platforms such as Tokopedia and Bukalapak which each experienced 91 million personal data leaks and 13 million user data, with data as shown in the following graph:¹⁷

Figure 1. Number of Stolen e-Commerce Data (2020)



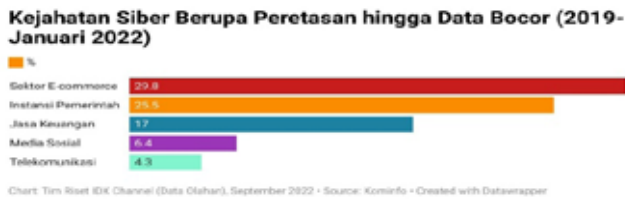
Source: Tens of Millions of E-Commerce User Data Leaked in Indonesia, 2020

Then, if it is accumulated from 2019 to 2022, it can be seen that the most personal data leaks occur in the e-Commerce sector as shown in the following graph:¹⁸

12 Margarita Isoraite, "Electronic Commerce: Theory and Practice," *IJBE: Intergrated Journal of Business and Economics* 73, (2018).
 13 Ibid.
 14 Yoanita Kartika Sari Tahalele, "The Importance of E Commerce on The Development of Micro, Small and Medium Enterprises (MSMEs) in The Rural Area During Covid-1", *International Journal of Economics, Business and Accounting Research (IJEBAR)*, 5 (2021), 34.
 15 Sudaryono, "E-Commerce Dorong Perekonomian Indonesia, Selama Pandemi Covid19 Sebagai Entrepreneur Modern dan Pengaruhnya Terhadap Bisnis Offline", *Jurnal Manajemen dan Bisnis Prodi Kewirausahaan* 200, (2020).

16 Tasya Safranita Ramli, Copyrighted Content Commercialization on OTT in Indonesia., *Journal of Intellectual Property Rights*, 26 (2021) 351.
 17 Yosepha Pusparisa, "Bocornya Puluhan Juta Data Pengguna E-Commerce Indonesia", diakses dari <https://databoks.katadata.co.id/datapublish/2020/05/12/bocornya-puluhan-juta-data-pengguna-e-commerce-indonesia> pada 1 November 2022.
 18 Maulina Ulfa, "Deretan Kebocoran Data E-Commerce dan Sektor Perbankan, Seberapa Bahaya?" diakses dari <https://www.idxchannel.com/economics/deretan-kebocoran-data-e-commerce-dan-sektor-perbankan-seberapa-bahaya> pada 1 November 2022.

Figure 2. Cybercrime in the form of Hacking and Leaking of Data (2019-January 2022)



Source: How Dangerous is E-Commerce and Banking Sectors Data Leakage? 2022

Cybercrime in e-Commerce aims to obtain personal and financial information. This indicates that the development of e-Commerce is accompanied by the threat of theft of personal data by the responsible party.

Therefore, it is needed the existence of a personal data protection regime can determine the development of Indonesia's digital economy. As for the omission of cases of personal data leakage, then this is closely correlated with the potential for e-commerce growth to be disrupted. If the problem of loss of trust and consumer safety is overcome, these two things will be the key to the development of the digital economy in Indonesia.

Moreover, electronic transactions that can be accessed by the public in the New Normal era offer various types of community needs (such as food and clothing) and from various segments (such as teenagers or older people). The level of comfort and convenience of the public in accessing and choosing various types of products online through electronic systems gives rise to new trends and habits of buyers so some changes in the e-Commerce landscape are likely to take place in the long term. This event has the potential to continue even after the pandemic period ends. Actually, before the Covid-19 pandemic outbreak, e-Commerce in Indonesia was quite popular. This is considering that e-Commerce in Indonesia is included as one of the largest sources of the digital economy in Southeast Asia where the contribution of digital economic income in Indonesia through e-Commerce in 2019 has reached USD 21,000 million. E-Commerce in Indonesia is one of the fastest-growing markets and it is projected that the annual rate will increase by 36.1%.¹⁹ In

19 SIRCLO, "Navigating Indonesia's E-Commerce: Covid-19 Impact and The Rise of Social

2022, Indonesia is projected to be able to earn USD 55,500 million in e-commerce revenue.²⁰

The increase in the implementation of e-Commerce in Indonesia is also supported by the increasing penetration of telecommunications infrastructure and technology in Indonesia. Although the implementation of telecommunications infrastructure still needs to be carried out evenly in Indonesia, there is a large market potential that is open to be capitalized by e-Commerce players in Indonesia. In 2017, consumers in the Java Island region (Jakarta, Bandung, Surabaya, and Semarang) contributed 70% of e-Commerce spending in Indonesia. In 2020, e-commerce spending in Indonesia is predicted to be evenly distributed among cities in Java and other areas of Indonesia.²¹

Briefly, Bank Indonesia found a significant increase in e-Commerce transactions in Indonesia in March 2020, namely the early period of the Covid-19 pandemic and when there were physical distancing arrangements implemented by the Government. Indonesia's revenue through e-Commerce increased by 18.1%, which was 98.3 million transactions and the total transaction value also increased by 9.9%, which was Rp. 14 billion. Based on the research conducted by RedSeer, it is estimated that there will be 12 million e-Commerce customers during the Covid-19 outbreak in Indonesia, where under normal circumstances, this mass increase would take 1.5 to 2 years.²²

In Indonesia, e-Commerce, especially during the New Normal Post-COVID-19 Period, has become a significant supporter, not only for individual consumers in meeting their daily needs but also for digital economy income. Therefore, at the beginning of this article, it will be explained related to the background of the increase in e-Commerce in Indonesia during the New Normal Post-COVID-19 Period in Indonesia. Then, this will be researched and discussed related to the contribution and influence of e-Commerce in the economy in Indonesia

Commerce" <https://files.sirclocdn.xyz/sirclo/files/Navigating-Indonesia-s-E-Commerce-COVID-19-Impact-and-The-Rise-of-Social-Commerce-SIRCLOXRavenry.pdf> accessed 30 November 2020

20 RedSeer, "Indonesia e-Commerce: Metamorphosis in a post Covid World. Summary Report" (2020).

21 Ibid.

22 Ibid.

during the New Normal Post-COVID-19, the challenges and obstacles from the implementation of e-Commerce in Indonesia during the New Normal Post-COVID-19 and the potential for the continuity of e-Commerce in Indonesia after the Covid-19 pandemic based on legal and non-legal aspects. In the end, the answers to the previously raised issues will be discussed. The purpose of this research is to gain an understanding of the role of e-Commerce in supporting the New Normal Post-COVID-19 era in Indonesia, both from a legal and non-legal perspective.

This research is in line with previous research that discusses “E-Commerce, Solutions in the Midst of the COVID-19 Pandemic” written by Nurlela in the *Simki Economic Journal*, Vol. 4 Issue 1, 2021. This research focuses on research on the increase in e-Commerce during the pandemic with the number of customers increasing by 50 percent. This makes the future of e-Commerce bright in the future. However, in contrast to previous studies, apart from discussing the escalation of e-Commerce transactions during the New Normal, this study will also discuss solutions to the many cases of personal data leakage in terms of Law No. 27 of 2022 concerning Personal Data Protection (Personal Data Protection Law). This research can be useful to ensure a sense of security and increase consumer confidence to use e-Commerce in the New Normal era.

RESEARCH METHODS

This study uses a normative juridical approach that is descriptive-analytical. The preparation of this research explains and analyzes legal provisions and is adapted to current conditions or phenomena. This study uses secondary data sources consisting of primary legal materials in the form of the Criminal Code, Civil Code, Law of the Republic of Indonesia Number 19 of 2016 concerning Amendments to Law Number 11 of 2008 concerning Information and Electronic Transactions, Law Number 27 of 2022 concerning Protection of Personal Data, Government Regulation of the Republic of Indonesia Number 71 of 2019 concerning Implementation of Electronic Systems and Transactions, Government Regulation Number 80 of 2019 concerning Trading Through Electronic Systems, Regulation of the Minister of Communication and Information of the Republic of Indonesia Number

5 of 2020 concerning Electronic System Operators for Private Scope. Then, secondary legal materials in the form of studies and legal literature and tertiary legal materials in the form of KBBI to other required reading sources. Data collection techniques are carried out online with qualitative analysis, which emphasizes the observation of socially meaningful phenomena,²³ starting from collecting, sorting, presenting data, and drawing conclusions on the data so that an analysis can be drawn in this study.

DISCUSSION AND ANALYSIS

A. The Role of e-Commerce as a Supporter of the New Normal Post-COVID-19 in Indonesia

The use of e-commerce services by people in Indonesia and companies is not just an option but has become a necessity. Here is an illustration. During the social distancing period, there is a Government policy in stopping the spread of the Covid-19 virus and forcing physical companies (brick and mortar) to temporarily close. As an alternative to maintaining the business, the company provides e-Commerce platform services to keep earning revenue. Giant companies such as NIVEA Indonesia and L’Oreal Indonesia are shifting their sales focus online by utilizing e-Commerce platforms. These companies are present through social media campaigns by utilizing the faces of famous people (influencers) to increase the exposure of their e-Commerce platforms. The existence of the implementation of e-Commerce in the midst of Indonesian society has helped many physical companies to continue to earn income.²⁴

There is a significant demand for the basic needs of the community through e-Commerce. The basic needs product category experienced a significant increase in demand during the New Normal Post-COVID-19 compared to before the Covid-19 virus pandemic. Based on a survey conducted by SIRCLO, by comparing consumer spending habits before and during the New Normal, there is a change in the focus of

23 Faisal Riza dan Zainuddin, “Pemenuhan Hak Masyarakat Nelayan di Masa Pandemi Corona Virus Disease 2019 (Covid-19)”, *Jurnal Penelitian Hukum De Jure* 20 (4), (2020).

24 Ibid.

product categories purchased by e-Commerce consumers. Purchases of basic necessities such as food and beverages, health needs such as medicines and masks and make-up kit increased. This contrasts with tertiary needs such as fashion and kitchen utensils which have decreased in interest. Consumers are suspected to prioritize purchasing product categories to meet their daily needs in the New Normal period with limited physical contact. This is considering that many people are forced to stay at home and then develop new hobbies in the electronics field such as gaming, so there is also an increase in purchases of electronic product categories during the New Normal Post-COVID-19 Period in Indonesia.²⁵

Data obtained from Bank Indonesia shows that there was an increase in demand in March compared to previous months for the categories of primary needs such as food (marked by an increase of +59%), school supplies (marked by an increase of +34%), and personal care products (marked by an increase of +29%) via an e-Commerce platform. Based on a survey conducted by SIRCLO, the category of health and beauty products was reported to have experienced the highest increase of 30%. This was followed by the food and beverage category with an increase of 17% compared to last year.²⁶

In the early days of the first reported cases of Covid-19 in Indonesia, the demand for health products to prevent the spread of the virus increased in March 2020. Research conducted by iPrice reported that there was a 5.585% increase in demand for hand sanitizers, a 1.986% increase in demand for Vitamin C, a 1.395% increase in demand for disinfectant products, a 1.007% increase in demand for thermometer products, and 167% increase in demand for face masks. This increase in health needs is also facilitated by e-Commerce platforms in Indonesia.²⁷

In the New Normal Post-COVID-19 Period in Indonesia, people are trying to explore other

things to stay active and productive, even though they are done at home. One of the most popular activities during the New Normal is cooking. During the New Normal, cooking utensils is an e-commerce category that is experiencing an increase. Based on a survey conducted by Nielsen, 49% of the total respondents prefer to cook at home. Not only cooking utensils, gaming equipment such as Nintendo consoles also experienced a 156% increase in demand during the New Normal Post-COVID-19 Period.²⁸ Apart from the tendency of some people to choose to cook at home, some people prefer to order food through on-demand service. Given the social distancing policy in limiting restaurants to dine-in operations, this has made ordering food online to be popular. Applications such as Go Food and Grab Food which provide online food delivery services have increased from 7.4% to 10%. This increase in demand is also the result of the company's efforts to provide attractive promos such as cashback promos and postage subsidies.²⁹

The global Covid-19 pandemic has changed the social dimension so that most people around the world are doing physical restrictions and doing most activities from home.³⁰ However, at this time, an unlimited business network called e-Commerce is developing.³¹ This is because e-commerce is an act of buying and selling electronics using computers and internet networks.³²

Based on research conducted by Warwick McKibbin and Fernando in 2020, the Covid-19 pandemic has had a significant short-term impact on the global economy.³³ The digital economy and

25 SIRCLO, 'The State of Indonesia's e-Commerce within COVID-19 & Rise of Social Commerce: An Overview' (2020) <https://insight.sirclo.com/blog/2020/08/indonesias-e-Commerce-landscape-within-covid-19-pandemic--rise-of-social-commerce> accessed 5 December 2020.

26 Ibid.

27 Ibid.

28 Ibid.

29 Ibid.

30 Mansour Abdelrhim, "The Effect of Covid-19 Spread on the E-Commerce Market: The Case of the 5 Largest E-Commerce Companies in the World" (2020) SSRN https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3621166 Accessed 8 December 2020.

31 Tony Yuri Rahmanto, "Penegakan Hukum Terhadap Tindak Pidana Penipuan Berbasis Transaksi Elektronik," *Jurnal Penelitian Hukum De Jure* 19, No. 1 (2019).

32 Teguh Tresna Puja Asmara et.al, "Ketidakpastian Hukum Penggunaan Kode Unik dalam Sistem Pembayaran e-Commerce", *Jurnal Penelitian Hukum De Jure* 19 (4), (2019).

33 Taufik Alwi, "Dampak Pandemi Covid-19 Terhadap Bisnis dan Eksistensi Platform Online", *Jurnal Pengembangan Wiraswasta* 23, (2020).

information technology industry which is the foundation of e-Commerce is developing and growing very quickly along with the development of technology into the Industrial Revolution 5.0 Era.³⁴ The digital economy itself is an economic sector that is part of the world of digital technology, including digital communication networks such as the internet, computers, and other information technologies.³⁵

The New Normal Post-COVID-19 Period in Indonesia opens a window of opportunity for e-commerce players in Indonesia. The impact of the social distancing policy that initially initiated the increase in the use of e-commerce services in Indonesia then persisted and increased Indonesia's income through the digital economy sector. This section will describe and analyze in full how e-Commerce contributes to and influences the New Normal Post-COVID-19 Period.

Research conducted by RedSeer shows that Indonesia has a bright future in the field of e-commerce. Indonesia already has strong digital fundamentals. In fact, in the pre-Covid-19 period, it was explained that with a total population in Indonesia of 270 million people, the total population in Indonesia that already had internet access was 180 million people. Then, the total population of active internet users is 150 million people. There are 105 million users of online services for transactions such as m-banking (non-product) in Indonesia. Meanwhile, users of e-commerce services in Indonesia have reached 65 million people.³⁶

The evolution of e-commerce in Indonesia is always increasing and is predicted to continue to increase. Based on RedSeer's research, the evolution of e-Commerce in Indonesia is divided into 3 waves. The first wave is described in the last 3 years, namely from 2017 to 2019. In 2017 Indonesia's revenue through e-Commerce was USD 6.8 billion, in 2018 it was USD 13.5 billion, and in 2019 it was USD 23 billion. In this wave, the growth of e-commerce is dominated on the

island of Java. Popular e-commerce categories that dominate are electronics and fashion with offers such as discounted prices and free shipping. The second wave is the development of e-Commerce from 2020 to 2022. In 2020, e-Commerce revenue in Indonesia is USD 35 billion. The focus of the e-Commerce trend is shifting to high-frequency sectors such as groceries, fashion, and beauty. The development of e-Commerce has also penetrated areas outside Java with limited subsidies. This change is the impact of the Covid-19 pandemic in Indonesia. It is projected that in 2021 and 2021, the e-commerce landscape in Indonesia will experience a positive increase which will have an impact on the economy of Indonesia. In the third wave, from 2023 to 2025, other e-commerce categories will experience an increase in popularity and the development of e-commerce outside Java will become a trend that contributes to digital income in Indonesia.³⁷

The use of logistics courier services has become a demand that is in demand along with the increase in e-commerce in Indonesia. Logistics courier services are divided into two, namely In-house logistics services provided by e-Commerce companies such as Lazada Expresss and Shopee Express and 3rd Party logistics such as Wira Logistics and DHL Supply Chain. Logistics courier service to deliver goods is to offer shipping subsidies to attract consumers. This is like the oil that launches the wheels of e-commerce in Indonesia.³⁸

Research by RedSeer also analyzes payment methods in e-Commerce during the New Normal Post-COVID-19. Most consumers choose to use wallet payments to ensure contactless delivery. Wallet payments are also usually present and offer cashback promotions. The Cash on Delivery payment method is rarely used as a payment method to limit physical contact with other people during the New Normal Post-COVID-19 Period in Indonesia. Furthermore, other payment methods such as ShopeePay and OVO have become consumers' favorite payment methods because these payment methods offer benefits such as cashback those consumers are interested in.³⁹

34 Alan Greenspan in the U.S Department of Commerce, *The Emerging Digital Economy II*, (Secetariat on Electronic Commerce U.S Department of Commerce Washington DC, 1999).

35 Jack Unold, "Basic Aspects of the Digital Economy", (2003) 167 Acta Universitatis Lodziensis Folia Oeconomica 42.

36 Redseer (08).

37 Redseer 09 (n8).

38 Ibid.

39 Ibid.

B. Legal Aspects of e-Commerce in Indonesia

As a state of law, Indonesia needs a progressive arrangement to respond to the times. Progressive law requires that the law takes sides and has usefulness for human interests.⁴⁰ In the digital era, the law is needed to regulate human actions, both in the real world and in the virtual world, for all human actions.⁴¹ There are regulations governing e-Commerce in Indonesia, which are as follows:

1. Law of the Republic of Indonesia Number 19 of 2016 concerning Amendments to Law Number 11 of 2008 concerning Information and Electronic Transactions (Information and Electronic Transactions Law).

In the Information and Electronic Transactions Law, it is explained comprehensively related to the legal basis of e-Commerce, the obligations of business actors and consumers, and so on.⁴² Based on Article 1 paragraph (2) of the Information and Electronic Transactions Law, e-Commerce is a legal action carried out using computers, computer networks, and/or other electronic media. The implementation of e-commerce in Indonesia needs to fulfill a series of principles contained in Article 3 of the Information and Electronic Transactions Law. These principles are the principle of legal certainty, the principles of benefit, prudence, good faith, and freedom to choose technology. Based on the principle of legal certainty, in the implementation of electronic transactions, it is necessary to have a legal basis in all matters that assist in its implementation and obtain legal

recognition.

Furthermore, it is necessary to make efforts to process information in the implementation of electronic transactions in order to improve the welfare of the Indonesian people. This principle is called the principle of benefit. Then based on the precautionary principle, it is necessary to pay attention to all things that have the potential to harm the parties in an electronic transaction. The fourth principle is the principle of good faith where this principle explains that in conducting electronic transactions, all parties are not allowed to intentionally and without rights or against the law, cause harm to other parties without the knowledge of the other party. The last principle in this article is the principle of freedom to choose technology. This principle explains that the implementation of e-commerce must open up space for the development of the times in the use of technology so that it is not focused on the use of a particular technology.⁴³

Based on Article 9 of the Information and Electronic Transactions Law, e-commerce players need to provide comprehensive and precise information related to contract terms and products sold. This clause is an important regulation in the implementation of e-Commerce, especially during the New Normal Post-COVID-19 Period. This is because the clarity and accuracy of the product with the description is deemed very necessary to avoid the procedure for returning goods which is increasingly difficult during the New Normal Post-COVID-19 Period and the physical restrictions that are still in effect to prevent the spread of the Covid-19 virus.⁴⁴ Furthermore, Article 17 paragraph (1) of the Information and Electronic Transactions Law explains that the implementation of e-Commerce can be carried out in the public and private spheres. The affirmation of the principle of good faith in the implementation of electronic transactions is emphasized in Article 17 paragraph (2) of the Information and Electronic Transactions Law. The paragraph explains that the parties

40 Eko Noer Kristiyanto, "Urgensi Omnibus Law dalam Percepatan Reformasi Regulasidalam Perspektif Hukum Progresif", *Jurnal Penelitian Hukum De Jure* 20 (2), (2020).

41 FerryirawannFebriansyah, "Pertanggungjawaban Pidana Bagi Pelaku Ujaran Kebencian di Media Sosial" *Jurnal Penelitian Hukum De Jure* 20 (2), (2020).

42 Undang-Undang Republik Indonesia Nomor 19 Tahun 2016 tentang Perubahan atas Undang-Undang Nomor 11 Tahun 2008 tentang Informasi dan Transaksi Elektronik.

43 Penjelasan Pasal 3 UU ITE

44 UU ITE (n 26) Pasal 9 ; Sulasi Rongiyati, "Perlindungan Konsumen dalam Transaksi Dagang Melalui Sistem Elektronik", *Jurnal Negara Hukum* 4, (2019).

involved in e-Commerce are required to act in good faith when interacting and/or exchanging information and/or electronic documents. The implementation of this principle is very important because there is the potential for one party to unlawfully or unlawfully harm the other party. The protection of e-Commerce consumers is also regulated in Article 28 where the act of spreading false and misleading news and causing harm to consumers is prohibited. In fact, violation of this rule based on Article 45A is punishable by a maximum imprisonment of 6 (six) years and/or a maximum fine of Rp. 1,000,000,000.00.⁴⁵ Furthermore, in Article 21 paragraph (2) of the Information and Electronic Transactions Law, it is also explained related to the party's responsibility for all legal consequences in the context of implementing e-Commerce. If it is carried out by the party concerned, the liability for legal consequences lies with the parties conducting the transaction. The responsibility for all legal consequences automatically lies with the electronic transaction actors. If there is a loss in an electronic transaction caused by a failure of the agent's operation as a result of a third party's direct action against an electronic system, the responsibility lies with the electronic agent concerned. A similar responsibility is also carried by service users who commit negligence and cause legal consequences.⁴⁶

2. Law Number 27 of 2022 concerning Personal Data Protection (Personal Data Protection Law)

The Personal Data Protection Law as a law that was just enacted on October 17, 2022, is a law that responds to accelerated digital adoption, both from the consumer and MSME side. In the content of the legislation, Article 3 of the Personal Data Protection Law regulates the principles of protection, legal certainty, benefit, prudence, balance, responsibility, and confidentiality to guarantee all digital activities related to the processing of personal data subjects.

The subject of personal data is an individual to whom personal data is attached.⁴⁷ In carrying out electronic transaction activities in e-Commerce, the subject of personal data has the right to:⁴⁸

- a. Obtain information about identity clarity, the basis of the legal interest is the purpose of requesting and using personal data, and the responsibility of the party requesting personal data;
- b. complete, update, and/or correct errors and/or inaccuracies in personal data about him/her in accordance with the purpose of processing personal data;
- c. gain access to and obtain a copy of his personal data;
- d. end processing, deleting, and/or destroying their personal data;
- e. withdraw the consent to the processing of his/her personal data that has been given to the personal data controller;
- f. raise objections to decision-making actions that are only based on automatic processing, including profiling, which had legal consequences or have a significant impact on the subject of personal data;
- g. delay or limit the processing of personal data in accordance with the purpose of processing the personal data;
- h. sue and receive compensation for violations of the processing of his personal data;
- i. obtain and/or use personal data about him/herself from the personal data controller in a form appropriate to the structure and/or format commonly used or readable by the electronic system;
- j. use and transmit personal data about themselves to other personal data controllers; User's personal data used to carry out e-Commerce activities with the processing of personal data as regulated in Article 16 paragraph (1) of the Personal Data Protection Law includes:
 - a. acquisition and collection;
 - b. processing and analysis;
 - c. storage;
 - d. repairs and updates;
 - e. appearances, announcements, transfers,

45 UU ITE (n 26) Pasal 17 dan Pasal 28.

46 Dimas Febrian Syahputra, "Perlindungan Hukum Transaksi E-Commerce", *Jurnal Privat Law* 76, (2015).

47 Lihat Pasal 1 angka UU PDP.

48 Lihat Pasal 5 s.d. Pasal 13 UU PDP.

dissemination, or disclosure; and/or

f. deletion or destruction.

The processing of personal data needs to be carried out by protecting the security of personal data from unauthorized access, unauthorized disclosure, unauthorized alteration, misuse, destruction, and/or loss of personal data.⁴⁹

The Personal Data Protection Law also regulates dispute resolution and procedural law, prohibitions on the use of personal data, and criminal provisions in Article 64, Article 65, and Article 67, respectively.

The ban aims to protect people's rights when accessing e-Commerce and becomes the legal basis for various activities in the digital space. This is reflected in Article 65 of the Personal Data Protection Law where everyone is prohibited from obtaining or collecting personal data that does not belong to him for the benefit of himself and to the detriment of the subject of personal data, prohibited from disclosing personal data that is not his own, prohibited from using personal data that is not his own.⁵⁰

3. Government Regulation Number 71 of 2019 concerning Electronic Transaction System Operator (Government Regulation on Electronic Transaction System Operator) Government Regulation of the Republic of Indonesia Number 71 of 2019 concerning the Implementation of Electronic Systems and Transactions or hereinafter referred to as Government Regulation on Electronic Transaction System Operator. The Government Regulation on Electronic Transaction System Operator is the implementing regulation of the Information and Electronic Transactions Law which technically regulates the operation of electronic systems and transactions in Indonesia. e-Commerce is specifically regulated in Chapter IV Government Regulation on Electronic Transaction System Operators. In this chapter, it is regulated regarding the scope of e-Commerce operation, requirements for e-Commerce operation, and e-Commerce

requirements.⁵¹

One of the interesting discussions from Government Regulation on Electronic Transaction System Operator is that based on Article 46 Government Regulation on Electronic Transaction System Operator, e-Commerce can be implemented by referring to electronic contracts or other contractual forms based on the agreement of the parties regarding the legal terms of the agreement as contained in 1320 of the Civil Code.⁵² Arrangements regarding electronic contracts and other contractual forms are described in detail in the next article. In fact, there is a minimum limit of clauses included in the electronic contract, such as data on the parties involved, objects and specifications, and so on. This standard clause is important to be applied in electronic contracts as a standard in order to achieve ease in carrying out the entire electronic transaction process.⁵³

Article 48 of the Government Regulation on Electronic Transaction System Operators, it is explained the obligations of business actors in implementing e-Commerce. These obligations include the obligations of business actors to provide comprehensive and accurate information regarding contract terms, producers, and offered products. Then, there is the obligation of business actors to offer contracts and advertisements. Furthermore, there is an obligation aimed at e-commerce actors in giving deadlines to buyers in terms of product returns if in fact there is no conformity with the previously agreed contract, or if in fact there are hidden defects. Another obligation of business actors is to convey complete and accurate product information. Finally, consumers are not allowed to be burdened with the obligation to pay for the products provided if it is not written in an electronic contract or without an electronic contract as a basis.⁵⁴

49 Lihat Pasal 16 ayat (2) huruf e UU PDP.

50 Lihat pasal 65 UU PDP.

51 Peraturan Pemerintah Republik Indonesia Nomor 71 Tahun 2019 tentang Penyelenggaraan Sistem dan Transaksi Elektronik.

52 Teguh Tresna Puja Asmara et.al, *Op. Cit.*

53 Peraturan Pemerintah Republik Indonesia Nomor 71 Tahun 2019 (n 29) Pasal 46.

54 Peraturan Pemerintah Republik Indonesia Nomor 71 Tahun 2019 (n 29) Pasal 48 ; Rolland Amrulah, "Tanggung Jawab Penyelenggara Sistem Elektronik atas Kerugian Penjual ditinjau dari Peraturan

4. Government Regulation Number 80 of 2019 concerning Trading Through Electronic Systems (Government Regulation on Trading Through Electronic Systems)

As for e-commerce transactions, these are specifically regulated by Government Regulation Number 80 of 2019 concerning Trading Through Electronic Systems (Government Regulation on Trading Through Electronic Systems). Trading Through Electronic Systems is a trade that performs transactions using a set of electronic tools and procedures. The Government Regulation regulates the main points of e-Commerce transactions, both from within and outside the country, including business actors, licensing, and payments, which are detailed as follows:⁵⁵

- a. Explain that there are three categories of roles in electronic trading transactions, namely business actors/traders, trading operators through electronic systems (PPMSE), and draft intermediary facilities operators;
- b. Discuss trade transaction operators and business actors who have electronic transaction systems are required to have a special electronic trading license from the minister of trade in accordance with the Information and Electronic Transactions Law (Article 15 Government Regulation on Trading Through Electronic Systems); and
- c. Business actors must provide a digital contract (Article 50 of the Government Regulation on Trading Through Electronic Systems) that contains product and payment details, including online stores or marketplaces from abroad, and is subject to tax.

5. Ministerial Regulation of Communication and Information of the Republic of Indonesia

Number 5 of 2020 concerning Private Scope Electronic System Operators (hereinafter referred to as Permenkominfo 5/2020)

This regulation is relevant considering that the implementation of e-Commerce is carried out by the electronic system operator (hereinafter referred to as PSE) as stated in Article 2 of the Permenkominfo 5/2020. This regulation explains that PSE is obliged to comply with the administrative registration process and a series of obligations stated in the regulation.⁵⁶

Digital transformation has also entered the realm of the judiciary. In the conditions of the Covid-19 pandemic, limiting physical gatherings has also created a new phenomenon in procedural law. If there is a violation, the judiciary can still run electronically through Supreme Court Regulation (PERMA) Number 1/2019.⁵⁷ This regulation also applies in the realm of e-Commerce which is vulnerable to criminal acts of fraud whose principle is the same as conventional fraud which has actually been regulated in the Criminal Code, namely through article 378 of the Criminal Code, that:

“Anyone who intending to unlawfully benefit himself or another person, by using a false name or false dignity, by deceit, or a series of lies, moves another person to hand over something to him, or to give a debt or write off a debt, is threatened because of fraud with a maximum imprisonment of four years”.

Strengthen the base law can also be accommodated through Article 28 paragraph (1) of the Information and Electronic Transactions Law, that

“Everyone intentionally and without rights spreads false and misleading news that results in consumer losses in electronic transactions”

These arrangements can be imposed as legal sanctions against criminal acts of fraud.

Pemerintah Nomor 71 Tahun 2019 tentang Penyelenggara Sistem Elektronik dan Transaksi Elektronik” (2020), 7 Jurnal Sarjana Ilmu Hukum.

55 Dirjen Aptika Kominfo RI, “Peraturan Pemerintah Perdagangan Melalui Sistem Elektronik (PMSE)”, <https://aptika.kominfo.go.id/2020/01/peraturan-pemerintah-nomor-80-tahun-2019-tentang-perdagangan-melalui-sistem-elektronik-pmse/> accessed 11 Oktober 2022.

56 Peraturan Menteri Komunikasi dan Informatika Republik Indonesia Nomor 5 Tahun 2020 tentang Penyelenggara Sistem Elektronik Lingkup Privat.

57 Aminuddin Lahami et.al, “Pembaharuan Hukum Acara Sebagai Respon Persidangan Di Pengadilan Pada Masa Pandemi”, *Jurnal De Jure* 14 (1), (2022).

CONCLUSION

Based on research that has been done previously, it is proven that the implementation of electronic transactions in Indonesia has supported the New Normal Post-COVID-19 Period in Indonesia. However, there have been problems related to e-Commerce user data, namely many data leaks. If the e-commerce transaction is not guaranteed a sense of security and legal certainty, It is feared that its development will stagnate. Thus, this study succeeded in answering the problem with the existence of a personal data protection legal regime to ensure the security and trust of users to continue transacting in e-Commerce.

SUGGESTION

Digital transformation with new phenomena that accompany it always needs to be tackled together to avoid unwanted impacts. This is for example with the collaboration that comes from at least three parties / in a triple helix, namely the government, industry, and universities. The collaboration is emphasized on the synergy of the government as policymakers, universities as centers for research development, and industry as providers of community service needs to achieve common goals. With the triple helix collaboration, the escalation of the digital economy is realized by the role of e-Commerce along with the quality improvement and service quality as well as trust from the public to use the e-Commerce platform.

On a practical level, online buying and selling transactions on e-Commerce platforms have the potential to cause legal problems such as cyber security threats, consumer protection, expensive Indonesian logistics, and taxes for business start-ups. Therefore, preventive strategies are needed to overcome this. The preventive strategy that can be carried out is to conduct a thorough socialization to every level of society in introducing the platform and its positive and negative impacts, simultaneously conducting simulations to ensure transaction security so that people are more careful in using the e-Commerce platform. Meanwhile, the repressive strategy is carried out with law enforcement when there is a violation of transactions on the e-Commerce platform where

positive law needs to accommodate actual challenges in e-Commerce and all other online activities.

Furthermore, regarding the use of e-Commerce in the New Normal era, this is intended for the benefit of consumers and the welfare of business actors whosedownstream is to improve the country's economy. Life after a global pandemic has also changed the order of life so that it requires adequate government policies. Then, this will encourage online buying and selling transaction activities that can help improve the wheels of the economy in Indonesia. Thus, business actors, especially Micro, Small and Medium Enterprises, can take advantage of the New Normal moment to make adjustments to an increasingly digitized business and develop products according to market needs.

ACKNOWLEDGMENTS

The authors would like to thank the Dean of the Faculty of Law, Padjadjaran University, Dr. Idris, S.H., M.A. as well as colleagues who have always provided a good stimulus for the author to compile this research well.

REFERENCES

- Ahmad M. Ramli et.al, "Pelindungan Kekayaan Intelektual dalam Pemanfaatan Teknologi Informasi di DSaat Covid-19" *Jurnal Penelitian Hukum De Jure* 21 (1), (2021):45.
- Aminuddin Lahami et.al, "Pembaharuan Hukum Acara Sebagai Respon Persidangan Di Pengadilan Pada Masa Pandemi", *Jurnal De Jure* 14 (1), (2022):2.
- CNN, "Daftar Negara yang Terancam Resesi pada 2023", diakses dari <https://www.cnnindonesia.com/ekonomi/20221005180752-532-856801/daftar-negara-yang-terancam-resesi-pada-2023> accessed 11 Oktober 2022.
- Dedi Junaedi dan Faisal Salistia, "Dampak Pandemi Covid-19 terhadap Pertumbuhan Ekonomi Negara-Negara Terdampak", *Simposium Nasional Keuangan Negara*, (2020), 996.
- Deky Pariadi, "Pengawasan e-Commerce dalam Undang-Undang Perdagangan dan Undang-Undang Perlindungan Konsumen", *Jurnal Hukum dan Pembangunan* 48, (2018):52.
- Dimas Febrian Syahputra, "Perlindungan Hukum Transaksi E-Commerce", *Jurnal Privat Law*

(2015):76.

- Dirjen Aptika Kominfo RI, "Peraturan Pemerintah Perdagangan Melalui Sistem Elektronik (PMSE)", <https://aptika.kominfo.go.id/2020/01/peraturan-pemerintah-nomor-80-tahun-2019-tentang-perdagangan-melalui-sistem-elektronik-pmse/> accessed 11 Oktober 2022.
- Eko Noer Kristiyanto, "Urgensi Omnibus Law dalam Percepatan Reformasi Regulasidalam Perspektif Hukum Progresif", *Jurnal Penelitian Hukum De Jure* 20 (2), (2020): 297.
- Faisal Riza dan Zainuddin, "Pemenuhan Hak Masyarakat Nelayan di Masa Pandemi Corona Virus Disease 2019 (Covid-19)", *Jurnal Penelitian Hukum De Jure* 20 (4), (2020):547.
- Ferry irawann Febriansyah, "Pertanggungjawaban Pidana Bagi Pelaku Ujaran Kebencian di Media Sosial" *Jurnal Penelitian Hukum De Jure* 20 (2), (2020): 178.
- Greenspan, Alan., *The Emerging Digital Economy II*, (Washington DC: Secetariat on Electronic Commerce U.S Department of Commerce, 1999): 5.
- Hendro Wijayantodan Paulus Harsadi, *Transformasi Digital*, (Jakarta: Sekolah Tinggi Manajemen Informatika dan Komputer (STMIK)), 2.
- Jamaludin (et.al), *Transformasi Digital dalam Dunia Bisnis*, (Batam: Penerbit Cendekia Mulia Mandiri, 2022), 1-2.
- Kementerian Kesehatan RI. *Pedoman Pencegahan dan Pengendalian Covid-19 Revisi ke-5*, (Jakarta: Kemenkes RI, 2020): 17.
- Mansour Abdelrhim, "The Effect of Covid-19 Spread on the *E-Commerce* Market: The Case of the 5 Largest *E-Commerce* Companies in the World" (2020), accessed 8 December 2020 SSRN https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3621166
- Margarita Isoraite, "Electronic Commerce: Theory and Practice", *IJBE: Intergrated Journal of Business and Economics* 2, (2018):73.
- Maulina Ulfa, "Deretan Kebocoran Data E-Commerce dan Sektor Perbankan, Seberapa Bahaya?" diakses dari <https://www.idxchannel.com/economics/deretan-kebocoran-data-e-commerce-dan-sektor-perbankan-seberapa-bahaya> pada 1 November 2022.
- Marulak Pardede, "Aspek Hukum Kekarantinaan Kesehatan dan Perlindungan Konsumen dalam Penanggulangan Pandemi Covid-19", *Jurnal Penelitian Hukum De Jure* 21 (1), (2021):41.
- Ozili, Peterson and Thankom Arun. "Spillover of Covid-19: Impact on the Global Economy.", *SSRN Electronic Journal*. 2020. 10.2139/ssrn.3562570.
- RedSeer, "Indonesia *e-Commerce*: Metamorphosis in a post Covid World. Summary Report"
- Rolland Amrulah, "Tanggung Jawab Penyelenggara Sistem Elektronik atas Kerugian Penjual ditinjau dari Peraturan Pemerintah Nomor 71 Tahun 2019 tentang Penyelenggara Sistem Elektronik dan Transaksi Elektronik", *Jurnal Sarjana Ilmu Hukum*, (2020), 7.
- SIRCLO, "Navigating Indonesia's *E-Commerce*: Covid-19 Impact and The Rise of Social Commerce", accessed 30 November 2020, <https://files.sirclocdn.xyz/sirclo/files/Navigating-Indonesia-s-E-Commerce-COVID-19-Impact-and-The-Rise-of-Social-Commerce-SIRCLOXRavenry.pdf>
- SIRCLO, 'The State of Indonesia's *e-Commerce* within COVID-19 & Rise of Social Commerce: An Overview' accessed 5 December 2020, <https://insight.sirclo.com/blog/2020/08/indonesias-e-Commerce-landscape-within-covid-19-pandemic--rise-of-social-commerce>
- Sudaryono, "*E-Commerce* Dorong Perekonomian Indonesia, Selama Pandemi Covid19 Sebagai Entrepreneur Modern dan Pengaruhnya Terhadap Bisnis Offline", *Jurnal Manajemen dan Bisnis Prodi Kewirausahaan* 02, (2020):200.
- Suherman et.al, "Government Responsibility Post Covid-19 Pandemic with The Increase Of Social Problems in Society" *Jurnal Penelitian Hukum De Jure* 22 (2), (2022):205.
- d Rongiyati, "Perlindungan Konsumen dalam Transaksi Dagang Melalui Sistem Elektronik", *Jurnal Negara Hukum* 10,

(2019):4.

Tasya Safiranita Ramli, Copyrighted Content Commercialization on OTT in Indonesia:, *Journal of Intellectual Property Rights*,26 (2021):351.

Taufik Alwi, “Dampak Pandemi Covid-19 Terhadap Bisnis dan Eksistensi Platform Online”, *Jurnal Pengembangan Wiraswasta*, 22 (2020):23.

Teguh Tresna Puja Asmara et.al, “Ketidakpastian Hukum Penggunaan Kode Unik dalam Sistem Pembayaran *e-Commerce*”, *Jurnal Penelitian Hukum De Jure* 19 (4), (2019):513.

Tony Yuri Rahmanto,, “Penegakan Hukum Terhadap Tindak Pidana Penipuan Berbasis Transaksi Elektronik”, *Jurnal Penelitian Hukum De Jure* 19 (1), (2018):48.

-----, “Penegakan Hukum Terhadap Tindak Pidana Penipuan Berbasis Transaksi Elektronik,” *Jurnal Penelitian Hukum De Jure* 19, No. 1 (2019): 31-52.

Unold, Jack., “Basic Aspects of the Digital Economy”, *Acta Universitatis Lodziensis Folia Oeconomica* 42, (2003): 167.

World Health Organization, ‘Archived: WHO Timeline – COVID-19’, accessed 27 November 2020,

Yoanita Kartika Sari Tahalele, “The Importance of E Commerce on The Development of Micro, Small and Medium Enterprises (MSMEs) in The Rural Area During Covid-1”, *International Journal of Economics, Business and Accounting Research (IJEBAR)*, 5 (2021):34.

Yosepha Pusparisa, “Bocornya Puluhan Juta Data Pengguna *E-Commerce* Indonesia”, diakses dari <https://databoks.katadata.co.id/datapublish/2020/05/12/bocornya-puluhan-juta-data-pengguna-e-commerce-indonesia> pada 1 November 2022.