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Legal Culture of Women as Consumer in Toy Purchasing Preferences (Analysis of The Consumer Empowerment Index in Indonesia)

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ABSTRACT

The survey results from the Consumer Empowerment Index (CEI) conducted by the Directorate General of Consumer Protection and Trade Compliance (DGPTC) at the Ministry of Trade of the Republic of Indonesia indicate that the Consumer Empowerment Index (CEI) for the 2018-2023 period is at the "Capable" level. This suggests that Indonesian consumers are able to select the best products for themselves and their environment, yet they have not become critical in advocating for their rights as consumers. The primary factor weakening consumer protection efforts is the low level of consumer awareness, which ultimately forms a legal culture that plays a significant role in the successful implementation and enforcement of consumer laws. This paper presents an analysis of the legal culture of women as consumers in children's toy purchasing preferences using an analytical approach based on CEI indicators. An empirical juridical method was used, involving interviews with 105 women who are consumers of children's toys. The analysis process was carried out qualitatively, descriptively connecting legal document studies with direct observations and interviews. The conclusion reveals that the legal culture of women as consumers in Indonesia still aligns with the "Capable" category as described by the CEI regarding the condition of consumer society in Indonesia.

Keywords; *Consumer Protection, Woman Consumer, Legal Culture, Consumer Empowerment Index.*

I. INTRODUCTION

Indonesia follows several international agreements such as GATT (General Agreement on Trade and Tariff), WTO (World Trade Organization), AFTA (Asean Free Trade Area) so that juridically formally ratified the Agreement Establishing The World Organization (WTO) through Law No. 7 of 1994. The opening of opportunities for transactions and interactions

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between economic actors and producer - consumer relationships that are established across countries also allows the circulation of various kinds of goods or services, both export products and imported products, so that legislation is needed that provides legal protection to consumers.

Law No. 8 Year 1999 on Consumer Protection (Oughton & Lowry, 1997) as a strong legal basis for efforts to protect and empower consumers in Indonesia in the free market era. There are two assumptions in viewing the position of consumers in the free market era (Wulandari et al., 2018):

- a. The position of consumers benefits. With trade liberalization, the flow of goods in and out becomes smoother so that there are more choices for consumers in the form of goods and services and in terms of types of goods, quality, and prices.
- b. The position of consumers, especially in developing countries, is disadvantaged. Weak supervision in the field of quality standardization of goods, weak product legislation, will make consumers of third world countries become garbage for various products that do not meet marketing requirements in developed countries.

One of the impacts of global marketing is the invasion of various imported products with inappropriate quality and sold freely in various places that are easily accessible and obtained by end consumers, including children's toys (Public Relations of National Standardization Bureau, 2019). The Indonesian government has established a standardization of toy products, namely the Indonesian National Standard for Mandatory Toys (hereinafter referred to as SNI Toys) which is adopted from the provisions of the International Organization for Standardization (ISO) (Admin ISO (International Organization for Standardization), 2019). SNI Toys refers to ISO 8124 and is adopted into policy in the Regulation of the Minister of Industry of the Republic of Indonesia No. 55/M-IND/PER/11/2013. SNI Toys has currently undergone three changes:

- (1) Minister of Industry Regulation No. 55/M-Ind/PER/11/2013,
- (2) Minister of Industry Regulation No.111/M-Ind/PER/12/2015,
- (3) Minister of Industry Regulation No. 29 of 2018 on the Third Amendment

Regulation of the Minister of Industry No. 24/M-IND/PER/4/2013 concerning
Mandatory enforcement of SNI for toys.

The circulation of toy products that are suspected to be unsafe for consumers urges firm action by government officials against related business actors(Akbar, 2015). Consumers have the right to security, the right to comfort and safety in consuming goods and services as well as correct, clear, and honest information about the composition and guarantee of goods and/or

services(Law No. 8 Tahun 1999 Concerning Consumer Protection, 1999). Unfortunately, most consumer protection cases related to certain products have only become 'information' in the community so that other consumers are more careful not to consume these products. Avoiding problems with producers or business actors tends to be the choice of consumers rather than having to come forward to fight for their rights.

The Indonesian consumer protection law system has not yet implemented a strict liability system. The GCPL has reached the regulation of the principle of liability based on fault based on the principle of negligence and the principle of intent with a reverse burden of proof. This is corroborated by the practice of dispute resolution through the courts after the enactment of the GCPL, which still uses the tort doctrine based on Article 1365 of the Civil Code. The model of consumer dispute settlement through BPSK is simpler than settlement through the courts, because it directly uses the principles of responsibility in the GCPL as a reference for compensation claims and dispute settlement (Samsul, 2004).

The European Union has pioneered the calculation of the Consumer Empowerment Index (CEI), to measure the level of consumer protection with the publication of the CEI survey in 2011 showing an Able category (score 51.31). In 2014 the CEI index was adopted by several countries such as South Korea with a score of 65.5 (Critical category) and Malaysia with a score of 56.9 (Capable category). Indonesia adopted the index and formulated it in the Consumer Empowerment Index (IKK), calculated in several dimensions divided into three stages; Pre-Purchase Stage, Purchase Stage and Post-Purchase Stage (Directorate General of Consumer Protection and Orderly Commerce, 2023). IKK can be used as a basis for determining consumer protection policies to increase consumer empowerment through educational efforts as a preventive measure against the negative excesses of trade behavior that is not in accordance with statutory provisions(Admin Konsumen Cerdas.id, 2022). The level of consumer empowerment based on IKK indicators is grouped into 5 (based on Presidential Regulation No. 50 of 2017 concerning the National Strategy for Consumer Protection), namely (Directorate General of Consumer Protection and Orderly Commerce, 2022):

- 1) Awareness; recognizing basic rights and obligations as a consumer,
- 2) Understand; understand their rights and obligations as consumers to protect themselves,
- 3) Capable; able to use consumer rights and obligations to make the best choices including using domestic products for themselves and their environment,
- 4) Critical; play an active role in fighting for rights and carrying out their obligations and prioritizing domestic products,

- 5) Empowered; having high nationalism in interacting with the market and fighting for the interests of consumers.

Consumer Empowerment Index (CCI) survey results (Andreas, 2017). The Director General of Consumer Protection and Trade Order noted that the results of the Consumer Empowerment Index (IKK) survey in 34 provinces nationally for the 2018-2023 period showed a percentage of 57.04, which means it is in the "Capable" category (Rachmawati, 2023). The IKK value at the "Capable" level shows that Indonesian consumers have been able to use their rights and obligations to determine the best product choices for themselves and their environment - but have not been critical. It often happens that most consumers just ignore the loss and this gradually forms an unhealthy consumer law culture. The IKK level only shows the level of awareness of the consumer community, which is limited to understanding but not really fighting for their rights (Rachmawati, 2023).

The main factors of consumer weakness are the low level of consumer awareness, influenced by the level of consumer education, lack of information about products, fear of fighting for their rights and lack of understanding of applicable laws and regulations. All of these factors create obstacles for the consumer community to act in legal traffic. This value system ultimately shapes the legal culture in a society.

The influence of legal culture plays an important role in achieving successful implementation of the law. Dr. Inosentius Samsul in his dissertation explained that when Japan applied the principle of absolute liability, at first there was rejection among the public, especially business actors, because of fears of an increase in the number of lawsuits filed by consumers that could shake the Japanese economy. This fear was not proven because the increase in the number of lawsuits was not as significant as the reaction that occurred in the United States. In Japan during 1988 there were only 132 court decisions in the field of product liability. While in the United States, figures obtained in 1985 showed that lawsuits filed with the Federal Court amounted to 13,554 cases. This shows the difference in legal culture between the litigious American society and the Japanese society that prefers out-of-court dispute resolution (United States General Accounting Office, 1998).

The Japanese legal culture is not accustomed to bringing legal cases to court. This condition is more or less the same as Indonesian people tend to be 'nrimo' and ignore their cases even though they are obviously harmed by business actors. Based on the above thoughts, the following problems were identified:

1. What is the role and contribution of women as the main decision maker of family

shopping activities to consumer protection efforts in the dynamics of the toy trade in Indonesia?

2. How is the analysis of women's behavior as consumers in toy shopping activities related to the reference indicators of the Consumer Empowerment Index in Indonesia?

This paper uses the empirical juridical method in the form of field research with an interview approach to 105 women as consumers in the purchase of children's toys - to examine the applicable legal provisions and what has happened in public life. The analysis process is carried out qualitatively by linking the study of legal documents/materials with the results of direct observation, observation and interviews. The analysis used in this research is descriptive qualitative, namely analyzing research data submitted by respondents both written and oral, to be further studied in depth (also based on IKK indicators) and interpreted by researchers to get the expected conclusions (Soekanto & Mamudji, 2004).

II. THEORETICAL FRAMEWORK

(A) Women's Position as Consumers

Talking about consumer protection is certainly inseparable from the role of women who can be called the majority of consumers in Indonesia. Women play an important role as determinants of consumption in their families so that in addition to being ordinary consumers, they are also decision makers for a group of consumers, whose rights must be guaranteed and protected. Erica Carter provided a perspective on women consumers in 1950 where women were expected to play an important role in the development of post-war consumer welfare starting with their consumption life from home. The parameters include the representation of women in West Germany to be able to circulate in public spaces including the entertainment stage and commercial advertising. Women were taught the typical female practice of "rational consumption" to contribute to the recovery of the national economy (Carter, 1997).

Understanding the importance of women as consumers in a broad context, IOCU in 1975, International Women's Year, proclaimed 'the key role of women as consumers' and 10 years later IOCU through its UN representative Esther Peterson emphasized the need for women to play an active role in consumer protection activities through cooperation at the national level and through local groups. In 1978, IOCU successfully influenced the UN Commission on the Status of Women to include consumer protection recommendations in an improved worldwide action program for the UN Decade for Women (Witoelar, 1988).

Government attention to women's consumer protection internationally can be seen in France,

for example. The French government and industry viewed the image of women as consumer citizens in the belief that consumers were influenced by the market and could help increase productivity in the national economy. The government created several consumer organizations including the National Institute of Consumption (Institut National de la consommation, or INC), where consumer groups had the majority influence to begin providing further assistance to consumer organizations and the public (Pulju, 2006). The task of the government is to balance consumer protection by placing a fair position for women consumers, creating a concerted movement to enforce price controls, especially for goods that are consumed en masse. The role of women consumers as a force that will shape modernization in France has been included in the French government's economic planning agenda (Pulju, 2006). When the world of business and commerce is viewed in a broader perspective, women as consumers occupy a key position. Most women have the dominant ability to make consumption choices for their families. Every group of women is also essentially a specific consumer group. The state also has a responsibility to ensure the protection of the human rights of women's groups just as it guarantees to other groups (Savitri, 2008). In Indonesia's consumer society, the market consists of various social strata. Women consumers in this case do not only stand as individuals, but there is a growing tendency to group together in an organization or community that not only comes from diverse socio-economic backgrounds and education levels, but also has common interests, focus, and goals.

(B) Legal Culture as Part of Legal System Theory

The application of law that ultimately results in legal certainty is a guarantee to the community that the law is truly implemented and can accommodate the needs of the community. Law is used as a tool so that changes that occur as a factor in national development can run orderly and regularly, namely through improving the applicable legal system, the substance of the regulation of various legal provisions and regulations and also the enforceability of law in such a way that can be cultured in society. To answer the problems in this paper, Lawrence Friedman's Legal System Theory will be used.

Friedman states that the legal system consists of three elements, namely elements of structure, substance, and legal culture (Friedman, 1998). In his writing Lawrence Friedman formulated it as follows: "By this we mean people's attitude toward law and the legal system - their beliefs, values, ideas, and expectations. In other words, it is that part of the general culture which concerns the legal system." and: "the legal culture, their system of beliefs, values, ideas, and expectations. Legal culture refers, then to those parts of general culture customs, opinions ways of doing and thinking that bend social forces toward from the law and in particular ways,"

Friedman defines legal culture as the attitude of society towards law or the legal system about people's beliefs, values, ideas, and expectations about law (Friedman, 1998).

Efforts to balance the three elements of the legal system should not only use statutory provisions, but must also be seen as a whole through a sociological approach, anthropological approach, psychological approach and economic approach (Rahardjo, 1986). Law enforcement is not only limited to the enforcement of laws and regulations but also must pay attention to how the law is enforced, the reality that exists in society and what is needed by the community.

Legal culture in addition to attitudes, beliefs, values, ideas and expectations of the law, by Lawrence M. Friedman is described as a climate or condition of social thought and social force that affects how the law is used, avoided or even abused. Furthermore, Friedman stated that without a legal culture, the legal system is like a "dead fish lying in a basket". Conversely, if aspects of legal culture color the legal system, then people see the law as "fish swimming in the sea".

As a legal system, consumer protection is not only sufficient with the formulation of legal substance, but needs to be followed up with the development of the legal culture of the community towards the provisions of laws and regulations - as part of the process of forming a living law according to Friedman (Friedman, 1998).

Theoretically, as stated by Friedman, legal culture is grouped into subcultures and the most important subculture in the implementation of law is the legal culture of judges and lawyers as a group of insiders subculture. The other subcultures - consumers and the public, among others - have an awareness of defending consumer rights. Consumer education is a key part of forming a legal culture that can change and improve consumers' attitudes, views and beliefs towards the law (Samsul, 2004).

Consumer protection is the responsibility of all parties, namely the government, business actors, consumer organizations, and consumers themselves. Without the participation of the four elements according to their respective functions, it is not easy to realize consumer welfare. The discussion of this research is expected to be taken into consideration for strategies to strengthen consumer rights and is expected to be able to support the optimization of the implementation of the GCPL in Indonesian consumer society (Miru & Yodo, 2004).

III. DISCUSSION

Women as private consumers, both single and married - also have the responsibility to determine the best goods and services for themselves and their families. Concern and

understanding of the Consumer Protection Law as well as their personal rights, is more or less influenced by the legal culture that is integrated in their personal and community. The 'Able' indicator in the CCI shows that the position of consumers in Indonesia is not sufficiently empowered. This condition has the potential to encourage the birth of various forms of violations of business actors against consumer rights, which are often not subject to strict legal sanctions. The government must be more proactive in protecting the rights of consumers in Indonesia, including women as consumers who determine family consumption.

The following presents an analysis of the product purchasing behavior of women as consumers in Indonesia to determine their preferences for toy products in circulation (consideration of choosing local toys and imported toys and product quality, when choosing toys) and consumer understanding of the enforcement of toy safety standards or SNI Toys.

The interview and analysis method was conducted on 105 adult women as consumers who live in DKI Jakarta, Banten, and West Java.

Jabatan

105 responses

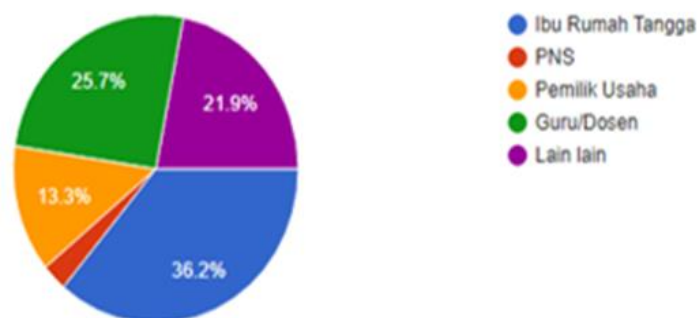


Image No. 3.3

Occupation/Title/Profession of Female Interviewee as Consumer

Of the 105 women as consumers, the largest percentage 36.2% are housewives, 25.7% are teachers/lecturers, 13.3% are business owners/entrepreneurs, 21.9% have various professions and 2.9% are civil servants.

Pendidikan Terakhir

105 responses

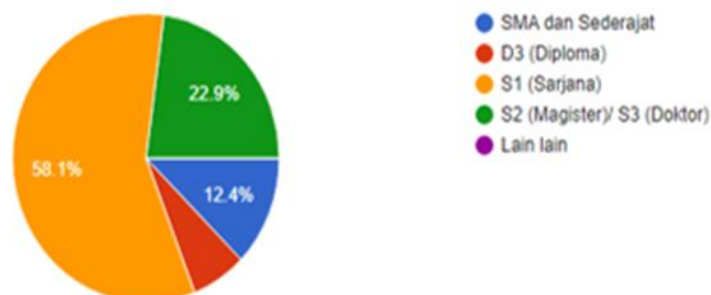


Image No. 3.4

Educational Background of Female Informants as Consumers

Most of the interviewees, 58.1%, have a Bachelor's degree, 22.9% have postgraduate degrees (S2 and S3), 12.4% have high school degrees and the remaining 6.6% have various educational backgrounds.

Penghasilan Per Bulan

105 responses

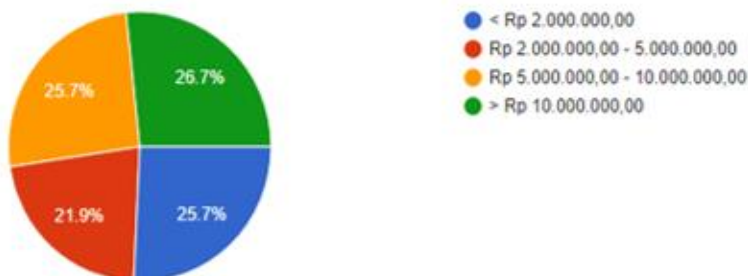


Image No. 3.5

Monthly Income of Female Interviewees as Consumers

The percentage of the number of informants seen from their monthly income is 26.7% who have an income above Rp. 10,000,000 per month, around 25.7% have an income of Rp. 5,000,000 - Rp. 10,000,000 and 25.7% of the number of informants have an income below Rp. 2,000,000. The remaining 21.9% of the interviewees earn between Rp. 2,000,000 - Rp. 5,000,000.

IKK indicators used as a behavioral assessment can refer to 5 reference indicators, namely: (1) Aware, (2) Understand, (3) Able, (4) Critical, (5) Empowered is a parameter for the level of

consumer independence in choosing products as well as determining actions if they are not satisfied with products and services or feel disadvantaged by a trade activity.

Consumer Empowerment Index (CCI) value (Directorate General of Consumer Protection and Orderly Commerce, 2022)

Perceived Value	Index Score	Quality	Consumer Empowerment
1	0 – 20	E	Aware
2	20.1 – 40	D	Understand
3	40.1 – 60	C	Capable
4	60.1 – 80	B	Critical
5	80.1 – 100	A	Empower

Source: Presidential Regulation no. 50 of 2017 concerning the National Consumer Protection Strategy

In each assessment point 1-4, information is listed in 3 categories, namely: Pre-Purchase Stage, Purchase Stage and Post-Purchase Stage. Based on the results of interviews with sources, at each stage will be presented a formulation of answers whose conclusions per point will refer to one of the IKK indicators that have been achieved as a description of the legal culture of women as consumers. These preferences show consumers' awareness and understanding of their rights and obligations and their ability to interact with the market (Ministry of Trade, 2023).

1) Considerations for Women as Consumers When Buying Toys (Meets Indicator: Understand)

Toy purchase decisions often end up in the hands of women as consumers even if children try to influence them with their requests. In some families, children are successful in influencing toy purchase decisions. However, the final decision remains with the woman as the adult who agrees to make the toy purchase with/ without the influence of children's choices but in full awareness of the importance of choosing toys that are appropriate and safe for children.

Pre-Purchase Stage

- 1) Have formulated a selection of toy types and specifications
- 2) Having prepared a toy purchase budget will help you plan your toy purchases well in advance.

- 3) Have received discount or rebate information

Purchase Stage

Considerations for choosing and buying types of children's toys include:

- 1) The condition of the toy is good enough and can be played by children, the packaging is neat and clean, not open, not torn, the condition of the toy is in good condition, functions and can be played as it should.
- 2) Toys that are safe, not harmful to the child.
- 3) Toys that are of good quality and not easily damaged.
- 4) Toys are reasonably priced and within the household budget.

Post-Purchase Stages

After the transaction, the shopping experience will influence Wanita's decision as a consumer for the next time she wants to buy toys. Location is also a consideration for buying toys online, due to the practicality of time, attractive discount promotion offers and the price of toys that are more economical than similar toys sold in offline markets.

2) Consumer Understanding of Toy Safety Regulations in Indonesia (Meet Indicator: Capable)

Regarding consumer preferences in making choices, it is influenced by the level of understanding of these consumers.

Pre-Purchase Stages

- 1) Understand the enactment of SNI for Toys
- 2) Understand the importance of protecting the end consumer of toys.

The results of observations on women as consumers show consumer understanding of toy safety³, produces information on the types of toys that have the potential to cause injury to children, namely:

- a. Toys whose materials contain hazardous materials or the quality of workmanship is less than perfect so that the final result leaves sharp parts.
- b. Toys that require physical movement of the child to play.

³Research conducted writer with method interviews with 105 final consumer sources toys (adults) domiciled in DKI Jakarta, West Java, South Tangerang and Bekasi, starting from the beginning of September 2021 until end of December 2021.

- c. The toys that children play with are not age-appropriate,
- d. Spring-related toys (such as guns), those made of iron/aluminum, toys with manufacturing defects and toys containing chemicals that are prone to explosions.
- e. Toys made of breakable materials and toys that have parts that are too small to be easily swallowed by children.

Purchase Stages

- (1) Understand the types of children's toys that consumers choose
- (2) Choosing age-appropriate toys
 - a. Choose toys with consideration according to the following conditions
 - b. Safety factor, made from non-hazardous materials, safe shape and design that does not trigger hazards.
 - c. The factor of children's interest in a toy because it affects their creativity.
 - d. Educational value and usefulness of toys for child development.
 - e. The price is based on the quality of the product and of course the household budget.
 - f. Toys that are ISO and SNI standardized Toys Mandatorily
 - g. The condition of the toy packaging is good, neat, intact, not dirty, not deformed.
 - h. Toys that include a description of how to play, age restrictions, information on the function of the toy and its impact on child development.
- (3) Considerations for choosing toys that are sold cheaply (at a discount)
 - a. Attracted to discount offers
 - b. Get quality educational imported toys
 - c. The toy is in good working order, the components are complete and there are no damage or dangerous parts.

A small number of consumers refused to buy toys at discounted prices on the basis of doubts about the quality of the toys and there were also consumers who stated that they decided to buy toys even at discounted prices but had planned and knew the quality of the toys beforehand.

- (4) Consideration of where to sell/locate to buy toys.

Traditional markets, kiosks/small shops, toy specialty wholesale markets, convenience stores, bookstores, to large malls that provide local and imported toys. Toy purchases can be made

online through websites/social media or marketplaces owned by toy manufacturers and distributors.

Post-Purchase Stages

Consumer understanding is often formed after buying toys because they already recognize the specifications of the toys that children play with.

(1) Consumer understanding of SNI Toys and their responses.

- a. Consumers who support the implementation of SNI Toys because of the benefits of its implementation to show the types of toys that are safe and as government control over the circulation of quality toys on the market.
- b. Consumers who have never been informed about the mandatory SNI for toys generally admitted that they have never paid attention to toy packaging and have never received education about this standard from the government.

(2) Consumer awareness of mandatory SNI labeling on children's toys.

The differences in consumer attitudes show an understanding of why some local and imported toys circulating in Indonesia have SNI Toy certificates, and some do not. Some consumers have received the information and others have not received it thoroughly, so the differences in attitudes and decision choices become more diverse.

(3) Consumers' views on the government's response to non-SNI toys.

- a. Consumers who understand the importance of children's toys bearing the SNI label expressed that the government should socialize the SNI for toys.
- b. Consumers who understand, say the government needs to take preventive to repressive actions (confiscating, withdrawing toys from circulation) and impose strict sanctions on toy manufacturers and businesses.
- c. Consumers who understand suggest stricter supervision, socialization and counseling for consumers in addition to producers and business actors.
- d. Consumers who don't understand, are apathetic, don't care.

Most of the interviewees the author met questioned the government's attitude. Only a small number were apathetic, not caring, on the pretext of not understanding the applicable regulations.

(4) Consumer understanding of mandatory SNI labeling on imported toys.

Women as consumers have a choice of imported toys and local toys. Not all consumers realize

the importance of the SNI Toy label on imported toys, only focusing on the shape, design and superior quality of toys but the majority of consumers pay attention to the presence / absence of the SNI Toy label on imported toys they encounter, whether the SNI Toy label is original or not.

(5) Understanding of consumer protection.

Most consumers have understood the protection of consumers aims to provide a sense of security and comfort and is the right of the consumer community to get protection from the government.

(6) Understanding and knowledge of consumer rights.

3) Consumer Knowledge About Imported Toys Sold in Indonesia

(Fulfil Indicator : Capable)

The following analysis shows that consumers have been able to read the trend of toys circulating in Indonesia consisting of locally produced toys and imported toys. Consumers are actually paying enough attention and waiting for the government's assertiveness in enforcing SNI Toys on both types of toy products (local and imported). So that in the market there will be a balanced number of toys that have SNI between imported and local toys. Currently, the fact is that imported toys dominate the domestic market and on average have the SNI Toy logo - although the naked eye can see the difference in the quality of each imported toy.

Pre-Purchase Stages

Women as Consumers' opinions state that in recent years imported toys are more accessible and can be purchased easily through offline and online marketing platforms.

Purchase Stages

a. Consumer considerations for purchasing imported toys and where they are purchased.

Consumers consider choosing imported toys for certain types that are needed and durable so that they can be played for a long time and can even be passed on to future children. However, around 20% of the interviewees have never bought imported toys.

b. Consumer considerations for choosing imported toys with Indonesian National Standards and quality.

That is, if there is an SNI label on the toy packaging, it can be a consideration for product quality assurance. However, consumers are more focused on the brand, specifications, and product quality reviews from the media and other consumers. If the toy is a well-known brand and there

are no negative reviews, the specifications are also good, usually consumers tend to ignore the presence / absence of SNI toys. But if the imported toy is from a brand that is not well-known, there are few recommendations from other consumers - it becomes a reason for some consumers to check the presence of SNI Toys on imported toy packaging.

c. Consumer opinions on the growing number of imported toys in Indonesia.

Some consumer opinions include that it would be nice if Indonesia is able to increase local toy production so that domestic toy producers and businesses can compete with imported toys. In addition, to improve the quality and creativity of local toy models/designs so that they can compete with imported toys.

Post-Purchase Stages

Consumers who disagree with the rampant circulation of imported toys expressed concern that this condition has the potential to kill the creativity of the nation's children in making games for children, making the domestic toy industry difficult to develop (especially for MSMEs) and reducing the market share of local toys, especially traditional toys that need to be preserved. The government must provide space and access to local toys, even in the form of subsidies so that they can compete with imported toys. Currently, more and more imported toys already have the SNI Toy label. Concerned consumers finally mentioned that Indonesia should also promote the production of local toys so that the quality and price can compete with good quality imported toys.

4) Women's Participation as Consumers in the Protection of Toy End Consumers in Indonesia (Indicator: Capable)

Adult consumers need to understand the position of each individual as a consumer and their rights to legal protection as consumers. GCPL states that the definition of consumer is every person who uses goods and/or services for the benefit of themselves, their families and others, and not for trade.

Pre-Purchase Stages

This study shows that the informants' understanding of consumer protection is still not comprehensive, but the majority welcome and agree with the concept of consumer protection, while others do not know/never heard of it, do not care and feel doubtful about the government's future actions to protect consumers. The interviewees' expectation on the implementation of consumer protection starts from how they understand their rights as consumers.

Purchase Stages

This stage reflects the expectations of the informants conveyed to the author, among others, related to how they always get the goods as described in the product info, functioning properly at a reasonable price, and get proportional information related to products, business actors and matters related to product marketing and trade that consumers should ideally understand.

Post-Purchase Stages

From the field research, the author encountered quite a number of adult consumer interviewees who understood the consumer rights in Article 4 of the Indonesian GCPL and expected the ease of obtaining product services after the purchase transaction (after sales support).

As a legal subject, women as consumers and other adults are seen to be treated equally. Likewise, when viewed in terms of legal protection. Related to IKK, with the highest indicator to be achieved, namely: Empowered Consumers, it is hoped that a broad society consisting of intelligent consumer individuals, has a good understanding of the quality of products and services honestly, understands their rights and protection as consumers. If this indicator can be realized, it will encourage businesses to maintain quality and create the best product innovations.

IV. CONCLUSION

Legal development aims to prosper the community and has a positive meaning for the development of society, including its legal development. Legal development must be a policy formulated based on consideration of community needs, and can involve public participation from various community groups. That is where the importance of socializing the structure and substance of law by means of legal culture in the form of an approach to the characteristics and habits of society.

Referring to the problems in this paper, the following conclusions can be drawn:

1. The role and contribution of women as consumers is quite dominant as the main decision maker of family shopping activities. Related to consumer protection efforts in the dynamics of the toy trade in Indonesia, women as consumers play a role in protecting the family with firm and dominant decisions in the selection of goods and services that will be consumed by their families. However, careful consideration is always made in making purchasing decisions - not only from the price point of view, but also the quality and safety of toy products.
2. Analysis of women's behavior as consumers in toy shopping activities related to the

Consumer Empowerment Index reference in Indonesia still shows an indicator of "Able" which corresponds to the results of previous IKK research. Consumer protection legal education is still very much needed by the consumer community in Indonesia. The government should conduct socialization and education on consumer protection regularly followed by an evaluation to determine the next education strategy. Government activities can collaborate with community leaders, educational institutions and non-governmental organizations. With good and regular education intensity, consumers are expected to be able to develop their legal culture so that they better understand the meaning of protection and their rights as consumers.

In the scope of Consumer Protection Law, consumer legal culture will form different personal considerations in the decision to make a purchase transaction. The attitude of women as consumers who make decisions to buy toys is reflected in their personal considerations to provide the best for the family and the surrounding environment, resulting in certain purchase transactions. Unfortunately, there are still quite a number of consumers who have limited information about their rights, even business actors still do not understand that consumer rights must be fulfilled. It is also the obligation of business actors to try to optimize the balance between the rights and obligations of consumers and business actors as described in the GCPL Law so that in the future a positive market can be formed and bring benefits to all parties.

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