

## New Mode of Online Shop Fraud at Shopee and Solving Problems through Business Regulations

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### ABSTRACT

In the current digital era, we have activities that are completely online, one of which is the Online Shop activity. This research was conducted to examine a new mode of online shop fraud at Shopee and provide a solution to this problem. This research uses a descriptive research method (qualitative). As well as using a statutory approach and a conceptual approach. The data collection method is carried out by obtaining various sources of information from literature and visual literacy. The results of the study show that the new mode of online store fraud at Shopee is in the form of baiting Shopee balance top-ups and asking for consumer fund pin numbers, which will drain the consumer's finances.

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## **INTRODUCTION**

The provision of online shopping services that are growing at this time, even for shopping for daily needs really helps consumers to be able to shop wherever and whenever according to consumer needs (Vyt et al, 2017). In today's all-digital era, it brings us to activities that are all online, one of which is online shop activities. Online shop, of course, this sentence is no stranger to our lives, where the existence of an online shop is needed by all people, and can facilitate the activities of buying and selling transactions of goods and services to both producers and consumers. Each online shop platform is equipped with features that can be accessed easily by its users. Even though both producers and consumers cannot meet in person but transaction activities can still run as usual, using different media. For example, the online shop platform Shopee.

Selling and shopping activities certainly never escape in our lives, and both sellers and buyers get their respective benefits. With the online shop platform, the users get benefits and convenience in transactions. Among these conveniences, such as speeding up the shopping process, making it easier to find the desired product or service, getting complete features in the application, easy to find the shop you want, there are various attractive offers that have been provided by the online shop platform, and there are various different kinds of shops and different products.

Besides having advantages, buying and selling transactions at online shops also have deviant behavior at online shops towards consumers. Among them, namely, the existence of a new mode of online store fraud at Shopee. There are weaknesses or bad things that happen, making consumers feel uncomfortable in making transactions at online shops. Of course, this must also be addressed immediately and taken further action on the problems that occur. Even though buying and selling transactions are not carried out directly, of course regulations on business are also needed in online buying and selling transactions for every user of the online shop platform.

This study aims to analyze the various modes of fraud committed by online shops, find out the rules and laws governing the rights and obligations of producers and consumers, solving problems with deviant behavior in online shops through business regulations, as well as analyzing various problem topics and their solutions in the case of a new mode of online shop fraud at Shopee.

## **LITERATURE REVIEW**

### *Digital Marketing*

Digital marketing is no longer an obstacle for marketers to market goods and services by utilizing an internet connection (Dahiya & Gaytri, 2017).

### *Distribution*

The provision of online shopping services that are growing at this time, even for shopping for daily needs really helps consumers to be able to shop wherever and whenever according to consumer needs (Vyt et al, 2017).

*Consumer purchasing decisions*

The complex thing about consumer behavior in purchasing a product is influenced by many factors which can be interrelated and influence each other (Astuti et al, 2015).

**METHODOLOGY**

This type of research uses descriptive-qualitative research. Which is where descriptive-qualitative research is intended to provide a description of a symptom, event, event that occurred, the problem that occurred and the handling of the problem. In this study, two approaches were used, namely the statutory approach and the conceptual approach. The statutory approach is used because the object of this research is related to various laws and regulations. While conceptual research is used to study and analyze views related to the object of research. The data collection method is carried out by focusing on written materials in the form of laws and regulations relating to the object under study. Besides that, opinions from experts in print media or relevant research results are also included in the discussion of the research object. After the data has been collected from the various literature obtained, then data reduction is carried out by making abstractions, namely efforts to make a core summary. The next step is to arrange units that contain unanimous meaning and can stand alone. The units are then categorized based on thoughts, intuitions, opinions or certain criteria and then given a label according to the grouping. From the results of this grouping, it is then matched with the problems studied according to the quality of the truth so that they can provide answers to the problems of the research object. After the data has been collected from the various literature obtained, then data reduction is carried out by making abstractions, namely efforts to make a core summary. The next step is to arrange units that contain unanimous meaning and can stand alone. The units are then categorized based on thoughts, intuitions, opinions or certain criteria and then given a label according to the grouping. From the results of this grouping, it is then matched with the problems studied according to the quality of the truth so that they can provide answers to the problems of the research object. After the data has been collected from the various literature obtained, then data reduction is carried out by making abstractions, namely efforts to make a core summary. The next step is to arrange units that contain unanimous meaning and can stand alone. The units are then categorized based on thoughts, intuitions, opinions or certain criteria and then given a label according to the grouping. From the results of this grouping, it is then matched with the problems studied according to the quality of the truth so that they can provide answers to the problems of the research object. The next step is to arrange units that contain unanimous meaning and can stand alone. The units are then categorized based on thoughts, intuitions, opinions or certain criteria and then given a label according to the grouping. From the results of this grouping, it is then matched with the problems studied according to the quality of the truth so that they can provide answers to the problems of the research object. The next step is to arrange units that contain unanimous meaning and can stand alone. The units are then categorized based on thoughts, intuitions, opinions or certain criteria and then given a label according to the grouping. From the results of this

grouping, it is then matched with the problems studied according to the quality of the truth so that they can provide answers to the problems of the research object.

## **RESEARCH RESULT**

Based on the confession of one consumer on his YouTube channel called "Team Warnetkoe". Where this consumer admitted that he had been deceived by an online store when shopping, this incident occurred on January 26, 2022. Of course, this consumer asked for accountability in the form of a refund to the owner of the online store and had reported it to the customer service shop, but nothing the response given by the online shop owner, even the shop owner issued a new mode in the form of baiting shoppe balance top ups and asking for consumer fund pins which would drain the consumer's finances.

Consumers also search for information about the perpetrator, where the perpetrator has also committed fraud from 2013, based on this information, it can be seen that the perpetrator is not an ordinary fraud. Toko bintang store 77 is the name of an online store that has deceived these consumers. According to the prediction of the consumer that the perpetrator will continue his fraudulent actions by creating a new store with a different name, because it is easy to open a new store at Shopee or another Market place, and the hope is that the Shopee Market place will inspect and close strange shops with unreasonable price.

So? Are there any rules governing this online shopping activity? After our research, there are several laws and regulations that regulate the operation of this online buying and selling transaction. One of them is regulated in **Article 8 paragraph (1) letter f of the Consumer Protection Law** which prohibits business actors from producing or trading goods or services that are not in accordance with the promises stated on labels, etiquette, descriptions, advertisements or sales promotions for these goods or services.

## **DISCUSSION**

From the results of our research, online shops do not only have a positive impact. If we don't use it carefully, then we can also experience losses from fraud committed by sellers. This is similar to what was experienced by a consumer who said that he had been scammed by an online store called "Bintang Store 77" which occurred on January 26, 2022 through his YouTube channel account called "Team WarnetKoe". Where, based on his confession, it can be concluded that as a consumer, do not be easily tempted by cheap product prices and also online stores that have low ratings in their stores. And the need for some consideration of purchasing products regarding quality, price, previous consumer ratings of the product you want to buy, to prevent loss or fraud.

### **Why is the existence of an online shop so needed in all circles?**

Online shops are like our own best friends, of course in this era. Shop practically, how about not using an online shop? Or rather, the correct words would be something like "in this day and age, who doesn't want to shop practically?". People nowadays only want to do every activity instantly. We can see around us, in general, the nature possessed by everyone is to want things

instantly. Let's take an example, in learning something like cooking, everyone tends to open YouTube to learn from stage to stage. Likewise with the many people who excel but they don't go to tutoring or courses. They only maximize the use of Teacher's room or learning applications. Really practical right? They only need to pay around Rp. 500,000 in 1 year, whereas if they take courses maybe for 1 year the cost can reach 5-6 million rupiahs. So from there we can conclude that today's society is dominant in using something practical, as well as this online shop.

However, why do all people need this online shop? Of course, what kind of society doesn't need an online shop in today's era? Parents like mothers need an online shop in many ways, such as; shop for vegetables for daily cooking, buy kitchen equipment, and also buy items for personal needs. Among teenagers, online shops are usually used as a place to buy personal needs such as; clothes, study tools, or items they like (hobby). This also applies to small children. Not mandatory, but they also have the right to buy practically anything they want at the online shop. However, small children must be supervised by their parents.

### **Complete online shop features**

Why can the online shop application be called practical? Is it only by providing a place for sellers and buyers to carry out buying and selling activities? Certainly not. There are many things that help us (the community) in living our daily lives. The many features that help this such as; top up pulses, top up electricity tokens, water payments, wifi payments, and even a feature that attracts many consumers, namely free shipping. Available features like these are what make this application so helpful for us in living our daily life.

Besides that, in this application there is also an event feature. Events are usually held every month, according to the date and month, for example the 5th of the 5th month. Usually, at this monthly event, a hefty discount is given for a certain period of time. However, there is also an event every year, namely the Anniversary event. The discount given at this event is extraordinary. There's even a flash sale that sells luxury goods for only 1 Rupiah.

Apart from that, the payment feature is also very simple depending on what method we as consumers want to make transactions with. Payment features such as; Cash On Delivery, Via Bank, Via cash at agents, even debt with PayLater. Therefore, this online shop application is equipped with features that help us every day. This is what attracts today's people to use this online shop application.

### **Convenience obtained by using the online shop**

Needless to say, the many features available are what make online shops provide convenience and comfort to their users. How come? We only need to look for what we want to buy, we only need to pay our bills by simply gesturing. We don't need to bother going here and there anymore. This online shop was created to make things easier for us (users) with the many features they have.

### **How to deal with deviant behavior in the form of fraudulent modes carried out by Online Stores**

The existence of a mode of fraud carried out by online store owners, makes customers have to be more careful when shopping online. As good buyers, we must also be smart in choosing goods. Here are the ways:

- Report to Police Station.
- Report to Police via e-mail.
- Don't be easily tempted by cheap prices. We have to find out in advance the prices of similar items from different stores.
- Ask the closest person for help. If you are still using the online shop application recently, it is better to avoid fraud by asking a trusted shopping place to the people closest to you.
- Do not provide the OTP code or PIN code for your Online Shop account.
- Always keep proof of transactions. Never delete or throw away proof of transaction. This aims to guard if you are exposed to fraud.
- Prioritize using the COD payment method. By using this payment method, books can easily avoid fraud because goods are paid for when they arrive. However, what must be considered is, do not open packages that you think are inappropriate. Because once opened, the package cannot be returned and we must still pay for it.

These things are done in order to avoid fraud committed by the seller. However, what kind of cheating should we (as buyers) not do? As good buyers, we must follow the rules given by the application owner. For example, we have to keep paying for packages that we have opened even though they are not suitable. And also as good consumers, if we are satisfied with the store where we shop, it's a good idea to give a good rating and even a testimonial in the comments. This is done to help other consumers trust the store.

### **Rules per law governing the running of the online shop**

The running of buying and selling activities in the online shop cannot run smoothly if it is carried out without rules. Meanwhile, even with the existence of rules there is still a lot of cheating going on. This damages the good image and purpose of establishing an online shop which aims to make buying and selling more practical. So, what steps did the government take? What kind of rules are given by the government in regulating buying and selling activities in this online shop?

The government gives proper rights to consumers in purchasing goods. This is stated in Article 4 Consumer Protection Act, consumer rights include:

- a. The right to comfort, security and safety in consuming goods or services;
- b. The right to choose goods or services and obtain said goods and or services in accordance with the exchange rate and the conditions and guarantees promised;
- c. Right to correct, clear and honest information regarding the conditions and guarantees of goods and or services;

- d. The right to have their opinions and complaints heard about the goods and or services used;
- e. The right to obtain proper advocacy, protection and efforts to resolve consumer protection disputes;
- f. The right to receive consumer guidance and education;
- g. The right to be treated or served properly and honestly and not discriminatory;
- h. The right to receive compensation, compensation and/or reimbursement, if the goods and or services received are not in accordance with the agreement or not as they should be;
- i. The rights regulated in the provisions of other laws and regulations.

Not only that, in Article 8 paragraph (1) letter f of the Consumer Protection Law which prohibits business actors from producing or trading goods or services that are not in accordance with promises stated on labels, etiquette, descriptions, advertisements or promotions for the sale of said goods and or services. Discrepancies in the specifications of the goods you receive with the goods listed in the advertisement or photo of the goods offer are a form of violation or prohibition for business actors in trading goods.

### **How to solve the problem of fraud committed at online stores through business regulations?**

As we know, apart from having the benefits of an online shop, it also has drawbacks. Many deviant behaviors that often occur in buying and selling activities in this online shop. Like the confession of one customer who has become a victim of online shop fraud. So, what is the solution through business regulation?

Basically, there are already several regulations governing e-commerce, namely PP Number 80 of 2019 concerning Trade Through Electronic Systems and Permendag Number 50 of 2020 concerning Provisions for Business Licensing, Advertising, Guidance, and Supervision of Business Players in Trading Through Electronic Systems. Regarding electronic transactions, the ITE Law has also regulated, but there is no regulation regarding the COD online shop mechanism. However, several regulations as mentioned above have not been able to accommodate the rapid development of e-commerce, so it is necessary to make new regulations for e-commerce in general. Through regulatory procurement, it aims to provide legal protection for the rights of parties in e-commerce, starting from sellers, couriers or expedition service providers, and the main thing is that buyers are often at a disadvantage when they see the news that has been circulating lately.

Therefore, in our opinion, the best solution that we as consumers can do is to buy goods from online shops carefully. Don't be easily tempted at low prices, make sure the shop where we buy the goods is truly reliable, when the package arrives, don't open it immediately before paying. Make sure from the outside that the package is suspicious or not. If suspicious, the consumer is given the right to return the package without paying on condition that the package sent by the seller must not be tampered with at all.

## **CONCLUSION AND RRECOMMENDATION**

Selling and shopping activities certainly never escape in our lives, and both sellers and buyers get their respective benefits. Besides having advantages, buying and selling transactions at online shops also have deviant behavior experienced by consumers. Even though buying and selling transactions are not carried out directly, of course regulations on business are also needed in online buying and selling transactions for every user of the online shop platform. There are several legal bases and laws that regulate the rights and obligations of producers and consumers regarding buying and selling activities in online shops.

In addition, online shops also provide convenience and practicality in shopping so that more and more people use online shops to fulfill their needs. However, excessive consumptive behavior can lead to deviant behavior that violates applicable rules or habits. Therefore, proper supervision and education is needed so that consumptive behavior can be controlled and does not lead to deviant behavior. In addition, online shops also need to provide clear and accurate information about the products being sold so that consumers can choose products that suit their needs and not get caught up in excessive consumptive behavior.

Based on the research results obtained and the discussion of research results, the researchers provide the following suggestions, to:

1. There needs to be proper supervision and education so that consumptive behavior can be controlled and does not lead to deviant behavior.
2. Online shops also need to provide clear and accurate information about the products being sold so that consumers can choose products that suit their needs and not get caught up in excessive consumptive behavior.
3. Give rules to online shop manufacturers, so that they sell their own goods, not sell other people's goods, so that consumers are not disappointed in the goods received because they do not match the picture at all, even other goods than what was ordered.

## **ADVANCED RESEARCH**

For further research on deviant behavior at online shop stores at Shopee, more in-depth research can be carried out on the factors that influence consumptive behavior at online stores, such as the appearance of online store images and the symbols of values contained in an item.

Conducting research on the influence of government policies on consumptive behavior in online stores. Doing research on the factors that influence online shop manufacturers to commit deviant behavior. And do research by buying products at several online stores or looking at the store's rating, to find out whether the store is deviating or not so that we know better and are wiser in choosing which store we will choose to shop online.



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