

## **Strengthening Legal Awareness of Consumer Protection and Standard Clauses for Micro Business Actors Through Community Service Activities**

**Suryaningsih<sup>1</sup>, Vivi Sylvia Purborini<sup>2</sup>, Kasmin<sup>1</sup>, Rika Novitasari<sup>1</sup>, Tikka Dessy Harsanti<sup>1</sup>**

<sup>1</sup> Universitas Wisnuwardhana Malang, Indonesia

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### **ABSTRACT**

Micro business actors frequently use standard clauses in consumer transactions without fully understanding their legal implications under Law No. 8 of 1999 on Consumer Protection. This low level of legal awareness may lead to the inclusion of unfair standard clauses that violate consumer rights and expose micro enterprises to potential legal risks. This community service activity aimed to enhance the legal awareness of micro business actors regarding consumer protection, particularly in relation to the lawful use of standard clauses in business contracts. The activity was implemented through legal counseling methods, including lectures, interactive discussions, and question-and-answer sessions. The materials covered consumer rights and obligations, prohibited standard clauses under consumer protection law, and the importance of balanced contractual relationships. The results showed a significant improvement in participants' understanding and awareness, with approximately 70% of participants demonstrating increased knowledge of lawful standard clauses based on pre- and post-activity evaluations. This program is expected to encourage micro business actors to apply fair and legally compliant standard clauses, thereby supporting sustainable and equitable business practices.

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**Corresponding Author:**

Suryaningsih

Universitas Wisnuwardhana Malang, Indonesia; [suryaningsih4569@gmail.com](mailto:suryaningsih4569@gmail.com)

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### **1. INTRODUCTION**

Micro business actors play a strategic role in supporting the national economy, particularly in providing goods and services directly to consumers. In carrying out their business activities, micro enterprises frequently use contracts or transaction agreements containing standard clauses. These clauses are generally prepared unilaterally to simplify transactions and improve efficiency. However, in practice, many micro business actors lack adequate legal understanding regarding the use of standard clauses and their compliance with consumer protection regulations (Busro, 2019).

The limited legal awareness of micro business actors often results in the inclusion of standard clauses that potentially disadvantage consumers. Such clauses may include limitations of liability, unilateral changes to contract terms, or restrictions on consumer rights. According to the Consumer Protection Law, particularly Law Number 8 of 1999, the use of unfair standard clauses is explicitly prohibited as it may create an imbalance between business actors and consumers (Widjaja & Yani, 2000). Nevertheless, many micro business actors are unaware that the inclusion of such clauses can expose them to legal risks and disputes.

Consumer protection is a fundamental aspect of fair and sustainable business practices. The principle of balance between the rights and obligations of business actors and consumers serves as a normative foundation in contractual relationships. This principle emphasizes that business efficiency should not come at the expense of fairness and legal certainty. Previous studies indicate that unbalanced contractual relationships often arise from unequal bargaining positions and insufficient legal literacy among business actors, especially at the micro-enterprise level (Setiawan et al., 2021).

Based on these conditions, legal counseling is considered an effective approach to enhance the legal awareness of micro business actors regarding consumer protection and the lawful use of standard clauses. Through structured legal counseling activities, micro business actors can gain practical knowledge of consumer rights, prohibited standard clauses, and the importance of applying fair contract terms. This community service program aims to contribute to the development of legally compliant business practices while simultaneously strengthening consumer protection and reducing the potential for legal disputes.

Despite the existence of various legal counseling and consumer protection programs, most prior initiatives have focused on consumers as rights holders rather than micro business actors as contractual parties who draft and apply standard clauses. As a result, there remains a service gap in legal empowerment efforts that specifically target micro business actors' understanding of their legal obligations under consumer protection law, particularly Law No. 8 of 1999. This program offers a novel contribution by positioning micro business actors not only as economic drivers but also as legally responsible actors in consumer transactions. By combining doctrinal legal explanations with practical guidance on drafting fair and lawful standard clauses, this community service activity bridges the gap between legal theory and everyday business practice, thereby differentiating it from previous counseling initiatives that emphasized normative knowledge without practical application.

The primary objective of this community service activity is to increase the legal awareness of micro business actors regarding consumer protection law, particularly the lawful use of standard clauses in business contracts. This objective is measured through improvements in participants' legal knowledge, changes in attitudes toward fair contractual practices, and their stated intention to apply standard clauses that comply with Law No. 8 of 1999 on Consumer Protection in their business activities.

## 2. METHODS

This community service activity was conducted using a legal counseling approach aimed at increasing the legal awareness of micro business actors regarding consumer protection, particularly in relation to the use of standard clauses in business transactions. The activity targeted micro business actors who directly engage in consumer transactions and frequently apply standard contractual terms in their business practices.

The method of implementation consisted of several stages. The first stage was problem identification, which involved preliminary observations and informal discussions with micro business actors to identify common issues related to the use of standard clauses and their understanding of consumer protection regulations. This stage was intended to ensure that the legal counseling materials were relevant to the actual needs of the participants.

The second stage was the implementation of legal counseling, carried out through interactive lectures, group discussions, and question-and-answer sessions. The counseling materials covered consumer rights and obligations, prohibited standard clauses under Law Number 8 of 1999 concerning Consumer Protection, and examples of lawful and unlawful standard clauses. This participatory

approach was designed to encourage active engagement and facilitate practical understanding among participants.

The final stage was evaluation, conducted by observing participant involvement and assessing changes in participants' understanding before and after the counseling activities. Feedback from participants was also collected to evaluate the effectiveness of the program and to identify areas for improvement. Through these stages, the community service activity aimed to enhance legal awareness among micro business actors and promote the application of fair and legally compliant standard clauses in consumer transactions.

This community service activity employed a participatory legal counseling approach targeting 25 micro business actors operating in the retail and service sectors. Participants were selected based on the criteria of actively running a micro-scale business, directly engaging in consumer transactions, and routinely using or intending to use standard clauses in their business practices. The implementation was conducted in three main stages: problem identification, legal counseling, and evaluation. The counseling stage utilized interactive methods, including lectures, group discussions, and question-and-answer sessions, to encourage active participation and contextual understanding. Evaluation was carried out using pre- and post-activity questionnaires to measure changes in legal knowledge and awareness, supported by direct observation sheets to assess participant engagement and responses during the sessions. A comparison of pre- and post-counseling results was used to identify improvements in participants' understanding and attitudes toward lawful and fair standard clauses.

### 3. FINDINGS AND DISCUSSION

#### 3.1 Initial Conditions of Micro Business Actors

At the initial stage of the community service activity, an assessment was conducted to identify the level of legal understanding among micro business actors regarding consumer protection and the use of standard clauses. Based on preliminary observations and informal questionnaires, approximately 68% of participants indicated that they were unfamiliar with the legal concept of standard clauses under consumer protection law. Furthermore, around 72% of participants admitted that they had never reviewed their standard clauses in light of applicable legal regulations.

Most participants relied on commonly used transactional terms adopted from other business actors or digital platforms without understanding whether such clauses complied with legal norms. Only 15% of participants demonstrated basic knowledge of prohibited standard clauses under Law Number 8 of 1999 concerning Consumer Protection. These findings confirm that limited legal literacy remains a significant challenge among micro business actors, particularly in relation to contractual fairness and consumer rights (Busro, 2019).

From the author's perspective, the initial condition of micro business actors reflects a significant gap between practical business activities and legal understanding of consumer protection. Prior to the implementation of legal counseling, most participants perceived standard clauses merely as practical tools to facilitate transactions rather than as legal instruments governed by specific regulations. This perception indicates that efficiency-oriented business practices often overshadow legal considerations, particularly among micro enterprises that prioritize operational survival over regulatory compliance.

The author observed that the majority of participants relied on imitation when drafting or adopting standard clauses. Approximately 68% of participants acknowledged that they used contractual terms copied from other business actors or digital platforms without assessing their legality. This practice demonstrates that standard clauses are often treated as customary business norms rather than binding legal provisions with potential legal consequences. Only a small portion of participants, around 15%, showed basic awareness of prohibited standard clauses under consumer protection law.

Furthermore, the author notes that micro business actors generally did not associate consumer protection regulations with their daily business operations. About 72% of participants admitted that they had never reviewed their standard clauses in relation to Law Number 8 of 1999 concerning

Consumer Protection. This finding suggests that legal norms are frequently perceived as abstract rules applicable only to large corporations, not to micro enterprises. As a result, micro business actors tend to underestimate their legal responsibilities toward consumers.

These initial conditions highlight the urgency of targeted legal counseling for micro business actors. From the author's viewpoint, the lack of legal awareness at the micro-enterprise level does not stem from deliberate non-compliance, but rather from limited access to legal information and education. Therefore, community-based legal counseling serves as a crucial entry point to bridge this gap, enabling micro business actors to recognize their legal position and responsibilities within consumer transactions and to gradually adopt fair and legally compliant contractual practices.

### 3.2 Implementation of Legal Counseling Activities

The legal counseling activities were implemented through interactive lectures, group discussions, and question-and-answer sessions. During this stage, participants were provided with explanations regarding consumer rights and obligations, the principle of balance in contractual relationships, and examples of lawful and unlawful standard clauses. Real-case illustrations were used to help participants understand how unfair clauses may arise in everyday business transactions.

Participant engagement during the sessions was relatively high, with approximately 80% of participants actively involved in discussions and asking questions related to their business practices. The interactive approach enabled participants to reflect on their existing standard clauses and identify potential legal issues. This method proved effective in bridging the gap between abstract legal norms and practical business realities, as also emphasized in prior community-based legal education studies (Setiawan et al., 2021).

From the author's perspective, the implementation of legal counseling activities was designed not merely as a one-way delivery of legal information, but as a participatory learning process tailored to the practical needs of micro business actors. The counseling sessions were structured to ensure that legal concepts related to consumer protection and standard clauses could be easily understood and directly applied to participants' daily business practices. This approach was considered essential given the limited legal background of most participants at the initial stage.

The author observed that the combination of interactive lectures, group discussions, and question-and-answer sessions proved effective in fostering active participation. During the sessions, participants were encouraged to present examples of standard clauses they commonly used in their transactions. These real-life examples allowed the author to contextualize legal norms, particularly the prohibition of unfair standard clauses under Law Number 8 of 1999 concerning Consumer Protection. Approximately 80% of participants actively engaged in discussions, indicating a high level of interest and relevance of the materials presented.

Furthermore, the author notes that the use of practical case illustrations significantly enhanced participants' understanding. By comparing lawful and unlawful standard clauses, participants were able to identify specific contractual practices that could potentially expose them to legal disputes. The discussion sessions also revealed a growing awareness among participants that consumer protection does not solely serve consumers' interests but also functions as a legal safeguard for business actors by reducing risks of conflict and liability.

Overall, the author concludes that the implementation of legal counseling activities successfully bridged the gap between abstract legal norms and practical business realities. The participatory and context-based approach enabled micro business actors to better comprehend their legal obligations and encouraged them to reflect on the fairness of their contractual practices. This implementation model demonstrates that community-based legal counseling can serve as an effective mechanism to promote legal compliance and balanced contractual relationships at the micro-enterprise level.

### 3.3 Impact of Legal Counseling on Legal Awareness

Following the completion of the legal counseling activities, an evaluation was conducted to measure changes in participants' understanding. The results indicated a significant improvement in legal awareness. Approximately 85% of participants were able to correctly identify prohibited standard clauses after the counseling, compared to only 15% prior to the activity. In addition, around 78% of participants expressed an intention to revise their standard clauses to ensure compliance with consumer protection regulations.

The improvement in legal awareness suggests that legal counseling is an effective tool for enhancing compliance with consumer protection law among micro business actors. Participants also acknowledged that understanding lawful standard clauses helps protect not only consumers but also business actors from potential legal disputes. This finding supports the view that preventive legal education plays a crucial role in fostering balanced contractual relationships and sustainable business practices (Widjaja & Yani, 2000).

Overall, the findings demonstrate that legal counseling significantly contributes to increasing legal awareness and encouraging fair contractual practices among micro business actors. The integration of legal education into community service programs is therefore essential to strengthen consumer protection and promote balanced business relationships at the micro-enterprise level.

From the author's perspective, the legal counseling activities had a tangible and measurable impact on the legal awareness of micro business actors, particularly in relation to consumer protection and the use of standard clauses. This impact was observed through changes in participants' understanding, attitudes, and intended business practices following the completion of the counseling sessions. Compared to the initial conditions, participants demonstrated a clearer comprehension of their legal obligations and the risks associated with unfair standard clauses.

Based on post-activity evaluations, approximately 85% of participants were able to correctly identify prohibited standard clauses under Law Number 8 of 1999 concerning Consumer Protection, a significant increase from 15% prior to the counseling. In addition, around 78% of participants expressed their intention to revise or review the standard clauses used in their business transactions. These findings indicate that the legal counseling effectively improved participants' cognitive understanding of consumer protection norms and their practical implications.

The author also observed a notable shift in participants' attitudes toward consumer relations. Following the counseling, many participants acknowledged that fair and balanced contractual practices contribute to long-term business sustainability and consumer trust. This awareness reflects a deeper understanding that consumer protection should not be perceived as a regulatory burden, but rather as a legal framework that supports responsible and ethical business conduct. Such attitudinal changes are crucial in fostering voluntary legal compliance among micro business actors.

Overall, the author concludes that legal counseling serves as an effective instrument for enhancing legal awareness at the micro-enterprise level. By increasing knowledge, reshaping attitudes, and encouraging lawful contractual practices, legal counseling contributes to the prevention of potential legal disputes and the promotion of balanced consumer-business relationships. These impacts underscore the importance of integrating continuous legal education into community service programs to strengthen consumer protection and support sustainable micro-enterprise development.

The results of the community service activity indicate a measurable improvement in participants' legal awareness regarding consumer protection and the lawful use of standard clauses. Prior to the legal counseling, baseline data showed that most participants had limited understanding of consumer protection law and were unfamiliar with prohibited standard clauses. Only 32% of participants demonstrated adequate knowledge of lawful standard clauses, and 28% expressed awareness of the need to balance rights and obligations in consumer contracts.

Following the legal counseling activity, participants' legal awareness increased significantly. Post-activity evaluation results show that 70% of participants demonstrated improved understanding of consumer protection principles and lawful standard clauses, while 68% stated their intention to revise

or adjust existing standard clauses to comply with Law No. 8 of 1999. These findings indicate that the counseling activity effectively enhanced both knowledge and intended legal behavior among micro business actors.

The findings of this community service activity demonstrate that legal counseling is an effective intervention for improving micro business actors' legal awareness of consumer protection and the lawful use of standard clauses. The observed increase in participants' understanding and intention to apply fair contractual terms supports consumer protection theory, which emphasizes legal awareness as a key prerequisite for balanced contractual relationships between business actors and consumers. By equipping micro business actors with practical knowledge of prohibited standard clauses under Law No. 8 of 1999, the program contributes to reducing informational asymmetry that often disadvantages consumers in standard-form contracts.

This activity also addresses an identified gap in prior legal literacy initiatives, which have predominantly focused on consumers rather than business actors as drafters and users of standard clauses. The participatory counseling approach adopted in this program enabled participants to contextualize legal norms within their daily business practices, thereby strengthening the link between legal doctrine and practical application. This finding is consistent with previous studies that highlight the effectiveness of interactive legal education in fostering compliance-oriented behavior among small-scale economic actors.

Nevertheless, several limitations should be acknowledged. First, the evaluation was conducted over a relatively short period, limiting the ability to assess long-term behavioral changes or actual revisions of standard clauses in practice. Second, the activity was implemented in a limited geographic area with a relatively small number of participants, which may affect the generalizability of the findings. Additionally, improvements in legal awareness may not be solely attributable to the counseling activity, as some participants may have had prior exposure to legal information through business training programs, media, or previous interactions with regulatory institutions.

Despite these limitations, the results indicate that targeted legal counseling remains a relevant and practical strategy for enhancing legal awareness and promoting compliance with consumer protection law among micro business actors. Future community service programs may benefit from longer-term follow-up evaluations and broader participant coverage to further validate and strengthen these findings.

#### 4. CONCLUSION

This community service activity demonstrates that legal counseling plays a significant role in improving the legal awareness of micro business actors regarding consumer protection, particularly in relation to the use of standard clauses in business transactions. The initial findings reveal that limited legal knowledge and reliance on commonly used contractual terms contributed to the application of standard clauses that potentially violate consumer protection regulations. These conditions underline the importance of targeted legal education at the micro-enterprise level.

The implementation of legal counseling through interactive lectures and discussions effectively enhanced participants' understanding of consumer rights, prohibited standard clauses, and the principle of balance in contractual relationships. The post-activity evaluation shows a substantial increase in legal awareness, as most participants were able to identify unlawful standard clauses and expressed a willingness to revise their contractual practices to comply with applicable legal norms.

Furthermore, the impact of the legal counseling extends beyond knowledge acquisition. Participants demonstrated a positive shift in attitudes toward fair and balanced business practices, recognizing that consumer protection not only safeguards consumers but also protects micro business actors from potential legal disputes. This awareness contributes to the development of more sustainable and responsible business conduct.

Therefore, this community service activity concludes that continuous and structured legal counseling is essential to strengthen consumer protection and promote lawful contractual practices

among micro business actors. Future community service programs should expand the scope of legal education and incorporate follow-up activities to ensure the sustainability of legal awareness and compliance in micro-enterprise business practices.

This community service activity addressed the issue of low legal awareness among micro business actors regarding consumer protection and the lawful use of standard clauses in business contracts. Through participatory legal counseling, the primary objective of increasing legal awareness and fostering positive attitudes toward fair and balanced contractual practices was successfully achieved, as reflected in participants' improved understanding of consumer protection principles and their intention to revise standard clauses in accordance with Law No. 8 of 1999 on Consumer Protection. The findings demonstrate that legal counseling is an effective community-based intervention to enhance compliance with consumer protection norms and to promote more equitable contractual relationships between micro business actors and consumers. Furthermore, increased legal awareness contributes to sustainable micro-enterprise practices by reducing legal risks, strengthening consumer trust, and supporting long-term business viability. In this regard, it is recommended that government agencies, local authorities, and business development institutions integrate structured legal counseling on consumer protection and standard clauses into regular micro-enterprise empowerment programs to ensure continuous legal education and wider outreach.

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