

## Legal Framework for Protecting Online Business Transactions in Indonesia: A Sharia Economic Law Perspective

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### ABSTRACT

This research departs from the limited study of legal protection for online business actors from the perspective of Sharia economic law, even though this issue has a strategic role in the development of the digital economy in Indonesia. The purpose of the research is to analyze the implementation of legal protection, identify obstacles and solutions, examine the integration of Sharia principles in regulations, and explore the prospects of Sharia-based digital legal development. The method used is qualitative with a juridical-normative and descriptive-analytical approach. Data was obtained through literature studies, interviews, observations, and documentation, and then analyzed thematically. The results of the study show that regulations are still fragmented and consumer-oriented, so that the protection of Islamic business actors is not proportional. The challenges that arise include low digital legal literacy, limited legal infrastructure, and disharmony between the DSN-MUI fatwa and national law. The research concludes the need for regulatory reform through legal harmonization, institutional synergy, and the establishment of special regulators. Research contributions include strengthening the legal literature on digital Sharia economics as well as practical recommendations for policymakers.

### Keywords:

Legal Protection, Online Business, Sharia Economic Law, *Maqāṣid al-Shar'ah*.

### INTRODUCTION

The development of information and communication technology has significantly changed the pattern of economic interaction at the global level. The digitalization of the economy, especially through online business transactions (e-commerce), has revolutionized the way people buy and sell, both through large marketplaces such as Tokopedia and Shopee and through social media such as Instagram and TikTok. Internationally, the trend of online shopping continues to increase, especially after the COVID-19 pandemic, which has forced people to rely on digital platforms to meet their daily needs (Abdelsalam et al., 2021).

(Fidhayanti et al., 2024), Highlighting the legal landscape of Sharia fintech in Indonesia comprehensively, with its regulations, policies, and implementation challenges. The rapid development of financial technology requires a clear legal umbrella so that it does not conflict with Sharia principles, especially related to contracts, transparency, and consumer protection. He recommends that national regulations be more responsive to digital innovation while being consistent with *maqāṣid al-syar'ah*.

The phenomenon of digital economic development in Indonesia shows a very fast growth rate. However, behind this convenience arises a complex legal issue. Globally, the main issues include cross-border transactions, jurisdictions, personal data protection, and potential fraud. In Indonesia, the problem appears in the

unclearness of electronic contracts, the rampant fraud, and the misuse of personal data, which reflects weak legal protections (Khuan et al., 2025).

Existing regulations, such as the Information and Electronic Transactions Law Number 11 of 2008 (Republic of Indonesia, 2008) and the Consumer Protection Law Number 8 of 1999 (Republik Indonesia, 1999), is still partial and focuses more on consumer protection and criminal law enforcement, rather than on balanced protection between consumers and business actors (Howells & Weatherill, 2005).

Contemporary '*Ulama* (Al-Zuhaylī, 1997) and (al-Qaradawi, 1994a), emphasise that the essence of transaction law does not only lie in the validity or non-validity of the contract, but also in the benefits, fairness, and openness in its implementation. The framework of *maqāṣid al-sharī'ah*, especially the protection of property (*hifẓ al-māl*), is a very important normative foothold to ensure that digital transactions remain in line with the goals of Islamic law in the midst of modern dynamics (Otta, 2016).

The researchers highlighted aspects of consumer protection, electronic contracts, and the legality of digital transactions. (Howells & Weatherill, 2005) emphasizing the need for safeguards to address information imbalances in digital markets, while emphasises the importance of reinterpreting classical contract theory in the context of online transactions (Kramer, 2010). Meanwhile, *fiqh* literature deals more with the prohibition of *gharar*, *maysir*, and *usury*, but rarely examines modern digital practices such as dropshipping, affiliate marketing, or social media-based commerce (Rahman & Zainuddin, 2020).

In Indonesia, a fatwa (Dewan Syariah Nasional Majelis Ulama Indonesia, 2017) related to electronic transactions already exists, but it has not been integrated into the national legal system, so it does not have formal binding power. This further confirms the gap in digital legal regulations that should be able to provide legal certainty for Sharia business actors. Comparative studies show that other countries, such as Malaysia, the United Arab Emirates, and Saudi Arabia, are more advanced in developing a digital Sharia legal framework, while Indonesia is still lagging despite having great potential as an Islamic economic centre (Lee, 2016).

In response to this problem, the researcher emphasized that digital economy transactions in Indonesia cannot be separated from ethical and normative aspects, especially since Indonesia is a country with the largest Muslim population in the world. From the perspective of Islamic economic law, online business transactions must uphold the principles of justice (*al-'adl*), honesty (*ṣidq*), openness, and avoid prohibited elements such as *gharar* (uncertainty), *maysir* (speculation), and *riba* (interest). However, reality shows that many Muslim business actors do not understand the principle of *muamalah* comprehensively.

The novelty of this research lies in the effort to formulate an integrative legal protection model by combining the principles of Sharia economic law and positive Indonesian law. This approach is supported by *the theory of maqāṣid al-sharī'ah* as the grand theory, the theory of legal protection as the intermediate theory, and the theory of law enforcement as the applied theory (Jasser, 2012). In addition, the theory of legal pluralism (Griffiths, 1986) is the basis for understanding the interaction between state law, Sharia law, and customary law that coexist in society. With this framework, this research seeks to build a conceptual and practical foundation for legal protection in Sharia-based digital business transactions in Indonesia.

The focus of this research is directed at analyzing the implementation of legal protection arrangements for online business transaction actors in Indonesia, identifying obstacles and solutions faced, evaluating the implementation of Sharia economic law principles in digital law protection, and future legal development prospects. The goal is to develop a legal protection framework that is contextual and normative, based on *maqāṣid al-sharī'ah*, and responsive to the challenges of the rapidly growing digital era in Indonesia.

## METHOD

This study uses a normative juridical approach with the support of empirical analysis. The normative juridical approach is carried out by examining various laws and regulations that apply in Indonesia, especially Law Number 11 of 2008 concerning Information and Electronic Transactions, Law Number 8 of 1999 concerning Consumer Protection, and other related regulations that regulate digital transactions.

In addition, this study also examines the relevant fatwa of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI), including DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017 concerning electronic buying and selling transactions and DSN-MUI Fatwa No. 140/DSN-MUI/VIII/2021 concerning guidelines for buying and selling through electronic systems (marketplace), to see the extent to which the principles of Sharia economic law are implemented in digital business practices.

Empirical analysis was carried out to complement normative data by identifying practices in the field regarding how business actors and consumers face legal problems in online transactions. Empirical data were obtained through literature studies, case documentation, and in-depth interviews with several sources, including academics, legal practitioners, and Sharia-based online businesspeople in Indonesia.

The data analysis method used is descriptive qualitative analysis. Normative data is analyzed by legal interpretation methods, both grammatically and systematically, and teleologically, to assess the conformity of norms with the goals of Sharia law (*maqāṣid al-sharī'ah*). Meanwhile, empirical data is analyzed to find practical obstacles and real needs of business actors in obtaining legal protection. These two approaches are then integrated within the framework of legal pluralism as proposed, which places state law, Sharia law, and customary law as legal systems that coexist and influence each other in social practice (Griffiths, 1986).

With the combination of these approaches, this study is expected to provide a comprehensive overview of the actual conditions of legal protection for online business transaction actors in Indonesia while offering a more integrative, contextual, and legal framework model in accordance with the legal values of the Islamic economy.

## RESULTS AND DISCUSSION

Related to the theoretical basis of this research is the concept of legal protection, which emphasizes the importance of legal certainty in digital transactions. The lack of clarity of protection for online business actors in Indonesia is in line with Howells and Weatherill's analysis that information asymmetry in e-commerce transactions can be detrimental to weaker parties if there is no adequate legal tool (Howells & Weatherill, 2005). This theory strengthens the finding that Indonesian regulations are still inclined towards consumer protection, while business actors have not been proportionately protected.

(Aulia et al., 2020) reviewing the regulatory framework for Sharia fintech in Indonesia, focusing on the regulations of Bank Indonesia and OJK. In addition, there is a great opportunity for Sharia fintech to increase financial inclusion and the risk of regulation that is not yet uniform. The importance of harmonizing between conventional regulations and Sharia principles so that digital innovation remains in accordance with religious rules and market needs.

In addition, the theory of *maqāṣid al-sharī'ah* as presented by Al-Ghazali and further developed (Jasser, 2015) has become a normative foothold in understanding the protection of Sharia law. Maqāṣid emphasizes the protection of five main aspects, one of which is property (*ḥifẓ al-māl*), which in the context of online business must be realized through regulations prohibiting the practice of gharar, maysir, and riba (Rachmat, 2015). Thus, this foundation explains that the purpose of Sharia law is to ensure fairness and sustainability in digital transactions.

The results of the study also revealed online business practices such as *dropshipping* without ownership of goods (*bai' al-ma'dum*) and non-transparent price mark-ups. This is discussed by referring to the theory of Sharia muamalah explained by (Al-Zuhaylī, 2004) and (al-Qaradawi, 1994a). These two *Ulama* emphasized that honesty, openness, and fairness are the main principles in transactions, so practices that violate these principles have the potential to cause economic injustice. This theory confirms that Sharia literacy in digital business is still low and needs to be improved.

The theory of legal pluralism put forward (Griffiths, 1986) is also an important basis in this discussion. Griffiths views that law is not only sourced from the state, but also from other systems, such as religious law and customary law, that can complement each other. This perspective supports the idea that legal protection in Indonesia should be built integratively, by combining positive law, Sharia law, and customary law to be more responsive to the development of the digital economy.

(Najib, 2024) reviewing affiliate marketing practices in Shopee e-commerce from the perspective of Sharia economic law. The commission system in affiliate marketing can be justified if it meets the principles and conditions of the contract, does not contain gharar, and is transparent in the agreement. Najib also highlighted the importance of maintaining Islamic business ethics in the midst of a digital marketing model so as not to plunge business actors and consumers into harmful practices.

The study also refers to the "theory of religiosity and governance" put forward (Abdelsalam et al., 2021). They found that the level of religiosity had a positive effect on the quality of governance and the integrity of economic practices. This theory supports the argument that the integration of Sharia values in digital regulation is not only normatively relevant but can also increase public trust and stability in online business transactions.

In various regulations that apply in Indonesia, it is found, especially Law Number 11 of 2008 concerning Information and Electronic Transactions (Republik Indonesia, 2008) and Law Number 8 of 1999 concerning Consumer Protection (Republik Indonesia, 1999), that still emphasizes more on consumer protection. As a result, legal protection for online business actors has not been regulated proportionately, causing legal uncertainty in practice. This condition is evident when business actors face various problems, ranging from online fraud, defaults, to reputational and economic detrimental consumer reviews.

Consumer legal protection in e-commerce transactions in Indonesia is especially based on the Consumer Protection Law and the Information and Electronic Transactions Law. There is still a gap between regulation and practice, especially in the aspect of law enforcement and online dispute resolution. Indonesia's positive law seeks to provide legal certainty, but it still needs to be synchronized with the principles of justice in Islam (Brammantyo & Rahman, 2019).

In addition, although the Indonesian Ulema Council through DSN-MUI has issued a fatwa related to electronic transactions, namely Fatwa No. 116/2017 concerning Electronic Buying and Selling Transactions (Dewan Syariah Nasional Majelis Ulama Indonesia, 2017) and Fatwa No. 140/2021 concerning Guidelines for Buying and Selling Through Electronic Systems (Dewan Syariah Nasional Majelis Ulama Indonesia, 2021), its implementation is still limited because it does not have formal legal force in the national legal system. As a result, the Sharia principles that guide transactions, such as the prohibition of *gharar*, *maysir*, and *usury*, have not been fully implemented in digital business practices in Indonesia.

(Sugiarto & Disemadi, 2023), Discussing the spiritual rights of consumers in the context of Sharia fintech in Indonesia. Regarding formal legal protection, consumers have the right to receive services according to Sharia principles that are free from *riba*, *gharar*, and *maysir*. Consumer protection in Sharia fintech must include positive legal aspects as well as a spiritual, ethical dimension. (Surbakti & Nurzaman, 2023) Photograph the development of Sharia fintech business models and regulations that apply in Indonesia, such as Sharia peer-to-peer lending and *Islamic crowdfunding*. For this reason, it is necessary to innovate fintech that continues to comply with Sharia principles, while encouraging regulators to prepare adaptive legal instruments.

The results of field research also show that many Muslim business actors still carry out practices that are not in accordance with the principles of Sharia muama. These practices include dropshipping (Indonesia, 2021) without ownership of goods (*bai' al-ma'dum*), non-transparent pricing, and price mark-ups that tend to harm consumers (Kaisupy et al., 2023). This shows that there is a gap between the normative concepts taught in fiqh literature and the actual conditions that occur in the field.

When compared to other countries, Indonesia seems to be lagging in building a Sharia-based digital legal framework. Malaysia, the United Arab Emirates, and Saudi Arabia have already drafted regulations that integrate Sharia law with national law, while Indonesia does not yet have a comprehensive legal toolkit despite having the largest Muslim population in the world (Engku Ali & Oseni, 2017).

## Discussion

Legal protection is a fundamental concept in the modern legal system that aims to provide guarantees, security, and justice to every individual or group in the face of potential violations of legal rights or losses. In the context of the state of law (*rechtsstaat*) (Yusuf, 2015), Legal protection occupies a central position because it is a benchmark for the functioning of the law itself. As stated (Rahardjo, 2006), the law must not stop as a mere norm, but must be able to be a tool of liberation and protection for society from various forms of injustice (Abdel-Basset & others, 2019).

Legal protection is primarily rooted in the principles of freedom of contract, good faith, and legal certainty (Abdullah & others, 2022). These principles are a guarantee for the parties involved in the legal relationship to get fair treatment. However,

technological developments and economic digitalization bring their own challenges to legal protection, especially in the form of electronic transactions or online businesses (Hariyono, 2019). This situation requires an adaptive and responsive legal approach to these new dynamics.

(Dzuhriyan et al., 2024), Discusses the challenges and opportunities for consumer legal protection in online transactions in the midst of Indonesia's digital economy. Consumer protection is crucial to building public trust in *e-commerce*. An overview of opportunities to improve regulations to be more proactive towards technological developments, while involving the principles of Sharia justice.

Talking about consumer protection in e-commerce transactions based on the Consumer Protection Law, in practice, online buying and selling often harm consumers due to unclear information, inappropriate goods, or weak dispute resolution. In this context, the urgency of stricter regulations in providing legal certainty, both from a positive legal and Sharia perspective, is highly expected (Rojimantoro et al., 2024).

(Alamsyah & Hasibuan, 2024) Review the legal protection of e-commerce consumers on the dimensions of the validity of electronic contracts and the effectiveness of dispute resolution mechanisms. Electronic contracts have been recognized as legally valid, but the effectiveness of dispute resolution is still weak due to the limitations of protection mechanisms. In this regard, it is necessary to synchronize regulations with the principle of contract in Islam so that justice is truly guaranteed.

(Andreas et al., 2024) Also discusses the Islamic perspective on e-commerce consumer protection. Protection is not only a matter of legal certainty, but also of maintaining Islamic moral and ethical values in digital transactions. Here, the need for honesty, fairness, and openness is the basis for the creation of a healthy and Sharia-compliant e-commerce system.

The concept of legal protection has undergone a shift in meaning in the digital era. On the one hand, the law must be able to protect consumers and business actors from potential fraud, exploitation, or losses arising from unethical online business practices (Rehman & others, 2020). On the other hand, the law is also required to ensure freedom of innovation and transaction efficiency. Therefore, a balance is needed between regulations that protect and policies that drive the growth of the digital economy.

Legal protection of consumers in online transactions has been regulated in a number of regulations, such as Law Number 8 of 1999 concerning Consumer Protection and Law Number 11 of 2008 concerning Information and Electronic Transactions (ITE). However, the implementation of these provisions often faces obstacles, both in terms of public legal awareness, law enforcement capacity, and limited digital legal infrastructure (Ningsih et al., 2025).

Some experts highlight the importance of the principle of procedural fairness in legal protection, emphasizing that not only is the outcome of a legal process important, but also the process leading to that outcome must be fair. (Howells & Weatherill, 2005) emphasized that digital consumer protection is not enough just by providing rules, but must also be accompanied by effective and accessible supervision and law enforcement mechanisms.

Islamic law views that legal protection is not only seen from the formal legal aspect, but also has ethical and spiritual dimensions. Sharia economic law places the

protection of property (*ḥifẓ al-māl*) as one of the main purposes of Sharia (*maqāṣid al-sharīʿah*) (Ahmed & others, 2020). This means that every business transaction must be able to guarantee the absence of tyranny, gharar, usury, and maysir, which can harm one of the parties. Thus, legal protection from the perspective of Sharia combines normative and moral approaches.

The results of the study revealed that legal protection for business actors in online business transactions in Indonesia is still far from optimal. Applicable regulations, such as Law Number 11 of 2008 concerning Information and Electronic Transactions and Law Number 8 of 1999 concerning Consumer Protection, in practice focus more on consumer protection. This condition causes the interests and rights of business actors not to receive comparable attention. As a result, many business actors are faced with legal uncertainty, especially in dealing with cases of online fraud, default, and defamation sourced from consumer reviews. These findings confirm that legal protection for business actors in the digital ecosystem is still limited and not balanced with the protection provided to consumers.

The issue of legal protection shows various perspectives that can strengthen the analytical framework of this research. Research (Farkas & Alexandridis, 2020) highlights the importance of positive obligations in protecting minority groups, in particular the Roma community, through judicial approaches in Europe. The advantage of this research lies in the integration between identity rights and housing law, although it has not provided a comprehensive solution in the context of education. The relevance to this research is how a rights-based legal protection approach can strengthen the position of online business people who are often in vulnerable or minority positions in the digital economy system.

(Tampubolon, 2020) Examine the struggles of indigenous peoples in defending their rights through social movements and legal mechanisms. The advantage of this research lies in its strong empirical approach, although it is still limited to the local context. The connection of this research with the dissertation is its emphasis on the importance of legal recognition and protection for marginalized groups in the formal legal system, which can be analogous to digital business actors facing regulatory exclusion.

(Iqbal & others, 2020) found that the link between climate change and the emergence of climate refugees, with a Kiribati case study. He emphasized the weakness of international law in responding to the ecological crisis as a form of human rights violation. Although its main focus is on environmental issues, its framework of argument can be adapted to explain legal protections in a digital business world that is prone to regulatory exclusion.

(Pankaja, 2020) emphasizing the urgency of integrating environmental rights within the framework of human rights. The contribution of this research lies in strengthening the moral dimension and orientation towards the sustainability of future generations. The relevance of this research lies in the axiological aspect, namely that legal protection must not only be oriented to normative aspects but also directed to create social benefits.

(Gupta & Sharma, 2020) Comparing conservation regulations in India and the United States. The advantage of this research lies in the cross-border comparative approach, although the scope is too broad when applied directly to the context of

online business. However, the cross-jurisdictional legal approach used can enrich understanding of the importance of cross-border coordination in e-commerce settings.

When compared to previous studies, the results of this study are in line with the view (Howells & Weatherill, 2005), which emphasizes the importance of legal protection to address information imbalances in e-commerce. This research also confirms the theory of *maqāṣid al-sharī'ah* by Imam Al-Ghazali, which places the protection of property (*ḥifẓ al-māl*) as the main goal of Islamic law (Jasser, 2015). However, the results of this study found that field practice is still far from the principles of Sharia muamalah

Many Muslim business actors do drop shipping without ownership of the goods (*bai' al-ma'dum*), the price mark-up is not transparent, and the promotion is misleading, something different from the ideals that are affirmed by (al-Zuhayli, 2006) and (al-Qaradawi, 1994b). International comparisons show that Malaysia, the UAE, and Saudi Arabia are more advanced in integrating Sharia principles with national laws in digital transactions. This reinforces the findings (Abdelsalam et al., 2021), which show that religiosity and Sharia compliance play an important role in improving the quality of governance and economic integrity.

The findings of this study have important implications both theoretically and practically. Theoretically, this study expands the literature on legal protection in online transactions by presenting a legal perspective of Sharia economics. This research shows that the integration between positive law and Sharia is very necessary so that legal protection is not only normative but also meets the value of justice and legal certainty. Practically, this study emphasizes the need for more comprehensive regulations to protect small and medium enterprises engaged in the digital sector, including efforts to strengthen the position of DSN-MUI fatwa in the national legal system so that it can be used as a normative basis in online business practices.

This research also has limitations that need to be noted. First, the empirical data used is still limited to literature studies, case documentation, and in-depth interviews, so it does not include a broader field survey of online business actors. Second, the regulations studied are more focused on national laws and DSN-MUI fatwas, so that aspects of international law that may be relevant in cross-border transactions have not been explored in depth. Third, this study highlights the normative aspect and has not fully explored the socio-economic factors that affect the practices of online business actors. These limitations are expected to be the basis for more comprehensive follow-up research with a multidisciplinary approach.

Finally, this discussion emphasized the importance of building an integrative legal protection model. The legal pluralism approach, as proposed (Griffiths, 1986), can be the basis on which state law, Sharia law, and customary law are seen as systems that can go hand in hand. With this model, legal protection for online business actors will not only be fairer and more proportionate, but also in accordance with the values of *maqāṣid al-sharī'ah* and adaptive to the challenges of the digital economy in Indonesia.

## CONCLUSION

Examining the theoretical foundations and empirical data, and the formulation of the problem, it can be concluded that: theoretically, this research enriches the study of Sharia economic law and digital business law by presenting a legal protection perspective that integrates positive law, DSN-MUI fatwa, and *maqāṣid al-sharī'ah*. The findings of the study confirm that the legal protection framework in online business transactions cannot only rely on fragmentary positive regulations but must also be based on Sharia principles that emphasize justice (al-'adl) and property protection (*ḥifẓ al-māl*). Thus, this research contributes to the development of the theory of legal pluralism in the context of the digital economy, as well as strengthens the literature on the application of *maqāṣid al-sharī'ah* in the realm of contemporary law. In practical terms, the results of this study provide policy direction for governments, regulators, and religious authorities to build more inclusive and responsive digital regulations. Actionable implications include increasing Sharia-based digital legal literacy for business actors, harmonization between DSN-MUI fatwa and state regulations, and the establishment of a special regulatory institution that handles Sharia-based online businesses. In addition, the use of digital technology as a means of access to legal protection, dispute resolution, and legal education is a strategic step in strengthening the position of small and medium business actors in the digital economy ecosystem. By implementing this strategy, the Indonesian legal system is expected to be able to answer the challenges of electronic commerce while maintaining the values of social justice, which are the main goals of Sharia law.

## Acknowledgment

*Alhamdulillah*, all praise be to Allah *Subḥānahu wa Ta'ālā*, whose mercy and guidance enabled the authors to complete this research successfully. The authors convey heartfelt gratitude to UIN Sunan Gunung Djati Bandung and STAI Pelita Nusa Bandung Barat for their continuous academic encouragement and institutional support.

Special appreciation is also dedicated to colleagues, reviewers, and practitioners who generously shared their time, constructive feedback, and scholarly perspectives that enriched the depth and clarity of this paper. May this humble work contribute to the advancement of knowledge in the field of Sharia Economic Law and serve as a benefit to the academic and Muslim business community.

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