



The Legal Awareness of Generation Z Female Student Consumers In E-Commerce Pre-Order Transactions: A Study at Universitas Darussalam Gontor

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ABSTRACT

Abstract: *The rapid growth of e-commerce has reshaped consumption patterns, especially among Generation Z female students, as active users of digital platforms. Although pre-order transactions are increasingly common, they expose consumers with limited legal literacy to risks such as delayed delivery, product nonconformity, and unilateral cancellation. This study examines the legal awareness of Generation Z female students at Universitas Darussalam Gontor regarding consumer protection in e-commerce pre-order transactions in 2025. Using a descriptive quantitative design, data were collected through a questionnaire administered to 316 purposively selected respondents. Legal awareness was assessed through four dimensions: legal knowledge, legal understanding, legal attitude, and legal behavior. The data were analyzed using descriptive statistics with SPSS 22. The findings show a moderate overall level of legal awareness (mean = 3.33). Legal attitude was high (4.16), whereas knowledge (2.76), understanding (3.21), and behavior (3.19) were moderate. The study highlights a gap between positive legal attitudes and consistent legal behavior, indicating the need for continuous consumer legal literacy education.*

Abstrak: Pertumbuhan pesat e-commerce telah mengubah pola konsumsi masyarakat, terutama di kalangan mahasiswi Generasi Z sebagai pengguna aktif platform digital. Meskipun transaksi pre-order semakin umum dilakukan, sistem ini berpotensi menimbulkan risiko bagi konsumen dengan literasi hukum yang terbatas, seperti keterlambatan pengiriman, ketidaksesuaian produk, dan pembatalan sepihak. Penelitian ini mengkaji kesadaran hukum mahasiswi Generasi Z di Universitas Darussalam Gontor terhadap perlindungan konsumen dalam transaksi pre-order e-commerce pada tahun 2025. Penelitian ini menggunakan pendekatan kuantitatif deskriptif. Data dikumpulkan melalui kuesioner yang disebarakan kepada 316 responden yang dipilih secara purposive sampling. Kesadaran hukum diukur melalui empat dimensi, yaitu pengetahuan hukum, pemahaman hukum, sikap hukum, dan perilaku hukum. Data dianalisis menggunakan statistik deskriptif dengan bantuan SPSS versi 22. Hasil penelitian menunjukkan bahwa tingkat kesadaran hukum secara keseluruhan berada pada kategori sedang dengan nilai rata-rata 3,33. Dimensi sikap hukum berada pada kategori tinggi dengan nilai rata-rata 4,16, sedangkan dimensi pengetahuan hukum 2,76, pemahaman hukum 3,21, dan perilaku hukum 3,19 berada pada kategori sedang. Temuan ini menunjukkan adanya kesenjangan antara sikap hukum yang positif dan perilaku hukum yang konsisten. Oleh karena itu, diperlukan pendidikan literasi hukum konsumen yang berkelanjutan agar mahasiswi Generasi Z mampu

memahami, menyikapi, dan menerapkan hak-haknya sebagai konsumen dalam transaksi pre-order e-commerce.



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A. INTRODUCTION

Advances in information technology have fundamentally transformed the economic landscape, including in Indonesia, which now occupies a strategic position as one of the largest e-commerce markets in Southeast Asia (Adinugraha et al., 2024). Data from Statistics Indonesia (BPS) show that the national value of electronic commerce transactions increased consistently from IDR 200.81 trillion in 2019 to IDR 780 trillion in 2023 (Badan Pusat Statistik, 2024). Alongside this growth, the pre-order system, which requires consumers to make payment in advance before goods are produced or delivered, has become increasingly common, particularly for limited products such as imported clothing, cosmetics, and electronics (Hanifah et al., 2023a) (Janti Katili et al., 2025).

Although this system benefits business actors in production planning, it also exposes consumers to significant risks, including delayed delivery, product nonconformity, and unilateral cancellation (Harahap et al., 2024) (S et al., 2025). The National Consumer Protection Agency (BPKN) recorded a sharp increase in consumer complaints related to e-commerce, reaching 3,256 cases in 2021, followed by fluctuations in subsequent years (BPKN-RI, 2025). This phenomenon underscores the urgency of consumer legal literacy as a self-protection instrument within the digital transaction ecosystem (Safrida, 2025) (Sulistianingsih et al., 2023).

Consumer protection regulation in electronic transactions in Indonesia is grounded in several legal instruments, including Law Number 8 of 1999 concerning Consumer Protection (the Consumer Protection Law/UUPK), Law Number 19 of 2016 concerning Electronic Information and Transactions (the ITE Law), and Government Regulation Number 71 of 2019 concerning the Implementation of Electronic Systems and Transactions (Indonesia, 2016). Normatively, these three instruments guarantee consumer rights; however, the effectiveness of such protection depends heavily on the extent to which consumers possess adequate legal awareness and legal understanding (Dzuhriyan et al., 2024) (S. Lestari, 2023).

Generation Z female students-those born between 1997 and 2012-are among the most active e-commerce users in Indonesia (Hatina et al., 2025) (Sholistiyawati, 2025). The Digital 2025: Indonesia report reveals that more than 70 percent of active e-commerce users in Indonesia belong to the 18-34 age group (Datareportal, 2025). As digital natives, members of this generation tend to display consumption

patterns that are fast, practical, and strongly influenced by visual stimuli and social validation. However, these tendencies are not always accompanied by sufficient consideration of legal aspects and transactional risks (Sari Handayani et al., 2025) (Rosanti et al., 2024).

Universitas Darussalam Gontor (UNIDA Gontor), as an Islamic boarding-school-based higher education institution in Ponorogo, East Java, has a distinctive academic environment characterized by a 24-hour dormitory system and the daily use of Arabic and English as languages of communication (Gontor, 2025). The Islamic values embedded in this educational system are expected to cultivate female students who excel not only academically but also ethically and legally in social life, including in their role as digital consumers (Wijaya et al., 2021) (Reza & Setyawan, 2026). Nevertheless, the extent to which these values are internalized in students' legal awareness when facing risks in e-commerce pre-order transactions remains to be empirically examined.

Based on this background, this study aims to analyze the level of legal awareness among Generation Z female students at UNIDA Gontor regarding consumer protection in e-commerce pre-order transactions. The analysis focuses on the dimensions of legal knowledge, legal understanding, legal attitude, and legal behavior under the framework of Indonesian positive law.

B. RESEARCH METHOD

This study employed a descriptive quantitative approach, using a closed-ended questionnaire developed on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree) as the data collection instrument (Adil et al., 2023). The research variable was the level of consumer legal awareness, operationalized through four dimensions: (1) legal knowledge, (2) legal understanding, (3) legal attitude, and (4) legal behavior (Soekanto, 2014) (Syuhada, 2020).

The research population consisted of all active Generation Z female students at UNIDA Gontor who had conducted pre-order transactions through e-commerce platforms. The sample size was determined using the Slovin formula with a 5 percent margin of error, resulting in 316 respondents selected through purposive sampling (Isra' Ahmad & Supriadi, 2026) (Asrulla et al., 2023). The inclusion criteria were: being female, belonging to Generation Z (born between 1997 and 2012), being registered as an active student at UNIDA Gontor, and having completed at least one pre-order transaction through e-commerce.

Before use, the research instrument was tested for validity using corrected item-total correlation and for reliability using Cronbach's Alpha (Yusup, 2018) (Janna & Herianto, 2021). The validity test showed that all instrument items were valid, with calculated r values greater than the r table value (0.110) (Anggraini et al., 2022). The Cronbach's Alpha values for all dimensions exceeded the 0.700 threshold, indicating good internal consistency. Data were analyzed using descriptive statistics, including frequency distribution, percentages, and mean

scores, with the assistance of SPSS version 22 (Verma, 2013). The interpretation of results followed the following interval categories: 1.00-1.80 (very low), 1.81-2.60 (low), 2.61-3.40 (moderate), 3.41-4.20 (high), and 4.21-5.00 (very high) (D. Lestari et al., 2023).

C. RESULTS AND DISCUSSION

1. Respondent Characteristics

Of the 316 respondents, the majority were aged 21-23 years (58.23%), followed by the 18-20 age group (39.56%) and the 24-25 age group (2.21%). Distribution by faculty showed that the Faculty of Health Sciences was the largest group (27.22%), followed by the Faculty of Tarbiyah (17.40%) and the Faculty of Sharia and Law (16.77%). In terms of academic discipline, 66.14% of respondents came from science and technology fields, while the remaining 33.86% came from the social sciences, humanities, and law. Regarding transaction frequency, 38.92% of respondents reported conducting more than 3 pre-order transactions in the previous 6 months, indicating a high level of engagement in the e-commerce ecosystem.

Table 1. Respondent Characteristics

Category	Frequency	Percentage (%)
Age 18-20 years	125	39.56
Age 21-23 years	184	58.23
Age 24-25 years	7	2.21
Pre-order transactions > 3 times (6 months)	123	38.92
Pre-order transactions 2-3 times	108	34.18
Pre-order transaction 1 time	85	26.90

Source: Primary data processed by the researchers, 2025

2. Instrument Testing Results

The validity test showed that all statement items across the four dimensions had corrected item-total correlation values above the r table value (0.110), and were therefore declared valid (Anggraini et al., 2022). The reliability test produced Cronbach's Alpha values of 0.758 for the legal knowledge dimension, 0.716 for legal understanding, 0.797 for legal attitude, and 0.814 for legal behavior, all exceeding the minimum threshold of 0.700 (Janna & Herianto, 2021). Thus, the research instrument was found to be reliable and appropriate for measuring legal awareness among female students.

3. Descriptive Analysis of Legal Awareness

Based on the descriptive statistical analysis, the overall mean score for legal awareness among Generation Z female students at UNIDA Gontor was 3.33, which falls within the moderate range (2.61-3.40). Table 2 summarizes the results for each dimension:

Table 2. Mean Scores by Dimension of Legal Awareness

Dimension	Mean	Category
Legal Knowledge	2.76	Moderate
Legal Understanding	3.21	Moderate
Legal Attitude	4.16	High
Legal Behavior	3.19	Moderate
Overall Mean	3.33	Moderate

Source: Primary data processed using SPSS 22, 2025.

The legal knowledge dimension obtained a mean score of 2.76 (moderate), indicating that most female students possess only basic knowledge of consumer rights and lack a deeper understanding of procedural aspects and specific risks in digital transactions. This finding is consistent with Habibi, who stated that students generally remain at the stage of recognizing consumer protection regulations without a substantial understanding of their implementation mechanisms (Habibi, 2022).

The legal understanding dimension recorded a mean score of 3.21 (moderate), showing that female students have a sufficient grasp of the basic concept of consumer protection as regulated in Law Number 8 of 1999, particularly regarding the right to information and transaction security guarantees (Fista et al., 2023). However, this understanding is not evenly distributed across all aspects, especially regarding dispute resolution mechanisms (Dahlia & Tuasikal, 2025).

The legal attitude dimension achieved the highest mean score, namely 4.16 (high). This result indicates that, normatively, female students have a positive orientation toward the urgency of consumer protection regulation, support the imposition of sanctions on business actors who harm consumers, and recognize the importance of justice mechanisms in digital transactions (Syuhada, 2020) (Arlanti & Suyanto, 2019).

Meanwhile, the legal behavior dimension obtained a mean score of only 3.19 (moderate). This finding suggests that legal awareness has not been fully translated into concrete actions, such as carefully reading terms and conditions before conducting transactions or filing formal complaints when experiencing losses (Christina Tani & Mediatati, 2020) (Widyastuti & Prastitya, 2020).

4. Analysis by Consumer Rights Indicators under the Consumer Protection Law

Referring to Article 4 of the Consumer Protection Law, consumers' right to clear, accurate, and honest information obtained means scores of 2.31 for knowledge indicators (PG01 and PG02) and 2.78 for the understanding indicator (PM01), both of which fall within the low to moderate categories (UU No. 8 Tahun 1999, 1999). This condition may increase female students' vulnerability to fraud in pre-order transactions, given their tendency to focus on prices and discounts rather than detailed product information (Kodri & adriaman, 2025).

For the indicator concerning the right to receive products that conform to the seller's description (Article 7 of the Consumer Protection Law), the mean score for knowledge (PG03) was 3.30, and for understanding (PM02) was 3.20, both in the moderate category (UU No. 8 Tahun 1999, 1999) (Halim, 2023). The habit of reading reviews before purchase, reflected in the selective behavior score (PR02) of 4.06, also contributed to awareness of this dimension. However, it has not yet been fully internalized as a legally enforceable right (Manik et al., 2025).

The right to cancel a transaction, as regulated in Article 9 of Government Regulation Number 71 of 2019, received the highest appreciation from female students, with a knowledge score of 3.45 and a legal attitude score (SKP01) of 4.08, both in the high category (PP No. 71 Tahun 2019, 2019) (Oktaviani et al., 2025). The inherent uncertainty of delivery time in the pre-order system makes female students more sensitive to cancellation options as a self-protection mechanism (Hanifah et al., 2023b).

The most striking paradox was found in the right to file complaints (Article 4, letter g of the Consumer Protection Law): understanding of this right was relatively high (PM04: 3.52). However, actual complaint behavior was very low (PR04: 2.53). This gap can be explained by distrust in the effectiveness of complaint mechanisms, concerns about complicated procedures, and the tendency to accept losses as an inherent risk of online transactions. Similar findings were reported by Daeng et al, who emphasized that increased legal knowledge does not automatically lead to behavioral change without educational interventions focused on consumer empowerment (Daeng et al., 2018).

5. Analysis of the Alignment between Legal Awareness and Indonesian Positive Law

The alignment between the level of female students' legal awareness and the standards of Indonesian positive law was mapped against five major legal aspects relevant to e-commerce pre-order transactions, as presented in Table 3:

Table 3. Alignment between Legal Awareness and Indonesian Positive Law

Aspect of Positive Law	Awareness Score	Level of Alignment	Notes
Good faith (Art. 4 Consumer Protection Law)	1.99; 2.17; 2.78	Not yet aligned	The seller's obligation to provide information is not yet fully recognized
Product conformity (Art. 7 Consumer Protection Law)	3.30; 3.20; 4.06	Moderately aligned	Selective behavior toward sellers is already good
Right of cancellation (Art. 9 Gov. Reg. 71/2019)	3.45; 3.45; 4.08	Aligned	Strong support for the right of cancellation
Complaint mechanism (Art. 54 Consumer Protection Law in conjunction with BPSK)	3.52; 2.53	Not aligned	Understanding exists, but complaint behavior remains low
Business actors' liability (Arts. 19-20 Consumer Protection Law)	4.22; 4.24; 4.25	Highly aligned	Attitudes toward legal sanctions are very strong

Source: Primary data processed by the researchers using SPSS 22, 2025

Overall, the alignment between female students' legal awareness and Indonesian positive law remains partial. The attitude dimension regarding business actors' liability achieved a very strong level of alignment, whereas the aspects of good faith and complaint mechanisms still require improvement (Sulistianingsih et al., 2023)(Prayuti, 2024). The largest gap lies between the theoretical understanding of the right to file complaints and its actual practice (Christina Tani & Mediatati, 2020).

D. CONCLUSION AND RECOMMENDATIONS

This study concludes that the level of legal awareness among Generation Z female students at Universitas Darussalam Gontor regarding consumer protection in e-commerce pre-order transactions is, overall, moderate. The main strength lies in the legal attitude dimension, which is categorized as high and reflects a positive normative orientation toward the importance of consumer protection regulation. Conversely, the dimensions of legal knowledge, legal understanding, and legal behavior, which remain in the moderate category, indicate that legal awareness has not yet been optimally internalized in everyday transaction practices.

The paradox identified in this study, where understanding of the right to file complaints is relatively high but actual complaint behavior is very low, confirms that strengthening legal awareness should not stop at the cognitive and affective levels, but must also be directed toward practical consumer empowerment. Based on these findings, several recommendations are proposed: (1) the university should integrate digital consumer legal literacy into cross-disciplinary curricula; (2) case-based outreach programs should be organized involving legal practitioners and institutions such as the Consumer Dispute Settlement Agency (BPSK) (BPSK, 2025); (3) accessible digital educational media should be optimized in accordance with the characteristics of female students as members of the digital generation and (4) UNIDA Gontor may consider establishing a basic legal consultation service on campus as a bridge between students and external consumer protection institutions.

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