



## **Principle Of Information Transparency; Comparative Analysis Of Consumer Protection Laws And Qur'anic Ethics In Al-Baqarah Verse 42**

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### **Abstrak**

Penelitian ini bertujuan menganalisis prinsip transparansi informasi produk dalam Undang-Undang Nomor 8 Tahun 1999 tentang Perlindungan Konsumen (UUPK) serta mengkaji nilai-nilai etika Qur'ani berdasarkan tafsir QS Al-Baqarah: 42 yang memuat larangan *taktumül al-ḥaqq* (menyembunyikan kebenaran) dan *talbīs al-ḥaqq* (mencampuradukkan kebenaran dengan kebatilan). Penelitian ini menggunakan metode yuridis normatif dengan pendekatan perundang-undangan (*statute approach*), pendekatan konseptual (*conceptual approach*), dan pendekatan tafsir tematik. Sumber data terdiri atas bahan hukum primer berupa UUPK, peraturan pelaksana, dan teks tafsir Al-Qur'an; bahan hukum sekunder berupa literatur hukum, artikel jurnal, dan hasil penelitian terkait; serta bahan hukum tersier berupa kamus hukum dan ensiklopedia. Analisis data dilakukan secara kualitatif dengan penalaran deduktif. Hasil penelitian menunjukkan bahwa secara normatif UUPK telah menetapkan hak konsumen untuk memperoleh informasi yang benar, jelas, dan jujur (Pasal 4 huruf c) serta kewajiban pelaku usaha untuk memberikan keterangan tersebut (Pasal 7 huruf b), yang diperkuat oleh larangan perbuatan menyesatkan dalam Pasal 8–10. Dari perspektif etika Qur'ani, QS Al-Baqarah: 42 mengajarkan prinsip kejujuran, keterbukaan, dan larangan distorsi informasi, yang memiliki relevansi tinggi dalam perlindungan konsumen. Integrasi normatif antara ketentuan hukum positif dan prinsip etika Qur'ani menghasilkan model konseptual perlindungan konsumen berbasis moral-spiritual, yang dapat memperkuat efektivitas regulasi dalam mencegah praktik *misleading marketing*. Temuan ini memperkaya kajian hukum ekonomi modern melalui sintesis norma hukum positif dan nilai-nilai Qur'ani dalam membangun rezim perlindungan konsumen yang berkeadilan.

Kata kunci: Transparansi Informasi; Perlindungan Konsumen; UUPK; Etika Qur'ani; QS Al-Baqarah: 42

### **Abstract**

*This study aims to analyze the principle of product information transparency under Law Number 8 of 1999 concerning Consumer Protection (UUPK) and to examine the ethical values of the Qur'an based on the exegesis of QS Al-Baqarah: 42, which contains the prohibitions of *taktumül al-ḥaqq* (concealing the truth) and *talbīs al-ḥaqq* (mixing truth with falsehood). The research employs a normative juridical method using statutory, conceptual, and thematic tafsir approaches. Data sources consist of primary legal materials, including the UUPK, implementing regulations, and Qur'anic exegesis texts; secondary legal materials, such as legal literature, journal articles, and relevant research findings; and tertiary legal materials, including legal dictionaries and encyclopedias. The data were analyzed qualitatively through deductive reasoning. The results reveal that the UUPK normatively affirms the consumer's right to receive accurate, clear, and truthful information (Article 4 letter c) and the obligation of business actors to provide such information (Article 7 letter b),*



*reinforced by the prohibition of misleading acts in Articles 8–10. From the perspective of Qur'anic ethics, QS Al-Baqarah: 42 advocates honesty, openness, and the avoidance of information distortion, which are highly relevant to consumer protection. The normative integration of positive legal provisions and Qur'anic ethical principles produces a conceptual model of consumer protection based on moral-spiritual values, thereby strengthening the effectiveness of regulations in preventing misleading marketing practices. These findings enrich the study of modern economic law through the synthesis of positive law norms and Qur'anic values in establishing a fair consumer protection regime.*

*Keywords: Information Transparency; Consumer Protection; UUPK; Qur'anic Ethics; QS Al-Baqarah: 42*

## A. Pendahuluan

Global trade and digitalization have made it easier for consumers to obtain goods and services. However, this also brings new challenges, namely the rise of misleading marketing practices or false information. Examples of this phenomenon include exaggerated statements, concealment of the truth, and mixing accurate information with deceptive elements (deceptive advertising), which can have a negative impact on consumers' psychology and finances.<sup>1</sup> In the era of e-commerce and social media, this trend has become increasingly complex as the line between factual information and promotion has become blurred.<sup>2</sup>

Law No. 8 of 1999 concerning Consumer Protection (UUPK) is the main law in this country that regulates the principle of information transparency. Article 4 letter c states that consumers have the right to accurate, clear, and honest information about the condition and warranty of goods or services, while Article 7 letter b states that business actors are responsible for providing accurate information.<sup>3</sup> Furthermore, business actors are prohibited from producing, trading, or advertising goods or services in a misleading manner, according to Articles 8 to 10.<sup>4</sup> Although these provisions are comprehensive in nature, business actors' awareness of these obligations is low and law enforcement is not yet optimal, according to several empirical studies.<sup>5</sup>

From an Islamic legal perspective, the principle of transparency of information has a solid basis in verse 42 of Surah Al-Baqarah, which prohibits both *taktumūl al-ḥaqq*, meaning to

<sup>1</sup> Aulia, et al., 2025, *Consumer Protection Against the Spread of Misleading Information Conveyed Through Advertising*, *Progressive Law Review*, Vol. 7 No. 1, p. 85–105.

<sup>2</sup> Nurfaizri Rahman, 2024, *Transparansi Informasi Produk dalam Era Digital: Tantangan dan Peluang*, *Jurnal Hukum Ekonomi Syariah*, Vol. 9 No. 2, p. 233–247.

<sup>3</sup> UU No. 8 Tahun 1999 tentang Perlindungan Konsumen, Pasal 4 huruf c.

<sup>4</sup> *Ibid.*, Pasal 7 huruf b; Pasal 8–10.

<sup>5</sup> Safrida, 2025, *Dynamics of Consumer Protection Law in the Digital Era: Case Study on E-Commerce in Indonesia*, *International Journal of Education, Research and Social Communication*, Vol. 5 No. 1, p. 55–66.



conceal the truth, and talbīs al-ḥaqq, meaning to mix truth with falsehood.<sup>6</sup> According to Tafsir al-Muyassar, this verse contains an absolute prohibition against distorting information that could mislead others.<sup>7</sup> Tafsir al-Maraghi even emphasizes its importance in muamalah activities, such as commercial transactions, where every party involved in business is required to disclose information honestly without fabrication.<sup>8</sup> As a moral basis for prohibiting the manipulation of information in buying and selling, this principle is in line with the words of the Prophet صلى الله عليه وسلم, "Whoever deceives is not one of us."<sup>9</sup>

According to several studies, adding Qur'anic ethical values to the contemporary economic legal system can provide moral protection that emphasizes formal compliance with rules and the integrity of business actors.<sup>10</sup> Unfortunately, legal research in Indonesia that examines how positive legal norms such as the UUPK and Qur'anic ethical principles integrate is still scarce, with most focusing on sectoral analysis without creating a solid normative integration model.<sup>11</sup> Because Qur'anic ethics provide moral-spiritual legitimacy, and positive law has juridical power, this integration can strengthen consumer protection.

Against this background, this study focuses on a normative analysis of the principle of product information transparency in the UUPK, an analysis of the ethical values of the Qur'an in QS Al-Baqarah: 42, and the creation of a conceptual model of consumer protection that combines positive law and Islamic moral principles. This approach is expected not only to fill an academic void, but also to help update consumer protection policies in Indonesia.

## **B. Metode Penelitian**

This study uses a normative juridical approach, which is a legal research approach based on doctrinal studies of written legal materials and relevant legal literature. This approach was chosen because the focus of the research is not on field data, but on a conceptual analysis of the Consumer Protection Law No. 8 of 1999 (UUPK) and Qur'anic ethical principles (QS. Al-

<sup>6</sup> Departemen Agama RI, 2019, *Al-Qur'an dan Terjemahnya*, Lajnah Pentashihan Mushaf Al-Qur'an: Jakarta, p. 6.

<sup>7</sup> Abdullah bin Muhammad bin Abdurrahman bin Ishaq Alu Syaikh, 2018, *Tafsir al-Muyassar*, Dar al-Salam: Riyadh, p. 58.

<sup>8</sup> Ahmad Mustafa al-Maraghi, 2001, *Tafsir al-Maraghi*, Juz 1, Dar al-Fikr: Beirut, p. 134.

<sup>9</sup> HR. Muslim, No. 102, *Man ghashshana fa laisa minna*.

<sup>10</sup> Yasser Muda Lubis, 2025, *Al-Qur'an sebagai Sumber Etika dalam Bisnis dan Ekonomi Kontemporer*, *Raqib: Jurnal Ekonomi Islam*, Vol. 2 No. 1, p. 12–15.

<sup>11</sup> Widjowati & Denysenko, 2023, *Securing Consumer Rights: Ethical and Legal Measures Against Advertisements that Violate Advertising Procedures*, *Lex Publica*, Vol. 10 No. 3, p. 211–229.



Baqarah: 42).<sup>12</sup> In line with this, Quraish Shihab stated that the verse indicates that concealing the truth and combining it with falsehood constitutes a moral violation in transactions.<sup>13</sup>

This descriptive-analytical method aims to explain the legal provisions regarding the obligation of business actors to provide honest and accurate product information and compare them with Qur'anic ethical values. The approaches used include: (1) a legislative approach, by examining Article 4 letter c, Article 7 letter b, and Articles 8–10 of the UUPK; (2) a conceptual approach, which includes consumer protection theory and the principle of al-shidq (honesty) in Islamic muamalah; and (3) a thematic (maudhu'i) interpretation approach to QS. Al-Baqarah: 42 through various classical and contemporary tafsir books such as al-Ṭabarī, al-Qurṭubī, Ibn Kathīr, and Quraish Shihab.<sup>14</sup>

The legal materials used consisted of primary materials (exegesis books, the 1945 Constitution, and the UUPK), secondary materials (Islamic law and business ethics books), and tertiary materials (dictionaries and encyclopedias). Data were collected through literature research and then analyzed using deductive qualitative analysis. The analysis was conducted in three stages. Qur'anic ethical values and legal norms were identified, principles were compared, and a conceptual model was developed to protect consumers based on positive law and Islamic morality.<sup>15</sup> Johnny Ibrahim believes that this normative approach is very important in connecting legal theory with the social and religious values that exist in society.<sup>16</sup>

### C. Hasil dan Pembahasan

#### 1. The Principle of Product Information Transparency in the Perspective of the Consumer Protection Law (UUPK)

One of the main rights of consumers is to obtain accurate, clear, and honest information about the condition and warranty of the goods and services they purchase, according to Law Number 8 of 1999 concerning Consumer Protection (UUPK). This provision is explicitly regulated in Article 4 letter c, which states that consumers are entitled to “*correct, clear, and honest information regarding the condition and warranty of goods and/or services.*”<sup>17</sup> By having the right

<sup>12</sup> Peter Mahmud Marzuki, *Penelitian Hukum*, Edisi Revisi, Jakarta: Kencana, 2021, p. 35.

<sup>13</sup> Muhammad Quraish Shihab, *Tafsir al-Misbah*, Vol. 1, Jakarta: Lentera Hati, 2002, p. 206.

<sup>14</sup> Al-Ṭabarī, *Jāmi' al-Bayān*, Kairo: Dar al-Ma'arif, Juz 1, p. 428; Al-Qurṭubī, *al-Jāmi' li Ahkām al-Qur'an*, Kairo: Dar al-Kutub al-Miṣriyyah, 1964, Juz 1, p. 340; Ibn Kathīr, *Tafsir al-Qur'an al-'Azīm*, Beirut: Dar al-Fikr, 1992, Juz 1, p. 109; Quraish Shihab, *Tafsir al-Misbah*, Vol. 1, pp. 204–207.

<sup>15</sup> Soerjono Soekanto & Sri Mamudji, *Penelitian Hukum Normatif: Suatu Tinjauan Singkat*, Jakarta: Rajawali Pers, 2015, p. 13.

<sup>16</sup> Johnny Ibrahim, *Teori & Metodologi Penelitian Hukum Normatif*, Malang: Bayumedia Publishing, 2022, p. 248.

<sup>17</sup> Indonesia, 1999, *Undang-Undang Nomor 8 Tahun 1999 tentang Perlindungan Konsumen*, Lembaran Negara RI Tahun 1999 Nomor 42, Pasal 4 huruf c.



to information, consumers can avoid making detrimental decisions due to incorrect information.

In addition, in accordance with Article 7 of the UUPK, letter b, business actors must “provide accurate, clear, and honest information regarding the condition and warranty of goods and/or services and provide explanations about their use, repair, and maintenance.”<sup>18</sup> There are administrative, civil, and criminal penalties for violating this obligation, as stipulated by law. Article 9 paragraph (1) states that business actors are prohibited from engaging in false advertising (misleading marketing). This includes providing false or misleading information about the price, quality, composition, benefits, or origin of goods.<sup>19</sup>

Strategically, the principle of product information transparency ensures that consumers have clear choices. According to this doctrine, purchasing decisions can only be considered morally and legally valid if they are made with accurate information.<sup>20</sup> The United Nations Guidelines for Consumer Protection (UNGCP) recommendations, which emphasize that access to information is an essential element of consumer protection worldwide, are consistent with this concept of informed choice.<sup>21</sup>

As numerous studies have shown, violations of the principle of transparency, particularly in cases of advertising fraud or the concealment of important facts, correlate directly with consumer losses, both financial and non-financial.<sup>22</sup> Raharjo's study found that in Indonesia, most consumer protection disputes brought before the Consumer Dispute Settlement Agency (BPSK) were caused by incorrect or incomplete product information.<sup>23</sup> This shows that the UUPK's function in overseeing information obligations not only serves a legal purpose, but is also useful in preventing disputes.

From an economic law perspective, information transparency can also be used to improve information asymmetry between businesses and consumers.<sup>24</sup> George Akerlof created this theory through the concept of a market for lemons, which explains that information asymmetry can lead to lower market quality because customers find it difficult

<sup>18</sup> Ibid., Pasal 7 huruf b.

<sup>19</sup> Ibid., Pasal 9 ayat (1).

<sup>20</sup> Ahmadi Miru & Sutarman Yodo, 2019, *Hukum Perlindungan Konsumen*, RajaGrafindo Persada: Jakarta, p. 45.

<sup>21</sup> United Nations, 2016, *United Nations Guidelines for Consumer Protection (UNGCP)*, UNCTAD: Geneva, p. 9.

<sup>22</sup> Smith, N.C. & Cooper-Martin, E., 1997, *Ethics and Target Marketing: The Role of Product Harm and Consumer Vulnerability*, *Journal of Marketing*, Vol. 61 No. 3, p. 1–20.

<sup>23</sup> Raharjo, D., 2019, *Analisis Sengketa Konsumen di Indonesia: Studi Kasus BPSK Kota Surabaya*, *Jurnal Hukum IUS QUIA IUSTUM*, Vol. 26 No. 3, p. 564–565.

<sup>24</sup> Howells, G., 2018, *Consumer Protection Law*, Routledge: London, p. 112.



to distinguish low-quality products from high-quality ones.<sup>25</sup> Therefore, the disclosure requirements of the UUPK serve as a market regulator to maintain public confidence in the market.

The principles of Good Corporate Governance (GCG), which prioritize transparency and accountability, are closely related to the implementation of the principle of information transparency.<sup>26</sup> In practice, the implementation of GCG in the business sector helps fulfill legal obligations and foster long-term consumer loyalty.<sup>27</sup> Kim and Kim found that customer loyalty and satisfaction increase with information transparency and social responsibility, especially in the service and hospitality sectors.<sup>28</sup>

Thus, normatively, the UUPK has provided a sufficiently strong legal basis to guarantee the principle of product information transparency. However, the success of its implementation is highly dependent on business compliance, consumer awareness, and the performance of the law enforcement system. Therefore, to provide comprehensive consumer protection, it is important to combine positive legal values with ethical principles, as found in the teachings of the Qur'an.

## 2. Information Ethics Values in QS Al-Baqarah: 42

QS Al-Baqarah: 42 reads:

وَلَا تَلْبِسُوا الْحَقَّ بِالْبَاطِلِ وَتَكْتُمُوا الْحَقَّ وَأَنْتُمْ تَعْلَمُونَ

*“And do not mix the truth with falsehood, nor conceal the truth while you know it..”*

This verse conveys two main forms of ethical violations in information: *taktumūl al-ḥaqq* (concealing the truth) and *talbīs al-ḥaqq* (mixing truth with falsehood). According to Al-Ṭabarī, this verse was originally addressed to the People of the Book who concealed the teachings of the prophets for worldly gain. However, its principles apply to everyone in various aspects of life, such as business and commerce.<sup>29</sup>

Al-Qurṭubī explains that “*talbīs*” means obscuring the truth so that people feel confused, which in turn leads to errors in decision-making.<sup>30</sup> This concept is highly relevant

<sup>25</sup> Akerlof, G.A., 1970, *The Market for Lemons: Quality Uncertainty and the Market Mechanism*, *Quarterly Journal of Economics*, Vol. 84 No. 3, p. 488–500.

<sup>26</sup> OECD, 2015, *G20/OECD Principles of Corporate Governance*, OECD Publishing: Paris, p. 22.

<sup>27</sup> Tricker, B., 2019, *Corporate Governance: Principles, Policies, and Practices*, Oxford University Press: Oxford, p. 56.

<sup>28</sup> S.B. Kim & D.Y. Kim, 2016, *The Impacts of Corporate Social Responsibility, Service Quality, and Transparency on Relationship Quality and Customer Loyalty in the Hotel Industry*, *Asian Journal of Sustainability and Social Responsibility*, Vol. 1 No. 1, Springer: Singapore, p. 61–76.

<sup>29</sup> Al-Ṭabarī, 2001, *Jāmi' al-Bayān 'an Ta'wil Āy al-Qur'ān*, Jilid 1, Dār al-Ma'ārif: Kairo, p. 236–238.

<sup>30</sup> Al-Qurṭubī, 2006, *Al-Jāmi' li Ahkām al-Qur'ān*, Jilid 1, Dār al-Kutub al-'Ilmiyyah: Beirut, p. 221.



in terms of contemporary consumer protection, as misleading information often occurs through the manipulation of messages in advertisements, packaging, and product labels.<sup>31</sup> Ibn Kathīr expanded on the meaning of this verse by saying that the prohibition of talbīs and taktumūl applies to all forms of social, economic, and political relationships.<sup>32</sup> Therefore, this verse can be used as a contemporary standard to prevent manipulated product information, overclaiming, or greenwashing practices that are rampant in the era of digital marketing.

In Islamic business ethics, this verse is in line with the concepts of al-shidq, which means honesty, and al-amānah, which means trustworthiness.<sup>33</sup> While Al-Shidq demands complete transparency without distorting facts, Al-Amanah demands that businesses maintain consumer trust by not concealing important information that could influence consumer purchasing decisions.

This concept is in line with the principle of information disclosure guaranteed in Article 4 letter c and Article 7 letter b of the Indonesian Consumer Protection Law (UUPK) in the context of fair law. Because it violates the principles of al-shidq (honesty) and al-amānah spiritually, violating this principle has not only legal but also ethical implications.

The principle of honesty (al-shidq) in Islamic marketing communication helps reduce moral hazard and increase consumer trust, according to Saeed, Ahmed, and Mukhtar.<sup>34</sup> According to this principle, people working in business should avoid exaggerated claims, hyperbole, or claims that cannot be objectively validated.

El-Bassiouny's study shows that talbīs al-ḥaqq in contemporary marketing is synonymous with the strategy of gharar information, which is deliberate ambiguity in the business communication process.<sup>35</sup> Morally, applying these principles in Qur'anic ethics can help prevent misleading marketing and puffery, which are violations of Islamic ethics.<sup>36</sup> In addition, research by Harliyanto, Farisi, and Safitri shows that transparency in the delivery of halal information, from labeling to consumer education, has a major impact on the trust and

<sup>31</sup> Geraint Howells, 2018, *Consumer Protection Law*, 2nd edition, Routledge: London, p. 110–112.

<sup>32</sup> Ibn Kathīr, 2000, *Tafsīr al-Qur'ān al-'Aẓīm*, Jilid 1, Dār Ṭayyibah: Riyadh, p. 120.

<sup>33</sup> Beekun, R.I., 2012, *Islamic Business Ethics*, International Institute of Islamic Thought: Herndon, p. 25.

<sup>34</sup> M. Saeed, Z.U. Ahmed & S. Mukhtar, 2001, *International Marketing Ethics from an Islamic Perspective: A Value-Maximization Approach*, Journal of Business Ethics, Vol. 32 No. 2, Kluwer Academic Publishers: Netherlands, p. 135.

<sup>35</sup> N. El-Bassiouny, 2016, *Where is "Islamic Marketing" Heading? A Commentary on Jafari and Sandikci's (2015) "Islamic" Consumers, Markets, and Marketing*, Journal of Business Research, Vol. 69 No. 2, Elsevier: Amsterdam, p. 573–574.

<sup>36</sup> R.I. Beekun, 2012, *Islamic Business Ethics*, International Institute of Islamic Thought: Herndon, p. 45–48.



loyalty of Muslim consumers in Indonesia. Clear halal information in advertisements and packaging not only strengthens positive perceptions of the brand, but also minimizes the risk of violating sharia values and strengthens the long-term relationship between producers and consumers.<sup>37</sup>

The framework of maqāṣid al-sharī‘ah can also be used to analyze this verse, especially in relation to ḥifẓ al-māl (protection of property) and ḥifẓ al-‘aql (protection of reason). Concealing information can be substantially detrimental because it undermines consumers' ability to make logical economic decisions.<sup>38</sup>

In terms of digital marketing, Alfaisaly found that consumer loyalty and satisfaction in the halal food industry are greatly influenced by the transparency of information.<sup>39</sup> The study emphasizes that ethical, accurate, and non-misleading communication builds consumer trust. Thus, Surah Al-Baqarah: 42 can be used as a moral and legal standard for creating regulations that protect digital consumers.

### 3. Normative Integration of Positive Law and Qur'anic Ethics in Consumer Protection Models

A complementary consumer protection model is derived from the integration of positive legal norms as stipulated in Law No. 8 of 1999 concerning Consumer Protection (UUPK) with Qur'anic ethical principles, as regulated in Al-Baqarah: 42. This model not only emphasizes compliance with regulations (compliance-based), but also builds moral and spiritual awareness among business actors (values-based).

The principle of information transparency is viewed from a positive law perspective as rule-based, which means that it is formally binding and can be enforced through administrative, civil, or criminal sanctions.<sup>40</sup> In contrast, Qur'anic ethics are faith-based and emphasize self-control and honesty as a way to be responsible not only before society and the state but also before Allah SWT.<sup>41</sup>

Three main pillars can be used to build this integration model:

#### a. Regulatory Pillars

<sup>37</sup> C. Harliyanto, H. Farisi, & A. Safitri, 2005, *Pengaruh Logo Halal, Religiusitas, Pengetahuan Halal, dan Kepercayaan terhadap Minat Beli Konsumen Muslim*, Jurnal Dinamika Sosial dan Sains, Vol. 5 No. 1, p. 45.

<sup>38</sup> Jasser Auda, 2008, *Maqasid Al-Shariah as Philosophy of Islamic Law: A Systems Approach*, International Institute of Islamic Thought: London, p. 121–123.

<sup>39</sup> R.A. Alfaisaly, 2024, *Customer Loyalty: A Systematic Literature Review and Future Directions in the Islamic Financial Industry*, Cogent Business & Management, Vol. 11 No. 1, Taylor & Francis: London, Article 2389464, p. 7–8.

<sup>40</sup> Indonesia, 1999, *Undang-Undang Nomor 8 Tahun 1999 tentang Perlindungan Konsumen*, Lembaran Negara Republik Indonesia Tahun 1999 Nomor 42, Pasal 7 dan Pasal 9.

<sup>41</sup> Beekun, R.I., 2012, *Islamic Business Ethics*, International Institute of Islamic Thought: Herndon, p. 25.



Regarding the implementation of the UUPK regulations that require business actors to provide accurate, clear, and honest information (Article 7 letter b) and prohibit the misrepresentation of information (Article 9 paragraph 1).<sup>42</sup> Law enforcement mechanisms here include litigation and non-litigation mechanisms, such as the Consumer Dispute Settlement Agency (BPSK) to assist consumers. Education Pillar As recommended by the UN Guidelines for Consumer Protection, which have also been adopted by many countries, including Indonesia, a better understanding of the rights and obligations of consumers and business actors.<sup>43</sup> This education can include consumer legal literacy, ethical marketing training, and public campaigns related to the prohibition of misleading advertising.

b. Pillar of Internalization of Qur'anic Values

Making the principles of honesty (al-shidq) and the prohibition of talbīs al-ḥaqq (mixing truth with falsehood) the ethical guidelines throughout the entire supply chain, from production and promotion to distribution.<sup>44</sup> A company code of ethics that incorporates Qur'anic values into its standard operating procedures (SOPs) can strengthen the internalization of these values.

The integration of Qur'anic ethics and positive law in consumer protection creates a comprehensive normative and practical framework. The principles of honesty (ṣidq) and transparency (bayān) in Qur'anic ethics are the basis for fair and responsible muamalah. As seen in QS. Al-Muṭaffifīn [83]: 1–3, the Qur'an strongly condemns those who cheat in measurements and weights. This shows that data manipulation in transactions is explicitly prohibited.<sup>45</sup>

From the perspective of maqāṣid al-syarī'ah, maintaining information transparency is directly related to the objectives of sharia law to protect the five basic elements of life: religion (ḥifẓ al-dīn), life (ḥifẓ al-nafs), intellect (ḥifẓ al-'aql), wealth (ḥifẓ al-māl), and lineage (ḥifẓ al-nasl).<sup>46</sup> When producers provide accurate and complete product information, consumers

<sup>42</sup> Gunawan Widjaja & Ahmad Yani, 2019, *Hukum Perlindungan Konsumen*, Rajawali Pers: Jakarta, p. 88–89.

<sup>43</sup> United Nations, 2020, *United Nations Guidelines for Consumer Protection (UNGCP)*, UN Publication: New York, p. 5–6.

<sup>44</sup> Al-Qurṭubī, 1964, *Al-Jāmi' li-Aḥkām al-Qur'ān*, Jilid 1, Dār al-Kutub al-Miṣriyyah: Kairo, p. 331.

<sup>45</sup> Departemen Agama RI. *Al-Qur'an dan Terjemahnya*. Jakarta: Lajnah Pentashihan Mushaf Al-Qur'an, 2019. QS. Al-Muṭaffifīn [83]: 1–3.

<sup>46</sup> Auda, Jasser. *Maqasid al-Shariah as Philosophy of Islamic Law: A Systems Approach*. London: International Institute of Islamic Thought, 2008, pp. 68–89



can make decisions that are not only safe in terms of health and finances, but also morally valid. Therefore, providing correct information also protects the mind from misleading influences and property from unlawful losses. This is reinforced by Kamali, who asserts that maqāṣid is the main principle in the reconstruction of contemporary Islamic law, including in matters of transactions and consumer protection.<sup>47</sup>

In addition, Jasser Auda emphasized the importance of viewing maqāṣid contextually and systemically. In the digital age, the protection of rights to information has become an important part of realizing maqāṣid in the modern era because the lack of transparency of information can be a tool for exploiting vulnerable consumers.<sup>48</sup> Beekun created Islamic Business Ethics that places responsibility for information as the main ethical principle, on par with fairness, honesty, and good intentions.<sup>49</sup>

Therefore, Qur'anic ethics and maqāṣid al-syarī'ah work together to create positive laws that protect consumers ethically, logically, and transcendently. This collaboration protects consumers from a moral and spiritual perspective.

According to research conducted by Harliyanto, Farisi, and Safitri, the transparency of information contained in halal labels, public education, and communication of religious values by business actors greatly influence Muslim consumers' trust in halal products. Transparency of information in halal food stores reduces the risk of legal disputes and increases consumer satisfaction. Business actors can develop sustainable and socially responsible business practices by applying Qur'anic principles, such as the prohibition of talbīs al-ḥaqq.<sup>50</sup>

In addition, a Sharia-based business ethics approach, which emphasizes transparency, fairness, and honesty, contributes greatly to voluntary compliance by business actors in international halal trade, according to Padlan, Hamzah, and Mahfudz in the International Journal of Islamic Economics. This value-based approach internalizes the principles of

<sup>47</sup> Kamali, Mohammad Hashim. *Principles of Islamic Jurisprudence*. Cambridge: Islamic Texts Society, 2003, p. 421

<sup>48</sup> Ibid., Auda, 2008.

<sup>49</sup> Beekun, Rafik Issa. *Islamic Business Ethics*. Herndon: International Institute of Islamic Thought, 2012, pp. 24–32.

<sup>50</sup> Coca Harliyanto, Herdian Farisi, & Anjar Safitri, 2025 *Pengaruh Logo Halal, Religiusitas, Pengetahuan Halal, dan Kepercayaan terhadap Minat Beli Konsumen Muslim, Jurnal Dinamika Sosial dan Sains*, Vol. 2 No. 3, p. 556–563.



responsibility and trust in business processes, making it more effective than a coercive approach.<sup>51</sup>

From a practical perspective, in order to realize a consumer protection system based on positive law and in line with Qur'anic ethics, systematic and sustainable cross-sector cooperation is needed. This relates to a consumer protection model that combines formal legal (positivistic) principles with Islamic ethical principles such as honesty, justice, and responsibility for information. This model aims not only to prevent material losses, but also to shape a moral and transcendental market ecosystem.

Four key actors must actively contribute for the model to be implemented effectively:

First, the government acts as a market supervisor and regulator. The government has the authority to set policies, establish standards, and oversee the implementation of Law No. 8 of 1999 concerning Consumer Protection (UUPK) under Indonesian positive law. Updating norms to be more responsive to advances in information technology and digital marketing patterns, including regulations on e-commerce and influencer marketing that are prone to providing misinformation, can help improve regulation.<sup>52</sup> In addition, the government must ensure that supervisory agencies such as the National Consumer Protection Agency (BPKN) and the Independent Consumer Protection Agency (LPKSM) function effectively in handling consumer violations and disputes.<sup>53</sup>

Second, strategically, religious institutions are responsible for providing moral legitimacy and ethical guidance to the community and business actors. Ethical market behavior can be shaped by fatwas on halal business, prohibitions on gharar (fraud), and the obligation to provide honest product information.<sup>54</sup> For example, the Indonesian Ulema Council (MUI) issued Fatwa No. 23 of 2013 on Honesty in Sales, which stipulates that sellers must provide buyers with accurate and non-misleading information.<sup>55</sup> The integration of fatwas with formal regulations can strengthen business compliance, while fostering moral awareness based on Qur'anic values.

<sup>51</sup> Padlan, S., Hamzah, I., & Mahfudz, A. 2025. *Etika syariah dalam perdagangan internasional: Penguatan transparansi dan trust global*. *Jurnal Ekonomi Islam Internasional*, 7(2), p. 75–90.

<sup>52</sup> Indonesia, 1999, *Undang-Undang Nomor 8 Tahun 1999 tentang Perlindungan Konsumen*, Lembaran Negara Republik Indonesia Tahun 1999 Nomor 42, Pasal 4 huruf c, Pasal 7 huruf b, dan Pasal 9.

<sup>53</sup> Badan Perlindungan Konsumen Nasional, 2023, *Laporan Tahunan 2023*, BPKN: Jakarta, p. 15–17.

<sup>54</sup> Ahmad Hasan, 2019, *Etika Bisnis Islami*, Rajawali Pers: Jakarta, p. 87–90.

<sup>55</sup> Majelis Ulama Indonesia, 2013, *Fatwa MUI Nomor 23 Tahun 2013 tentang Kejujuran dalam Penjualan*, MUI: Jakarta.



Third, business actors are the parties that have direct control over product information. The principles of honesty (al-shidq) and prohibition of falsehood (al-ḥaqq), which means mixing truth with falsehood, can be used as an internal mechanism to stop deceptive marketing practices.<sup>56</sup> This is in line with ISO 26000 Guidance on Social Responsibility, which emphasizes transparency as one of the pillars of corporate social responsibility.<sup>57</sup> Businesses that continue to apply these principles will gain consumer trust and long-term reputation.

Fourth, consumers can contribute to monitoring information transparency by increasing consumer awareness and critical literacy. Consumers who are aware of ethics and laws will be more selective in accepting information about products and better able to demand their rights if they are harmed.<sup>58</sup> Public education offered by the government, LPKSM, and civil society organizations can improve this literacy. These programs will teach consumers about the characteristics of valid and ethical information, including the Sharia perspective.<sup>59</sup>

This cross-sector collaboration model, if implemented regularly, can create a market ecosystem that complies with positive law and ethical awareness. In line with the objectives of maqāṣid al-syarī'ah in safeguarding wealth (ḥifẓ al-māl) and public trust, this integration will result in fair, transparent, and sustainable market governance in the long term.<sup>60</sup>

Thus, in line with the main objectives of maqāṣid al-syarī'ah and international consumer protection principles, this normative integration is expected to reduce legal violations and build a fair, sustainable, and mutual welfare-oriented business ecosystem.

#### **D. Conclusion**

Based on the results of the study, it can be concluded that the principle of information transparency in the Consumer Protection Law provides a strong legal basis for protecting consumer rights while preventing misleading marketing practices. This provision is in line with Qur'anic ethics, in Surah Al-Baqarah verse 42, which prohibits concealing the truth and combining truth with falsehood. The integration of positive legal norms and Qur'anic ethical principles results in a more comprehensive consumer protection model. This model not only

<sup>56</sup> Ibn Kathīr, 1992, *Tafsīr al-Qur'ān al-'Aẓīm*, Juz 1, Dār al-Fikr: Beirut, p. 109.

<sup>57</sup> International Organization for Standardization, 2010, *ISO 26000:2010 Guidance on Social Responsibility*, ISO: Geneva, p. 21–23.

<sup>58</sup> Nurul Huda, 2022, *Perlindungan Konsumen dalam Perspektif Hukum Islam dan Hukum Positif*, *Jurnal Hukum dan Ekonomi Syariah*, Vol. 7 No. 2, p. 145–148.

<sup>59</sup> Asep Suryadi, 2023, *Peningkatan Literasi Konsumen di Era Digital*, *Jurnal Perlindungan Konsumen Indonesia*, Vol. 5 No. 1, p. 55–59.

<sup>60</sup> Jasser Auda, 2008, *Maqasid al-Shariah as Philosophy of Islamic Law: A Systems Approach*, IIIT: London, p. 25–30.



focuses on legal sanctions but also encourages moral awareness and spiritual values in business practices.

To create a fair, transparent, and sustainable market, ideal consumer protection requires a balance between legal certainty and ethical awareness. Going forward, technical regulations must be strengthened in relation to information transparency and the internalization of the values of al-shidq and amanah by business actors. Positive law and Qur'anic values must be incorporated into education programs and civil society organizations to improve consumer literacy. Further research can be directed towards empirical studies on the effectiveness of regulations and the implementation of Qur'anic values by business actors. Thus, consumer protection in Indonesia will become stronger, both legally and morally-spiritually.

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