

A Loose Legal Protection: Women Consumers' Losses in Digital Commerce

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ABSTRACT

The losses suffered by women consumers in the purchase of cosmetics and skincare products through e-commerce transactions have emerged as a critical legal issue amid the rapid expansion of digital commerce. This situation undermines public trust, particularly as women consumers often do not receive adequate legal protection due to unclear and fragmented regulatory frameworks. Examining the issue from its root causes, this study analyzes existing legal protection mechanisms for women consumers against negligence by cosmetic and skincare sellers in e-commerce transactions. The analysis draws on consumer complaints reported across various media platforms, responses from business actors, and legal actions undertaken by affected women consumers. Data were collected through documentation of printed and online media reports, court decisions, and in-depth interviews. The findings reveal that women consumers frequently suffer losses resulting from sellers' negligence, including misleading product information, unsafe cosmetic products, and ineffective complaint-handling mechanisms. These losses are further exacerbated by the absence of clear and effective regulations governing consumer legal remedies. This article argues that the current legal framework has not yet provided optimal protection for women consumers in digital commerce. Accordingly, it recommends strengthening regulatory provisions on consumer remedies in a clearer and more concrete manner to ensure effective legal protection for women consumers in e-commerce transactions.

[Kerugian yang dialami oleh konsumen perempuan dalam pembelian produk kosmetik dan perawatan kulit melalui transaksi e-commerce sering kali menjadi isu krusial seiring dengan pesatnya perkembangan perdagangan dalam dunia digital. Namun, kepercayaan publik terhadap transaksi itu terlukai, terutama, karena konsumen perempuan kerap tidak memperoleh perlindungan hukum yang memadai akibat regulasi yang tidak jelas dan terfragmentasi. Dengan menelusuri akar permasalahan tersebut, penelitian ini menganalisis mekanisme perlindungan hukum yang tersedia bagi konsumen perempuan terhadap kelalaian pelaku usaha kosmetik dan perawatan kulit dalam transaksi e-commerce. Analisis ini didasarkan pada pengaduan konsumen yang dilaporkan melalui berbagai

platform media, tanggapan dari pelaku usaha, serta upaya hukum yang ditempuh oleh konsumen perempuan yang dirugikan. Data dikumpulkan melalui dokumentasi laporan media cetak dan daring, putusan pengadilan, serta wawancara. Hasil penelitian menunjukkan bahwa konsumen perempuan kerap mengalami kerugian akibat kelalaian pelaku usaha, antara lain berupa informasi produk yang menyesatkan, peredaran produk kosmetik yang tidak aman, serta mekanisme penanganan pengaduan yang tidak efektif. Kerugian tersebut semakin diperparah oleh ketiadaan pengaturan yang jelas dan efektif mengenai upaya hukum bagi konsumen. Artikel ini berpendapat bahwa kerangka hukum yang berlaku saat ini belum memberikan perlindungan yang optimal bagi konsumen perempuan dalam perdagangan digital. Oleh karena itu, penelitian ini merekomendasikan penguatan pengaturan hukum terkait mekanisme pemulihan hak konsumen secara lebih jelas dan konkret guna menjamin perlindungan hukum yang efektif bagi konsumen perempuan dalam transaksi e-commerce.]

KEYWORDS

Women consumers, legal protection, e-commerce, cosmetics, skincare

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Introduction

Throughout 2024, the Central Consumer Complaint Service Unit and Contact Center of the Food and Drug Supervisory Agency (BPOM) received 26,903 reports from the public, consisting of 25,737 (95.67%) requests for information and 1,166 (4.33%) complaints related to drugs and food. The majority of service users were women (60.34%), while men accounted for 39.66%. Public complaints were dominated by topics related to illegal cosmetics (41.90%) and illegal food products (18.41%). Complaints also related to BPOM information regarding illegal cosmetics and/or those containing hazardous or banned substances, based on BPOM surveillance results or cross-sectoral collaboration.¹ In a press release on August 1, 2025, BPOM recalled 34 cosmetics containing hazardous and/or banned substances. This finding was the result of BPOM's intensified routine surveillance of cosmetics in circulation during the April-June 2025 period. From the test results, all findings contained hazardous substances that could pose health risks, namely

¹ Suci Risanti Rahmadania, "BPOM RI Terima 26 Ribu Aduan Sepanjang 2024, Terbanyak Soal Kosmetik," *Detikhealth*, April 21, 2025, <https://health.detik.com/berita-detikhealth/d-7878518/bpom-ri-terima-26-ribu-aduan-sepanjang-2024-terbanyak-soal-kosmetik>.

mercury, retinoic acid, hydroquinone, lead, metanil yellow dye, and steroids.² Retinoic acid can cause dry skin, burning sensations, and changes in the shape or function of the foetus's organs for pregnant women (it is teratogenic). The Indonesian Consumers Foundation (YLKI) and the National Consumer Protection Agency (BPKN) have also received complaints from women consumers regarding cosmetics or skincare products that are categorized as medicines and food. YLKI receives complaints regarding the side effects of using cosmetic products, from 5 to 10 cases per year. The majority of complaints related to cosmetics comes from women consumers.³

Literature discussing women consumer protection in e-commerce transactions involving the purchase of cosmetics and skincare products tends to focus on three contexts. First, literature that examines the negligence of businesses that fail to provide clear information about cosmetic products, resulting in consumer losses, as written by Lestari et al.⁴, Andini and Zulham,⁵ Putri and Reykasari⁶, as well as Louhenapessy⁷. Second, studies discussing the responsibility of businesses for consumer losses due to the use of cosmetics, as written by Wahjuni et al.⁸, Ch. Thalib,⁹ as well as Syafitri and Dewi.¹⁰ Third, studies discussing the lack of compensation provided to consumers who use cosmetic products, as written by Winata,¹¹ Azayaka, and Eko Wahyudi.¹² All of these scholarly works address consumer legal protection without emphasizing the gender of consumers. This study seeks to examine consumer protection in Indonesia through a gender-

² Badan Pengawas Obat dan Makanan, *BPOM Tarik 34 Kosmetik Mengandung Bahan Berbahaya Dan/Atau Dilarang, Konsumen Diminta Lebih Waspada*, Siaran Pers HM.01.1.2.08.25.137 (Badan Pengawas Obat dan Makanan, 2025), <https://www.pom.go.id/siaran-pers/bpom-tarik-34-kosmetik-mengandung-bahan-berbahaya-dan-atau-dilarang-konsumen-diminta-lebih-waspada>.

³ Fitri Haryanti Harsono, "Ingin Cantik Dengan Biaya Murah, YLKI: Konsumen Justru Beli Kosmetik Berbahaya," *Liputan6.Com*, September 28, 2019, <https://www.liputan6.com/health/read/4073044/ingin-cantik-dengan-biaya-murah-ylki-konsumen-justru-beli-kosmetik-berbahaya?page=3>.

⁴ Dwi Lestari et al., "Analisis Perlindungan Konsumen Dalam Kasus Produk Skincare Yang Mengandung Merkuri," *TERANG : Jurnal Kajian Ilmu Sosial, Politik Dan Hukum* 2, no. 1 (2025): 146-58.

⁵ Farah Andini and Zulham, "Pertanggungjawaban Dokter Kecantikan Terhadap Konsumen Pada Informasi Produk Krim Wajah," *Journal of Education Research* 4, no. 2 (2023): 706-14.

⁶ Ela Oktavia Putri and Yunita Reykasari, "Perlindungan Konsumen Terhadap Peredaran Produk Kosmetik Mengandung Bahan Berbahaya Yang Merugikan Konsumen (Studi Analisis Produk Kosmetik Temulawak New Day & Night Cream Beauty Whitening)," *Indonesian Journal of Law and Justice* 1, no. 2 (2023): 1-19.

⁷ Isabelle Farradiva Louhenapessy, "Perlindungan Konsumen Berkaitan Dengan Penyedia Jasa Makeup Dan Produsen Kosmetik Palsu: Kajian Berdasarkan Undang-Undang Perlindungan Konsumen Dan Undang-Undang Terkait," *UNES LAW REVIEW* 6, no. 4 (2024): 12030-38.

⁸ Edi Wahjuni et al., "Tanggung Jawab Pelaku Usaha Terhadap Kerugian Konsumen Akibat Kosmetik Bersteroid," *Jurnal Rechtens* 11, no. 1 (2022): 67-82.

⁹ Desiana Ahmad and Mutia Ch Thalib, "Legal Responsibility of Perpetrators Against Illegal Cosmetic Circulation," *Jurnal Legalitas* 12, no. 2 (2019): 104-13.

¹⁰ Isdiana Syafitri and Atika Sandra Dewi, "Analisis Perlindungan Hukum Terhadap Konsumen Atas Produk Skincare Ilegal," *Jurnal Institusi Politeknik Ganesha Medan (Juripol)* 5, no. 2 (2022): 124-32.

¹¹ Melina Gabrila Winata, "Perlindungan Hukum Bagi Korban Pengguna Produk Kosmetik Ilegal Berbahaya," *Jurnal Sapientia et Virtus* 7, no. 1 (2022): 34-43.

¹² Atha Raihan Azayaka and Eko Wahyudi, "Perlindungan Hukum Kepada Konsumen Terhadap Produk Skincare Tanpa Izin Edar Yang Dijual Secara Online," *Jurnal Hukum, Politik, Dan Ilmu Sosial (JHPIS)* 2, no. 2 (2023): 147-59.

based perspective, with primary attention given to women consumers as the main subject of analysis.

This article is a rethinking of the formulation of consumer protection norms for women consumers in the context of digital commerce, particularly e-commerce. Legal protection from the perspective of substantive law or norms does not yet provide concrete guidelines on the measures consumers can take. Legal protection only stipulates that legal action can be taken in court or out of court. Many women consumers have suffered losses due to the use of cosmetics and skincare products, yet consumers have not received compensation from businesses. Most women consumers only submit complaints to businesses, and the various responses from businesses do not provide clear resolutions.

This study is based on the argument that women consumers have not received compensation from cosmetic and skincare sellers who have committed negligence. Legal protection are doubt to provide an optimal because substantive law does not yet regulate legal remedies in concrete terms. Although substantive law does not yet regulate legal remedies in concrete terms, many women consumers have already taken all possible measures, but these are not yet clearly regulated in legal norms. This paper also clearly presents data on the legal actions taken by women consumers who purchased cosmetic and skincare products in e-commerce transactions, which will then be formulated into legal norms. A comparison of legal aspects with China, which regulates consumer legal actions in e-commerce, is also conducted as a consideration for improving these norms. Specifically, the legal norms in question are Article 45 of Law No. 8 of 1999 on Consumer Protection, in conjunction with Article 66 of Law No. 7 of 2014 on Trade, and Article 72 of Government Regulation No. 80 of 2019 on Electronic Commerce.

Article 45 of Law 8/1999 only regulates that consumers who have suffered losses can sue business actors through institutions tasked with resolving disputes between consumers and business actors, or can be pursued through the courts or out of court. Meanwhile, Article 66 of Law No. 7/2014 in conjunction with Article 72 of Government Regulation No. 80/2014 also regulates that in the event of a dispute over an electronic commerce transaction, the parties may resolve the dispute through the courts or other dispute resolution mechanisms. Those articles only regulate general matters, while in practice, many consumers take independent action, ranging from submitting complaints to business operators, requesting assistance from neutral third parties, to filing claims with various institutions and also in court. Given this gap, there is a need for a reconstruction of the norms governing the specific resolution of such disputes. The focus of analysis in this study is e-commerce transactions, with a particular focus on the negligence of cosmetic and skincare businesses that causes losses for women consumers. The problems analyzed were identified, namely how women consumers complain to businesses, how businesses respond to women consumers' complaints, and the efforts made by women consumers in response to businesses' responses. This issue is important to address in order to identify the root causes and find solutions so that consumers feel safe and receive adequate legal protection. Therefore, it is necessary to formulate policies regarding concrete legal actions that consumers can take to obtain legal protection. The research design uses a qualitative method

to deeply understand the issue of business negligence that harms women consumers who purchase cosmetics and skincare products. The qualitative method clearly describes the root causes, why the issues occur, the extent of the losses, consumer complaints, business responses, and the efforts made by women consumers. The data used in this study came from various sources, ranging from print media, the internet, scientific journals, interviews, and court decisions related to women consumers who purchased cosmetics and skincare products through e-commerce transactions and suffered losses due to the negligence of the business operators. Related studies were also reviewed as comparators and to reinforce the data, indicating that while many studies have been conducted. This study identify the types of complaints made by women consumers, how business actors respond to these complaints, and what legal actions women consumers take in response to the actions of business actors. The consumers selected were women who suffered losses in the purchase of cosmetics and skincare products due to the negligence of business actors, with various legal efforts already undertaken by women consumers. The losses suffered by these women consumers triggered legal action. This phenomenon was then identified descriptively and further linked to laws and regulations, resulting in recommendations on the importance of reconstructing laws and regulations while providing protection to women consumers.¹³

Consumer Protection and Legal Measures in E-Commerce Transactions

Legal protection involves safeguarding human rights that have been violated by others through various legal measures that must be taken by law enforcement agencies to provide a sense of security, both physically and from any threats.¹⁴ Legal protection is the protection of dignity and honor, as well as the recognition of human rights possessed by legal subjects based on the law as a principle that protects one thing from another. In relation to consumers, this means that the law provides protection for women consumer rights from anything that results in the non-fulfillment of those rights.¹⁵ While e-commerce consumer protection laws have not been clearly defined, causing confusion among the public. Regulations on e-commerce have not comprehensively provided legal protection to women consumers.¹⁶ Consumer protection issues in the current era occur in the areas of housing, health, financial services, media, disaster management, standard contract clauses¹⁷, and e-commerce.

¹³ Sulistyowati Irianto, *Kajian Sosio-Legal: Seri Unsur-Unsur Penyusun Bangunan Negara Hukum - Memperkenalkan Studi Sosiolegal Dan Implikasi Metodologisnya* (Pustaka Larasan, 2012).

¹⁴ Satjipo Rahardjo, "Penyelenggaraan Keadilan Dalam Masyarakat Yang Sedang Berubah," *Jurnal Masalah Hukum*, n.d., 74.

¹⁵ Philipus M Hadjon, *Perlindungan Hukum Bagi Rakyat Indonesia* (Bina Ilmu, 1987), p. 25

¹⁶ Margaretha Rosa Anjani and Budi Santoso, "Urgensi Rekonstruksi Hukum E-Commerce Di Indonesia," *Jurnal Law Reform* 14, no. 1 (2018): 89.

¹⁷ Norma Sari, *Permasalahan Kontemporer Hukum Perlindungan Konsumen Di Indonesia* (UAD Press, 2021).

Legal protection for e-commerce consumers is a major issue in the context of ongoing global competition.¹⁸ A study states that the concept of consumer protection refers to a legal framework where the law can provide justice, order, certainty, benefit, and peace for society as a whole without discrimination.¹⁹ Consumer protection is a form of all efforts that ensure legal certainty to provide consumers with their rights and proper services.²⁰ In line with this, consumer protection includes principles or rules that are regulatory in nature and contain characteristics that protect consumer interests.²¹

Consumer efforts to resolve consumer disputes are generally regulated in Article 45 of Law 8/1999 and specifically for e-commerce in Article 65 of Law 7/2014 *jo.* Article 72 of Government Regulation 80/2019. Article 45 of Law No. 8 of 1999 states that consumer disputes may be resolved through the courts or outside the courts. Article 72 of Government Regulation No. 80 of 2019 states that the parties may resolve disputes through the courts or through other mechanisms. Both provisions only regulate the efforts made by consumers, whether in court or outside the courts. However, in practice, based on the data from this study, there are many concrete efforts made by women consumers that need to be formulated into these provisions. Other countries, such as China, have already specifically regulated the efforts made by consumers, further emphasizing the need to improve regulations regarding consumer efforts to obtain legal protection.

The Losses Suffered by Women Consumers

The losses suffered by women consumers in e-commerce transactions involving the purchase of cosmetics and skincare products can be explained and elaborated upon in the following three sub-themes: (1) Complaints or grievances regarding the losses suffered by women consumers in e-commerce transactions due to the negligence of cosmetics and skincare sellers; (2) The lack of clarity in the response of cosmetic and skincare sellers to consumer complaints, resulting in consumers not receiving compensation for their losses; and (3) Legal actions taken by women consumers in e-commerce transactions involving the purchase of cosmetics and skincare products to seek legal protection.

The numerous complaints submitted by women consumers to businesses are evidence that women consumers still experience many losses in e-commerce transactions involving the purchase of cosmetics and skincare products. These complaints from women consumers indicate that there is negligence or a lack of commitment on the part of businesses selling cosmetics and skincare products to women consumers. In addition, because businesses are negligent in fulfilling their

¹⁸ Rina Arum Prastyanti and Ridhima Sharma, "Establishing Consumer Trust Through Data Protection Law as a Competitive Advantage in Indonesia and India," *Journal of Human Rights, Culture and Legal System* 4, no. 2 (2024): 354-90.

¹⁹ Gerardus Gegen and Aris Prio Agus Santoso, "Perlindungan Hukum Tenaga Kesehatan Di Masa Pandemi Covid-19," *QISTIE*, ahead of print, 2022.

²⁰ Taufik H. Simatupang et al., "Salak from Indonesia: Legal Protection, Potential Geographical Indications and Development Practices toward International Markets," *Cogent Social Sciences* 10, no. 1 (2024).

²¹ Ulfia Nur Faiqoh, "CONSUMER PROTECTION AGAINST REPACKAGED IMPORTED PRODUCTS," *JURISDIKTIE* 13, no. 1 (2022): 90-110.

obligations to women consumers, consumers suffer losses. This context can be seen in Table 1, presented as follows:

Table 1. Women consumer complaints and losses against business operators

Complaints	Type of Goods	Narrative	Source
Counterfeit goods	Facial care package (toner, serum, night cream), worth Rp 680,000	I received a facial care package that I suspect is counterfeit, which did not suit my skin, causing severe irritation, redness, itching, and breakouts. I compared it with products I had previously purchased at a physical store, and there were indeed differences in the printing and production codes. (Anisa Rahmawati, female, consumer)	https://infokonsumen.com/2025/04/21/bahayakosmetikpalsu
Goods not delivered	Skincare products, worth Rp 350,000	I ordered skincare products through a well-known marketplace. After I made the payment, the seller did not send the goods and could not be contacted. (Rina Astuti, female, consumer)	https://ekonomi.bisnis.com/read/20240123
Skin irritation	Laneige Water Bank Skincare Set, valued at Rp 850,000	I ordered the skincare product through the business operator "BeautyGlam.id" on Tokopedia. I placed the order on January 18, 2024, and received the item on January 22, 2024. I made the payment for the ordered item via OVO. (Sari Amelia, female, consumer)	Majalah SWA Edisi Februari 2024
The item was not shipped	A complete skincare package worth Rp 450,000	I ordered a complete skincare product through Instagram from a business owner with the account "BeautyGlow.Id." Initially, I contacted them via Instagram DM on January 20, 2024, and made the payment via bank transfer to the seller's account on January 21, 2024. As of January 28, 2024, the ordered items have still not been shipped (Siti Nurhaliza, female, consumer).	https://detik.com/2024/02/02/penipuan-skincare-di-instagram-rugikan-banyak-korban
The item does not match the advertisement	Cosmetics worth Rp 500,000	I placed an order for cosmetics on the Shopee marketplace on March 5, 2024. I made the payment on March 6, 2024. I was disappointed because when I opened the package, the contents did not match what was advertised. (Lina Marlina, female, consumer)	https://lppm.uinsu.ac.id/tantangan-dan-perlindungan-konsumen-dalam-era-belanja-online-di-indonesia/
The item received is not genuine (counterfeit)	MS Glow skincare package worth Rp 950,000.	I saw an advertisement for MS Glow skincare products offered by Toko KosmetikCantik on Tiktok Shop. The ad stated that the products sold were 100% authentic and came with a guarantee. I made the payment on March 20, 2024. I received the item on March 22, 2024. After three days of use, my cheeks and chin turned red, my face became itchy, and red spots appeared, resembling burns. (Rina Marlina, female, consumer)	https://www.tribunnews.com/kesehatan/2024/03/28/konsumen-tertipu-skincare-palsu
Counterfeit goods	Anua skincare worth Rp 176,000	Initially, I wanted to buy Anua skincare from Korea, which was sold by Perfect Skin Diary. I purchased the skincare through the Shopee marketplace. When the package arrived, I noticed something strange about the packaging, and after I opened it, I found that the skincare was counterfeit. (Jennifer Laurensia, female, consumer)	https://vt.tiktok.com/ZSrtJNv59/
Expired product	Korean skincare package (serum,	I ordered a skincare package from Korea on February 8, 2025. On the same date, I made	Internet

	toner, moisturizer) worth Rp 720,000	the payment via bank transfer. After receiving the package and using the products, I experienced skin irritation. Upon checking, it turned out that the skincare products were expired. (Sari Melati, female, consumer)		
The number of items received is incorrect.	Esqa concealer and browcara worth Rp 47,769.	I ordered the items on March 25, 2025, and made the payment on the same day online from the seller Jelita Cosmetic through the Shopee marketplace. According to the seller's information, the items were shipped on March 28, 2025, and arrived at my address on March 29, 2025. Upon opening the package, it turned out that only the browcara was sent, and the concealer was not included. (Esti Purnamasari, female, consumer)	Direct Interview with consumer, Esti Purnamasari	
Expired goods	Local brand cosmetics worth Rp 400,000	I placed an order for local brand cosmetics in May 2025. I also made the payment in the same month. After receiving the cosmetics package, I found that the cosmetics had expired. (Fitri Handayani, female, consumer)	https://www.Liputan6.com/news/read/..kosmetik-kadaluarsa-di-e-commerce	
Item not as described	Skincare worth IDR 950,000	I ordered a complete skincare package from the Glow Up brand on January 12, 2024, through the Shopee marketplace. I made the payment on January 12, 2024, via bank transfer. I received the package on January 16, 2024. Upon receiving the package, the skincare products were found to be open, and the bottles were leaking. Additionally, some other products did not match the brand and size I had ordered. I also experienced skin irritation after trying one of the products. (Dewi Lestari, female, consumer)	Berita pengaduan konsumen ke YLKI Tahun 2024 (www.kompas.com-10 Maret 2024)	
Counterfeit goods	Korean skincare package (serum, toner, moisturizer) worth Rp 1,250,000	I ordered a skincare package from Beauty Shop Official through the ShopKu marketplace on January 10, 2025, and made the payment via bank transfer on the same day. The seller shipped the item on January 12, 2025, and I received it on January 14, 2025. After using the skincare products, I experienced a severe allergic reaction. It turned out the products were not registered with the BPOM and appeared to be counterfeit. I had to visit a doctor for medical treatment due to severe skin rashes on my face. (Siti Aminah, female, consumer)	Laporan BPSK Kota Surabaya No. 017/BPSK-SBY/II/2025 di artikel berita Jawa Pos dengan judul "Waspada Skincare Palsu di Marketplace", tanggal 10 Februari 2025.	
The product is unusable	Skincare package worth IDR 450,000	On October 5, 2023, I ordered skincare products from Beauty Skincare through the Shopee marketplace. I received my order on October 10, 2023. When I opened the package, I found that the skincare products were damaged and leaking, rendering them unusable. (Siti, female, consumer)	www.suara.com	
Incomplete order	Skincare Cushion and Lip Tint Cosmetics, valued at Rp 309,000	I purchased a skincare cushion and lip tint cosmetics from the TimePhoria Official Shop online store via the Shopee marketplace. I received the package on April 4, 2025. Upon opening the package, I found that the items received were incomplete as per my order. The seller also did not provide any explanation. (Aqna379, female, consumer)	Product reviews on the TimePhoria Official Shop online store	
Ordered	Body serum	I ordered a body serum on January 8, 2025. I	Direct interviews	

item out of stock	worth Rp 72,155	also made the payment, but by the delivery deadline, the item had not been shipped because it was discovered that the item was out of stock. (Aprilia Zahra Candeza Arwani, female, consumer)	with consumers via WhatsApp chat
Item does not match order	Skincare product worth IDR 110,000	I ordered a skincare product through Shopee from the seller cessy.skincare. After receiving the package on May 22, 2024, I found that the item delivered did not match my order; it was only a body lotion worth IDR 3,000. (Putri, female, consumer)	Jurnal Karimah Tauhid, Vol.3, No. 11 tahun 2024, oleh Rini Fitriani, dkk dengan judul "Kajian Hukum terhadap Konsumen yang Dirugikan dalam Transaksi Jual Beli di platform Shopee". https://doi.org/10.30997/karimahtauhid.v3i11.15907
Product overclaim	HB Daviena Skincare Power Moonlight 7X Lotion worth Rp 60,000	I ordered skincare products from the business operator Davienaskincare.id on the TikTok app on September 18, 2024, and the package arrived on September 20, 2024. Upon closer inspection, I found that the skincare product does not contain 10% niacinamide. However, the seller claimed that it contains 10% niacinamide. (Kiki, female, consumer)	Product reviews on the TikTok app

Table 1 above presents various forms of complaints from women consumers regarding the services of businesses selling cosmetics and skincare products through e-commerce. Based on Table 1, seven important contexts regarding consumer complaints against businesses can be identified. First, complaints about cosmetics and skincare products that were received turned out to be fake. As reported by Anisa Rahmawati, Rina Marlina, Jennifer Laurensia, and Siti Aminah, the cosmetics and skincare products ordered through e-commerce were found to be counterfeit upon receipt. Second, there are complaints about cosmetics and skincare products not being delivered by businesses to women consumers. The women consumers who experienced this were Rina Astuti and Siti Nurhaliza, who complained that the cosmetics and skincare products they ordered were never delivered. There was also a consumer named Aprilia Zahra whose skincare order was not delivered due to stock shortages. Third, there were complaints related to cosmetics and skincare products that did not match what was stated in the advertisements. As experienced by Lina Marlina and Dewi Lestari, who, after receiving the cosmetics and skincare products, found discrepancies between the brand and size of the products ordered and those received. Fourth, consumer complaints about expired cosmetics and skincare products. As experienced by Fitri Handayani and Sari Melati, who suffered skin irritation from using the skincare products they purchased. Fifth, skincare products that cannot be used. As experienced by Siti, who received a skincare package that was damaged and leaking. Sixth, complaints related to skincare products that were not complete as ordered. This was experienced by Aqna379, who was surprised to receive a package containing only a cushion, while the lip tint was not included in the package. Seventh, consumer complaints related to products that make exaggerated

claims. As experienced by Kiki, the skincare she ordered did not contain 10% niacinamide. From these seven contexts, it can be seen that consumer complaints against businesses selling cosmetics and skincare products are related to counterfeit cosmetics/skincare, cosmetics/skincare not being delivered, cosmetics/skincare not matching advertisements, expired cosmetics/skincare, cosmetics/skincare that cannot be used, cosmetics/skincare not being complete as ordered, and cosmetics/skincare with exaggerated claims.

Unclear Response from Businesses to Complaints from Women consumers

The discussion of The losses experienced by women consumers in e-commerce transactions are the result of negligence on the part of businesses. Due to these losses, women consumers have lodged complaints with businesses. However, the complaints lodged by women consumers with businesses selling cosmetics and skincare products have not received a satisfactory response from these businesses. Businesses tend to ignore and fail to take responsibility for resolving consumer complaints. The context of the unclear response from business operators can be presented in Table 2 as follows.

Table 2. Business operators' responses to consumer complaints

Business Actor's Responses	Narrative	Source
No response at all	I have submitted a complaint to the seller via email to customer service on the website. I also included photos of the condition of my skin after using the product and photos comparing the original product. The business owner did not respond at all. (Anisa Rahmawati, female, consumer)	https://infokonsumen.com/2025/04/21/bahayakosmetikpalsu
Unable to contact	I have tried to contact them through their online service to complain about the item I ordered. For some time, I have been unable to contact the business. (Rina Astuti, female, consumer)	https://ekonomi.bisnis.com/read/20240123
No resolution	I placed an order through Tokopedia. Because the item I received was fake, I reported it to Tokopedia. The business did not attempt to resolve the issue properly. (Sari Amelia, female, consumer)	Majalah SWA Edisi Februari 2024
Unable to contact	I tried to resolve this issue amicably. I tried to contact the seller, but was unable to reach them after I made the payment by transferring the money to their account. (Siti Nurhaliza, female, consumer)	https://detik.com/2024/02/02/penipuan-skincare-di-instagram-rugikan-banyak-korban
No follow-up action	I submitted a complaint to the Shopee marketplace. The item I received did not match what was advertised. The business owner made no effort to resolve the issue. (Lina Marlina, female, consumer)	https://lppm.uinsu.ac.id/tantangan-dan-perlindungan-konsumen-dalam-era-belanja-online-di-indonesia/
No response	I tried to contact the seller's account through TikTok Shop, but there was no response at all. I also reported the seller's account as illegal. I also submitted a complaint to TikTok Shop through the "help" and "report seller" features. Until now, there has been no resolution at all. (Rina Marlina, female,	https://www.tribunnews.com/kesehatan/2024/03/28/konsumen-tertipu-skincare-palsu

	consumer)	
No resolution	I tried to resolve this issue amicably. I attempted to contact the business directly. My efforts have not yielded the results I had hoped for. (Jennifer Laurensia, female, consumer)	https://vt.tiktok.com/ZSr tjNv59/
Quick response	I immediately conveyed my complaint to the business owner and submitted a complaint through Shopee's customer service. Shopee immediately refunded my money on the same day I submitted my complaint. (Esti Purnamasari, female, consumer)	Direct interviews with consumers
No resolution	I tried to report the incident I experienced through the Shopee marketplace. My goal was to get a refund from the seller. Since there was no resolution, I complained to the consumer protection agency. (Fitri Handayani, female, consumer)	https://www.Liputan6.com/news/read/...kosmetik-kadaluarsa-di-e-commerce
No response	I reported the incident to the seller via Shopee's chat feature. However, the only response I received was from an automated answering machine. I also submitted a complaint and requested a refund to Shopee. Finally, my request was accepted, but only a portion of the funds were refunded. (Dewi Lestari, female, consumer)	Berita pengaduan konsumen ke YLKI Tahun 2024 (Kompas.com-10 Maret 2024)
Refusal to take responsibility	I filed a complaint with the seller, accompanied by photographic evidence of my allergic reaction. I also reported my case to ShopKu customer service. The seller responded to my complaint but refused to take responsibility, claiming that the product he sold was genuine. (Siti Aminah, female, consumer)	Laporan BPSK Kota Surabaya No. 017/BPSK-SBY/II/2025 di artikel berita Jawa Pos dengan judul "Waspada Skincare Palsu di Marketplace", tanggal 10 Februari 2025.
No response	I submitted a complaint to the seller of the TimePhoria Official Shop online store through the Shopee marketplace. When submitting the complaint, I also provided the evidence I had. Despite my efforts, the business did not respond at all, let alone provide compensation for my losses. Therefore, in this case, the seller has not taken responsibility for my losses. (Aqna379, female, consumer)	Product reviews on the TimePhoria Official Shop online store
Refusal to take responsibility	I contacted the seller to request a refund. In response, the seller cornered me and refused to give me a refund. To make matters worse, the seller disabled the chat feature. I had no other choice and didn't know what to do. (Putri, female, consumer)	Jurnal Karimah Tauhid, Vol.3, No. 11 tahun 2024, oleh Rini Fitriani, dkk dengan judul "Kajian Hukum terhadap Konsumen yang Dirugikan dalam Transaksi Jual Beli di platform Shopee". https://doi.org/10.30997/karimahtauhid.v3i11.15907
Not responsible	When I encountered this problem, I immediately contacted the seller to request a refund. The seller did not fulfill my request, but instead sent me another item. (Aprilia Zahra Candeza Arwani, female, consumer)	Direct interviews with consumers via WhatsApp chat
No resolution.	I did not contact the seller to resolve the issue, but I reported the product I ordered. I reported the product through the TikTok app. (Kiki, female, consumer)	Product reviews on the TikTok app

Table 2 above presents data on the responses of businesses or the results obtained from consumers' efforts to convey their complaints to businesses. From Table 2 above, five important contexts can be identified regarding the responses of cosmetic and skincare businesses to consumer complaints. First, many consumers complained about the complete lack of response from businesses. This was experienced by Anisa Rahmawati, who submitted a complaint through the website, Rina Marlina through the help feature on TikTok Shop, and Dewi Lestari and Aqna379 through the chat feature on Shopee, but received no response at all. Second, businesses that suddenly became unreachable. As experienced by Rina Astuti, who tried to contact the business through online services, and Siti Nurhaliza, who also complained that the business could not be contacted after she made a payment transfer. Third, other consumers complained about the lack of clear resolution from the business operators. For example, Sari Amelia reported to Tokopedia but received no resolution, Jennifer Laurensia contacted the business operator directly but also received no resolution, and Kiki and Fitri Handayani reported to Shopee to request a refund but also received no resolution. Fourth, some businesses refuse to take responsibility for consumer complaints. As experienced by Siti Aminah, who stated that the business refused to take responsibility because the item was genuine, even though it was actually counterfeit. Meanwhile, Putri experienced the business blaming her and refusing to issue a refund. Fifth, there are also consumers who complained that the business operators were not taking responsibility. As experienced by Aprilia Zahra Candeza Arwani, who requested a refund from the business operator, but the business operator instead sent another item that did not match the order. The responses above indicate consumer dissatisfaction with complaints regarding business operators' responsibility. This dissatisfaction is evident in the business operators' lack of response, inability to be contacted, absence of a clear resolution, refusal to take responsibility, and failure to assume full responsibility.

Legal Actions Taken by Women Consumers Against Business Operators

The lack of clarity in the response of businesses to complaints from women consumers in e-commerce transactions has caused the problem of losses suffered by women consumers to drag on without any definite resolution. Due to the unresolved nature of the problems experienced by women consumers, they have taken various legal actions against various parties with the aim of obtaining legal protection. The context of the various legal actions taken by women consumers can be seen in Table 3 below.

Table 3. Legal actions taken by women consumers against business operators

Consumer Efforts	Narrative	Source
Reporting to BPOM	I have asked the seller to take responsibility by sending an email to customer service. My efforts have been fruitless, so I plan to report this to BPOM. (Anisa Rahmawati, female, consumer)	https://infokonsumen.com/2025/04/21/bahayakosmetikpalsu

Reporting to the marketplace administrator	After I made the payment, the seller never sent my order. Furthermore, the seller could not be contacted, so I reported the seller to the Shopee marketplace administrator. (Rina Astuti, female, consumer)	https://ekonomi.bisnis.com/read/20240123
Reported to Tokopedia and complained to BPKN	The product I bought seems to be fake because it irritated my skin. Because of this, I consulted a dermatologist and reported it to Tokopedia. I also complained about this issue to the National Consumer Protection Agency (BPKN). (Sari Amelia, female, consumer)	Majalah SWA Edisi Februari 2024
Report to the police	The item I ordered was never delivered by the seller. I had trouble contacting the seller because they suddenly disappeared and became difficult to reach. Finally, I decided to file a police report. (Siti Nurhaliza, female, consumer)	https://detik.com/2024/02/02/penipuan-skincare-di-instagram-rugikan-banyak-korban
Filing a complaint with BPSK	The item I ordered turned out to be different from what was advertised. I purchased it through Shopee and have already filed a complaint with Shopee, but there has been no clear follow-up. Therefore, I am filing a complaint with the Consumer Dispute Resolution Agency (BPSK). (Lina Marlina, female, consumer)	https://lppm.uinsu.ac.id/tantangan-dan-perlindungan-konsumen-dalam-era-belanja-online-di-indonesia/
Complaint to YLKI	The product I purchased turned out to be counterfeit and did not have a distribution permit from BPOM. I contacted the seller's account on Tiktok Shop, but there was no response. Finally, I reported this to the Indonesian Consumers Foundation (YLKI). (Rina Marlina, female, consumer)	https://www.tribunnews.com/kesehatan/2024/03/28/konsumen-tertipu-skincare-palsu
Complaining to the Business Owner	I bought Anua skincare products through Shopee. After checking, I found out that the skincare products were fake. I have complained to the business owner, but the outcome was not as expected. (Jennifer Laurensia, female, consumer)	https://vt.tiktok.com/ZSrTjNv59/
Complaint to Shopee Customer Service	I encountered a problem with my purchase because the seller did not send my order. I reported this issue to Shopee Customer Service and requested a refund from the seller. My money was refunded on the same day. (Esti Purnamasari, female, consumer)	Direct Interview with Consumers
Reporting to BPKN	The cosmetics I received had expired. I requested a refund through the marketplace, but there was no resolution. I finally decided to report my problem to the National Consumer Protection Agency (BPKN). (Fitri Handayani, female, consumer)	https://www.liputan6.com/news/read/...kosmetik-kadaluarsa-di-e-commerce
Complaint to YLKI	The skincare product I ordered arrived in an open condition and the bottle was leaking. I reported this to the seller via Shopee's chat feature, but only received an automated response from the system. I also requested a return, but only received a partial refund. I then submitted a complaint to the Indonesian Consumer Foundation (YLKI). (Dewi Lestari, female, consumer)	Berita pengaduan konsumen ke YLKI Tahun 2024 (Kompas.com-10 Maret 2024)
Filing a complaint with BPSK	I filed a complaint with the seller, providing photographic evidence of my allergic reaction. The seller still refused to take responsibility. I then reported the matter to Shopku customer service and the Indonesian Food and Drug Administration (BPOM). I also filed a complaint with the Consumer Dispute Settlement Agency (BPSK) in Surabaya. (Siti Aminah, female, consumer)	Laporan BPSK Kota Surabaya No. 017/BPSK-SBY/II/2025 di artikel berita Jawa Pos dengan judul "Waspada Skincare Palsu di Marketplace", tanggal 10 Februari 2025.
Submitting a complaint to a business	I suffered a loss because the items I ordered were incomplete. I have submitted a complaint to the seller, but the seller has not responded at all and is unwilling to provide compensation. I have tried to make a claim by	Product reviews on the TimePhoria Official Shop

	showing the available evidence. (Aqna379, female, consumer)	online store
Complaint to Shopee	The item I received did not match my order. I ordered skincare products, but what arrived was only body lotion at a very low price. I have contacted the seller and complained to Shopee, but the issue has not been resolved. I have finally accepted it. (Putri, female, consumer)	Jurnal Karimah Tauhid, Vol.3, No. 11 tahun 2024, oleh Rini Fitriani, dkk dengan judul "Kajian Hukum terhadap Konsumen yang Dirugikan dalam Transaksi Jual Beli di platform Shopee". https://doi.org/10.30997/karimahtauhid.v3i11.15907
Complaint to business operator	I ordered body serum from Pusat Grosir Surabaya. The item was out of stock, and even by the delivery deadline, it was still unavailable. I requested a refund, but the seller sent me a different item instead. (Aprilia Zahra Candeza Arwani, female, consumer)	Direct interviews with consumers via WhatsApp chat
Report on the product	The seller claimed that the product they sold contained 10% niacinamide. After I checked, the lab results showed that the ingredient was not detected at all. I only reported the product through the TikTok app. (Kiki, female, consumer)	Product reviews on the TikTok app

Table 3 above contains information about the efforts made by consumers against business actors for the losses suffered by consumers and also due to the lack of resolution of problems related to the losses suffered by consumers. From the list in Table 3 above, there are seven main trends regarding the efforts made by consumers against business actors selling cosmetics and skincare products. First, consumers report business actors to the Food and Drug Supervisory Agency (BPOM). As done by Anisa Rahmawati, who attempted to resolve the issue by contacting the customer service email but received no response, Anisa then reported the matter to BPOM. Second, many consumers have lodged complaints with customer service (CS) or marketplace administrators, such as Shopee and Tokopedia. For example, Rina Astuti reported to Shopee because the business operator could not be contacted, Sari Amelia received counterfeit cosmetics and reported to Tokopedia, Esti Purnamasari did not receive the ordered items and reported to Shopee, and Putri received items that did not match the order and also reported to Shopee. Third, some consumers directly complained to the business operators. For example, Jennifer Laurensia, who received counterfeit goods after purchasing through Shopee, directly complained to the business operator but received no resolution. Aqna379, who received an incomplete shipment, and Aprilia Zahra Candeza Arwani, who did not receive her shipment due to stock shortages, both directly complained to the business operators. Fourth, some consumers reported the issue to the police. This was done by Siti Nurhaliza, who filed a report with the police because the business operator suddenly disappeared and could not be contacted. Fifth, many consumers also directly complained to the Indonesian Consumer Foundation (YLKI). For example, Rina Marlina contacted the business operator through their TikTok Shop account but received no response at

all, and Dewi Lestari complained to YLKI because the business operator did not refund the full amount. Sixth, many consumers have attempted to file complaints with the National Consumer Protection Agency (BPKN). This includes Sari Amelia and Fitri Handayani, who requested a refund from the business operator but received no resolution. Seventh, there are also consumers who have filed lawsuits with the Consumer Dispute Resolution Body (BPSK). As done by Lina Marlina, who had complained to Shopee but received no resolution, and Siti Aminah, where the business operator refused to take responsibility, leading her to file a lawsuit with the Consumer Dispute Resolution Body (BPSK) in Surabaya. The efforts made by these consumers can be identified as follows: women consumers directly approached the business operators, consumers made efforts through the marketplace, consumers reported to the BPOM, consumers reported to the police, consumers reported the issue to the BPKN, and consumers filed a lawsuit with the BPSK.

Legal Protection for Women consumers

The problems experienced by women consumers who purchase cosmetics and skincare products through e-commerce transactions can be observed based on three main aspects, namely: losses incurred by women consumers, varied responses from cosmetics and skincare sellers to consumer complaints, and the failure to resolve consumer losses completely. The failure to resolve these issues stems from the varied attitudes of business operators, such as their lack of responsiveness in addressing consumer complaints, their unavailability for contact, and their refusal to take responsibility. Women consumers, in their efforts to assert their rights, have taken various steps, such as directly contacting business operators, reporting them through marketplace administrators, filing complaints with the BPOM, and even reporting the matter to the police. However, none of these efforts have yielded the results expected by consumers. Consumers continue to suffer losses as business operators have yet to take responsibility for compensating consumers.

The disadvantages experienced by women consumers in e-commerce transactions involving the purchase of cosmetics and skincare products include counterfeit cosmetics and skincare products, undelivered cosmetics and skincare products, expired cosmetics and skincare products, cosmetics and skincare products that do not match their advertisements, damaged cosmetics and skincare products, and cosmetics and skincare products that do not match the order. The effects of counterfeit cosmetics and skincare products include skin irritation, itching, redness, and breakouts. Some consumers experience redness on their cheeks and chin, itchy faces, and burn-like spots. The effects of expired cosmetics and skincare products include skin irritation. Meanwhile, consumers who receive damaged cosmetics and skincare products cannot use them. The loss in this aspect is the negative effect on consumers from using cosmetics and skincare products that do not meet the specified standards.

The consequences of using cosmetics and skincare products that do not meet standards include material losses, both in terms of cosmetics and skincare products that cannot be used properly, as well as losses incurred by consumers

who must bear the cost of medical treatment for skin irritation, itching, redness, breakouts, red cheeks and chin, itchy face, and burn-like spots. The losses suffered by consumers should be the full responsibility of the businesses selling cosmetics and skincare products, but this has not been done by the businesses. Women consumers have made efforts to submit complaints to the businesses, but the businesses have been unresponsive, unreachable, and have refused to take responsibility. Women consumers who have made various efforts but have not yet seen results are now taking legal action, such as reporting to the police, filing complaints with the Consumer Protection Agency (BPKN), and filing lawsuits with the Consumer Protection Court (BPSK).

Many studies discuss consumer protection in relation to the use of cosmetics and skincare products. However, these studies are mostly limited to normative aspects and do not provide concrete solutions. For example, one study concluded that businesses selling cosmetics containing hazardous ingredients should be held fully responsible, and that businesses that do not provide compensation to consumers should be subject to lawsuits in court or out of court.²² Another study discusses consumer protection related to blue-labeled cosmetics. The results of the study show that for blue-labeled cosmetic products, businesses must provide comprehensive information, and consumers who suffer losses due to these cosmetic products can report them to the court or use mediation, arbitration, or BPSK (Consumer Dispute Settlement Agency).²³ Other similar studies have concluded that businesses can be held civilly liable for consumer losses resulting from the use of illegal skincare products in the Samarinda community. To achieve effective and fair legal protection, synergy between BPOM, law enforcement agencies, and consumer protection agencies is necessary.²⁴ Another study on legal protection for consumers who use dangerous cosmetics, conducted by Melina Gabrila Winata, concluded that businesses must be held responsible for the losses suffered by consumers by providing compensation. Businesses are obliged to provide information about the cosmetics they sell, and the products they distribute must have BPOM (Indonesian Food and Drug Administration) approval.²⁵

The losses experienced by women consumers who purchase cosmetics and skincare products are not only related to the cosmetics and skincare products themselves, such as expired products, counterfeit products, damaged products, products that do not match the advertisement, but also related to the effects of using cosmetics and skincare products, such as skin irritation, itching, redness, breakouts, red cheeks and chin, itchy face, and burn-like spots. Women consumers have tried to resolve the issue by submitting complaints directly to the business operators or reporting them to customer service (CS) of the Tokopedia and Shopee

²² Sherlita Restu Khairina et al., "Perlindungan Konsumen Terhadap Kosmetik Berbahaya," *Jurnal Beauty and Cosmetology* 5, no. 1 (2023): 1–5.

²³ Shevanna Putri Cantiqa et al., "Perlindungan Hukum Bagi Konsumen Terhadap Peredaran Bebas Kosmetik Beretiket Biru," *Jurnal Esensi Hukum* 6, no. 1 (2014): 91–102.

²⁴ Almatirahasti and Surahman, "Pelindungan Hukum Terhadap Konsumen Atas Pemakaian Produk Kosmetik Skincare Ilegal Yang Mengandung Bahan Berbahaya Di Kalangan Masyarakat Kota Samarinda," *Nomos: Jurnal Penelitian Ilmu Hukum* 5, no. 3 (2025): 502–14.

²⁵ Winata, "Perlindungan Hukum Bagi Korban Pengguna Produk Kosmetik Ilegal Berbahaya."

marketplaces. The responses from business operators to these consumer efforts have varied, ranging from unresponsive business operators, business operators who cannot be contacted, and business operators who refuse to take responsibility. In response to these various responses from businesses, consumers then took various measures involving third parties, namely reporting to the Indonesian Food and Drug Administration (BPOM), reporting to the police, complaining to the National Consumer Protection Agency (BPKN), and filing a lawsuit with the Consumer Protection Agency (BPSK). These aspects have not been widely explored in previous studies, which have only examined normative aspects and have not provided concrete solutions.

Previous studies have mostly stated that efforts that can be made by consumers who have been harmed by business actors can be done through the courts or outside the courts based on the provisions of Article 45 of Law Number 8 of 1999 concerning Consumer Protection. There is a gap between these regulations and the concrete actions taken by consumers, namely reporting to the National Agency of Drug and Food Control (BPOM), the police, complaining to the National Consumer Protection Agency (BPKN), and filing a lawsuit with the Consumer Protection Court (BPSK). Article 45 of Law Number 8 of 1999 needs to be reconstructed so that it is clearer and can be used as a reference for consumers. Referring to the *E-Commerce Law of The People's Republic of China, Chapter III Article 60* states that disputes in *e-commerce* can be resolved through negotiation and settlement, requesting mediation from consumer protection agencies or other legitimate mediation agencies, requesting arbitration, or filing a lawsuit. Based on this, it is necessary to reconstruct Article 45 of Law 8/1999 in conjunction with Article 66 of Law 7/2014 in conjunction with Article 72 of Government Regulation 80/2019.

To commemorate the 95th Mother's Day, the Directorate General of Consumer Protection and Trade Compliance collaborated with the Ministry of Women's Empowerment and Child Protection, as well as the Indonesian Women's Leadership Council (PIMTI), to organise a Smart Consumer Education event for Indonesian women. The event aimed to raise awareness of consumer protection issues, particularly among Indonesian women. It is crucial that Indonesian women become their own motivators, as well as those of their families and society, to avoid negative consequences from the use of goods and/or services that do not comply with regulations.²⁶ This activity is particularly relevant given the large number of women consumers who have lost money in *e-commerce* transactions, especially when buying cosmetics and skincare products. Efforts to educate women about consumer protection must be followed up with concrete action. So far, no specific legal efforts have been made to protect women consumers. YLKI and BPKN, organisations that provide legal protection for consumers, have not received many complaints from women consumers. Therefore, it is necessary to

²⁶ Ditjen Perlindungan Konsumen dan TI, "Edukasi Konsumen Cerdas Kepada Perempuan Indonesia," *Ditjen PKTN* (Jakarta), Oktober 2023, <https://ditjenpktn.kemendag.go.id/berita/edukasi-konsumen-cerdas-kepada-perempuan-indonesia>.

establish an institution that helps women consumers resolve disputes and recover losses.

A strategic approach to gender justice is required to address gender issues, ensuring not only equal access for female, but also strategies that will lead to their empowerment and improved well-being. Empowering female requires more than expanding general consumer services; specific services must be provided in different contexts by different institutions or programmes for women from different backgrounds. Taking contextual and institutional limitations into account, achieving gender justice in consumer protection services requires women to have access to complaint services, gender-appropriate products and services, gender-specific monitoring and evaluation indicators, and consumer protection and advocacy measures in public spaces. It is also important to promote the idea that women are valuable and capable economic actors.²⁷

Currently, there are no consumer protection institutions focusing on female, either in Indonesia or in other countries. However, practices in England at the beginning of the 20th century can be used as a reference point for establishing a women's consumer protection institution. For example, there were organisations advocating various political issues affecting women consumers. For example, in 1883 the Women's Co-operative Guild (WCG) was founded in England, enabling women to develop an early feminist consciousness. Issues discussed included women's rights, such as maternity leave, birth control and divorce law reform. WCG members considered it normal that they could and should participate in public roles, such as providing input and criticising officials or institutions responsible for unfair and discriminatory policies.²⁸ The presence of female in these roles would certainly draw the government's attention to the various issues faced by female in consumer disputes. In Indonesia, female have not yet played a strategic role in fighting for the rights of women consumers. According to BPOM data, female are the main users of services and complaints relating to cosmetic product information, yet they are not maximally protected. Therefore, it is important to establish a specialised institution to protect women consumers, similar to the Women's Co-operative Guild (WCG) in the UK.

Concluding Remarks

This study discusses problems in e-commerce transactions that harm women consumers who purchase cosmetics and skincare products. Technological advances provide convenience but also raise issues. These issues have yet to be fully resolved. Women consumers, as the inferior party in e-commerce transactions, often suffer losses, as confirmed by the data in this study. The laws and regulations created to protect consumers have not been able to provide adequate legal protection. The data presented in this study shows that businesses

²⁷ Linda Mayoux, "Reaching and Empowering Women: Towards a Gender Justice Protocol for a Diversified, Inclusive, and Sustainable Financial Sector, Perspective on Global Development Technology," *Koninklijke Brill NV, Leiden PGDT* 9 (2010): 581–600.

²⁸ Matthew Hilton, "The Women consumers and The Politics of Consumption in Twentieth-Century Britain", *The Historical Journal*, vol. 45, no. 01 (2022): 109.

selling cosmetic and skincare products still commit many negligence that result in consumer losses. Consumers have made various efforts to hold businesses accountable for compensating consumer losses, but businesses remain indifferent to consumer complaints. The laws and regulations also do not clearly regulate the concrete legal actions that can be taken by consumers, because these legal actions are only limited to those that can be taken in court and out of court without clearly specifying the types of actions that can be taken by consumers. Understanding these factors, it is very important to reformulate the provisions regarding the legal actions that can be taken by consumers to obtain legal protection and to establish consumer protection agencies that specifically handle complaints from women consumers.

The strength of this study lies in its use of a qualitative approach integrated with visual data in the form of tables on concrete issues in e-commerce transactions that are detrimental to women consumers. The available data shows that women consumers suffer many losses when purchasing cosmetics and skincare products. These losses have not been compensated in accordance with the amount of the losses incurred. Negligence on the part of businesses is still common, and there is a tendency to ignore consumer complaints. Legislation regarding legal efforts to obtain consumer protection is also unclear. The results of this study can be used as a basis for the government to formulate clearer and more concrete policies.

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