

Evaluation Of Company Compliance With Consumer Protection Standards

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Abstract: Consumer protection is an important aspect in creating a healthy relationship between businesses and consumers. With clear regulations in place, consumer rights can be protected from potential risks and unethical business practices. This study aims to evaluate companies' compliance with consumer protection standards with a focus on existing regulations. Consumer protection is an important effort in safeguarding consumer rights and increasing public trust in companies. The research method used is normative juridical research, which examines the application of positive legal principles related to consumer protection, including an analysis of Law Number 8 Year 1999. The results show that many companies still experience non-compliance due to internal and external factors, such as unclear regulations and weak supervision. Companies' non-compliance with consumer protection standards is caused by internal factors, such as corporate culture that does not support business ethics, and external factors, such as weak law enforcement. To improve compliance, companies need to develop clear internal policies, conduct regular employee training, and implement stricter monitoring and evaluation. Comprehensive education and the use of supporting technology are also important to ensure that consumer protection is a top priority for companies.

Keywords: Evaluation, Consumer Protection, Corporate Compliance

INTRODUCTION

Consumer protection is a series of efforts made by the government, institutions, or related organizations to protect consumer rights in transactions or using products and services. In general, consumer protection aims to ensure that consumers get goods and services that are safe, as promised, and have access to accurate and not misleading information. Consumer protection is a variety of actions that ensure legal certainty in order to provide protection for consumers.¹ In many countries, consumer protection is regulated by laws that provide a legal basis for consumers to demand protection of their rights. Article 1 Point 1 of Law Number 8 Year 1999 on Consumer Protection, which is the legal basis for consumer protection in Indonesia, provides a definition of consumer protection as all efforts that ensure legal certainty to provide protection to consumers.

¹ Ahmad Miru dan Sutarman Yodo, *Hukum Perlindungan Konsumen*, Jakarta: Rajawali Pers, 2010, h.1

One of the functions of law is to provide protection to citizens, especially for those who are in a weak position due to imbalances in legal relations. Consumer Protection Law is designed to protect consumers from dishonest business actors and is regulated through principles and rules governing the relationship between the provision and use of goods or services in social life.² In Law No. 8/1999 on Consumer Protection, the various rights that consumers have are emphasized, including the right to safety, which ensures that consumers get products that are safe and do not endanger their health. In addition, consumers also have the right to obtain true and accurate information about the products or services they choose, so that they can make informed decisions. The right to choose is another important aspect, which gives consumers the freedom to make choices without coercion or deceptive practices.³ Furthermore, this law recognizes the right of consumers to be heard, so that they can submit complaints or feedback regarding the products they use.

International regulations also set consumer protection standards issued by various organizations, one of which is the International Standard ISO 9001 which sets requirements for a quality management system, which aims to ensure that the quality of products and services produced meets the standards and is suitable for sale to consumers, and has met all the specified requirements.⁴ In addition, ISO 10002 provides guidance for organizations in handling customer complaints quickly and efficiently, which in turn contributes to increased customer satisfaction.⁵ In terms of consumer protection, this standard is very important as it helps to ensure that consumers feel heard and cared for. With a good grievance mechanism, organizations can demonstrate their commitment to consumer rights, thereby creating a fairer and more transparent environment in the relationship between businesses and consumers.

International organizations such as the United Nations Conference on Trade and Development (UNCTAD) and the World Consumer Rights Alliance (WCRA) also play a role in improving consumer protection around the world.⁶ They advocate for consumer rights and provide guidance to governments to formulate effective consumer protection policies. Consumer rights began to be recognized globally through an international instrument under the United Nations that

² Kurniawan, *Hukum Perlindungan Konsumen, Problematika Kedudukan dan Kekuatan Putusan Badan Penyelesaian Sengketa Konsumen (BPSK)*, Mataram: UB Press, 2011, h.42

³ Indriati, D. S, Penerapan Khiyar Dalam Jual Beli. *Jurnal Ilmiah Al-Syir'ah*, Vol 2 No 2, 2016,

⁴ Yuana Delvika, "Evaluasi Penerapan Sistem Manajemen Mutu Iso 9001:2008 Pada Perguruan Tinggi Swasta (Studi Kasus Di Universitas Medan Area)" *Jurnal Sistem Teknik Industri*, Vol 19 No 1 (2017): 7

⁵ Arnes Yuli Vandika, "Sistem Complaint Handling Berbasis Iso 10002:2004 Pada Fakultas Ilmu Komputer Universitas Bandar Lampung Untuk Meningkatkan Responsibilitas Penanganan Keluhan" *Jurnal Sistem Informasi dan Telematika*, Vol 4 No 2

⁶ Ummul Fatimah, Enzus Tinianus, "Perlindungan Yang Diberikan Oleh Consumers International Terhadap Konsumen Dalam Pelayanan Jasa Penerbangan (Studi Kasus Tentang Pengusiran Secara Paksa Yang Dilakukan Oleh Maskapai United Airline Terhadap Dokter David Dao)" *Jurnal Ilmu Mahasiswa Bidang Hukum Kenegaraan*, Vol 3 No 2 (2019): 246-258

is non-binding for member states, starting in 1985. This instrument was revised in 1999 and 2015 as the United Nations Guidelines for Consumer Protection (UNGCP).⁷ The UNGCP generally sets out key principles for effective consumer protection policies, including institutions tasked with enforcing consumer rights and mechanisms for handling complaints from consumers. Revisions to the UNGCP reflect adaptations to economic developments in the digital age, adding provisions on business liability, consumer financial protection, electronic transactions, and sustainable consumption. The concept of sustainable consumption emphasizes the use of products, energy, and services by minimizing negative impacts on the environment, so as to meet the needs of human life not only today, but also for future generations.

One of the important points in consumer protection regulations is the obligation of business actors to provide accurate and clear information about the products or services they offer, which in this case has been regulated in Article 7 letter b of Law Number 8 of 1999 concerning Consumer Protection. Business actors are required to ensure that the products sold meet certain quality and safety standards before reaching consumers.⁸ This not only protects consumers from risks that could jeopardize their health and safety, but also encourages businesses to continuously improve the quality of the products and services they offer.

Consumer protection in Indonesia faces serious challenges, reflected in a number of events throughout 2022 and a recent report from the Financial Services Authority (OJK). Among the high-profile incidents were an accident at a water playground in Surabaya.⁹ and cases of acute renal failure in children due to adulterated drugs¹⁰, that point to the need for greater scrutiny of products and services in the market and companies' compliance with consumer protection standards. These cases highlight the importance of existing regulations, such as Law No. 8/1999 on Consumer Protection and the United Nations Guidelines for Consumer Protection (UNGCP), but also indicate that many companies still violate these provisions.

In a broader context, OJK reported approximately 573 complaints related to the behavior of collection officers that indicated violations of consumer protection provisions from January to July 2024.¹¹ This data shows that problems arise not only in the goods and services sector, but also in the financial industry, particularly in the fintech, financing, and banking sectors. Complaints

⁷ Celina Tri Siwi K, "Perlindungan Konsumen di Masa Pandemi Covid-19 Sebagai Wujud Pemenuhan HAM" *Jurist-Diction*, Vol 5 No 2 (2022): 441

⁸ Tami Rusli, "Tanggung Jawab Produk Dalam Hukum Perlindungan Konsumen" *Pranata Hukum*, Vol 7 No 1 (2012): 80

⁹ Devira Prastiwi, "4 Tanggapan Berbagai Pihak soal Insiden Ambruknya Seluncuran Kolam Renang Kenpark Surabaya" <https://www.liputan6.com/news/read/4958943/4-tanggapan-berbagai-pihak-soal-insiden-ambruknya-seluncuran-kolam-renang-kenpark-surabaya> diakses pada 25 Agustus 2024

¹⁰ BBC News, "Gagal ginjal akut: Skandal obat sirup belum berakhir, Kemenkes laporkan dua kasus gagal ginjal anak terbaru" <https://www.bbc.com/indonesia/articles/cx9v2z98ze8o> diakses pada 25 Agustus 2024

¹¹ Wahyu T. Rahmawati, "OJS Menyebutkan Petugas Penagihan Harus Terapkan Sejumlah Ketentuan ini" <https://keuangan.kontan.co.id/news/ojk-menyebut-petugas-penagihan-harus-terapkan-sejumlah-ketentuan-ini> diakses pada 25 Agustus 2024

about threats and the use of harsh words by collection officers are a prominent issue, creating discomfort and distrust among consumers. OJK's Chief Executive Officer for Financial Services Business Conduct, Education, and Consumer Protection, Friderica Widyasari Dewi, emphasized that OJK is committed to enforcing discipline and conducting examinations of violations committed by financial services business actors.¹² This is an important step to protect the rights of consumers and ensure that they are not treated unfairly. OJK has also imposed administrative sanctions on businesses that violate the rules, including those listed in POJK Number 22 of 2023 on Consumer and Community Protection. Consumer protection in Indonesia, regulated by Law No. 8/1999 on Consumer Protection, faces serious challenges in reality, as many companies do not comply with these provisions. In the face of these challenges, evaluating companies' compliance with consumer protection standards is very important. This evaluation process aims to identify and analyze the factors causing non-compliance, and to formulate the necessary corrective measures.

METHOD

This type of research is normative juridical research, which is focused on examining the application of rules or norms in positive law¹³ related to consumer protection. In this context, normative legal research aims to explore legal materials governing consumer protection, including legislation, jurisprudence, and relevant international treaties or conventions.¹⁴ Primary legal materials in this research include Law No. 8/1999 on Consumer Protection and other regulations governing consumer rights and business obligations. In addition, this research will also examine secondary legal materials, namely documents and literature that provide explanations of these regulations, including critical analysis of the implementation of regulations and the challenges faced in their enforcement.¹⁵ Tertiary legal materials, such as legal guides or commentaries, will be used to provide further guidance and explanation of primary and secondary legal materials.

RESULTS AND DISCUSSION

1. Identification and Analysis of Factors Affecting Company Non-Compliance with Consumer Protection Standards

Consumer protection is a crucial aspect of maintaining public trust in companies and ensuring that consumers' rights are fairly protected. Every country has consumer protection regulations and standards designed to protect the public from unethical business practices, and to promote healthy relationships between companies and customers.¹⁶ In this case, companies have

¹² Yudho Winarto, "OJK: Ada 573 Pengaduan Perilaku Petugas Penagihan Berindikasi Melanggar Ketentuan" <https://keuangan.kontan.co.id/news/ojk-ada-573-pengaduan-perilaku-petugas-penagihan-berindikasi-melanggar-ketentuan> diakses pada 25 Agustus 2024

¹³ Johnny Ibrahim, *Teori dan Metodologi Penelitian Hukum Normatif*, Malang: Bayumedia Publishing, 2012, h. 295

¹⁴ Bahder Johan Nasution, *Metode Penelitian Ilmu Hukum*, Bandung: Mandar Maju, 2008, h.97

¹⁵ *Ibid*, h.86

¹⁶ Muhammad Mirza, "Prinsip-Prinsip Good Corporate Governance Dan Bussines Ethic Pada PT Unilever" *Journal Ekonomi dan Manajemen Sistem Informasi*, Vol 1 Issue 3 (2020): 261

an obligation to ensure that the products or services they offer not only meet quality standards, but also comply with regulations that guarantee consumer safety, privacy, and satisfaction. However, in practice, many companies face challenges in meeting consumer protection standards. While most companies may intend to comply with existing regulations, the reality is that non-compliance is still common. This non-compliance is not always the result of bad intentions on the part of companies, but can also be due to a number of complex factors. This phenomenon can have serious implications, both for the companies themselves and for the consumers affected by such violations. When companies fail to comply with consumer protection standards, the impact can be financial loss, reputational damage and loss of trust from the public, all of which can affect long-term business viability.¹⁷ Factors influencing companies' non-compliance with consumer protection standards are diverse, covering both internal and external aspects that affect company operations.

a. Identification and Analysis of External Factors

Company non-compliance with consumer protection standards is not only caused by internal factors, such as management or corporate culture, but is also influenced by various external factors originating from the company's external environment. These external factors involve aspects that are beyond the direct control of the company, such as government regulations, law enforcement, and competitive dynamics in the market. These factors, although external, can exert considerable pressure that affects a company's behavior in terms of complying with or ignoring consumer protection standards.

Government regulations and policies are key external factors that influence companies' compliance with consumer protection standards. Governments set rules aimed at protecting consumers from unethical or harmful business practices.¹⁸ Law No. 8/1999 on Consumer Protection (UUPK) in Indonesia, for example, provides the legal basis for regulating corporate responsibility towards consumers. However, the effectiveness of this regulation largely depends on its clarity and implementation. Unclear or ambiguous regulations can trigger confusion among companies, especially in understanding and implementing the applicable rules. Article 8 paragraph (1) letter *a* of GCPL states that “does not meet or is not in accordance with the required standards and the provisions of laws and regulations”, the article does not explain in detail the definition of “required standards”, these standards may vary based on the type of product or service offered. This lack of clarity can cause confusion for business actors in knowing which standards they must comply with, especially if there are no specific regulations that directly regulate their products or services. *The* article also refers to “provisions of laws and regulations,” but does not provide a specific reference as to which regulations must be followed. This lack of clarity potentially makes it difficult for businesses to determine the minimum standards they must meet.

¹⁷ Maria Alberta Liza Quintarti, “Perlindungan Hukum Bagi Konsumen Akibat Produk Makanan Yang Tidak Memenuhi Standar Mutu Menurut Undang-Undang Republik Indonesia Nomor 8 Tahun 1999” *Jurnal Inovasi Penelitian*, Vol 1 No 4 (2020): 859

¹⁸ Sutan Pinayungan Siregar, “Kepastian Hukum Perlindungan Konsumen Sesuai Dengan Ketentuan Undang-Undang Perlindungan Konsumen” *Journal of Law, Administration, and Social Science*, Vol 4 No 2 (2024): 228

Article 7 of GCPL mentions the obligation of business actors to provide clear, correct, and honest information about the goods or services they offer. However, there are no clear specifications on how detailed the information should be conveyed to consumers. For example, in increasingly complex technological products, details regarding technical components, risks of use, or impacts on consumer health and safety are not specifically regulated in the Law. This deficiency may lead to differences in interpretation, where some businesses may consider the information they provide to be sufficient, while consumers may feel less well informed.

Other external factors that play an important role are supervision and law enforcement.¹⁹ Although regulations have been established, weak supervision from relevant authorities often provides loopholes for companies to violate the rules without worrying about facing serious consequences. Supervision of consumer protection is carried out by three main institutions that play a role in supervision and law enforcement, namely the National Consumer Protection Agency (BPKN), the Non-Governmental Consumer Protection Agency (LPKSM), and the Consumer Dispute Resolution Agency (BPSK).²⁰ BPKN, in accordance with Article 1 paragraph (12) of the Consumer Protection Law, is tasked with providing advice and recommendations to the government regarding consumer protection policies, as well as conducting research on goods and services to ensure consumer safety. LPKSM, on the other hand, is a non-governmental organization stipulated in Article 1 paragraph (9), whose role is to help consumers fight for their rights, provide information and education, and cooperate with relevant agencies for consumer supervision. Meanwhile, BPSK is tasked with handling and resolving disputes between business actors and consumers, either through mediation, conciliation, or arbitration, and is authorized to impose administrative sanctions against violations that harm consumers. These three institutions complement each other in ensuring consumer rights are protected through effective supervision, advocacy, and dispute resolution efforts.

Weak supervision of companies by three main institutions, namely the National Consumer Protection Agency (BPKN), the Non-Governmental Consumer Protection Agency (LPKSM), and the Consumer Dispute Settlement Body (BPSK), can provide loopholes for companies to violate applicable consumer protection standards. For example, when BPKN fails to provide strong policy recommendations regarding the safety of imported food products, some products containing hazardous ingredients can still circulate in the market without any firm action from the government. On the other hand, LPKSM, which is supposed to provide education and advocacy, is not optimal in socializing consumer rights.²¹ Cases of illegal cosmetics sales that damage consumers' skin health show the weak role of LPKSM in raising consumer awareness about the

¹⁹ Faiz Raudhin Zulfikar, dkk, "Analisis Hubungan Pendekatan Penegakan Undang-Undang Lalu Lintas Terhadap Kepatuhan Masyarakat" *Media Hukum Indonesia (MHI)*, Vol 2 No 2 (2024): 525

²⁰ Jessica Gloria Grace Tambuwun, "Peranan Hukum Perlindungan Konsumen Terhadap Peredaran Makanan Kadaluwarsa" *Lex Privatum*, Vol 2 No 2 (2014): 57

²¹ Irham Marangga, "Analisis Advokasi Hukum Lembaga Perlindungan Konsumen Swadaya Masyarakat Terhadap Peredaran Produk Makanan Usaha Mikro Tanpa Informasi Label Di Banda Aceh" *Jurnal Ilmiah Mahasiswa Bidang Hukum Keperdataan*, Vol 7 No 4 (2023): 475

risks of using products without clear labeling. In addition, if BPSK is not effective in resolving disputes quickly and decisively, such as in the case of customer complaints against telecommunications services that are slow to be handled, consumers harmed by business actors will find it difficult to obtain proper compensation. The absence of strict supervision from these three institutions gives business actors more freedom to carry out unethical business practices, which in turn directly harms consumers.

Various external factors affecting companies' compliance with consumer protection standards, such as unclear regulations, weak supervision, and indecisive law enforcement, play an important role in determining how companies comply with existing rules. The opacity of consumer protection provisions, especially those related to product safety standards and information disclosure obligations, creates opportunities for companies to exploit legal loopholes. On the other hand, weak supervision from authorities such as BPKN, LPKSM, and BPSK reinforces conditions where businesses feel there is no real threat for their violations. This condition allows companies to ignore their responsibilities towards consumers, resulting in business practices that harm the wider community.

b. Identification and Analysis of Internal Factors

Company compliance with consumer protection standards is an important aspect of maintaining consumer trust and minimizing potential legal and reputational risks. However, non-compliance is often influenced not only by external factors such as government regulation or law enforcement, but also by various internal factors rooted in the characteristics and internal dynamics of the company itself. Identifying and analyzing these internal factors provides important insights into the challenges and obstacles companies may face in meeting their consumer protection obligations, and provides a basis for finding solutions to improve compliance.²² These internal factors include corporate culture, risk management, and the company's orientation towards profitability. These three factors, if not managed properly, can encourage companies to ignore consumer protection standards, which in turn can harm consumers and damage the company's reputation in the market.

One of the influencing internal factors is corporate culture, which reflects the values, norms, and behaviors instilled in the organization. This becomes an important factor in influencing how decisions are made and actions are carried out, including in terms of compliance with consumer protection standards. Companies that have a culture that does not support business ethics and social responsibility are more likely to violate consumer standards.²³ As a real-life example in Indonesia, the First Travel case in 2017 is one example where a company prioritized financial gain over

²² Irsan Rahman, dkk, "Hukum Perlindungan Konsumen di Era E-commerce: Menavigasi Tantangan Perlindungan Konsumen dalam Lingkungan Perdagangan Digital" *Jurnal Hukum dan HAM Wara Sains*, Vol 2 No 8 (2023): 683-691

²³ Dika Prasetyo Wibowo, dkk, "Pentingnya Penerapan Etika Bisnis Dan Tanggung Jawab Sosial Perusahaan Dalam Bisnis" *Nusantara: Jurnal Pendidikan, Seni, Sains dan Sosial Humanioral*, Vol 1 No 2 (2023): 1-25

consumer rights.²⁴ First Travel was an umrah travel agency that offered cheap umrah packages, but the company was found to have no ability to fulfill the promises of the services they offered.

The company received payments from thousands of prospective pilgrims, but most of them were never dispatched. Instead of using the funds collected for umrah operational costs, the company owner used the money for personal interests, such as a luxurious lifestyle and other investments. In this case, First Travel neglected its obligations to consumers and made unethical use of financial gain.²⁵ This case shows how a company that is more focused on quick profits can ignore consumer rights, even involving thousands of people who saved for years to go on Umrah. As a result of this practice, the company owner was eventually criminally convicted, and thousands of victims suffered huge financial losses.

Another internal factor that plays a major role in compliance with consumer protection standards is corporate risk management. Strong risk management is the foundation for protecting companies from the legal and reputational threats that arise from non-compliance with consumer protection standards. Companies that lack an effective risk management strategy are often caught in situations where they ignore or underestimate the potential impact of violations on consumers. A clear example of this situation is the case experienced by PT Aetra Air Jakarta, a company engaged in the provision of clean water.²⁶ In 2015, the company faced complaints from thousands of customers due to poor water quality and unfit for consumption.

Aetra Air Jakarta Company does not have an adequate risk management strategy in dealing with potential water quality issues, especially when there is a supply disruption or water contamination.²⁷ In the absence of an effective risk monitoring system, Aetra failed to detect the problem early. As a result, customers were dissatisfied and a large number of complaints were filed. This problem was exacerbated by the lack of proactive communication from the company to customers regarding the disruption, which triggered further dissatisfaction and even lawsuits from some aggrieved parties. Without regular risk evaluation, the company is vulnerable to violations of service standards and risks losing consumer confidence in the long run.²⁸ This case shows how companies that do not manage risks well can get caught up in situations that harm consumers, as well as cause harm to the company's own reputation and business operations.

²⁴ Fitri Novia Heriani, "Kasus First Travel, YLKI: Pidana Jangan Hilangkan Hak Perdata Konsumen" <https://www.hukumonline.com/berita/a/kasus-first-travel--ylki--pidana-jangan-hilangkan-hak-perdata-konsumen-lt598da4bd18c32/>, diakses pada 27 Agustus 2024

²⁵ Lita Ayu, Tri Setiady, "Ganti Rugi Dalam Penyelesaian Sengketa Antara Jamaah Umroh Dengan Pt First Travel Atas Kegagalan Pemberangkatan Umroh" *Jurnal Yustitia*, Vol 6 No 2 (2020): 151-166

²⁶ Tanjung, S. F. (2018). *Peran Lembaga Swadaya Masyarakat (LSM) Solidaritas Perempuan dalam Advokasi Kebijakan Pengelolaan Air di Jakarta* (Bachelor's thesis, Jakarta: Fakultas Ilmu Sosial Dan Ilmu Politik UIN Syarif Hidayatullah).

²⁷ Rewinata Syah Putra, "Mempertahankan Kekuasaan: Dinamika di Balik Status Quo Privatisasi Air di DKI Jakarta" *Jurnal PolGov*, Vol 5 No 2 (2023): 79-120

²⁸ Khalisatun Husna, dkk, "Membangun Sistem Kearsipan Berkualitas Untuk Mendukung Tata Kelola Kantor Yang Baik Di SD IT Al-Hijrah" *JMPAI: Jurnal Manajemen dan Pendidikan Agama*, Vol 2 No 4 (2024): 384-394

Thus, internal factors such as corporate culture and risk management, significantly influence companies' non-compliance with consumer protection standards. When corporate culture does not support business ethics and social responsibility, or when risk management is not effective in identifying and addressing potential problems, companies become more prone to disregarding consumers' interests. The combination of these internal factors can lead to violations that harm consumers and damage a company's reputation and future business sustainability.

2. Strategies and Recommendations to Improve Company Compliance in Implementing Consumer Protection Standards

A company's compliance with consumer protection standards is a key factor that determines the quality of the relationship between the company and its customers. In an increasingly competitive business environment, compliance with these regulations not only protects consumers from the risk of loss, but also provides greater trust to stakeholders. Through appropriate strategies and recommendations, companies can improve compliance and ensure consumer protection remains a top priority.²⁹ Effective strategies to improve compliance with this standard include the development of clear internal policies, regular employee training, and the implementation of supporting technology.³⁰ In addition, strict supervision and periodic evaluation of the implementation of the standards are essential to ensure that all business processes are in accordance with applicable regulations.

Consumer protection standards are not just a legal obligation, but are also part of efforts to maintain consumer confidence, improve company reputation, and prevent potential legal risks that could be detrimental.³¹ Therefore, awareness raising and education for companies regarding the importance of this standard must be carried out systematically and continuously. Companies need to be given a deeper understanding of the various consumer protection regulations that apply, both at the national and international levels. A comprehensive education program can help companies understand their responsibilities towards consumers, as well as the risks faced in case of non-compliance.³² The training program held by the company has been regulated in Law Number 13 of 2003 concerning Manpower, which is specifically stated in CHAPTER V Job Training in Article 11 of the Manpower Law, namely "Every worker has the right to obtain and/or improve and/or

²⁹ Yuyut Prayuti, "Dinamika Perlindungan Hukum Konsumen Di Era Digital: Analisis Hukum Terhadap Praktik E-Commerce Dan Perlindungan Data Konsumen Di Indonesia" *Jurnal Interpretasi Hukum*, Vol 5 No 1 (2024): 903-913

³⁰ Sewang, dkk, "Manajemen Sumber Daya Manusia (SDM) Upaya Peningkatan Kinerja Karyawan Di Era Globalisasi" *JUMABI: Jurnal Manajemen, Akuntansi dan Bisnis*, Vol 2 No 2 (2024): 76-86

³¹ Tetanoe Bernada, "Upaya Perlindungan Hukum Pada Konsumen Dalam Transaksi E-Commerce Untuk Mendukung Pertumbuhan Ekonomi Digital Di Indonesia" *Jurnal Hukum dan Peradilan*, Vol 6 No 1 (2017): 1-24

³² Suhaiy Batul Aslamiah Nst, dkk, "Kedudukan Hukum Pemegang Polis Asuransi dan Tanggung Jawab Moral dan Hukum Perusahaan Asuransi terhadap Konsumen" *INNOVATIVE: Journal of Social Science Research*, Vol 4 No 3 (2024): 16565-16582

develop work competencies in accordance with their talents, interests, and abilities through job training”. Competencies related to knowledge of consumer protection standards are also included.

Periodic training is one of the key elements in ensuring that companies are always up-to-date with developments in consumer protection regulations. In addition, this training can equip management and employees with a practical understanding of how to apply these standards in daily operations. Employees need to understand the consumer protection laws that apply in the areas where they operate. For example, in Indonesia, Law No. 8/1999 on Consumer Protection regulates the rights and obligations of consumers and businesses. Understanding these regulations will help companies ensure that the products and services provided do not violate consumer rights listed in Article 4 of the GCPL. Employees need to be aware that non-compliance with consumer protection standards can result in legal sanctions, ranging from fines to lawsuits that can damage the company's reputation. Knowledge of potential legal risks can be an incentive for employees to be more careful in carrying out their duties.

Legal sanctions are explicitly set out in Chapter XIII on Sanctions, which covers both administrative and criminal sanctions. Companies should educate employees on consumer protection violations, which can result in a lawsuit of up to IDR 200,000,000 (two hundred million rupiah).³³ With an in-depth understanding of the consequences of sanctions, both administrative and criminal, employees will be more concerned and careful that the company is not exposed to legal repercussions from non-compliance with consumer protection standards. This education is not only important to prevent violations, but also plays a role in building a proactive corporate culture towards consumer protection. By raising awareness of the importance of ethical standards and consumer protection, companies can create an environment where every employee feels responsible for safeguarding consumer rights and ensuring the quality of products and services provided.

A culture that supports this compliance should start at the management level, by instilling the principle that consumers are valuable assets that must be protected. Emphasizing consumer protection as a shared responsibility can help companies build a good reputation in the eyes of the public, create stronger consumer loyalty, while preventing companies from the risk of adverse sanctions. After the education and training program is implemented, it is important for companies to measure and evaluate the effectiveness of the program. Evaluation can be done through customer satisfaction surveys, internal compliance audits, and monitoring the number of customer complaints before and after the program is implemented. Thus, companies can continue to improve the quality of education and training provided, and adjust it to the needs and developments of consumer protection regulations.

³³ Vebrianty, A. (2021). *Perlindungan Hukum Pembukaan Rekening Secara Online Dalam Layanan Perbankan Digital Pada Pt Bank Central Asia Tbk* (Bachelor's Thesis, Fakultas Syariah Dan Hukum Uin Syarif Hidayatullah Jakarta).

Increasing company awareness and education on the importance of consumer protection standards through regular training programs and appropriate socialization is an important step in maintaining compliance and protecting consumers. By strengthening understanding of regulations, legal implications, and business risks, companies can be better prepared to face challenges and manage risks associated with consumer protection. Ultimately, this approach not only protects consumers, but also helps companies maintain their reputation and business continuity amidst increasingly fierce competition.

CONCLUSION

The importance of corporate compliance with consumer protection standards, which is not only a legal obligation, but also a strategic measure to maintain consumer trust and enhance business reputation. While there are internal and external challenges affecting companies' compliance, such as regulatory vagueness and weak law enforcement, companies can overcome these obstacles by implementing comprehensive strategies, including continuous education for employees on legal risks and effective risk management. Based on the above analysis, an evaluation of companies' compliance with consumer protection standards shows that a better understanding of regulations, an enhanced proactive culture, and stricter supervision are necessary to reduce non-compliance. A culture of compliance should be built starting from top management and involving all employees, so that consumer protection responsibilities become part of everyday business ethics. Thus, companies not only minimize potential sanctions, but can also strengthen consumer loyalty and maintain business sustainability amid increasingly fierce competition.

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