

# PERLINDUNGAN HUKUM PEMBELI DALAM TRANSAKSI DIGITAL DITINJAU DARI PRINSIP EKONOMI ISLAM DAN UNDANG UNDANG PERLINDUNGAN KONSUMEN

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## ABSTRAK

Perkembangan teknologi digital telah mengubah pola perdagangan konvensional menjadi transaksi jual beli online yang semakin masif. Namun, pertumbuhan e-commerce ini tidak diimbangi dengan perlindungan hukum yang memadai bagi konsumen, sehingga menimbulkan berbagai permasalahan seperti penipuan, ketidaksesuaian produk, dan pelanggaran hak konsumen lainnya.

Penelitian ini bertujuan menganalisis pengaturan hukum, implementasi, dan hambatan perlindungan hukum bagi konsumen dalam jual beli online ditinjau dari perspektif ekonomi Islam dan Undang-Undang Perlindungan Konsumen.

Metode penelitian yang digunakan adalah deskriptif analisis dengan pendekatan hukum empiris, menggunakan statute approach dan conceptual approach. Pengumpulan data dilakukan melalui studi kepustakaan terhadap bahan hukum primer, sekunder, dan tersier yang kemudian dianalisis secara kualitatif induktif.

Hasil penelitian menunjukkan bahwa pengaturan hukum jual beli online berlandaskan pada Al-Quran, Fatwa MUI Nomor 24/DSN-MUI/III/2017, UU Nomor 8 Tahun 1999 tentang Perlindungan Konsumen, dan UU ITE yang saling melengkapi dalam memberikan perlindungan. Implementasi dilakukan melalui penerapan prinsip transparansi, eliminasi gharar, sistem escrow, dan mekanisme penyelesaian sengketa bertingkat melalui platform, Kementerian Perdagangan, BPSK, hingga jalur pengadilan. Hambatan yang dihadapi meliputi kerentanan sistem keamanan, kesenjangan literasi digital, ketidakjelasan yurisdiksi hukum, sulitnya pembuktian digital, tingginya biaya akses keadilan, dan minimnya platform syariah. Penelitian menyimpulkan perlunya revisi UUPK, pembentukan lembaga sertifikasi syariah untuk platform *e-commerce*, dan peningkatan literasi digital masyarakat guna memberikan perlindungan optimal bagi konsumen.

**Kata Kunci:** Perlindungan Konsumen, Jual Beli Online, Ekonomi Islam, UUPK, Transaksi Digital

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**STUDY OF LEGAL PROTECTION FOR BUYERS IN DIGITAL  
TRANSACTIONS FROM THE PERSPECTIVE OF ISLAMIC ECONOMIC  
PRINCIPLES AND CONSUMER PROTECTION LAWS**

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**ABSTRACT**

*The development of digital technology has transformed conventional trade patterns into increasingly massive online buying and selling transactions. However, this e-commerce growth has not been accompanied by adequate legal protection for consumers, resulting in various problems such as fraud, product non-conformity, and other consumer rights violations.*

*This research aims to analyze the legal regulations, implementation, and obstacles to legal protection for consumers in online buying and selling from the perspective of Islamic economics and the Consumer Protection Law.*

*The research method used is descriptive analysis with an empirical legal approach, employing statute approach and conceptual approach. Data collection was conducted through literature study of primary, secondary, and tertiary legal materials, which were then analyzed qualitatively and inductively.*

*The research findings indicate that the legal regulation of online buying and selling is based on the Quran, MUI Fatwa Number 24/DSN-MUI/III/2017, Law Number 8 of 1999 on Consumer Protection, and the ITE Law, which complement each other in providing protection. Implementation is carried out through the application of transparency principles, elimination of gharar, escrow systems, and tiered dispute resolution mechanisms through platforms, the Ministry of Trade, BPSK (Consumer Dispute Settlement Agency), up to judicial channels. The obstacles faced include security system vulnerabilities, digital literacy gaps, unclear legal jurisdiction, difficulty in digital evidence, high costs of access to justice, and minimal sharia-compliant platforms. The research concludes the need for UUPK (Consumer Protection Law) revision, establishment of sharia certification institutions for e-commerce platforms, and enhancement of public digital literacy to provide optimal protection for consumers.*

**Keywords:** *Consumer Protection, Online Buying And Selling, Islamic Economy, UUPK, Digital Transactions.*

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