



Legal Protection of Business Actors in Digital Trade Agreements: Strengthening Contractual Certainty, Electronic Transaction Security, and Fairness in the Digital Economy Era

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Abstract

The development of digital technology has brought significant changes in the practice of commercial law, particularly in the implementation of trade agreements, which are now often conducted electronically. Digital trade agreements provide convenience and efficiency for business actors, but on the other hand, they also give rise to various legal issues, such as the weak bargaining position of certain business actors, unclear clauses in electronic agreements, and increased potential for disputes due to default and data misuse. Furthermore, the transformation from conventional transactions to digital-based transactions has changed the nature of contractual relationships between business actors. Digital agreements are increasingly formed through electronic platforms, automated systems, and standard contractual mechanisms, which may reduce direct negotiation between parties. This development creates new legal challenges concerning contractual fairness, transparency of electronic clauses, protection of electronic evidence, and accountability of digital platforms involved in commercial transactions. This study aims to analyze the forms of legal protection for business actors in trade agreements in the digital era and assess the effectiveness of applicable laws and regulations in providing legal certainty. The research method used is normative legal research with a statutory regulatory approach, a conceptual approach, and a case approach. The results show that regulations related to trade law and electronic transactions have essentially provided a basis for legal protection for business actors, but there are still obstacles in their implementation, supervision, and enforcement. This research argues that legal protection in digital trade agreements cannot be limited to the recognition of electronic contracts but must also include mechanisms ensuring balanced contractual relationships, protection against unfair standard clauses, and effective dispute resolution mechanisms. Therefore, strengthening digital trade regulation requires an integrated approach between contract law, electronic transaction law, and data protection principles. Therefore, regulatory harmonization, strengthening legal protection mechanisms, and increasing legal literacy for business actors are needed to create a fair, safe, and sustainable digital trade climate.

I. INTRODUCTION

The development of commercial law is inextricably linked to the dynamics of economic and trade activities, which continue to change along with technological advancements. Commercial law essentially serves as a legal instrument that regulates legal relations between business actors in conducting commercial activities, ensuring certainty, fairness, and legal protection (Subekti, 2001). In the modern context, digital transformation has shifted trade transaction patterns from conventional to

electronic, necessitating adjustments in commercial law regulations (Sutedi, 2018).

Digital transformation has fundamentally changed the structure of commercial relationships by introducing new forms of transactions that rely on electronic communication, digital platforms, and automated processes. Unlike conventional agreements that are generally formed through direct interaction between parties, digital trade agreements often involve technological intermediaries, electronic authentication systems, and standardized contractual terms. Consequently, commercial law

faces the challenge of ensuring that technological efficiency does not reduce the principles of fairness, transparency, and legal certainty in contractual relationships (UNCITRAL, 2017).

Trade agreements are a key instrument in commercial activities, as they legally define the rights and obligations of the parties (Salim HS, 2019). According to R. Setiawan (2014), agreements serve not only as a binding tool for the parties but also as a means of legal protection in the event of a dispute. In digital trade practices, trade agreements are often made in the form of electronic agreements or standard contracts, which have the potential to create an imbalance in position between business actors and their business partners (Sjahdeini, 2013).

The widespread use of standard electronic contracts has become one of the defining characteristics of digital commerce. Digital platforms commonly utilize click-wrap agreements, browse-wrap agreements, and automated contractual systems where users accept predetermined terms without meaningful negotiation. Although these mechanisms improve efficiency and reduce transaction costs, they may also create concerns regarding unequal bargaining power, transparency of contractual obligations, and the protection of parties who lack sufficient legal understanding (De Werra, 2021).

The digital era has brought convenience to transactions, but it has also given rise to complex legal challenges. Digital trade transactions often take place without physical meetings, using automated systems, and involving electronic data as the primary form of evidence (Makarim, 2017). This situation raises issues related to the validity of agreements, the evidentiary power of electronic documents, and legal protection for business actors in the event of default or breach of agreements (Budiono, 2016).

In addition to contractual validity, digital trade activities introduce broader legal concerns involving electronic authentication, cybersecurity risks, personal data protection, and responsibility of digital intermediaries. The reliance on electronic information as evidence requires legal systems to establish mechanisms ensuring authenticity, integrity, and reliability of digital records. Without adequate protection mechanisms, business actors may face uncertainty regarding the enforceability of agreements and the allocation of responsibility when technological failures occur (Makarim, 2017; UNCITRAL, 2017).

Legal protection for business actors is a crucial issue in modern trade law. Business actors require legal guarantees to ensure safe and sustainable trading activities (Fuady, 2014). According to Hadjon (1987), legal protection aims to protect legal subjects from arbitrary actions and provide legal certainty through clear and enforceable regulations. In the context of digital trade, legal protection relates not only to the substance of the agreement but also to an effective system of oversight and law enforcement (Rahardjo, 2009).

From a legal protection perspective, digital commerce requires a regulatory framework capable of balancing economic innovation and legal safeguards. Excessive regulation may hinder technological development, while insufficient regulation may expose business actors to unfair practices, contractual uncertainty, and digital risks. Therefore, legal protection should be understood as a dynamic mechanism that adapts to technological developments while maintaining fundamental principles of justice and legal certainty (Hadjon, 1987; Lessig, 2006).

In Indonesia, regulations regarding trade agreements and electronic transactions have been incorporated into various laws and regulations, such as the Civil Code and the Law on Electronic Information and Transactions (Mertokusumo, 2010). However, several studies have shown that there are still weaknesses in the implementation of these regulations, particularly in providing optimal protection for business actors in the digital era (Sutanto, 2020). This indicates a gap between legal norms and the rapidly evolving practices of digital commerce.

Previous studies concerning electronic transactions have primarily focused on the validity of electronic contracts and recognition of electronic evidence. However, limited studies have examined the broader relationship between contractual protection, bargaining imbalance, and regulatory effectiveness in digital trade agreements involving business actors. This research therefore contributes by analyzing legal protection from a comprehensive perspective, integrating contract law principles, electronic transaction regulation, and mechanisms for ensuring fairness in digital commerce.

Based on this description, this research is crucial for analyzing legal protection for business actors in trade agreements in the digital era. This research is expected to contribute academically to the development of trade law and serve as a

reference for policymakers in refining relevant regulations.

Specifically, this research aims to examine the legal validity of digital trade agreements, analyze preventive and repressive legal protection mechanisms available to business actors, and evaluate whether existing regulations are sufficient to address challenges arising from digital commercial practices. Through this analysis, the study seeks to provide a conceptual framework for strengthening legal protection in the digital economy era.

II. RESEARCH METHODS

This research employs normative legal research with a qualitative approach. Normative legal research examines law as a system of norms consisting of legal principles, statutory provisions, doctrines, and judicial interpretations that regulate social relations. This method is appropriate because the research focuses on analyzing legal protection mechanisms for business actors in digital trade agreements based on existing legal frameworks rather than measuring empirical behavior of market participants (Soekanto & Mamudji, 2015; Marzuki, 2017).

This research applies three legal approaches: the statute approach, conceptual approach, and case approach. The statute approach is conducted by analyzing relevant legal regulations governing commercial agreements and electronic transactions, including provisions of the Indonesian Civil Code, regulations concerning electronic information and transactions, and international principles relating to electronic commerce. This approach aims to identify the extent to which existing legal norms provide protection and certainty for business actors conducting digital transactions (Ibrahim, 2006).

The conceptual approach is used to examine fundamental legal concepts related to digital trade agreements, including freedom of contract, contractual balance, legal protection, electronic contracts, and legal certainty. Through this approach, the research analyzes whether traditional contract law principles remain adequate in addressing digital commercial practices characterized by standard contracts,

technological intermediaries, and automated transactions (Fuady, 2014; Sjahdeini, 2013).

The case approach is used to examine judicial interpretations concerning disputes arising from electronic transactions and contractual relationships in digital commerce. Court decisions are analyzed to understand how legal norms relating to electronic agreements, breach of contract, and electronic evidence are applied in resolving disputes between business actors. This approach is important because the effectiveness of legal protection depends not only on the existence of regulations but also on their practical implementation through judicial mechanisms (Mertokusumo, 2010).

The legal materials used in this study consist of primary, secondary, and tertiary legal materials. Primary legal materials include statutory regulations governing agreements, trade activities, electronic transactions, and judicial decisions related to digital trade disputes. Secondary legal materials consist of legal literature, academic journals, textbooks, and expert opinions concerning contract law, digital commerce, and legal protection. Tertiary legal materials include legal dictionaries and supporting references used to clarify legal concepts.

The collection of legal materials is conducted through library research by identifying, classifying, and analyzing relevant legal sources. The collected materials are then analyzed qualitatively using descriptive and prescriptive legal analysis. Descriptive analysis is used to explain applicable legal provisions, while prescriptive analysis is applied to formulate legal arguments regarding the adequacy and effectiveness of legal protection for business actors in digital trade agreements (Marzuki, 2017).

III. RESULTS AND DISCUSSION

A. Normative Framework of Legal Protection for Business Actors in Digital Trade Agreements

The development of digital trade has resulted in a transformation of contractual relationships from traditional paper-based agreements into electronically formed agreements. This transformation does not eliminate the fundamental principles of contract law; rather, it requires adaptation of existing legal concepts to accommodate new transaction mechanisms. The research findings indicate that Indonesian legal protection for digital trade agreements is primarily constructed through three elements: recognition of electronic contracts, protection of contractual rights and obligations, and availability of dispute resolution mechanisms (UNCITRAL, 2017; Makarim, 2017).

Research results show that legal protection for business actors in trade agreements in the digital era has been normatively regulated in various applicable legal provisions. Provisions regarding the validity of agreements as regulated in civil law remain the main basis in digital trade agreements, where the agreement of the parties, capacity, certain objects, and lawful causes must be met for the agreement to have binding legal force (Subekti, 2001; Setiawan, 2014). In practice, electronic forms of agreement are recognized as valid agreements as long as they fulfill these elements (Mertokusumo, 2010).

1. Validity of Digital Trade Agreements

Digital trade agreements essentially have the same legal standing as conventional agreements as long as they meet the requirements for a valid agreement as stipulated in civil law, namely agreement between the parties, capacity, a specific object, and a lawful cause (Subekti, 2001; Setiawan, 2014). Research results show that the electronic form of a trade agreement does not eliminate its binding force, as long as the substance of the agreement meets applicable legal provisions (Mertokusumo, 2010). This recognition provides legal certainty for

business actors in carrying out digital-based trade activities.

The legal recognition of electronic agreements demonstrates that technological differences in the method of contract formation do not affect the existence of contractual obligations. The essential consideration remains whether the agreement fulfills substantive requirements, including genuine consent, legal capacity, certainty of object, and lawful purpose. Therefore, digital contracts should not be viewed as a separate category of contracts but as a technological form of expressing contractual relationships recognized under general contract law principles (Subekti, 2001; Salim HS, 2019).

However, digital contracts create new challenges concerning the authenticity of consent. In many online transactions, acceptance occurs through automated mechanisms without direct negotiation between parties. This situation raises questions regarding whether consent provided through digital interfaces represents informed and voluntary agreement, particularly when contractual clauses are lengthy, complex, and prepared unilaterally by dominant parties (De Werra, 2021).

2. Forms of Legal Protection for Business Actors

Legal protection for business actors in digital trade agreements can be divided into preventive and repressive legal protection (Hadjon, 1987). Preventive protection is realized through regulations regarding the validity of agreements, the recognition of electronic evidence, and the obligations of the parties to execute the agreement in good faith (Fuady, 2014). Meanwhile, repressive protection is provided through dispute resolution mechanisms in the event of default or breach of the agreement (Rahardjo, 2009).

In digital commerce, preventive protection has a broader dimension because business actors must be protected not only from contractual violations but also from technological risks. Preventive mechanisms

include obligations regarding transparency of electronic agreements, security of electronic systems, protection of electronic data, and authentication of digital transactions. These mechanisms are necessary because digital transactions depend heavily on information systems that may create risks beyond conventional contractual relationships (Makarim, 2017).

3. Imbalance in the Position of the Parties in Standard Contracts

Research shows that digital trade agreements are generally formulated in the form of standard, unilaterally drafted contracts, thus limiting the negotiation space for certain business actors (Sjahdeini, 2013). This situation creates an imbalance in the legal standing between parties and has the potential to disadvantage business actors with weak bargaining positions (Budiono, 2016). This imbalance can undermine the principles of justice and freedom of contract, which are the foundation of contract law (Rahardjo, 2009). The problem of imbalance becomes more significant in digital trade because many transactions are conducted through platforms controlled by economically stronger parties. Business actors often have no practical opportunity to negotiate contractual terms and can only accept or reject predetermined clauses. Although standard contracts provide efficiency, legal systems must ensure that efficiency does not become a justification for unfair contractual practices or excessive transfer of risks to weaker parties (Sjahdeini, 2013; Budiono, 2016).

4. Effectiveness of Regulation in Digital Trade Agreement Practice

Regulations governing trade agreements and electronic transactions have normatively provided a basis for legal protection for businesses (Makarim, 2017). However, research shows that the effectiveness of these regulations still faces obstacles in implementation and oversight (Sutedi, 2018). Weak law enforcement and a lack of understanding among businesses regarding

the legal substance of digital agreements are factors that hinder the realization of optimal legal protection (Soekanto, 2014).

The effectiveness of digital trade regulation depends on the ability of legal institutions to adapt to technological developments. Rapid innovation often creates regulatory gaps because technological practices develop faster than legislative responses. Therefore, legal certainty requires not only formal recognition of electronic transactions but also continuous regulatory adaptation, institutional supervision, and improvement of enforcement capacity (Lessig, 2006).

5. Efforts to Strengthen Legal Protection for Business Actors

Based on research findings, strengthening legal protection for business actors in digital trade agreements requires harmonization of laws and regulations and increasing legal literacy among business actors (Marzuki, 2017). Furthermore, more effective and efficient dispute resolution mechanisms are needed to ensure that business actors obtain justice quickly and at low cost (Fuady, 2014). Thus, legal protection for business actors can keep pace with the increasingly rapid development of digital trade.

Strengthening legal protection should therefore be directed toward creating a balanced digital trade ecosystem. This requires harmonization between contract law, electronic transaction regulation, and data protection principles. In addition, digital literacy among business actors is essential because effective legal protection depends not only on regulatory availability but also on the ability of parties to understand and exercise their legal rights (UNCITRAL, 2017).

This study found that regulations related to electronic transactions have recognized electronic documents and electronic signatures as valid evidence in legal proceedings (Makarim, 2017). This recognition provides legal certainty for businesses in executing digital trade agreements. However, business actors remain

limited in their understanding of the legal force of electronic agreements, which could potentially lead to losses in the event of a dispute (Fuady, 2014).

Research also shows that digital trade agreements tend to use standard, unilaterally drafted contracts, creating an imbalance in the legal standing of the parties (Sjahdeini, 2013). This situation places certain business actors in a weak position because they lack the opportunity to negotiate the agreement's clauses. This imbalance has the potential to violate the principles of justice and freedom of contract (Rahardjo, 2009).

Furthermore, this study found that repressive legal protection mechanisms through dispute resolution are available, both through the courts and alternative dispute resolution. However, the effectiveness of these mechanisms still faces obstacles, such as relatively lengthy processes and significant costs (Soekanto & Mamudji, 2015). This has led some businesses to be reluctant to pursue legal action when a digital trade agreement fails.

Based on these findings, it can be concluded that normatively, legal protection for business actors in digital trade agreements is available, however, in its implementation, it is still necessary to strengthen regulations, increase legal literacy of business actors, and improve law enforcement mechanisms so that legal protection can run effectively and fairly (Marzuki, 2017).

B. Legal Protection Challenges and Strengthening Mechanisms for Business Actors in Digital Trade Agreements

A trade agreement is the primary foundation in trade activities that legally binds the parties and forms the basis for the birth of rights and obligations (Subekti, 2001). Digital transformation has expanded the traditional concept of trade agreements by introducing electronic mechanisms for contract formation, execution, and enforcement. Although the fundamental principles of contract law remain applicable, digital commerce creates new legal challenges because contractual relationships

are increasingly mediated by technology, automated systems, and digital platforms. Therefore, legal protection for business actors must be analyzed not only from the perspective of contract validity but also from the perspective of fairness, transparency, and accountability within digital transaction ecosystems (UNCITRAL, 2017; De Werra, 2021).

From a civil law perspective, the validity of an agreement is determined by the fulfillment of the conditions as stipulated in Article 1320 of the Civil Code, namely agreement of the parties, capacity, a specific object, and a lawful cause (Setiawan, 2014). These provisions remain valid in trade agreements conducted digitally, although the form and mechanism have changed (Mertokusumo, 2010).

The application of traditional contract law principles to digital transactions demonstrates the flexibility of private law in responding to technological developments. The principle of freedom of contract remains relevant because parties are still free to determine the content of their agreements. However, digital transactions challenge the assumption that contractual freedom always reflects equal bargaining power. In many digital environments, one party determines contractual terms while the other party merely accepts predetermined conditions. Therefore, contractual freedom requires a balancing mechanism to prevent economic inequality from transforming into legal inequality (Sjahdeini, 2013; Budiono, 2016).

The development of digital commerce shows that consent in electronic agreements has become more complex. In conventional contracts, consent is usually expressed through direct negotiation, while digital contracts frequently rely on automated acceptance mechanisms. This raises the question of whether acceptance through a digital interface represents meaningful consent, particularly when users do not have realistic opportunities to negotiate contractual provisions. Consequently, modern contract

law must move beyond the formal recognition of consent toward ensuring informed and fair consent (De Werra, 2021).

Advances in information technology have led to the emergence of electronic trade agreements, allowing for fast and efficient transactions without face-to-face interaction (Makarim, 2017). However, according to Sjahdeini (2013), electronic agreements are often formulated in the form of standard contracts drawn up unilaterally, potentially creating an imbalance in the legal standing of business actors. This situation can undermine the principle of freedom of contract if one party lacks the opportunity to negotiate (Fuady, 2014).

The dominance of standard electronic contracts in digital commerce creates a structural imbalance between business actors. Although standard contracts provide efficiency by reducing negotiation costs and accelerating transactions, they may also function as instruments for transferring excessive risks to weaker parties. This problem becomes particularly significant when contractual clauses contain limitations of liability, unilateral modification rights, or provisions that restrict dispute resolution options (Sjahdeini, 2013).

From the perspective of legal protection theory, regulation should not merely protect formal contractual freedom but also guarantee substantive fairness between parties. Legal protection requires intervention when contractual mechanisms create unreasonable disadvantages for one party. Therefore, digital trade regulation should incorporate principles of transparency, proportionality, and fairness in electronic contractual relationships (Hadjon, 1987).

Legal protection for business actors in digital trade agreements is crucial to ensure legal certainty and justice. Legal protection can be preventive or repressive (Hadjon, 1987). Preventive protection is realized through clear legal regulations regarding the rights and obligations of the parties in a digital trade

agreement, while repressive protection is provided through dispute resolution mechanisms in the event of a breach of the agreement (Rahardjo, 2009). In practice, business actors often face the risk of default, data misuse, and unclear legal responsibilities in digital transactions (Budiono, 2016).

National regulations have attempted to provide legal protection for business actors through various statutory provisions. The recognition of electronic documents and signatures as valid evidence represents a legal adaptation to technological developments (Makarim, 2017). However, the recognition of electronic evidence alone is insufficient to guarantee effective legal protection. Digital transactions depend on the reliability of electronic systems, authentication mechanisms, and data integrity. Disputes may arise not only from contractual violations but also from uncertainty regarding the authenticity of electronic records, unauthorized access, manipulation of digital information, and cybersecurity failures. Therefore, legal protection in digital trade requires an integrated approach combining contract law principles with electronic security and data governance mechanisms (UNCITRAL, 2017).

Furthermore, the evidentiary function of electronic documents requires courts and dispute resolution institutions to develop adaptive approaches in evaluating digital evidence. Unlike conventional written documents, electronic evidence involves technological processes that require verification of authenticity and reliability. Therefore, legal institutions must possess adequate understanding of digital technology to ensure that procedural justice can be achieved in digital commerce disputes (Makarim, 2017).

However, the effectiveness of this legal protection still faces challenges, particularly in law enforcement and oversight of the implementation of digital trade agreements (Sutedi, 2018). This is reinforced by Marzuki's

(2017) opinion, which states that sound legal norms must be accompanied by consistent implementation mechanisms to provide legal certainty.

In addition to regulations, business actors' legal awareness also plays a crucial role in achieving optimal legal protection. Another important issue in digital trade agreements is the responsibility of digital platforms that facilitate commercial transactions. Unlike conventional trade relationships involving only sellers and buyers, digital commerce frequently involves third-party platforms that control transaction mechanisms, payment systems, and information flows. This intermediary position creates a question regarding the extent to which digital platforms should bear legal responsibility when disputes occur between business actors (Lessig, 2006).

Digital platforms should not be viewed merely as passive technological intermediaries because their design choices, contractual structures, and governance mechanisms influence the legal relationship between users. Therefore, effective legal protection requires clear allocation of responsibility among business actors, consumers, and digital platform providers to prevent regulatory gaps in the digital economy (De Werra, 2021).

Business actors are required to understand the substance of digital trade agreements before agreeing to them and to apply the principle of prudence in every transaction (Fuady, 2014). Therefore, legal protection for business actors in trade agreements in the digital era depends not only on the existence of legal regulations, but also on the parties' understanding and compliance with applicable provisions (Soekanto, 2014).

Based on this description, it can be concluded that legal protection for business actors in digital trade agreements is an urgent need in line with the rapid development of technology-based trade. Strengthening regulations, effective law enforcement, and improving legal literacy among business actors are necessary to ensure that digital trade

agreements operate fairly, safely, and sustainably (Rahardjo, 2009).

The Indonesian legal framework has provided fundamental recognition of electronic transactions; however, the rapid development of digital commerce requires continuous adaptation. Existing regulations primarily focus on recognizing electronic transactions and establishing legal validity, while emerging issues such as platform responsibility, algorithmic decision-making, cross-border digital transactions, and unfair electronic contractual clauses require more comprehensive regulation.

Therefore, the effectiveness of legal protection depends on the ability of the legal system to evolve alongside technological innovation. Harmonization between contract law, electronic transaction regulation, competition law, and personal data protection is necessary to create a comprehensive framework capable of protecting business actors in the digital economy (UNCITRAL, 2017; Lessig, 2006).

IV. CONCLUSION AND SUGGESTIONS

A. Conclusion

Legal protection for business actors in digital trade agreements has been recognized within the Indonesian legal system through regulations governing agreements and electronic transactions. Digital agreements have the same legal validity as conventional agreements as long as they fulfill the requirements of a valid contract. However, the development of digital commerce creates new challenges, including the use of standard electronic contracts, imbalance of bargaining positions, electronic evidence issues, and uncertainty regarding platform responsibility.

Therefore, legal protection in digital trade agreements cannot be limited to the recognition of electronic contracts but must also ensure contractual fairness, transaction security, and effective dispute resolution mechanisms. Strengthening regulation, supervision, and legal awareness is necessary to ensure that digital trade activities provide

legal certainty and balanced protection for all business actors.

B. Suggestion

Legal reform and harmonization are needed to accommodate the rapid development of digital trade, particularly regarding electronic contracts, platform responsibility, and protection against unfair contractual clauses. The government and relevant institutions should strengthen supervision and enforcement mechanisms, while business actors need to improve their legal understanding regarding digital transactions and contractual risks. Further research should examine the practical implementation of digital trade regulations through empirical studies to evaluate the effectiveness of legal protection mechanisms in practice.

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