

Article History

Received : 18 July 2025
Revised : 29 May 2025
Accepted : 6 June 2025
Published : 8 June 2025

PROTECTION OF CONSUMER RIGHTS IN ONLINE BUYING AND SELLING: ANALYSIS OF THE DSN-MUI FATWA AND ITS IMPLEMENTATION IN SHARIA E-COMMERCE

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ABSTRACT

The development of digital technology has driven the growth of online buying and selling transactions significantly, including in the scope of sharia e-commerce. This phenomenon raises new challenges related to the protection of consumer rights in accordance with sharia principles. This study aims to analyze the protection of consumer rights in the practice of online buying and selling based on the fatwa of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) and examine its implementation on sharia e-commerce platforms in Indonesia. The method used is qualitative with a normative and sociological approach. The data source was obtained through a study of documents on relevant DSN-MUI fatwas, as well as interviews with managers and users of sharia e-commerce platforms. The results of the study show that the DSN-MUI fatwa has provided a normative basis related to justice, information disclosure, and the prohibition of gharar elements in online transactions. However, its implementation in the field still faces a number of obstacles such as weak supervision, lack of consumer literacy, and the absence of specific technical regulations in sharia e-commerce. Therefore, there needs to be synergy between Islamic financial authorities, industry players, and consumers to strengthen the protection of consumer rights holistically in online buying and selling based on sharia principles.

KEYWORDS

Consumer Protection, Online Buying and Selling, Fatwa, MUI, Sharia E-Commerce.

INTRODUCTION

The development of information and communication technology has brought significant changes in various aspects of life, including in the economic and trade sectors. One of the most obvious impacts of this advance is the emergence of electronic commerce systems or better known as e-commerce. Buying and selling transactions that were once face-to-face have now evolved into online transactions that are no longer limited by space and time. This phenomenon has a positive impact on ease of transactions, time efficiency, and expanding market reach, both for business actors and consumers. However, behind this progress, there are various legal problems that have arisen, especially those related to the protection of

consumer rights in online buying and selling transactions. (Lukito, 2017)

In recent years, the e-commerce sector in Indonesia has shown significant growth. Data from Bank Indonesia noted that the value of e-commerce transactions increased from Rp205.5 trillion in 2019 to Rp487.01 trillion in 2024, reflecting the rapid growth in the adoption of digital commerce by the public. However, this growth is also accompanied by an increase in the number of consumer complaints. The Ministry of Trade noted that from 2022 to March 2025, there were 20,942 consumer complaints, with 92.7% or 19,428 of them related to e-commerce transactions. This phenomenon shows that there are challenges in consumer protection in the digital era. In this context, the implementation of

the fatwa of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) is important to ensure that e-commerce transactions not only meet formal legal aspects, but also in accordance with sharia principles. Analysis of the application of DSN-MUI fatwa in sharia e-commerce is an urgency to answer challenges and ensure holistic consumer protection.

In the context of Indonesia's predominantly Muslim society, the emergence of sharia-based e-commerce or sharia e-commerce is a new alternative that offers a transaction model that is claimed to be more in accordance with the principles of Islamic muama. Platforms such as *Evermos*, *HijrahMart*, and *Halalpedia* are here as a response to the needs of Muslims for a buying and selling system that is not only efficient, but also halal and sharia-compliant. However, despite using the label "sharia", not all platforms really apply the principles of Islamic muamalah comprehensively, especially in the aspect of protecting consumer rights. Cases of product mismatches, delivery delays, and lack of transaction information are still common, even on platforms that claim to be sharia-based. (Nudin, 2020)

Islam as a religion whose rahmatan lil 'alamin pays great attention to justice in economic transactions. In the Qur'an, the prohibition of fraud (*tadlis*), excessive profit-taking (*ghabn*), and ambiguity in the contract (*gharar*) is affirmed as part of the principle of sound transactions. Consumers in Islam have the right to get honest information, quality and halal products, and fair treatment from business actors. Therefore, buying and selling that does not meet the principles of clarity, honesty, and fairness is declared as a transaction that is defective in sharia. In this framework, it is important to examine the extent to which the sharia e-commerce system in Indonesia has been able to provide protection to consumers in accordance with Islamic teachings. (Djamil, 2023)

The National Sharia Council of the Indonesian Ulema Council (DSN-MUI) as a fatwa authority in the field of sharia economics has

issued a number of fatwas related to buying and selling transactions in e-commerce. Some of them are DSN-MUI Fatwa No. 112/DSN-MUI/IX/2017 concerning sales and purchase contracts in e-commerce transactions and DSN-MUI Fatwa No. 110/DSN-MUI/IX/2017 concerning product and service information in sharia electronic transactions. These fatwas expressly regulate the basic principles in buying and selling sharia online, including the clarity of contracts, the halalness of goods, information transparency, and the responsibility of business actors to consumers. Although these fatwas have become normative guidelines, their implementation in e-commerce practice still requires continuous evaluation and supervision. (Tarigan, 2023)

The reality on the ground shows that there is a gap between the norms set out in the fatwa and the actual practices that occur in online buying and selling transactions. This is due to several factors, including the low understanding of business actors on the principles of sharia muamalah principles, weak consumer literacy, and the absence of a sharia certification or audit system for e-commerce platforms. In addition, the absence of technical regulations that specifically regulate sharia e-commerce makes consumer protection dependent on the good faith of business actors, which is not always consistent. In this case, the DSN-MUI fatwa has a very important role as a source of non-positive law that can be a reference in the formation of ethics and standards in digital-based sharia business practices. (Setyawan, 2018)

Consumer protection in the perspective of Islamic law is not just the fulfillment of economic rights but is part of the social and religious responsibility of business actors. Therefore, there needs to be an integrative approach between fatwa as a normative guideline, state regulations as a regulatory tool, and public education as the foundation of collective understanding. This research is important to examine how the DSN-MUI fatwa provides a framework for consumer protection in online buying and selling and how it is implemented in sharia e-commerce in Indonesia. Using a qualitative approach, this study not only analyzes the content of fatwas

normatively, but also explores implementation and challenges in the field through a study of the practices of several sharia e-commerce platforms. (Azizah, 2021)

The main focus of this research is to answer an important question: to what extent is the DSN-MUI fatwa able to function as an instrument of consumer protection in sharia-based online buying and selling? How do industry players apply these principles in their business practices? And what are the obstacles faced in the implementation process? By answering these questions, it is hoped that this article can contribute to strengthening sharia economic law literacy, especially in the realm of digital consumer protection. In addition, the results of this research are also expected to be input for DSN-MUI, regulators, and industry players in designing a stronger, relevant, and applicable sharia consumer protection system in the digital era. (Nisa, 2024)

Thus, the urgency of consumer protection in sharia-based online buying and selling cannot be separated from the context of digital transformation and evolving market dynamics. Islamic principles that prioritize justice, honesty, and social responsibility must be the foundation of every economic innovation, including in the realm of e-commerce. Without a strong commitment from all parties involved, sharia e-commerce will only become a label of formality without true sharia substance. Therefore, an in-depth study of the DSN-MUI fatwa and its implementation in the field is very relevant and urgent. (Bahri, 2024)

Consumer Protection in Islam and Its Relation to Positive Law

Consumer protection in Islam is a manifestation of the principles of justice and trust in every muamalah activity. In an Islamic perspective, consumers are not only seen as the party who receives goods or services, but as subjects who have rights protected by the sharia. Islam views consumer protection as a moral and

legal obligation that must be upheld in order to protect the public interest. (Enre, 2022)

In a hadith, the Prophet Muhammad said: "Whoever deceives us, he is not one of our group." (HR. Muslim). (Nizar, 2018) This hadith shows Islam's firm stance against all forms of fraud in transactions, which is directly related to the protection of consumer rights. The basic principles of sharia transactions are the foundation of consumer protection. Among them are the principles of a valid contract, honesty and transparency (shidq and idzhar), justice ('is), trust, and prohibition of elements of gharar (ambiguity) and tadlis (fraud). (Kholifah, 2021)

The principle of a valid contract requires that there be an agreement between the parties who transact consciously and free from coercion. Each party must clearly know the object and terms of the transaction. The principles of transparency and honesty require that all relevant information about the product or service be clearly conveyed, including the price, quality, and benefits of the goods. This is so that consumers can make decisions with careful consideration. Justice demands that no party is harmed in the transaction, both the seller and the buyer. Amanah means that business actors or producers are obliged to maintain consumer trust by providing goods or services in accordance with the promised specifications. Meanwhile, the ban on gharar and tadlis leads to efforts to avoid uncertainty and manipulation of information that can mislead consumers. (Rajib, 2025)

In the context of online buying and selling (e-commerce), Islamic law can still be implemented as long as the basic principles of sharia are still fulfilled. Online buying and selling is a form of contemporary transaction that is basically legal according to Islamic law, as long as it fulfills the elements of a clear, transparent, and free contract from the practice of gharar and tadlis. In online transactions, even if business actors and consumers do not meet in person, contracts can occur through digital media such as applications or e-commerce platforms. Importantly, the description of the goods, prices,

payment systems, and shipping and return mechanisms should be explained in detail. (Zaki, 2025)

In terms of positive law in Indonesia, consumer protection is specifically regulated in Law Number 8 of 1999 concerning Consumer Protection. This law provides guarantees to consumers to obtain true, clear, and honest information about the condition and warranty of goods or services, as well as the right to have their complaints heard and obtain a settlement for the losses suffered. The main goal of this Consumer Protection Law is to create a healthy, fair, and responsible trading system, as well as to balance the position between business actors and consumers. (Susanti, 2017)

In terms of theory, consumer protection in Islam departs from the theory of *maslahah mursalah*, which is to maintain the five *maqashid sharia* (soul, property, intellect, descent, and religion). In the context of consumer protection, the most dominant aspect is the protection of consumers' assets and intellect so that they are not deceived, lost, or suffer economic and psychological losses. Meanwhile, in positive legal theory, consumer protection is rooted in the concepts of distributive and corrective justice, which governs how the distribution of rights and obligations is carried out fairly between interested parties, as well as providing proportionate redress in the event of a violation. (Widyaningsih, 2023)

Thus, it can be concluded that consumer protection in Islam and positive law has a very strong common ground, both in terms of principles and goals. Both emphasize the importance of fairness, honesty, and responsibility in economic transactions. In the midst of technological developments and digital transformation in the trading system, these values are increasingly relevant to apply. Therefore, it is important for Muslims, especially business actors and academics, to continue to explore and develop the concept of sharia-based consumer protection in order to synergize with the national legal system in creating a healthy, trustworthy, and sustainable economic ecosystem.

METHODS

This research uses a qualitative approach with the type of library research. This approach was chosen because the focus of the study lies in the study of the perspective of sharia economic law as well as an analysis of consumer protection practices in e-commerce transactions in Indonesia. The data used in this study comes from relevant secondary sources, in the form of classic and contemporary *muamalah fiqh* books, articles from national and international scientific journals, applicable laws and regulations, and official documents from authority institutions such as the Indonesian Ulema Council (MUI), the Financial Services Authority (OJK), and the Ministry of Trade. (Abdussamad, 2021)

The research method used in the study entitled "Protection of Consumer Rights in Online Purchases and Sales: Analysis of DSN-MUI Fatwa and Its Implementation in Sharia E-Commerce" is a qualitative method with a normative juridical approach and is complemented by empirical analysis. The normative juridical approach is used to examine the norms of Islamic law contained in DSN-MUI fatwas related to online buying and selling transactions, especially in the context of consumer protection. This study analyzes the text of DSN-MUI fatwa as a primary legal source, which is then studied using a doctrinal approach to identify sharia principles related to transparency, justice, and responsibility of business actors in sharia e-commerce. Furthermore, an empirical approach is used to understand how the implementation of these principles is applied in practice by sharia e-commerce actors in Indonesia. Empirical data was collected through in-depth interviews with sharia-based business actors, consumers, and expert resource persons in the field of sharia economics and consumer protection. In addition, case studies of several e-commerce platforms that claim to be sharia-based were also conducted to measure the extent of compatibility between field practices and the provisions of the DSN-MUI fatwa. Secondary data sources include academic literature, regulations related to consumer protection, OJK regulations, and documentation

of sharia e-commerce company policies. The analytical framework of this research was built by associating the norms of the DSN-MUI fatwa with consumer protection indicators recognized in Islamic law and national legislation. The selection of this method is considered relevant because it is able to provide a complete picture between normative and implementive aspects of consumer protection in sharia e-commerce, as well as reveal the gap that may arise between sharia ideals and the reality of the digital market.

This study also adopts a comparative method to see the differences and meeting points between sharia principles and positive Indonesian law in the context of e-commerce consumer protection. The purpose of this approach is to provide a theoretical and practical basis in formulating solutions and policy recommendations that are applicable and in accordance with Islamic values. (Nugrahani, 2014)

RESULT AND DISCUSSION

DSN-MUI Fatwa Related to Online Buying and Selling: A Review of Fatwa No. 112/DSN-MUI/IX/2017 and Fatwa No. 110/DSN-MUI/IX/2017

The development of information technology has brought major changes in various aspects of life, including in the practice of people's economic transactions. One form of this development is the emergence of e-commerce or electronic commerce that facilitates the buying and selling of goods and services through the internet. In the context of Islamic law in Indonesia, the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) responded to this phenomenon by issuing several fatwas to direct Muslims to continue to carry out their economic activities in accordance with sharia principles. Two important fatwas that are directly related to e-commerce are Fatwa No. 112/DSN-MUI/IX/2017 concerning Buying and Selling Contracts in E-Commerce Transactions and Fatwa No. 110/DSN-MUI/IX/2017 concerning

Product Information in Electronic Buying and Selling Transactions. (Purwadi, 2023)

Fatwa No. 112/DSN-MUI/IX/2017 emphasizes that electronic buying and selling transactions are basically allowed in Islam as long as they meet the principles and conditions of the contract as well as sharia principles. This fatwa stipulates that the contract in e-commerce must be carried out clearly and firmly between the seller and the buyer, by mentioning the object of the contract (*ma'qud 'alaih*), price (*tsaman*), and clarity in the delivery of goods and payment. This fatwa also emphasizes the importance of *ijab* and *qabul* even though they are done electronically, as well as the prohibition of making transactions that contain elements of *gharar* (ambiguity), *maysir* (speculation), and usury. One of the important points of this fatwa is the recognition of the validity of the contract through digital means, such as clicking the "agree" or "confirm" button, which in the context of positive Indonesian law can be interpreted as a form of agreement in the law of engagement. (Haries, 2025)

Meanwhile, Fatwa No. 110/DSN-MUI/IX/2017 specifically regulates product information in electronic buying and selling. This fatwa emphasizes the importance of openness and clarity of information related to goods or services offered in e-commerce platforms. This information includes product specifications, goods condition, prices, payment methods, additional fees, shipping processes, and return policies. This provision is intended to avoid buying and selling practices that are detrimental to any party, especially consumers, due to ignorance or misleading information. In other words, this fatwa serves as an instrument to protect consumers from non-transparent trade practices. (Pulungan, 2024)

The two fatwas show that DSN-MUI not only provides legality to online buying and selling practices, but also builds a normative foundation for consumer protection in online transactions. Consumer protection in the perspective of sharia fatwa is not only interpreted as protection of

consumers' economic rights, but also includes moral and spiritual aspects. In this context, honest information, transparency, and honesty are the main principles that must be upheld by business actors. These fatwas also remind that in Islam, economic benefits cannot be separated from ethics and social responsibility. This means that business actors are not only required to make profits, but also ensure that their business does not harm or deceive other parties. (Natalia, 2017)

In terms of legal certainty, the substance of the DSN-MUI fatwa can be said to make an important contribution to the formation of norms in the digital transaction space. Although fatwa is not a source of positive juridically binding law, in the context of Indonesian Muslim society, fatwas have high moral and social power. The presence of this fatwa bridges the legal vacuum in the realm of sharia that has not been accommodated by positive law, especially related to the validity of contracts in the digital world and consumer protection based on Islamic values. Thus, this fatwa strengthens the aspect of normative legal certainty for Muslims who want to carry out transactions in accordance with religious guidance. (Damayanti, 2023)

In terms of business ethics, the DSN-MUI fatwa is an important guideline in directing business actors to uphold the principles of honesty (shidq), trust, justice, and openness. Transactions in the digital world that are indirect and trust-based require strong business ethics. Business actors should not take advantage of the limitations of consumer information to achieve unilateral profits. Instead, they should provide correct information, not deceptive, and avoid misleading advertisements or promotions. The DSN-MUI fatwa not only regulates technical matters, but also instills moral awareness for business actors to make economic activities a worship that is inseparable from religious values. (Aslami, 2022)

In addition, this fatwa also shows concern for the social responsibility of business actors. In online buying and selling transactions, business actors are required to provide the best service,

ensure product quality, and resolve consumer complaints quickly and fairly. This social responsibility is not only individual, but also systemic, where business actors need to play a role in creating a healthy, fair, and sustainable trade ecosystem. In other words, these fatwas encourage the birth of e-commerce practices that are not only profit-oriented, but also on the values of justice and benefit. (Misbach, 2024)

It should be known that DSN-MUI fatwa No. 112/DSN-MUI/IX/2017 and No. 110/DSN-MUI/IX/2017 are constructive responses to new challenges in the world of digital trade. These two fatwas not only provide legal certainty for online buying and selling contracts from a sharia perspective, but also form the foundation of business ethics and social responsibility that must be upheld by Muslim business actors. By referring to these fatwas, Muslims in Indonesia can carry out digital economy transactions that are not only legally legal, but also dignified and bring blessings to all parties involved.

Implementation of DSN-MUI Fatwa in Sharia E-Commerce: A Case Study on Several Sharia E-Commerce Platforms

One of the most important aspects of sharia e-commerce transactions is the practice of contracts used in every buying and selling process. DSN-MUI has issued a number of fatwas related to sales and purchase contracts such as Fatwa No. 04/DSN-MUI/IV/2000 on murabahah, Fatwa No. 05/DSN-MUI/IV/2000 on salam, and Fatwa No. 09/DSN-MUI/IV/2000 on ijarah. In practice, platforms such as Evermos often use murabahah contract schemes, where business actors sell goods by mentioning the cost of goods plus profit margins. However, in the implementation in the field, not all business actors or resellers understand the contracts they run. For example, in many cases it is found that the reseller only runs the buying and selling process without clarity on the profit margin agreed at the beginning, or without the explicit ijab qabul, either verbal or written. This raises the question of whether the practice of the contract that occurs is really in accordance with the rules of sharia and fatwa of DSN-MUI. (Rahman, 2022)

Clarity of product information is also an important concern in the context of sharia e-commerce. Sharia principles require that there be sufficient *bayan* (explanation) and *ta'aruf* (introduction) to the products sold so that there is no *gharar* (ambiguity). DSN-MUI Fatwa No. 112/DSN-MUI/IX/2017 on online transactions emphasizes the importance of transparency and clarity of product information, starting from specifications, prices, to stock status. Studies of several Islamic e-commerce platforms show that although product information has usually been provided in the form of descriptions, it is not uncommon for the information to be general, non-detailed, or even ambiguous. For example, some products on HijrahMart only list the product name and price without information about the composition, expiration date, or halalness of the product. This has the potential to cause consumer doubts and violates the principles of justice and openness that are recommended in Islam. (Mustaqim, 2023)

The complaint system and the responsibility of business actors to consumer complaints are also important benchmarks in seeing the conformity of e-commerce practices with sharia principles. In the concept of Islamic muamalah, business actors have moral and legal responsibilities for the goods sold and must be ready to accept returns or compensation in the event of defects or non-conformity of goods. The DSN-MUI fatwa also emphasizes the existence of a fair and transparent dispute resolution mechanism. In fact, most sharia e-commerce platforms have provided a complaint feature, but the effectiveness of handling it is still a problem. Some Evermos users, for example, complained about the slow response to complaints and the lack of clarity in dispute resolution procedures. This is where the importance of developing sharia-based customer service standards that not only meet the technical aspects, but also uphold the values of justice, courtesy, and social responsibility. (Novitasari, 2024)

An aspect that is no less important in the implementation of the DSN-MUI fatwa in the

realm of e-commerce is the level of sharia literacy of business actors and consumers. Many business actors join the sharia platform without a sufficient understanding of the basic principles of muamalah and sharia contracts. This has led to the emergence of various practices that are not in accordance with sharia provisions even though the initial intention is to sell products in an Islamic manner. Likewise, on the consumer side, not a few consider that shopping on platforms labeled "sharia" automatically guarantees halal and fair transactions. In fact, a critical understanding of contracts, consumer rights and obligations, and transaction mechanisms are needed to create a healthy sharia e-commerce ecosystem. Therefore, sharia literacy education is an integral part that should not be ignored. Platforms such as Evermos and HijrahMart need to actively provide training, education, and certification to their business partners in order to increase their capacity in understanding and implementing sharia principles in every transaction. (Johendra, 2024)

So, the implementation of the DSN-MUI fatwa in sharia e-commerce is an important step towards the development of a digital ecosystem that is not only formally halal, but also fair and ethical substantially. However, the implementation of these fatwas still faces serious challenges at the practical level, both in terms of understanding contracts, clarity of product information, responsibility to consumers, and the level of sharia literacy of business actors and consumers. (Nur Asiah Jamil Ismaya, 2024) Therefore, synergy is needed between regulators, academics, business actors, and the community to continue to oversee and improve sharia e-commerce practices in Indonesia so that they truly reflect the values of sharia maqashid: protection of religion, soul, intellect, property, and descendants.

Obstacles and Challenges to Digital Sharia Economy Implementation: Between Regulation, Literacy, and the Market

The development of the sharia digital economy in Indonesia in recent years has shown a fairly encouraging trend. The increasing awareness of the Muslim community on the importance of transacting halal and in accordance with Islamic law has encouraged the growth of various digital-based initiatives, both from the Islamic financial sector, halal marketplaces, to Islamic fintech. However, behind these developments, there are a number of obstacles and challenges that are quite serious that can hinder the achievement of the ideals of a digital economy ecosystem that is truly in accordance with sharia principles. (Lis Yulitasari, 2024)

One of the main obstacles that often arise is the gap between the sharia fatwas issued by official institutions such as the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) and the practices that occur in the field. These fatwas are often not operational enough to be applied in a highly dynamic and complex digital context. For example, fatwa on online buying and selling that sets the requirements for clarity of contracts, transaction objects, and prices, often do not regulate in detail the various variants of digital transaction forms that are developing very quickly. As a result, many business actors and digital service users do not have clear guidelines in assessing whether a product or service is sharia compliant or not. This also causes a discrepancy between the ideal principles in fatwa and the reality of digital business practices that are loaded with technological innovations. (Yunus, 2024)

In addition, weak supervision systems and technical regulations have exacerbated the gap. Although there are already a number of regulations that regulate the Islamic economy and finance, there are still a few regulations that technically regulate sharia-based digital platforms, including efficient supervision and reporting mechanisms. Supervisory institutions such as the Financial Services Authority (OJK) and Bank Indonesia (BI) have indeed developed a

regulatory framework for the sharia fintech sector, but supervision in the halal e-commerce sector and sharia-based marketplaces is still very limited. Not infrequently, many platforms claim to be "halal" or "sharia-compliant" without a strict verification or supervision process. This is very risky for Muslim consumers who expect the platform to be used to be completely in accordance with sharia principles. (Koswara, 2025)

The next challenge is the low level of digital sharia literacy among the public, including among micro, small and medium enterprises (MSMEs). Many of them do not have an adequate understanding of the basic concepts of muamalah in Islam, especially in the context of digitalization. As a result, they tend to adopt conventional digital business models that are not necessarily sharia-compliant, such as dropshipping systems without contract clarity, the use of interest-bearing loans in digital capital, or manipulative marketing practices. This low literacy also causes Muslim consumers to be less critical in choosing digital platforms or products, so awareness of the importance of sharia compliance has not become a major consideration in digital consumption behavior. (Sutarsih, 2023)

Furthermore, the lack of a standard sharia certification standard or system for e-commerce platforms is also a serious problem. Unlike food and beverage products that have halal labels from BPJPH or MUI, digital platforms such as marketplaces, e-wallets, and investment applications do not yet have an established sharia certification system. In fact, this certification is very important to ensure that the platform's operational system, transaction flow, and business model do not conflict with sharia principles. Without this certification, it will be difficult for the public to distinguish which platforms are truly sharia-compliant and which only use sharia labels as a marketing strategy (sharia-washing). Efforts to encourage sharia standardization and certification for digital platforms should immediately be a priority agenda for regulators and relevant regulatory agencies. (Ansori, 2025)

The last challenge, which is no less important, is the fierce competition of the digital market which can trigger compromises on sharia principles. In a highly competitive ecosystem, sharia platforms are often required to adapt quickly to market demands. However, in this adaptation process, it is not uncommon for sharia principles to be sacrificed for efficiency or profit. For example, there are sharia fintech platforms that have finally adopted a late fine system like on conventional platforms, or marketplace platforms that still allow the sale of products that have not been certified halal in order to achieve a large transaction volume. If these practices are not monitored and corrected, it is feared that there will be an erosion of the essence of the sharia economy itself, where the values of justice, transparency, and blessing become blurred amid the push of digital capitalism. (Hasanuddin, 2024)

To overcome these challenges, it is necessary to take a comprehensive and collaborative approach between various parties. Fatwa institutions need to collaborate with technology experts and digital industry players to formulate fatwas that are more applicable and contextual. Regulators need to strengthen the supervisory system and accelerate the drafting of technical regulations that support sharia digital practices. Digital sharia literacy must be improved through massive education, training, and public campaigns, especially among MSMEs and the younger generation. In addition, a sharia certification system for digital platforms must be formulated immediately so that the public has confidence and certainty in choosing the services used. Finally, it takes courage from sharia business actors to consistently maintain principles even in the midst of market pressure. With strong collaboration and high commitment, the sharia digital economy ecosystem in Indonesia will not only grow in quantity, but also in quality that reflects Islamic values as a whole. (Islamiyah, 2023)

Efforts to Strengthen Sharia Consumer Protection

Consumer protection in the Islamic economic system is increasingly important along with the development of the Islamic financial sector in Indonesia. Consumers in the context of the sharia economy not only involve individuals who make transactions, but also include aspects of compliance with the sharia principles contained in Islamic law. One of the entities that has a central role in strengthening sharia consumer protection is the National Sharia Council of the Indonesian Ulema Council (DSN-MUI), which through its fatwas provides clear guidelines regarding legitimate transactions according to sharia. The role of DSN-MUI is not only limited to the regulation of Islamic financial institutions, but also includes education and socialization to the wider community about the importance of understanding the principles of sharia muamalah in every economic transaction. Therefore, the existence of the DSN-MUI fatwa is the main guideline in encouraging public trust in the sharia economic system based on justice and the welfare of the people. (Susanti K. H., 024)

Education and socialization of fatwas are very crucial steps in maintaining the credibility and sustainability of the sharia consumer protection system. Without a clear understanding of the existing fatwas, consumers and business actors may be trapped in practices that are not in accordance with sharia provisions. For this reason, DSN-MUI needs to strengthen efforts to socialize fatwas through various communication channels, both through print, digital, seminars, and training. With a better understanding, both consumers and business actors can avoid practices that are not in accordance with sharia and ensure that transactions that occur are truly based on the principles of justice, transparency, and mutual benefit. (Wahyuni, 2018)

In addition, strengthening regulations is also an equally important factor in the protection of sharia consumers. One of the steps that can be taken is to expand regulations through synergy with government agencies, such as the Financial

Services Authority (OJK), the Ministry of Trade, and the Ministry of Communication and Information Technology (Kominfo). Synergy between these institutions can strengthen the implementation of laws and regulations related to sharia transactions in broader economic sectors, including in e-commerce, banking, insurance, and the sharia capital market. OJK as an institution that oversees the financial services sector can help develop more detailed regulations on Islamic financial transactions. Meanwhile, the Ministry of Trade and Communication and Informatics can play a role in ensuring that digital platforms operating in Indonesia not only comply with positive legal regulations, but also comply with applicable sharia principles, in order to prevent fraud and unfair practices in the digital world. (Farida, 2024)

The importance of sharia certification for digital platforms is also an inseparable part of strengthening sharia consumer protection. With the rise of technology, especially digital platforms in trade and financial transactions, sharia certification has become an important element to ensure that these platforms comply with sharia provisions in their operations. Sharia certification for digital platforms can guarantee that transactions that occur in them are in accordance with sharia principles, such as the prohibition of *riba*, *gharar* (uncertainty), and *maysir* (gambling). This is very important in maintaining consumer trust and increasing public participation in the sharia economy. Sharia certification can also be a guarantee that the digital platform not only complies with the applicable laws in Indonesia, but also respects Islamic moral and ethical values in running its business. (Firdaus, 2023)

On the other hand, the importance of education of consumers and business actors regarding sharia muamalah cannot be ruled out. This education is not only intended for consumers, but also for business actors involved in sharia transactions, both in the financial, trade, and service sectors. A good understanding of sharia muamalah can help business actors to run their businesses in accordance with sharia

principles, which in turn will create a healthy and sustainable business ecosystem. This education can be in the form of trainings involving sharia experts and entrepreneurs to learn things related to sharia transactions, such as the principle of justice, the prohibition of usury, and ways to avoid practices that are contrary to sharia. This will equip business actors with a strong understanding in carrying out transactions in accordance with applicable regulations and safeguarding the interests of consumers. (Salsabila, 2025)

Finally, the integration of technologies such as artificial intelligence (AI) and blockchain in the world of Islamic transactions provides a huge opportunity to increase transparency and efficiency. AI can be used to detect transaction patterns that are not in accordance with sharia regulations, provide recommendations to consumers and business actors regarding products or services that are in accordance with sharia, and improve the user experience in transactions. Meanwhile, blockchain technology offers much-needed transparency solutions in Islamic financial transactions and trading. With this technology, every transaction can be tracked and verified transparently, thus minimizing the potential for fraud or abuse in transactions. The integration of these technologies can increase the level of consumer trust in the Islamic economic system, as well as create a more efficient and fair transaction ecosystem. (Aslami F. W., 2025)

Overall, efforts to strengthen sharia consumer protection require synergy between various parties, including DSN-MUI, the government, business actors, and technology. Education and socialization of sharia fatwas, strengthening regulations, sharia certification for digital platforms, and increasing education about sharia muamalah are strategic steps that must be taken to create a safer, more transparent, and fair sharia economic system for all parties involved. (Aziz, 2024) Thus, it is hoped that the community can trust and be more involved in the sharia economy, which will ultimately contribute to sustainable economic development and favor the welfare of the people.

CONCLUSION

The protection of consumer rights in the context of sharia-based online buying and selling is an important issue that must receive serious attention in this digital era. The DSN-MUI fatwa has become a normative foundation that provides direction for online buying and selling practices in accordance with sharia principles, which emphasize the fairness, transparency, and halalness of goods or services. Fatwas issued by DSN-MUI, such as those related to sales and purchase agreements and product information, provide clear guidelines for business actors to conduct transactions in a manner that is in accordance with Islamic teachings, and give fair rights to consumers. However, even though there is a strong normative foundation, the challenges of implementing the fatwa in the practice of sharia e-commerce are still very large. Many business actors have not fully understood or implemented the principles contained in the fatwa, both related to the clarity of the contract and the transparency of product information.

In reality, the implementation of DSN-MUI fatwa in the field shows that there is a gap between theory and practice. Some sharia e-commerce platforms, despite being labeled sharia, have not optimally applied sharia principles in their buying and selling transactions. One of the main obstacles is the low level of sharia literacy both from the side of business actors and consumers. Many consumers do not understand their rights in sharia transactions, while some business actors still see sharia e-commerce as more of a profitable business opportunity without paying attention to compliance with Islamic muamalah rules in depth. In addition, the lack of clarity in regulations and supervisory mechanisms specific to sharia e-commerce further exacerbates this situation, so the protection of consumer rights in this context is not fully guaranteed.

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