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## DOES SELF-REGULATION PROVIDE LEGAL PROTECTION AND SECURITY TO E-COMMERCE CONSUMERS?

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### ABSTRACT

The development of e-commerce has reformed traditional commerce, subjecting consumers in e-commerce transactions to greater risks, while offering only a weak bargaining position when it comes to their rights. This study analyzes self-regulation as an effective means for providing legal protection and consumer security in e-commerce transactions. Using the normative legal research method, the study shows there is a difference between the United States and the European Union in the application of self-regulation. The United States focuses on a model of self-regulation, while the European Union places more emphasis on the United State's role through legislation that provides legal protection for e-commerce consumers, and Indonesia has not yet specifically regulated the protection of data privacy or used self-regulation in e-commerce transactions. Self-regulation by business actors is urgent to ensure consumer rights in e-commerce transactions are fulfilled. The findings suggest an effective model for implementing self-regulation marries the existing systems in the United States and the European Union.

**Keywords:** Consumer security; country analysis; customer privacy; data protection; e-commerce; European Union; Indonesia; legal issues; self-regulation; United States

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