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# When Transactions Move to the Screen: Legal Awareness and Consumer Protection among Rural Communities in Tabanan Regency

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## Abstract

The expansion of electronic commerce has increased rural communities' access to a wide range of digital products and services. At the same time, online transactions create risks involving fraud, non-conforming goods, personal-data misuse, and limited access to complaint mechanisms. This study aims to examine digital consumers' legal awareness in rural communities in Tabanan Regency and to evaluate the effectiveness of available legal-protection mechanisms. The research adopts a socio-legal approach using surveys and interviews with consumers, business actors, and relevant local stakeholders. A normative analysis is also conducted to examine consumer rights and business obligations in electronic transactions. The study argues that gaps in digital consumer protection are caused not only by regulatory limitations but also by inadequate digital legal literacy, limited access to reliable information, and consumers' reluctance to use complaint mechanisms perceived as complicated. Strengthening protection therefore requires contextual legal education, simplified complaint procedures, and greater involvement of local governments and community organizations. Digital legal literacy can serve as a preventive instrument for reducing consumer losses while simultaneously strengthening rural communities' capacity to participate safely and confidently in the digital economy. The study highlights the importance of connecting formal consumer law with everyday digital practices at the local level.

[*Perluasan perdagangan elektronik telah meningkatkan akses masyarakat pedesaan terhadap berbagai produk dan layanan digital. Pada saat yang sama, transaksi daring menimbulkan risiko yang melibatkan penipuan, barang yang tidak sesuai standar, penyalahgunaan data pribadi, dan keterbatasan akses terhadap mekanisme pengaduan. Studi ini bertujuan untuk meneliti kesadaran hukum konsumen digital di masyarakat pedesaan di Kabupaten Tabanan dan untuk mengevaluasi efektivitas mekanisme perlindungan hukum yang tersedia. Penelitian ini mengadopsi pendekatan sosial-hukum dengan menggunakan survei dan wawancara dengan konsumen, pelaku bisnis, dan pemangku kepentingan lokal yang relevan.*

*Analisis normatif juga dilakukan untuk meneliti hak konsumen dan kewajiban bisnis dalam transaksi elektronik. Studi ini berpendapat bahwa kesenjangan dalam perlindungan konsumen digital disebabkan tidak hanya oleh keterbatasan regulasi tetapi juga oleh literasi hukum digital yang tidak memadai, keterbatasan akses terhadap informasi yang dapat diandalkan, dan keengganan konsumen untuk menggunakan mekanisme pengaduan yang dianggap rumit. Oleh karena itu, penguatan perlindungan membutuhkan pendidikan hukum kontekstual, prosedur pengaduan yang disederhanakan, dan keterlibatan yang lebih besar dari pemerintah daerah dan organisasi masyarakat. Literasi hukum digital dapat berfungsi sebagai instrumen pencegahan untuk mengurangi kerugian konsumen sekaligus memperkuat kapasitas masyarakat pedesaan untuk berpartisipasi secara aman dan percaya diri dalam ekonomi digital. Studi ini menyoroti pentingnya menghubungkan hukum konsumen formal dengan praktik digital sehari-hari di tingkat lokal.*]

**Keywords:** digital consumers, electronic transactions, legal literacy, rural communities, consumer protection

## Introduction

Digitalization has fundamentally altered the spatial and institutional character of consumption. A consumer who previously purchased goods through face-to-face interaction can now select products, communicate with sellers, make payments, and receive goods without meeting the business actor. Electronic commerce consequently expands consumer choice while simultaneously relocating important elements of the transaction into software interfaces, platform rules, electronic contracts, algorithms, and data-processing systems. Research on electronic commerce has consistently demonstrated that trust, perceived risk, information quality, usability, and security influence consumers' willingness to transact online (Pavlou 2003; Gefen, Karahanna, and Straub 2003; Kim, Ferrin, and Rao 2008). The legal implications are equally significant because the consumer's ability to exercise contractual and statutory rights increasingly depends on understanding digital evidence, platform procedures, seller identities, privacy practices, and electronic communications. For rural communities, these requirements may intersect with unequal access to digital skills and institutional assistance, making legal awareness an important dimension of digital inclusion rather than a purely doctrinal legal issue.

The Indonesian legal system already provides several layers of protection relevant to electronic commerce. Law Number 8 of 1999 concerning Consumer Protection establishes fundamental consumer rights and business obligations, while Government Regulation Number 80 of 2019 specifically regulates Trade through Electronic Systems. Personal-data protection is additionally governed by Law Number 27 of 2022, and the electronic-transactions framework has been amended through Law Number 1 of 2024 concerning the second amendment to the

Electronic Information and Transactions Law. These instruments demonstrate that electronic commerce is not legally unregulated; rather, protection emerges from an interconnected framework involving consumer law, contract law, electronic-transactions regulation, trade regulation, and personal-data protection. The central difficulty therefore concerns the distance between formal legal protection and consumers' practical ability to recognize, invoke, and enforce their rights.

This problem becomes particularly important in rural settings because digital participation cannot be measured solely by access to smartphones or Internet connectivity. Digital inequality also concerns the quality of skills, autonomy, confidence, and capacity required to transform connectivity into meaningful outcomes (van Deursen and van Dijk 2014; Helsper 2012; van Deursen and van Dijk 2015). Studies of digital inclusion have shown that people with comparable levels of Internet access may nevertheless experience substantially different benefits because their digital skills, social resources, and ability to evaluate information vary (Livingstone and Helsper 2007; van Deursen and Helsper 2017). Research conducted in rural contexts similarly indicates that digital literacy can be associated with differences in online privacy practices, exposure to fraud, and vulnerability to misinformation (Kerkhoff and Makubuya 2022). Consequently, the consumer-protection problem in rural Tabanan should not be reduced to whether people can access e-commerce platforms. The more relevant question is whether they possess sufficient practical legal and digital knowledge to participate safely.

Tabanan Regency provides a meaningful context for examining this issue because rural and semi-rural communities increasingly interact with digital markets while maintaining strong local social structures. Electronic commerce may enable residents to purchase household goods, agricultural inputs, clothing, food products, services, and other commodities without travelling to larger commercial centres. At the same time, transactions occurring through distant sellers may weaken the informal accountability mechanisms associated with face-to-face commerce. In traditional markets, consumers can often identify sellers physically, return to the same location, and rely on interpersonal or community reputation. Online transactions may instead involve sellers located elsewhere, platform-mediated communication, standardized terms, automated customer service, and electronic payment systems. Existing studies of Indonesian consumers show that trust and perceived risk remain important determinants of online purchasing decisions (Subroto 2018; Amarullah, Handriana, and Maharudin 2022). The legal question is therefore how rural consumers understand the rights and remedies that exist when trust fails.

## Literature Review and Theoretical Framework

Consumer protection traditionally addresses information asymmetry, unequal bargaining power, product risks, unfair commercial practices, and mechanisms for obtaining redress. Digital markets intensify several of these problems because consumers frequently cannot inspect products before purchase and may possess limited information about the identity, reputation, location, or reliability of sellers. Jarvenpaa, Tractinsky, and Saarinen demonstrated that merchant reputation and consumer trust are closely connected with perceived risk and willingness to purchase online (1999). Corritore, Kracher, and Wiedenbeck similarly conceptualized online trust around credibility, ease of use, and risk (2003). Pavlou's integration of trust and perceived risk into the Technology Acceptance Model further showed that online transactions involve not only technological acceptance but also uncertainty concerning the transaction partner and the consequences of purchasing (2003). These findings are important for rural consumer protection because legal awareness may influence how consumers interpret uncertainty. A consumer who understands contractual rights, seller obligations, platform responsibilities, and complaint procedures is potentially better equipped to manage risk than one who interprets a transaction solely through trust in the interface.

The concept of legal awareness should therefore be distinguished from simple knowledge of legal terminology. For the purposes of this study, legal awareness refers to consumers' practical ability to recognize relevant rights and obligations, identify potentially unlawful or unfair conduct, preserve evidence, understand available remedies, and decide when and how to submit a complaint. This conception is consistent with the broader understanding of digital skills as multidimensional competencies rather than mere technical abilities (van Deursen and van Dijk 2015). A consumer may be able to install an application, compare prices, and complete a digital payment while remaining unable to identify a misleading product description or understand the consequences of accepting standardized electronic terms. Similarly, an individual may recognize that personal data have value but lack knowledge concerning consent, data processing, access rights, or mechanisms for responding to misuse. Legal literacy consequently occupies an intermediate position between digital competence and substantive consumer protection.

The privacy dimension is particularly important because electronic transactions require consumers to disclose information that is unnecessary or invisible in many conventional transactions. Names, addresses, telephone numbers, payment information, account credentials, and transaction histories can become part of broader data ecosystems involving merchants, platforms, payment providers, logistics companies, and other service providers. Information-privacy research has emphasized that privacy concerns involve individuals' desire to control information about themselves and that privacy risks operate at multiple levels (Bйlanger and Crossler 2011; Smith, Dinev, and Xu 2011). Acquisti, Brandimarte, and Loewenstein further demonstrate that privacy decisions are shaped by uncertainty, context, and the way information is presented to individuals (2015). Nissenbaum's theory of contextual integrity is especially relevant because it evaluates privacy according to whether information flows are appropriate to the norms of a particular context (2004). In rural consumer communities, therefore, legal education should not merely instruct consumers to "protect personal data"; it should explain concretely what information should be disclosed, to whom, for what purpose, and under what circumstances.

Trust represents another central theoretical dimension. Online consumers frequently rely on indirect signals because they cannot physically inspect sellers or products. Reputation, website characteristics, security assurances, information quality, and previous experience can influence trust formation (Jarvenpaa, Tractinsky, and Saarinen 1999; Gefen, Karahanna, and Straub 2003). Kim, Ferrin, and Rao found that trust and perceived risk have substantial effects on electronic purchasing decisions, while privacy and security concerns influence perceptions of trustworthiness (2008). These findings suggest that legal awareness should not be understood as a force that necessarily decreases consumer trust. Instead, informed consumers may develop more differentiated trust. They may trust transactions supported by identifiable sellers, transparent terms, reliable payment systems, clear return policies, and accessible complaint procedures while becoming more cautious toward anonymous or opaque sellers. Consumer protection thus involves transforming uncritical trust into informed trust.

The digital-divide literature adds an important structural dimension. Livingstone and Helsper argue that digital inclusion develops gradually and is shaped by differences in access, skills, and opportunities to use digital technologies effectively (2007). Helsper's corresponding-fields approach similarly emphasizes that digital inequalities interact with social inequalities rather than existing independently from them (2012). Van Deursen and van Dijk show that differences in Internet use persist even when basic physical access becomes widespread (2014). Their later multifaceted model emphasizes that access includes motivational, material, skill, and usage dimensions (2015). These insights challenge the assumption that expanding connectivity automatically creates empowered digital consumers. In the context of Tabanan, a consumer may have a smartphone and an e-commerce account but still lack the informational and legal resources necessary to respond effectively when a transaction becomes problematic.

## Indonesian Consumer Protection Framework

Indonesia's primary consumer-protection statute is Law Number 8 of 1999 concerning Consumer Protection. The statute establishes consumer rights including the right to safety, the right to receive correct and clear information, the right to choose goods and services, the right to be heard, and the right to obtain compensation where goods or services do not conform to agreements or applicable standards. It also imposes obligations on business actors and provides mechanisms for resolving consumer disputes. Although enacted before contemporary platform-based commerce became dominant, the statute remains a foundational source of consumer rights in electronic transactions. Indonesian legal scholarship has nevertheless identified limitations arising from the difficulty of applying traditional concepts of business actors, contractual relationships, and enforcement to digitally mediated transactions (Agustin and Kurniawan 2017; Setyawan and Wijaya 2017;

Rotinsulu 2021). The continuing relevance of the statute therefore depends partly on how its principles are interpreted alongside newer electronic-commerce regulations.

Government Regulation Number 80 of 2019 concerning Trade through Electronic Systems represents an important development because it specifically addresses electronic commerce. The regulation emphasizes the legality, transparency, and responsibilities associated with electronic trading, including obligations relating to information and transactional processes. Its explanatory provisions recognize that electronic commerce must uphold legal certainty, fair competition, and consumer rights while requiring clarity concerning relevant information before, during, and after transactions. Indonesian scholarship has similarly identified electronic contracts, seller obligations, consumer remedies, and platform-related responsibilities as important elements of digital consumer protection (Rahma et al. 2022; Hartono Putri and Dwijayanthi 2022). From a consumer-awareness perspective, the importance of this regulation lies not merely in the existence of additional legal rules but in the extent to which ordinary consumers can translate those rules into practical expectations concerning information, delivery, payment, cancellation, returns, and dispute resolution.

Personal-data protection constitutes a third layer of the regulatory framework. Law Number 27 of 2022 establishes principles concerning personal data, data-subject rights, processing activities, obligations of data controllers and processors, transfers, administrative sanctions, dispute resolution, and prohibited conduct. This development is significant because personal-data misuse can be both a consumer-protection problem and a distinct legal violation. In digital commerce, consumers often disclose data as a condition of accessing goods or services, making meaningful understanding of data practices difficult for individuals with limited digital literacy. Indonesian research has identified personal-data protection as a continuing component of consumer protection in e-commerce and has emphasized the importance of collaborative approaches involving businesses, government, and consumers (Mahira, Yofita, and Azizah 2020). Legal awareness must therefore encompass not only transactional rights but also informational self-protection.

The electronic-transactions framework is complemented by Law Number 1 of 2024, which amended the Electronic Information and Transactions Law for the second time. The legal significance of the electronic-transactions regime extends beyond cybercrime because electronic information and electronic documents can become evidence concerning transactions, communications, agreements, and disputes. Indonesian research has emphasized the evidentiary and contractual relevance of electronic information in e-commerce relationships (Hapsari, Saptono, and Widanarti 2019; Rahma et al. 2022). For rural consumers, this means that screenshots, order confirmations, payment records, electronic invoices, seller communications, and delivery information can become important legal resources. However, possessing evidence is not sufficient if consumers do not know that such evidence should be preserved. Legal literacy must therefore teach evidence preservation as a practical consumer-protection skill.

## Methods

This study adopts a socio-legal research design because the research problem concerns both the normative structure of consumer protection law and the manner in which ordinary consumers understand and use that structure. The normative component examines legislation, regulatory instruments, judicially relevant principles, and scholarly literature concerning consumer rights in electronic transactions. The empirical component is designed to examine legal awareness among consumers in rural communities in Tabanan Regency, complemented by interviews with business actors and relevant local stakeholders. This combination is appropriate because legal effectiveness cannot be assessed solely by examining whether rules exist. A legally sophisticated regulatory framework may have limited practical impact if consumers do not recognize violations, preserve evidence, submit complaints, or access available dispute-resolution mechanisms. Previous Indonesian studies employing normative and sociological approaches similarly demonstrate the value of connecting legal doctrine with the social conditions surrounding electronic transactions (Ayu et al. 2022; Puspitasari and Setjoatmadja 2025).

The proposed empirical component should employ purposive or stratified sampling that captures variation in age, education, occupation, frequency of online transactions, and digital experience. A structured questionnaire can measure several dimensions of legal awareness: recognition of consumer rights, knowledge of business obligations, ability to identify risky transactions, awareness of personal-data rights, evidence-preservation practices, knowledge of complaint institutions, and willingness to seek remedies. Semi-structured interviews should then explore why consumers do or do not complain, how they evaluate seller credibility, what forms of assistance they rely upon, and whether local social networks influence decisions concerning disputes. Business-actor interviews can examine their understanding of obligations concerning information, returns, refunds, data protection, and complaint handling. Because no raw field data were supplied for the present manuscript, this paper does not report fabricated respondent numbers or statistical outcomes; instead, it provides the analytical framework into which verified empirical results can subsequently be incorporated.

## Result and Discussion

### 1. Legal Awareness and Consumer Protection in Rural Digital Commerce: The Gap Between Legal Rights and Practical Capability

The first analytical finding is that the principal challenge is not necessarily the absence of consumer-protection law but the gap between legal availability and practical legal capability. Indonesian scholarship has repeatedly identified weaknesses in e-commerce protection despite the existence of consumer-protection and electronic-transaction legislation (Saifudin 2019; Rotinsulu 2021; Krisnayanti and Putrawan 2022). This gap can be described as an implementation and accessibility problem. A consumer may formally possess a right to accurate information or compensation but remain uncertain about what constitutes a violation, which institution should receive a complaint, what evidence must be provided, or whether pursuing the matter is worth the time and effort. From this perspective, legal awareness becomes part of the infrastructure of consumer protection. Rights that cannot be recognized or practically exercised may exist formally while producing limited protective effects in everyday digital transactions.

The second finding concerns the interaction between digital literacy and legal literacy. Digital competence allows consumers to operate platforms, but legal competence helps them evaluate the consequences of what they do on those platforms. Rural users may therefore be exposed to a double asymmetry: an information asymmetry between consumer and seller and a knowledge asymmetry between the consumer and the digital environment itself. Studies of rural digital participation show that access does not eliminate differences in skill and effective use (Livingstone and Helsper 2007; van Deursen and van Dijk 2015). Research on rural Internet use has also linked limited digital literacy with greater exposure to fraud, misinformation, and privacy risks (Kerkhoff and Makubuya 2022). The implication for Tabanan is that consumer-protection programmes should not be designed as abstract legal seminars. They should use actual transaction scenarios, screenshots, examples of misleading offers, simulated complaint forms, and demonstrations of how evidence can be preserved.

The third finding is that trust can simultaneously facilitate and undermine consumer protection. Trust is essential for digital commerce because consumers cannot directly observe sellers or products, and excessive perceived risk may discourage legitimate transactions (Pavlou 2003; Kim, Ferrin, and Rao 2008). Yet consumers who rely heavily on interpersonal recommendations, attractive platform interfaces, ratings, or seller claims may mistake persuasive signals for legal reliability. A seller with many positive reviews may still provide inadequate contractual information or process personal data improperly. Legal awareness should therefore encourage consumers to distinguish between commercial reputation and legal accountability. Practical verification should include identifying the seller, checking transactional terms, reviewing return and refund procedures, examining payment channels, and retaining transaction records. This approach does not require consumers to distrust digital commerce; rather, it encourages a more informed form of trust based on observable indicators of accountability.

The fourth finding concerns complaint behavior. The existence of complaint mechanisms does not automatically guarantee their use. Consumers may refrain from complaining because the loss is perceived as too small, the procedure appears complicated, the seller is difficult to identify, or the consumer does not expect a meaningful remedy. Indonesian studies have identified difficulties surrounding dispute resolution, legal enforcement, consumer awareness, and transactions involving distant or cross-border businesses (Setyawan and Wijaya 2017; Rotinsulu 2021; Puspitasari and Setjoatmadja 2025). These barriers may be particularly relevant to rural consumers who have limited access to legal assistance. A simplified complaint pathway should therefore operate as a preventive institutional mechanism. Consumers should know where to begin, what evidence to collect, what information to provide, and what escalation options exist if the first complaint is unsuccessful. The objective is not to encourage litigation for every minor dispute but to reduce the practical cost of exercising legitimate rights.

## 2. Strengthening Rural Digital Consumer Protection through Preventive Legal Awareness and Institutional Support

The relationship between legal awareness and consumer protection can be conceptualized as a preventive chain consisting of recognition, verification, documentation, complaint, and remedy. Recognition occurs when consumers identify that a particular event may involve a legal or contractual violation. Verification involves checking product information, seller identity, terms, payment channels, and other relevant facts. Documentation preserves evidence such as screenshots, receipts, electronic messages, invoices, and delivery records. Complaint involves communicating the problem through the seller, platform, relevant government body, or dispute-resolution institution. Remedy concerns compensation, replacement, refund, cancellation, or another legally appropriate outcome. Failure at any stage can weaken the entire protection system. This framework extends conventional consumer-protection analysis by treating consumer capability as part of legal effectiveness. It is also consistent with research showing that privacy, trust, information quality, and perceived risk influence consumers' ability and willingness to act in digital environments (Bйlanger and Crossler 2011; Acquisti, Brandimarte, and Loewenstein 2015).

The findings also suggest that local government and community organizations should occupy a more active position in digital consumer protection. Formal consumer-protection institutions are often geographically and procedurally distant from rural communities. Local governments can therefore act as intermediaries by disseminating practical legal information, establishing referral systems, supporting community digital-literacy programmes, and coordinating with consumer-protection institutions. Community organizations, village institutions, cooperatives, educational institutions, and local business associations can similarly provide trusted spaces in which residents discuss online transactions. Such approaches are consistent with the broader digital-inclusion literature, which emphasizes that meaningful digital participation depends on social as well as technological resources (Helsper 2012; van Deursen and Helsper 2017). The objective should not be to create parallel legal institutions at the village level but to build an accessible first layer of assistance that connects residents with formal mechanisms.

A second policy priority concerns the simplification of consumer information. Legal rights are frequently expressed in technical language that may not translate effectively into everyday digital practices. A rural consumer does not necessarily need to memorize statutory provisions; instead, the consumer needs practical answers to questions such as: "What should I check before paying?", "What evidence should I save?", "What can I do if the product is different from the advertisement?", "When should I refuse to disclose additional personal information?", and "Where can I complain?" Consumer education should therefore be scenario-based and delivered through channels familiar to the community. Short instructional materials, local-language explanations, village meetings, demonstrations, and cooperation with schools or community organizations may be more effective than purely doctrinal lectures. Research on digital literacy supports the broader proposition that skills must be connected with meaningful outcomes rather than treated as technical proficiency alone (van Deursen and Helsper 2017).

The third policy priority is platform accountability. Consumer protection cannot reasonably be transferred entirely to consumers through digital-literacy programmes. Platforms and business actors retain greater informational and technological capacity and should therefore contribute to reducing consumer vulnerability. Indonesian legal scholarship has identified platform responsibility, information transparency, electronic contracts, and personal-data protection as central questions in digital commerce (Agustin and Kurniawan 2017; Rahma et al. 2022; Amirullah et al. 2025). Platform design should facilitate rather than obstruct consumer rights. Clear seller identification, transparent prices, accessible return procedures, understandable privacy notices, evidence-preserving transaction histories, and easy complaint submission can reduce the burden placed on individual consumers. Privacy research likewise indicates that meaningful protection requires organizational and institutional mechanisms rather than relying exclusively on individuals to make perfect decisions (Smith, Dinev, and Xu 2011; Hui, Teo, and Lee 2007).

## 3. Implications for Rural Consumer Protection in Tabanan

For rural communities in Tabanan, the most appropriate intervention is likely to be a layered model combining digital literacy, legal literacy, community support, and institutional referral. At the individual level, consumers should receive practical guidance concerning seller verification, product information, electronic contracts, payment security, personal-data disclosure, evidence preservation, and complaint procedures. At the community level, village institutions and local organizations can provide first-contact assistance and disseminate verified information. At the institutional level, local government agencies can coordinate referrals to competent consumer-protection authorities and dispute-resolution mechanisms. At the market level, businesses and platforms should improve transparency and complaint accessibility. This layered model recognizes that consumer vulnerability is not generated by individual ignorance alone. It emerges from the interaction between individual capability, market design, technological architecture, and institutional accessibility. Consumer protection is therefore strongest when responsibilities are distributed rather than shifted disproportionately onto consumers.

An important implication concerns the meaning of empowerment. Empowering rural consumers does not simply mean encouraging more people to shop online. Increased transaction volume without corresponding increases in legal and digital capability may increase exposure to consumer harm. Empowerment should instead mean that consumers can make informed choices, understand relevant risks, preserve their legal position, and seek remedies when necessary. This perspective is consistent with research showing that trust, risk, security, and information quality shape online purchasing behavior (Jarvenpaa, Tractinsky, and Saarinen 1999; Gefen, Karahanna, and Straub 2003; Kim, Ferrin, and Rao 2008). The objective of consumer policy should consequently be a form of confident participation rather than unconditional adoption. Rural communities should be able to benefit from digital markets without being required to accept vulnerability as the price of convenience.

## 4. Limitations and Future Research

This study has an important methodological limitation: the empirical survey and interview dataset necessary to establish population-level findings for Tabanan Regency was not supplied for the preparation of this manuscript. Accordingly, the paper deliberately avoids reporting invented sample sizes, percentages, regression coefficients, interview quotations, or claims of statistical significance. Future empirical implementation should test the analytical framework using a sufficiently diverse sample of rural consumers and should compare legal awareness across age, education, occupation, digital experience, and frequency of online transactions. Qualitative interviews should further investigate the social reasons behind complaint avoidance and the role of family, community leaders, sellers, and platform customer service. Longitudinal research could examine whether targeted legal-literacy interventions improve consumers' ability to identify risky transactions and successfully use complaint mechanisms. Such research would provide stronger evidence concerning whether legal awareness is merely correlated with safer digital behavior or actually contributes causally to improved consumer-protection outcomes.

Future research should also examine differences among types of transactions. Consumers may possess different levels of legal awareness when purchasing inexpensive household goods, agricultural inputs, financial products, health-related products, accommodation, or digital services. Platform architecture may similarly influence consumer behavior because different marketplaces provide different forms of seller verification, review systems, payment protection, and dispute resolution. Comparative research between urban and rural communities in Bali could determine whether rural vulnerability results primarily from digital-skill differences, institutional distance, socioeconomic conditions, or specific patterns of trust. Research could also investigate how Balinese social norms and community structures influence digital dispute resolution. Such locally grounded research would contribute to the international literature by demonstrating that digital consumer protection is not simply a universal technological problem; it is also shaped by legal institutions, social relationships, cultural expectations, and the geographic distribution of access to remedies.

## Conclusion

The movement of transactions from physical markets to digital screens changes not only how consumers purchase goods and services but also how consumer rights are exercised. For rural communities, effective consumer protection depends on more than the formal existence of statutes. It requires consumers to recognize their rights, evaluate information, identify risks, protect personal data, preserve evidence, and understand accessible complaint mechanisms. Indonesia possesses a substantial legal framework through the Consumer Protection Law, the Electronic Information and Transactions framework, Government Regulation Number 80 of 2019, and the Personal Data Protection Law. The principal challenge is translating these formal protections into everyday capabilities. In Tabanan Regency, digital legal literacy should therefore be treated as an integral component of consumer protection and digital inclusion. Local governments, community organizations, businesses, platforms, and consumers each have complementary responsibilities. The most sustainable approach is a preventive and community-based model that combines accessible legal education, transparent digital-market practices, simplified complaints, evidence preservation, and effective institutional referral. Such a model can strengthen rural communities' capacity to participate in the digital economy while reducing the risks that accompany increasingly screen-based transactions.

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