



Education Assistance and Legal Consultation Related to Community Legal Protection in Digital Transactions

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ABSTRACT

The development of digital technology has encouraged the increasing use of electronic transactions in various walks of life, including in rural areas. However, the rapid utilization of digital transactions has not been balanced with an adequate level of public understanding of the law, causing various legal risks such as online fraud, misuse of personal data, and legal uncertainty in electronic agreements. This community service activity aims to improve the legal literacy of the community through educational assistance and legal consultation related to legal protection in digital transactions. The method used is in the form of legal counseling and direct consultation held in Mekar Jaya village, Duhiadaa District, Pohuwato Regency, involving village officials and the general public. The results of the activities show that the public has been actively using digital transaction services, but still has a limited understanding of the legal rights and obligations as digital consumers. Through practical and contextual education, people are beginning to understand the importance of personal data protection, the validity of electronic agreements, and dispute resolution mechanisms in digital transactions. This legal assistance and consultation proved to be effective in increasing the legal awareness of the public and strengthening their position in facing the risks of digital transactions. This activity is expected to contribute to creating a secure, fair, and equitable digital transaction ecosystem, as well as being a model for sustainable legal service in the era of digital transformation.

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A. INTRODUCTION

The rapid development of information and communication technology has changed the way people carry out various activities, including in the field of digital transactions. In recent decades, the development of digital technologies has brought significant changes in various aspects of human life, including in economic transactions (Kharisma dkk., 2024).



In today's digital era, online transactions have become commonplace for many Indonesians. Needs such as money transfers, credit purchases, bill payments, toll payments, electricity token purchases, and online shopping can be easily carried out through mobile phones or other devices. Currently, financial transactions can be carried out anytime and anywhere (Astari dkk., 2024). However, behind these technological advances there are various challenges that need attention, especially in terms of legal arrangements that are in accordance with the dynamics of digital transactions.

In the legal context, Law No. 1 of 2024 concerning the Second Amendment to Law No. 11 of 2008 on information and electronic transactions (UU ITE). This ITE Law regulates the use and transactions in the digital world, including the definition of electronic information and transactions, Information Technology, and actions that are prohibited in cyberspace. In addition, this regulation also regulates the protection of personal data and the security of digital transactions, which are important aspects in maintaining public trust in online transaction systems. With the ITE Law, Indonesia's positive law seeks to create legal certainty for digital transaction actors, both consumers and service providers (Hilmawan & Gynastiar, 2025).

The ITE Law creates the legal basis for electronic transactions, but there are still problems in implementing digital agreements on the ground. This condition raises additional questions about the validity of digital agreements in electronic transactions in Indonesia. From the point of view of the ITE Law and other regulations, how is this agreement considered valid? What is required for a digital agreement to be considered valid and binding? How to execute a digital agreement safely and be protected from fraud or personal data leakage? (Satria dkk., 2025).

One problem that often arises is cybercrime. This phenomenon indicates an imbalance between technological acceleration, readiness for Legal Regulation and lack of understanding of the law by the public. Cybercrime has evolved into new forms that are complex and difficult to identify with conventional legal approaches. Among the most worrying types of cybercrime are digital identity theft, hacking of personal accounts, unauthorized dissemination of personal data, and exploitation of data for commercial or other crimes (Tendean & Susanto, 2025). In the context of Mekar Jaya village, Duhiadaa District, the most prominent problem is the lack of public awareness of cybercrime in digital transactions. This shows the need for more intensive education and socialization about UU ITE and consumer protection in the digital world (Wulan dkk., 2023a).

This can be seen in the case of bulging investments that occurred in Mekar Jaya village in the 2021-2022 period which shows that digital-based ownership practices have affected communities at the village level (Redaksi, 2022). Purchase decisions through the Forex / Man 3 Trader scheme become a concern after making household purchases called owners or traders because they feel they are experiencing difficulties. This best way is generally to take advantage of the best applications, WhatsApp groups, telegrams or websites to increase people's trust. This condition gave birth to the importance of digital literacy and community empowerment of legal investments made through digital platforms.

Another fact that strengthens the urgency of this service is the existence of legal assistance activities by the Faculty of Law of Gorontalo State University in Padengo Village, Duhiadaa District, in 2025 (Rismanto, 2025). In these activities, people convey their experiences as victims of online fraud, illegal online loans, and inhumane collection practices. The discussion on legal protection in digital transactions and personal data protection shows that the risk of digital crime has penetrated the community in Duhiadaa District. This condition shows that legal literacy and digital literacy are important needs for rural communities to be able to recognize, prevent, and respond to digital-based fraudulent practices.

Analysis of the sociology of law provides an important insight into the understanding of



the dynamics between law and society. In the context of cybercrime, a sociological analysis of law can help understand how social norms and societal values affect law enforcement (Herfindo, 2025). therefore, it is important for the public to know the knowledge related to the law and the protection of personal data.

B. METHODS

This community service activity was conducted through legal counseling and direct legal consultation in Mekar Jaya Village, Duhiadaa District, Pohuwato Regency. The participants were selected using a purposive community-based approach because the activity targeted community members who were directly involved in or potentially affected by digital transactions. The participants consisted of village officials, members of the Village Consultative Body, traditional leaders, and community members who actively used digital transaction services, such as mobile banking, online shopping platforms, digital wallets, and social media-based transactions.

The instruments used in this activity consisted of an attendance sheet, observation sheet, pre-test and post-test questionnaire, and legal consultation guide. The questionnaire and consultation guide were developed by the service team based on the legal framework of electronic transactions, consumer protection, and personal data protection in Indonesia, particularly Law Number 1 of 2024 concerning Electronic Information and Transactions, consumer protection principles, and relevant literature on digital transaction literacy. The pre-test was used to identify the participants' initial understanding of legal protection in digital transactions, while the post-test was used to evaluate changes in participants' understanding after the counseling session. The consultation guide was used to record practical legal problems faced by the community during digital transaction activities.

C. RESULTS AND DISCUSSION

Educational assistance and legal consultation in the theme "the role of law in realizing a safe and prosperous village" is a community service activity that aims to help educate local communities, especially in Mekar Jaya village, Duhiadaa District, Pohuwato Regency. This educational assistance and legal consultation activity is part of an effort to challenge the lack of public awareness in understanding the real role of law. The Era of digital transformation has brought fundamental changes in various aspects of people's lives, including in terms of trade transactions that are now switching to digital or e-commerce platforms (Ginanjar dkk., 2024a). This event not only occurred in urban areas, but also has entered into rural areas, including in Mekar Jaya village, Duhiadaa District, Pohuwoto Regency. This development has had an impact, especially in the legal aspects that regulate electronic commerce activities to protect the interests of all parties involved.

The results of the implementation of educational assistance and legal consultation show that the public has been actively utilizing digital transactions in their daily lives, both through marketplaces, digital financial services, and social media. However, the level of public understanding of the aspects of legal protection in digital transactions is still relatively low. Most of the participants did not understand the legal rights and obligations as digital consumers, especially regarding the validity of electronic agreements, personal data protection, and dispute resolution mechanisms in case of problems.

In the discussion and legal consultation sessions, various problems that are often experienced by the community are identified, including online buying and selling fraud, incompatibility of goods or services with the information displayed, and misuse of personal data. In addition, the community also faces difficulties in conducting legal complaints due to



limited knowledge of legal procedures and authorized institutions. This condition shows that the position of the public as consumers in digital transactions is still relatively weak and requires ongoing legal assistance.

Through digital legal education activities, the public is given an understanding of the regulatory framework that regulates electronic transactions, including consumer protection principles, the responsibilities of business actors, and the importance of maintaining personal data security. The delivery of the material is carried out practically using real case examples so that it is easier to understand and relevant to the experience of the participants. As a result, people began to realize the importance of reading the terms and conditions, storing proof of transactions, and being more careful in conducting digital transactions.

Legal assistance and consultation carried out directly have a positive impact on increasing public legal awareness. Participants become more active in conveying the problems faced and seeking appropriate legal solutions. This approach not only strengthens normative understanding, but also encourages people to view the law as a means of protection and certainty in digital transaction activities.

The low level of legal understanding occurs because the adoption of digital transactions in rural communities is generally driven by practical necessity rather than adequate legal literacy. People use digital services because they are fast, accessible, and economically convenient. However, this practical use is not always accompanied by sufficient knowledge of legal rights, contractual obligations, personal data protection and complaint mechanisms. This creates an imbalance between digital participation and legal readiness. As a result, people become active as digital consumers but remain vulnerable when facing fraud, data misuse, or transaction disputes.

The findings also suggest that digital transformation at the village level does not automatically generate legal awareness. Technology can expand access to economic transactions, but legal protections depend on users' ability to understand risks, identify unlawful practices, and take appropriate legal action. Legal education is therefore an important bridge between regulatory norms and everyday digital practice. In this context, legal counseling and consultation are not only informative activities but also Empowerment mechanisms that strengthen people's bargaining position as digital consumers.

Overall, the results of the discussion show that educational assistance and legal consultation play an important role in improving the digital legal literacy of the community. This activity contributes to strengthening the bargaining position of the community as consumers, preventing potential violations of the law, and creating safer and more equitable digital transaction practices. Therefore, similar activities need to be carried out on an ongoing basis with the support of various stakeholders so that the legal protection of the community in the digital era can be realized optimally.



Picture 1. Education & legal consultation at Mekar Jaya village office

The findings of this activity are generally consistent with Wulan et al.(Wulan dkk.,



2023b), who found that education on the Electronic Information and Transactions Law and personal data protection is needed because communities remain vulnerable to digital crime. Similar findings were also reported by Ginanjar et al. (Ginanjar dkk., 2024b), who emphasized that legal understanding is required to support safer e-commerce practices in village communities. However, the present activity differs from previous studies because it did not only provide legal counseling but also included direct consultation based on the concrete problems experienced by the participants. This consultative component made the activity more contextual because participants could connect legal concepts with their own transaction experiences

D. CONCLUSION

The development of increasingly massive digital transactions is not always followed by an increase in public understanding of the law, causing various legal vulnerabilities in the practice of electronic transactions. Through this mentoring activity, the public not only gained knowledge about the legal framework that regulates digital transactions, but also increased awareness of legal rights and obligations as consumers, the importance of personal data protection, and dispute resolution mechanisms that can be taken in case of violations. The Applied Educational and consultative approach has proven effective in bridging the gap between legal norms and the reality of practice in the field, because the material is delivered contextually based on real problems faced by the community. This activity also strengthens the position of the community in dealing with digital business actors, encourages prudence in transactions, and builds trust in the law as an instrument of protection and legal certainty in the digital space. Thus, educational assistance and legal consultation not only serve as a means of knowledge transfer, but also as an effort to empower the community to create a secure, fair, and equitable digital transaction ecosystem, so that its implementation needs to be carried out in a sustainable and integrated manner with the support of various stakeholders.

E. AUTHOR CONTRIBUTIONS

Each member actively participates in every stage of service held in Mekar Jaya village, Duhiaadaa District, Pohuwato Regency. In his capacity as Team Leader, Weny Almorafid Dunga worked closely with the village head to ensure the implementation of these activities. Muhamad Khairun Kurniawan Kadir and Nurul Fazri Elfikri plan activities and evaluate field needs. Apripari provides direct counseling while Fitran Amrain provides material support to Apripari as an extension worker. Ramadhan Usman organized the village community and worked with local infrastructure to coordinate the implementation of operations. Akbar Hidayatullah Daud participated in the entire preparation article. From the determination of needs to the impact assessment, as detailed in this article, this collaborative effort guarantees the success of the program.

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