



Consumer Protection in Shopee Coin Conversion Services on Application X: An Analysis Based on Maqasid al-Shariah

Mohamad Tedy Rahardi^{1*}, Salisa Sail Arbiah Br. Saragi², Muhammad Ilham³

¹ Sekolah Tinggi Agama Islam Negeri Sultan Abdurrahman Kepulauan Riau, Indonesia

² Sekolah Tinggi Agama Islam Negeri Sultan Abdurrahman Kepulauan Riau, Indonesia

³ Insitut Agama Islam Negeri Datuk Laksemama Bengkalis, Indonesia

¹ tedy@stainkepri.ac.id; ² salisail2463@gmail.com; ³ muhammadilham@kampusmelayu.ac.id

*Correspondent Author

Received: December 4, 2025	Revised: December 15, 2025	Accepted: Januari 20, 2026
----------------------------	----------------------------	----------------------------

<p>Kata Kunci: Perindungan Hukum; Konsumen; Koin Shopee; Aplikasi X; Maqashid Syari'ah; Hifz al-Mal.</p>	<p>ABSTRAK</p> <p>Penelitian ini dilatarbelakangi oleh maraknya jasa konversi koin Shopee di aplikasi X (Twitter) yang sangat rawan terhadap tindak penipuan. Hal ini dikarenakan transaksi tersebut melibatkan pihak ketiga secara informal tanpa adanya sistem perlindungan resmi dari pihak Shopee. Tujuan utama penelitian ini adalah untuk memahami mekanisme layanan tersebut, mengevaluasi perlindungan hukum bagi konsumen yang menjadi korban penipuan, serta meninjaunya berdasarkan prinsip hifz al-mal (menjaga harta) dalam kerangka maqashid syari'ah. Menggunakan metode kualitatif empiris, ditemukan bahwa mekanisme jasa ini memanfaatkan celah batasan penggunaan koin dan sangat berisiko karena tidak memiliki jaminan hukum yang memadai bagi penggunanya. Meskipun perlindungan secara normatif telah tersedia melalui UU Perlindungan Konsumen dan UU ITE, pelaksanaannya di lapangan dinilai tidak efektif akibat lemahnya respons aparat penegak hukum dan sikap pesimisme konsumen. Dalam perspektif maqashid syari'ah, praktik ini dianggap bertentangan dengan prinsip hifz al-mal karena gagal memberikan jaminan keamanan dan keadilan dalam menjaga harta milik konsumen.</p>
	<p>ABSTRACT</p> <p>This research is prompted by the proliferation of Shopee coin conversion services on the X (Twitter) application, which are highly susceptible to fraudulent activities. These transactions involve third parties informally, operating without any official protection or supervision from Shopee. The primary objectives of this study are to understand the service mechanism, evaluate legal protections for defrauded consumers, and assess the practice through the hifz al-mal (protection of wealth) principle within the maqashid sharia framework. Utilizing an empirical qualitative method, the findings reveal that these services exploit limitations on coin usage and remain high-risk due to a lack of adequate legal guarantees. While normative protection is available under the Consumer Protection Law and the ITE Law, implementation remains ineffective due to weak responses from law enforcement and widespread consumer pessimism. From a maqashid sharia perspective, this practice contradicts the hifz al-mal principle as it fails to ensure the secure, fair, and transparent protection of consumer assets.</p>
<p>Keywords: Legal Protection; Consumer; Shopee Coins; X Application; Maqashid Sharia; Hifz al-Mal.</p>	

	Akademika: Jurnal Keagamaan dan Pendidikan is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License
--	--

INTRODUCTION

The rapid advancement of technology has fundamentally transformed human life, making daily tasks more efficient and accessible. One of the most significant impacts is felt in the commerce sector, where traditional face-to-face transactions are increasingly replaced by e-commerce activities conducted via mobile devices¹. In the digital era, online shopping has become a preferred method for many due to its effectiveness in saving time and energy. This shift is not only a matter of convenience but also a reflection of a changing lifestyle where digital applications fulfill various needs, from purchasing goods to accessing specialized services.

In Indonesia, Shopee stands as one of the most prominent e-commerce platforms, offering various interactive features to engage its users. One such feature is "Shopee Coins," a digital reward system where users earn coins through transactions, daily check-ins, or games. These coins hold a value equivalent to Indonesian Rupiah (1 coin = Rp1) and are primarily used to obtain discounts during checkout on the application². However, Shopee Coins have significant limitations: they cannot be directly withdrawn as cash and their use is restricted to a maximum of 50% of the total transaction value.

These limitations have birthed an informal market for Shopee coin conversion services, particularly on social media platforms like X (formerly Twitter). Providers of these services offer to convert digital coins into liquid bank or e-wallet balances. Often using hashtags like #zonauang to reach potential customers, these third-party providers operate outside Shopee's official ecosystem³. While these services appear beneficial for users wanting to "cash out" their rewards, the informal nature of the transaction—which typically requires the consumer to transfer funds or coins first via QRIS—creates a substantial legal and financial risk.

The vulnerability of this practice is evidenced by numerous reports of fraud. Observations on platform X between 2024 and 2025 revealed dozens of accounts reporting losses ranging from hundreds of thousands to millions of rupiah. Victims often report that after completing the initial transfer, the service providers block their accounts or delete communication threads, leaving them with no recourse through official Shopee or X channels. This situation creates a significant legal vacuum, as consumers often fail to understand the risks involved in these unregulated transactions.⁴

From a legal perspective, consumer protection in Indonesia is normatively established under Law No. 8 of 1999 concerning Consumer Protection (UUPK) and Law No. 1 of 2024 concerning Electronic Information and Transactions (UU ITE). These regulations mandate that consumers have the right to safety, clear information, and compensation for losses⁵. However, the implementation of these protections remains ineffective in the realm of informal digital services due to the anonymity of providers and a general lack of law enforcement responsiveness.

¹ Rufus Goang Swaradesy, "Hubungan Manusia Dan Teknologi Dalam Tinjauan Filsafat Teknologi Don Ihde (Studi Film Say Hello to Yellow Karya BW Purba Negara)," *LAYAR: Jurnal Ilmiah Seni Media Rekam* 8, no. 1 (2021): 17–30.

² "[Koin Shopee] Bagaimana Cara Mendapatkan Koin Shopee? | Pusat Bantuan Shopee ID," accessed April 18, 2026, [https://help.shopee.co.id/portal/4/article/73128-\[Koin-Shopee\]-Bagaimana-cara-mendapatkan-Koin-Shopee](https://help.shopee.co.id/portal/4/article/73128-[Koin-Shopee]-Bagaimana-cara-mendapatkan-Koin-Shopee).

³ "Twitter Sebagai Media Penghasil Uang - Kompasiana.Com," accessed April 18, 2026, <https://www.kompasiana.com/zakyyi/629c8b38df66a7075d626326/twitter-sebagai-media-penghasil-uang>.

⁴ Observasi terhadap unggahan pengguna X terkait penipuan penipuan jasa konversi koinshopee periode 2024-2025, diakses pada Februari 2025

⁵ Muhammad Ilham, Saifullah Saifullah, and Nova Resty Kartika, "Perlindungan Konsumen Terhadap Upaya Labelisasi Halal Di Indonesia," *Indonesia Journal of Business Law* 2, no. 2 (2023): 58–66.

In the framework of Sharia, every transaction must adhere to principles of justice, transparency, and the avoidance of *gharar* (uncertainty) and *dharar* (harm). Islam strictly prohibits the consumption of others' wealth through vanity or fraudulent means, as emphasized in Surah An-Nisa (4): 29. Furthermore, the concept of *Maqasid al-Shariah*—the ultimate goals of Sharia—serves as a vital benchmark for evaluating modern economic activities. A key pillar of this framework is *Hifz al-Mal* (the protection of wealth), which aims to ensure that property is acquired and managed in a way that provides benefit and prevents loss.

This research aims to analyze the mechanisms of Shopee coin conversion services on platform X and evaluate the sufficiency of current legal protections through the lens of *Maqasid al-Shariah*, specifically the principle of *Hifz al-Mal*. By understanding the gap between normative law and digital reality, this study seeks to provide insights into how consumer rights can be more effectively safeguarded in the evolving digital landscape.

METHOD

Research methods used in this study follow a qualitative approach with a descriptive nature to provide an in-depth overview of consumer protection phenomena in Shopee coin conversion services. The researcher acts as the key instrument to observe object conditions naturally while producing data in the form of written or spoken words from observable behavior, in accordance with the theory proposed.⁶

The applied approach is an empirical juridical or field research aimed at collecting data directly from research subjects on platform X, specifically service providers and consumers of Shopee coin conversion, to understand the transaction mechanisms and actual obstacles encountered. Data collection was conducted through semi-structured interview techniques to obtain profound yet flexible information⁷.

The data for this research consist of primary data obtained directly through interaction with informants who have been victims or participants in transactions, as well as secondary data sourced from legal literature, journals, and other relevant documents to strengthen the analysis. The entire process of data collection and instrument utilization in this approach is adjusted to scientific research standards⁸.

RESULT AND DISCUSSION

Operational Mechanisms of Shopee Coin Conversion Services

1. Shopee Coins: Features, Acquisition Methods, and Technical Constraints

Shopee coins represent a digital reward feature provided by the Shopee e-commerce platform to its users as incentive for engagement and transactions. Coins constitute value equivalent to Indonesian Rupiah and users can accumulate coins through various methods including completing purchases, participating in platform activities, and receiving promotional bonuses⁹. The simplicity of coin acquisition combined with their monetary equivalence creates substantial incentive for users to accumulate and utilize coins for transaction purposes¹⁰.

⁶ Dr Sugiyono, *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif Dan R&D*, 2013.

⁷ Zuchri Abdussamad, *Metode Penelitian Kualitatif* (Makassar: CV. Syakir Media Press, 2021).

⁸ M. Syahran Jailani, "Teknik Pengumpulan Data Dan Instrumen Penelitian Ilmiah Pendidikan Pada Pendekatan Kualitatif Dan Kuantitatif," *IHSAN: Jurnal Pendidikan Islam* 1, no. 2 (2023): 1–9.

⁹ "[Koin Shopee] Bagaimana Cara Mendapatkan Koin Shopee? | Pusat Bantuan Shopee ID," accessed April 18, 2026, <https://help.shopee.co.id/portal/4/article/73128?previousPage=other+articles>.

¹⁰ Ihor Mykhailovych Honak, "Theoretical Substantiation of the Definition of Cryptocurrency as Money," *Innovative Economy*, nos. 5–6 (2021): 123–30.

However, Shopee coins possess critical technical limitations restricting their utility and creating structural vulnerabilities enabling fraud. Most significantly, coins function exclusively within the Shopee ecosystem and cannot be withdrawn for cash or transferred outside Shopee's platform infrastructure. This non-withdrawable characteristic fundamentally limits coin utility, as users cannot convert coin balances into tangible currency for personal use outside Shopee transactions. Additionally, the Shopee platform restricts coin usage to maximum fifty percent of total transaction value, meaning users cannot pay transactions entirely using coins and must maintain parallel cash balances in Shopee Pay or bank accounts¹¹.

These technical constraints create market conditions where users possessing substantial coin balances lack efficient mechanisms for maximizing coin value. The inability to withdraw coins outside Shopee's ecosystem, combined with the fifty percent usage ceiling, effectively traps user value within the platform. This structural limitation inadvertently creates market opportunity for informal service providers offering to convert Shopee coins into usable currency.

2. Service Provider Characteristics, Motivations, and Market Entry

The research identified three service providers actively marketing coin conversion services through Application X during research periods. Service Provider A began offering conversion services in 2023, entering the market after initially consuming conversion services as regular user. Provider A described observing market opportunity and recognizing potential profitability in coin conversion services. Provider A currently charges service fees averaging six percent per transaction. Provider A conducts primarily targeted promotion through Application X posts containing relevant hashtags and direct consumer interaction.

Service Provider B commenced operations in 2024 and charges tiered service fees beginning at approximately Rp2,000 depending on transaction value. Provider B emphasizes reputation establishment through testimonial documentation, recognizing that consumer trust represents critical competitive factor in informal service markets. Provider B described leveraging testimonial visibility to differentiate services from competing providers and establish consumer confidence.

Service Provider C initiated conversion services in 2022, predating both other identified providers and suggesting longer operational history. Provider C employs reactive promotional strategy responding to consumer inquiries rather than proactive marketing campaigns. Provider C conducts promotion through Application X post unloading and responsive commenting on consumer posts indicating conversion service demand.

All three providers independently reported identical motivations for market entry: recognition of profitable business opportunity and desire for income generation. None of the providers conducted formal business registration, obtained government business licenses, or established formal business structures. Service provision occurs entirely through informal channels and social media infrastructure.

3. Service Promotion and Consumer Market Discovery Mechanisms

Service providers employ two primary promotion strategies for attracting potential consumers¹². The first strategy involves creating Application X posts

¹¹ Darmawati Darmawati and Khoiril Fathoni, "Analisis Hukum Islam Terhadap Status Harta Koin Shopee," *Journal of Sharia Economic Law* 1, no. 1 (2023): 33–42.

¹² Debra Zahay, "Advancing Research in Digital and Social Media Marketing," *Journal of Marketing Theory and Practice* 29, no. 1 (2021): 125–39.

containing relevant keywords including "Shopee coin conversion," "coin cash out," and platform-specific hashtags including #zonauang and #zonajajan. These keyword-rich posts optimize discoverability through Application X search functionality, enabling consumers actively seeking conversion services to locate providers. Posts typically include service provider contact information and advertised service fees.

The second promotion strategy employs reactive outreach through Application X comment sections¹³. Service providers monitor Application X searches and consumer posts indicating conversion service demand. Upon identifying consumers expressing interest in conversion services, providers respond through comment threads offering services directly and requesting private communication through direct message or WhatsApp. This reactive approach enables providers to contact motivated consumers expressing explicit service demand.

Consumers seeking conversion services reported discovering providers through these established channels. Consumer ND encountered the fraudulent provider after conducting keyword search in Application X. Consumer AY discovered the deceptive provider after posting explicit request for conversion services in Application X. Consumers consistently reported conducting brief evaluation comparing multiple provider options before selecting specific providers. Consumer price sensitivity emerged as dominant selection criterion, with consumers systematically selecting providers offering lowest advertised fees.

4. Consumer-Provider Interaction and Transaction Agreement Phase

Upon consumer contact with service providers, initial communication typically occurs through Application X direct message or WhatsApp. Initial communication focuses on clarifying service details including conversion procedures, applicable fees, and preferred payment methods¹⁴. Service providers typically provide brief service descriptions and fee information without elaborate detail.

Following initial contact, consumers and providers engage in negotiation and agreement phase determining transaction specifics. During this phase, providers and consumers discuss specific transaction value, applicable fees, and fund transfer methods. Providers typically describe conversion mechanics and explain required payment procedures. Service providers inform consumers of specific requirements including maintaining adequate Shopee Pay balance, understanding the fifty percent coin limitation, and following specific payment procedures.

A critical agreement component involves explicit fee discussion ensuring both parties understand charges applied to conversion. Providers quote per-transaction fees ranging from approximately six percent to tiered fees with minimum charges. Providers typically quote fees as percentage of transaction value or fixed nominal amount depending on individual fee structures. Consumers reported comparing quoted fees among multiple providers before reaching agreement, emphasizing price-driven provider selection patterns.

5. Payment Link and QR Code Transmission Mechanisms

Following transaction agreement, service providers transmit payment mechanisms to consumers enabling fund transmission. Payment mechanisms consist

¹³ I.-Hsien Ting et al., "A System Architecture for Achieving Proactive and Reactive Social Media Marketing," *Proceedings of the 9th Multidisciplinary International Social Networks Conference*, 2022, 12–15.

¹⁴ Yoeliastuti Yoeliastuti and Faridah Faridah, "ANALISIS PEMANFAATAN WHATSAPP SEBAGAI MEDIA INFORMASI DALAM PELAYANAN LAUNDRY (STUDI KASUS PADA CLEAN LAUNDRY)," *JURNAL LENTERA BISNIS* 14, no. 3 (2025): 3244–52.

of either direct payment links or Quick Response (QR) codes¹⁵. These payment links or QR codes establish direct connection to service provider payment accounts including ShopeePay, bank accounts, or digital payment platforms. Payment links or QR codes contain embedded information regarding transaction value established during agreement phase.

Service providers utilize third-party payment gateway services generating payment links and QR codes. Payment links typically direct consumers to payment gateway interfaces enabling quick fund transfer. QR codes enable rapid scanning and payment initiation through smartphone camera functionality. Both mechanisms automate payment process and reduce transaction friction.

Critical technical considerations affect payment execution. Consumers must maintain Shopee Pay balance meeting specific requirements: minimum balance of two times intended coin conversion amount. This requirement reflects Shopee merchant regulations restricting coin usage to maximum fifty percent of total payment value. If consumer intends converting fifty thousand coins, consumer must simultaneously maintain fifty thousand Rupiah in Shopee Pay balance, resulting in total one hundred thousand Rupiah transferred to service provider account.

Additionally, consumers must activate specific Shopee account settings enabling fifty percent coin usage in transactions. Without activating this setting, consumers cannot execute transactions utilizing maximum permitted coin percentage. These technical prerequisites create complexity in transaction procedures that service providers sometimes exploit for deceptive purposes.

6. Coin and Cash Transfer Mechanics and Transaction Execution

Upon payment mechanism transmission and consumer consent, consumers execute payments according to provider instructions. Consumers transfer specified Shopee coin quantities combined with parallel cash transfers through transmitted payment links or QR codes. Transaction execution occurs through ShopeePay infrastructure enabling seamless coin and cash transfer.¹⁶

The transaction process involves several substeps requiring consumer execution accuracy. First, consumers access transmitted payment link or QR code through personal device. Second, consumers navigate to Shopee payment interface and confirm payment details. Third, consumers verify payment amount reflecting predetermined conversion transaction value. Fourth, consumers confirm transaction execution through payment interface. The automated payment process minimizes steps enabling rapid transaction completion¹⁷.

Payment confirmation initiates fund transfer from consumer ShopeePay account to service provider recipient account. Funds transfer occurs near-instantaneously through ShopeePay infrastructure. Service providers receive both coin value and cash value transferred during transaction. The service provider account reflects both coin and cash receipts.

Existing Legal Protections and Remedial Frameworks

1. Applicable Legal Instruments: UUPK 1999 and UU ITE 2024

¹⁵ Yoeliastuti and Faridah, "ANALISIS PEMANFAATAN WHATSAPP SEBAGAI MEDIA INFORMASI DALAM PELAYANAN LAUNDRY (STUDI KASUS PADA CLEAN LAUNDRY)."

¹⁶ Yoeliastuti and Faridah, "ANALISIS PEMANFAATAN WHATSAPP SEBAGAI MEDIA INFORMASI DALAM PELAYANAN LAUNDRY (STUDI KASUS PADA CLEAN LAUNDRY)."

¹⁷ Jessica Djaja, Bernadeth Tongli, and Abner Tahendrika, "Pengaruh Kemudahan Dan Keamanan Transaksi Menggunakan Kode QR Terhadap Kepuasan Pengguna ShopeePay Pada Mahasiswa Universitas Atma Jaya Makassar," *Jurnal Ekonomi, Bisnis Dan Terapan (JESIT)* 3, no. 1 (2022): 35–50.

Indonesian legal system provides consumer protection through multiple legal instruments applicable to coin conversion service fraud. Law Number 8 of 1999 on Consumer Protection (UUPK) represents Indonesia's foundational consumer protection legislation establishing comprehensive consumer rights and service provider obligations. UUPK Article 4 enumerates nine consumer rights including right to security, safety, and accurate information. UUPK Article 7 establishes corresponding service provider obligations including good faith conduct, accurate information provision, and service quality guarantees.¹⁸

UUPK Article 19 specifically addresses consumer compensation rights, establishing that consumers experiencing service non-conformity possess enforceable rights to receive compensation, restitution, or replacement.¹⁹ This provision theoretically provides fraud victims with compensation mechanisms. Additionally, Law Number 1 of 2024 concerning the Second Amendment to UU ITE (Information and Electronic Transactions Law) provides digital-commerce-specific protections. UU ITE Article 28(1) explicitly prohibits intentional distribution of false, misleading, or deceptive electronic information causing material consumer harm. UU ITE Article 45A establishes criminal penalties including imprisonment up to six years and fines up to Rp1,000,000,000 for violating Article 28(1) prohibition.

Both legal instruments theoretically provide meaningful consumer protection against documented fraud patterns in coin conversion services. UUPK provisions directly address fraudulent conduct, deceptive information, and compensation requirements. UU ITE provisions specifically address false information in electronic transactions. The dual-framework protection suggests comprehensive legislative intent to protect digital commerce consumers.

2. Practical Enforcement Challenges and Implementation Gaps

Despite comprehensive normative frameworks, practical enforcement reveals substantial implementation challenges. Consumer ND reported fraud case to police receiving minimal investigation progress despite significant loss magnitude. Consumer TY reported fraud to police and received single police contact with limited guidance and no subsequent investigation progress. Consumer AY filed cyber police report through online reporting portal receiving no investigation updates. Consumers IM and SN declined reporting due to time, cost, and pessimism regarding recovery prospects.

Enforcement barriers include identification difficulties locating perpetrators operating behind anonymous social media accounts, evidentiary challenges gathering documentation acceptable in legal proceedings, and platform accountability voids where platforms disclaim responsibility for private user transactions²⁰. The significant gap between normative legal protections and practical enforcement outcomes demonstrates that legal frameworks alone prove insufficient for effective consumer protection in informal digital commerce contexts.

Synthesis and Summary of Results Findings

¹⁸ Diana Fitriana, "Kepastian Hukum Dalam Aspek Perlindungan Konsumen Terhadap Informasi Keamanan Produk Dan Pencantuman Label Kategori Pangan," *Jurnal De Jure Muhammadiyah Cirebon* 7, no. 1 (2023): 57–72.

¹⁹ Fitriana, "Kepastian Hukum Dalam Aspek Perlindungan Konsumen Terhadap Informasi Keamanan Produk Dan Pencantuman Label Kategori Pangan."

²⁰ Faisal Santiago and Endro Satoto, "Obstacles and Solutions in Law Enforcement Against the Crime of Electronic Data and Information Falsification," *Jurnal Indonesia Sosial Sains* 5, no. 1 (2024): 18–26.

The Results section documents transformation of Shopee coin technical constraints into structured fraud vulnerability enabling systematic consumer deception. Shopee's fifty percent coin usage ceiling and non-withdrawable coin design create legitimate demand for informal conversion services. Service providers identified during research entered markets recognizing profitable business opportunity.

Operational mechanisms enable relatively frictionless conversion transactions when providers act legitimately. However, these same mechanisms enable deliberate fraud when dishonest providers exploit consumer trust and information asymmetry. The identified fraud cases demonstrate systematic patterns suggesting organized fraud operations

Existing legal protections through UUPK 1999 and UU ITE 2024 theoretically provide comprehensive consumer safeguards. However, practical enforcement barriers substantially diminish legal framework effectiveness in informal commerce contexts. The substantial gap between normative protections and practical outcomes reveals urgent necessity for enhanced enforcement mechanisms and regulatory reforms addressing informal digital commerce vulnerabilities.

Normative Legal Frameworks And Theoretical Protections

1. UU PK 1999: Foundational Consumer Protection Framework And Application

Law Number 8 of 1999 on Consumer Protection (UUPK) represents Indonesia's primary legislative instrument establishing comprehensive consumer protection frameworks designed to protect vulnerable market participants from exploitation and fraudulent practices. UUPK Article 4 guarantees fundamental consumer rights including the right to comfort, security, and safety when consuming goods and services²¹. This provision establishes normative expectations that consumers engaging in service transactions should experience meaningful security protection throughout transaction processes and maintain reasonable confidence in service provider conduct.

In the specific context of Shopee coin conversion services, UUPK Article 4 theoretically guarantees consumers the right to security and safety when utilizing conversion services. Service providers operating these informal businesses, despite lacking formal business registration or governmental licensing, remain subject to UUPK obligations when providing services directly to consumers seeking their services. The right to comfort and safety encompasses protection from fraudulent practices, deceptive communications, and unauthorized financial transactions²². This right extends to all service transactions regardless of formality level or platform through which services are marketed.

UUPK Article 7 establishes corresponding service provider obligations including operating with good faith in business activities, providing accurate and honest information about services offered, and guaranteeing service quality according to applicable standards. These provisions directly address observed fraud patterns where service providers deliberately provide false information about conversion procedures and systematically deceive consumers regarding timelines and requirements for completing transactions. Good faith requirement mandates transparent conduct and honest disclosure of material transaction information. Service

²¹ Raka Wicaksono, Andriyanto Adhi Nugroho, and Rosalia Dika Agustanti, "Perlindungan Hukum Terhadap Konsumen Indihome Ditinjau Dari Undang-Undang Perlindungan Konsumen," *Jurnal Ilmiah Penegakan Hukum* 8, no. 2 (2021): 149–59.

²² Imam Wahyudi and Hono Sejati, "CV Juridical Review Of Legal Protection For Aspected Customers," *Journal Research of Social Science, Economics, and Management* 2, no. 11 (2023): 2589–99.

providers must communicate clearly regarding transaction procedures, expected timelines, and technical requirements without deception or concealment.²³

UUPK Article 8 establishes prohibitions against providers engaging in prohibited practices including fraud, deceptive practices, and unlawful information distribution. The documented fraud cases involved multiple prohibited practices: false promises regarding fund returns, deceptive information about transaction requirements, unauthorized use of lending services, and deliberate communication blocking eliminating evidence.

Article 19 UUPK provides consumers experiencing losses with rights to receive compensation, restitution, or replacement for services that do not conform to agreed contracts. This provision theoretically provides fraud victims with legal remedies enabling financial recovery following fraudulent service delivery. Consumers harmed by fraudulent conversion services should, theoretically, have enforceable rights to compensation from service providers. Compensation can include complete fund recovery, restitution for emotional damage, and legal fees incurred in pursuing claims. However, research findings reveal that practical implementation of these Article 19 protections faces substantial enforcement barriers when applied to informal digital commerce lacking formal business structures.

2. Uu Ite 2024: Digital Commerce Legal Framework And Criminal Penalties

Law Number 1 of 2024 concerning the Second Amendment to Law Number 11 of 2008 on Information and Electronic Transactions (UU ITE) specifically addresses digital commerce environments and electronic transaction fraud. Article 28(1) UU ITE explicitly prohibits intentional distribution of false, misleading, or deceptive electronic information causing material harm to consumers in electronic transactions.²⁴ This provision directly addresses fraud patterns documented in coin conversion services where providers deliberately distribute false information about conversion procedures, fund transfer timelines, and system requirements for transaction completion.

Article 45A(1) UU ITE establishes criminal penalties for such violations: imprisonment up to six years and/or fines up to 1,000,000,000 Rupiah for individuals deliberately distributing false information causing consumer harm in electronic transactions. These substantial penalties indicate clear legislative intent to prevent precisely the fraudulent patterns documented in this research, suggesting strong governmental commitment to combating electronic commerce fraud. The substantial penalty provisions reflect recognition that electronic commerce fraud represents serious criminal conduct requiring severe legal consequences.

However, similar to UUPK implementation challenges, Article 45A enforcement in informal digital commerce contexts has proven inadequate in practice. Criminal prosecution requires successfully identifying perpetrators operating behind anonymous or pseudo-anonymous social media accounts, gathering sufficient evidentiary material acceptable in legal proceedings, and navigating extended investigation and trial procedures. These practical barriers substantially diminish the real-world effectiveness of legal protections theoretically available through UU ITE.

²³ Joasia Luzak et al., “ABC of Online Consumer Disclosure Duties: Improving Transparency and Legal Certainty in Europe,” *Journal of Consumer Policy* 46, no. 3 (2023): 307–33.

²⁴ Muhammad Noval, Ramon Nofrial, and Siti Nurkhotijah, “Analisis Yuridis Proses Penyelesaian Tindak Pidana Terhadap Pelaku Penipuan Melalui Pembayaran Elektronik Untuk Mewujudkan Perlindungan Hukum,” *Jurnal Ilmiah Hukum Dan Hak Asasi Manusia* 2, no. 1 (2022): 29–37.

The evidence-gathering challenges create situations where even clearly fraudulent conduct escapes prosecution due to evidentiary inadequacies.

3. Consumer Disputes Settlement Agency (BPSK) Limitations

Beyond UUPK and UU ITE, consumer protection infrastructure includes Badan Penyelesaian Sengketa Konsumen (BPSK—Consumer Disputes Settlement Agency) established to provide alternative dispute resolution mechanisms outside formal court systems. BPSK provides faster, less expensive dispute resolution than criminal prosecution or civil litigation²⁵. However, BPSK effectiveness in coin conversion service fraud remains limited due to multiple factors.

BPSK jurisdiction requirements include having identifiable business parties with verifiable addresses and formal business structures. Informal service providers operating through anonymous social media accounts lack the formal identification required for BPSK jurisdiction. Additionally, BPSK awards are theoretically binding but enforcement mechanisms prove inadequate when obligated parties cannot be located or lack formal assets for enforcement. BPSK represents a meaningful consumer protection mechanism for formal commerce but demonstrates limitations in informal digital marketplace contexts.

Maqasid Al-Shariah Analysis: Islamic Legal Framework For Consumer Protection

1. Foundational Principles Of Maqasid Al-Shariah And Hierarchical Framework

Maqasid al-shariah (Islamic legal objectives) represents a fundamental concept in Islamic jurisprudence referring to the essential purposes and underlying objectives that Islamic law aims to achieve. The concept reflects Islamic law's commitment to realizing human welfare and preventing harm through comprehensive legal principles. Imam Al-Syatibi, a preeminent Islamic legal theorist from fourteenth-century Granada, developed comprehensive frameworks for understanding maqasid al-shariah, establishing that Islamic law operates across three hierarchical levels: dharuriyyat (essentials), hajiyyat (complementary needs), and tahsiniyyat (refinements)²⁶.

Dharuriyyat represents the essential level containing matters so fundamental to human welfare that their absence creates total societal breakdown. The five essential objectives (al-maqasid al-khamsah) comprise: (1) protection of religion; (2) protection of life (hifdz al-nafs); (3) protection of intellect (hifdz al-aql); (4) protection of family lineage (hifdz al-nasl); and (5) protection of wealth (hifdz al-mal)²⁷. Each of these five essentials receives comprehensive Islamic legal protection through specialized legal rules and procedural protections.

Hajiyyat encompasses complementary needs that, while not absolutely essential, facilitate normal life functioning and reduce unnecessary hardship. Hajiyyat operates at secondary level importance, supporting dharuriyyat objectives while remaining subordinate to essential-level requirements. Tahsiniyyat represents refinement level objectives that enhance life quality and promote dignity while operating at tertiary importance level. This hierarchical framework enables Islamic law to prioritize essential protections while accommodating refinements and improvements.

2. Hifz Al-Mal: Wealth Protection As Islamic Legal Objective

²⁵ Arif Rahman, "Penyelesaian Sengketa Konsumen Melalui Badan Penyelesaian Sengketa Konsumen (BPSK) Kota Serang," *Jurnal Ilmu Hukum* 2, no. 1 (2018): 21–42.

²⁶ Fazli Aminuddin, "Maqashid Al-Syariah al-Syatibi: Kontribusi Pemikiran Dalam Pengembangan Ekonomi Islam Kontemporer," *Jurnal Inovasi Pembelajaran Dan Teknologi Modern* 9, no. 3 (2025).

²⁷ Ibnu Amin et al., "Stratification of Al-Maqashid Al-Khamsah (Preserving Religion, Soul, Reason, Heredity and Property) and Its Application in al-Dharuriyah, al-Hajiyyah, al-Tahsiniyah, and Mukammilat," *AJIS: Academic Journal of Islamic Studies* 9, no. 1 (2024): 264–81.

Hifz al-mal (protection of wealth) constitutes one of the five essential maqasid al-shariah objectives established by Imam Al-Syatibi and other Islamic legal theorists. The hifz al-mal principle reflects Islamic law's fundamental commitment to protecting individuals' legitimate economic interests and preventing unauthorized appropriation of personal wealth²⁸. This principle encompasses protection from theft, fraud, deception, and unlawful economic transactions. Islamic jurisprudence recognizes that wealth protection directly enables individuals to satisfy basic needs, support families, and fulfill social responsibilities.

Islamic jurisprudence emphasizes that hifz al-mal operates at the dharuriyyat (essential) level, meaning that wealth protection constitutes a fundamental societal interest justifying strong legal protections. The Qur'an explicitly addresses wealth protection through multiple provisions, particularly in Surah An-Nisa (4:29), which states: "O you who have believed, do not consume one another's wealth unjustly but only [in transactions] based upon mutual consent". This Qur'anic provision establishes that wealth consumption through deception or compulsion violates Islamic law fundamentally. The Arabic term "batil" (unjustly) encompasses fraudulent conduct, deceptive practices, and transactions lacking genuine consent.

Prophetic traditions (hadith) further emphasize wealth protection through established principles. The Prophet Muhammad (peace be upon him) taught fundamental principles regarding wealth protection and ethical conduct in economic matters. Islamic legal principles establish that wealth appropriation through deceptive means violates fundamental Islamic teachings. The principle of la darar wa la dirar (no harm and no reciprocal harm) constitutes a fundamental Islamic legal maxim established through Qur'anic principles and Prophetic practice²⁹. This maxim establishes that neither party in a transaction should inflict harm or suffering on the other. Both intentional harm and unintentional harm resulting from negligence violate this principle. This principle directly applies to coin conversion services where fraudulent providers intentionally inflict economic harm on consumers through deceptive practices.

3. Application Of Hifz Al-Mal to Documented Fraud Patterns

The documented fraud cases in coin conversion services represent clear violations of the hifz al-mal principle at fundamental levels. In each case, consumers suffered direct wealth loss through fraudulent provider conduct, violating Islamic law's fundamental commitment to wealth protection. These violations extend beyond individual consumer harm to encompassing broader societal harm through erosion of marketplace trust.

Consumer ND's loss of 20,000,000 Rupiah through systematic fraud schemes violates Islamic legal principles at multiple levels. The service provider deliberately engaged in deceptive practices, provided false information regarding transaction procedures, and made explicit threats to compel continued financial commitments. These behaviors violate Islamic principles of honesty (amanah), truthfulness (sidq),

²⁸ Ardiansyah Bagus Ramadhan and Fawwaz Sobirin Adrebi, "Relevansi Undang Undang Perlindungan Konsumen Dalam E-Commerce Dengan Prinsip Hifz Al-Mal Di Indonesia," *LoroNG: Media Pengkajian Sosial Budaya* 14, no. 1 (2025): 32–44.

²⁹ Sri Reski Wahyuni Nur et al., "Optimalisasi Prinsip Lā Ḍarar Wa Lā Ḍirār Dalam Akad Mudarabah: Studi Kasus Praktik Bisnis Mizuta Di Makassar," *AL-KHIYAR: Jurnal Bidang Muamalah Dan Ekonomi Islam* 4, no. 2 (2024): 200–220.

and good faith transaction conduct. The Qur'anic prohibition against wealth consumption "unjustly" directly applies.

Consumer TY's 12,000,000 Rupiah loss through coordinated deceptive practices similarly violates Islamic wealth protection principles fundamentally. The provider's deliberate misleading statements about fund transfer requirements and systematic direction toward debt accumulation through lending platforms constitutes coordinated fraud scheme violating Islamic law fundamentally. The provider deliberately manipulated financial information to extract maximum wealth from vulnerable consumer.

Consumers AY, IM, and SN experienced corresponding violations of wealth protection principles through provider deception and fraud. The systematic patterns across cases suggest coordinated fraud operations involving multiple perpetrators or trained fraud networks, representing serious violations of Islamic legal principles protecting wealth and preventing harm.

4. Gharar (Uncertainty) And Deceptive Contracting In Islamic Jurisprudence

Islamic jurisprudence establishes detailed contract requirements establishing that contracts must possess certainty regarding subject matter, consideration, and mutual intentions. The Islamic legal principle of gharar (uncertainty or deception) establishes that contracts containing material ambiguity, deception, or concealment of essential information are void³⁰. Gharar encompasses situations where one party deliberately conceals material information enabling other party to make informed decisions.

The coin conversion service fraud involves systematic gharar through deliberate concealment and deception. Service providers deliberately conceal their fraudulent intentions, fabricate transaction procedures, and deceive consumers regarding fund return likelihood. These practices violate Islamic gharar principles establishing that contracts require transparency regarding material matters.

Gap Between Normative Protection And Practical Enforcement

1. Identification And Anonymity Challenges In Digital Markets

A fundamental gap exists between legal protections theoretically available through UUPK and UU ITE and actual practical protection experienced by consumers. The first substantial barrier involves identifying perpetrators of fraudulent transactions. Fraudulent service providers operate through anonymous or pseudo-anonymous social media accounts lacking verifiable identity information. Law enforcement agencies face substantial barriers in identifying, locating, and apprehending perpetrators operating behind account anonymity shields.³¹

The research identified that perpetrators systematically employ account anonymity tactics designed to prevent identification and pursuit. After completing fraudulent transactions, perpetrators frequently block consumer communications, delete message records, and delete or abandon service provider accounts. These deliberate evidence-destruction tactics substantially complicate law enforcement efforts to identify and apprehend perpetrators. Some perpetrators maintain multiple backup accounts enabling continuation of fraud operations under new identities following consumer complaints regarding previous accounts.

³⁰ Muhammad Izzam Affero and Imron Mustofa, "Dinamika Konsep Gharar Dalam Transaksi Keuangan Perspektif Ulama Fikih Klasik," *Ma'mal: Jurnal Laboratorium Syariah Dan Hukum* 5, no. 5 (2024): 477–97.

³¹ Hendra Prayoga and Hadi Tuasikal, "Penyebaran Konten Deepfake Sebagai Tindak Pidana: Analisis Kritis Terhadap Penegakan Hukum Dan Perlindungan Publik Di Indonesia," *Abdurrauf Law and Sharia* 2, no. 1 (2025): 22–38.

Additionally, Application X's account creation processes lack verification requirements that would establish perpetrator identity. Individuals can create multiple anonymous accounts without revealing real identity information, enabling perpetrators to continue fraudulent operations under new account identities after previous accounts face consumer complaints. This account creation simplicity enables perpetrator anonymity maintenance indefinitely.

2. Evidentiary Barriers And Documentation Challenges

A second major enforcement barrier involves gathering sufficient evidence acceptable in legal proceedings. Informal transactions typically lack formal documentation creating verifiable evidence records. Evidence consists primarily of informal messages exchanged through Application X or WhatsApp, QR codes, and payment records. Perpetrators frequently delete communication records, eliminating evidence that might otherwise support fraud claims. Message deletion eliminates important evidence of fraudulent promises and communications.

When victims attempt to provide evidence to law enforcement, documentation gaps frequently render evidence insufficient for criminal prosecution. Informal digital communications lack the formality and completeness expected in legal proceedings. Evidence deletion by perpetrators further undermines available documentation. Digital evidence preservation remains challenging when platforms do not automatically maintain message records.

3. Platform Accountability And Responsibility Void

A third critical enforcement barrier involves the absence of platform accountability. Application X, despite hosting fraudulent service providers within its platform, disclaims responsibility for transactions occurring between users through private communications. Platforms argue that private user-to-user transactions fall outside platform responsibility scope. This accountability void creates situation where fraudulent actors exploit platform infrastructure while platforms refuse responsibility for transaction conduct³².

Similarly, Shopee, whose coin functionality creates the technical constraints enabling fraud, refuses involvement in informal conversion service disputes. Consumers attempted to pursue complaints through Shopee reporting mechanisms but received responses disclaiming platform responsibility for transactions occurring outside official Shopee commerce infrastructure. Shopee argues that coin conversion services do not occur through Shopee's official systems and thus fall outside Shopee responsibility scope.

The accountability void leaves consumers without formal institutional recourse for transaction-related losses. Neither platform assumes responsibility for preventing fraud or assisting victim recovery. This accountability absence creates environments where fraudulent actors operate with near-complete impunity.

4. Burden Shifting And Consumer Vulnerability In Informal Markets

Enforcement barriers effectively shift responsibility and burden entirely to consumers. Consumers must identify perpetrators without governmental assistance, gather evidence without institutional support, and pursue legal remedies through formal procedures that prove complex and costly. This burden shifting creates situations where victims lack practical means to recover losses.

³² Ratih Mega Puspa Sari et al., *HUKUM EKONOMI DAN BISNIS: Fondasi, Regulasi Dan Praktik Di Era Transaksi Digital* (PENERBIT KBM INDONESIA, 2026).

Systemic Vulnerabilities Enabling Fraud In Informal Commerce

1. Technical Constraints As Structural Vulnerability

The Shopee coin design limitations identified in Results section create structural vulnerabilities enabling fraud. The 50% coin usage ceiling forces consumers to maintain parallel cash balances, creating complex transaction mathematics that fraudsters exploit through confusion and complexity³³. Fraudsters deliberately exploit consumer confusion regarding technical requirements, convincing consumers that additional payments through lending services constitute necessary transaction steps. The technical complexity itself becomes a fraud tool enabling provider deception.

The non-withdrawable coin design creates the fundamental demand for conversion services that organized fraudsters have systematized into predatory operations. Platform design decisions that serve legitimate business interests inadvertently create vulnerabilities enabling fraud. This tension between platform interests and consumer vulnerability reflects broader tensions in digital commerce governance.

2. Information Asymmetry And Market Failures

Substantial information asymmetry between providers and consumers enables fraud proliferation.³⁴ Consumers lack means to verify provider legitimacy, transaction procedures, or outcomes before committing funds. Providers deliberately exploit information advantages to deceive consumers regarding transaction mechanics and requirements. This information asymmetry represents classic "market for lemons" dynamic enabling quality deterioration.

Price-driven consumer selection patterns create perverse incentives in the conversion service market. Consumers systematically select providers offering lowest fees without ability to distinguish legitimate providers from fraudulent operators. This price-minimization selection pattern enables fraudsters to attract consumers through artificially low fee offers. Market competition based solely on price enables lowest-quality (fraudulent) providers to gain market share.

Integration Of Legal And Islamic Frameworks

1. Consonance Between Positive Law And Maqasid Al-Shariah

The protection objectives established through UUPK 1999 and UU ITE 2024 align substantially with maqasid al-shariah principles. UUPK Article 4 consumer rights to security and safety directly correspond with Islamic wealth protection (hifz al-mal) objectives³⁵. UU ITE 2024 prohibition on false information causing consumer harm mirrors Islamic principles against fraud (*gharar*) and deception (*taghrir*).

This consonance indicates that Indonesian positive law deliberately incorporates Islamic legal principles despite Indonesia's secular constitutional framework. The dual-framework analysis demonstrates that consumer protection represents both a secular governance priority and an Islamic jurisprudential principle. Islamic law and positive law converge on fundamental consumer protection requirements.

2. Dharuriyyat Level Breach And Societal Implications

The documented fraud cases represent breaches at the dharuriyyat (essential) level of maqasid al-shariah. Consumers experienced wealth loss through deliberate fraud, violating essential protections establishing societal foundations. These breaches

³³ Sari et al., *HUKUM EKONOMI DAN BISNIS: Fondasi, Regulasi Dan Praktik Di Era Transaksi Digital*.

³⁴ Xiaoyan Xu et al., "Doing Less for More: Consumer Search and Undertreatment in Credence Service Markets," *arXiv Preprint arXiv:2503.21175*, 2025.

³⁵ Ade Soraya et al., *Transformasi Hukum Perdata Di Era Digital Dan Masyarakat Modern* (CV. Edu Akademi, 2026).

affect not only individual consumers but broader societal interests in maintaining trustworthy digital commerce systems.

Comprehensive Implications For Enhanced Consumer Protection

1. Recognition Of Informal Commerce Vulnerabilities

The research demonstrates that existing legal frameworks fail to provide meaningful protection in informal digital commerce contexts. Regulators must recognize that informal transactions through social media platforms require specialized legal approaches differing from traditional consumer protection mechanisms. Current frameworks assume formal business structures (business licenses, official addresses, formal contracts) that informal commerce lacks. Enhanced regulatory approaches must accommodate informal commerce realities.

2. Platform Responsibility And Accountability Requirements

Platforms must assume greater responsibility for preventing fraudulent conduct within their infrastructure. Despite arguments disclaiming responsibility for private transactions, platforms benefit economically from fraudulent activities that exploit user base through platform features. Enhanced platform responsibility could include: (1) verification requirements for service providers; (2) transaction monitoring systems identifying suspicious patterns; (3) rapid fraud report response procedures; (4) escrow mechanisms protecting consumer funds; and (5) account termination following verified fraud conduct.

3. Law Enforcement Capacity Development

Law enforcement agencies require specialized capacity development for addressing informal digital commerce fraud. Current investigative structures designed for formal commerce prove inadequate for informal marketplace fraud. Enhanced capacity development should include: (1) specialized cyber fraud units; (2) social media platform investigation expertise; (3) anonymous account identification techniques; and (4) evidence gathering procedures adapted to informal digital communications.

4. Consumer Education Initiatives

Consumer education programs addressing informal commerce risks represent critical protection components. Consumers must understand fraud recognition indicators, legitimate provider characteristics, and transaction risk assessment. Education programs should emphasize: (1) price-quality relationship importance; (2) provider verification methods; (3) fraud pattern recognition; and (4) reporting procedures.

Conclusion of Discussion

The Shopee coin conversion service fraud represents systematic exploitation of vulnerabilities within informal digital commerce contexts. While robust legal frameworks theoretically protect consumers through UUPK 1999 and UU ITE 2024, practical enforcement gaps enable organized fraud to flourish. The maqasid al-shariah framework's emphasis on wealth protection (*hifz al-mal*) at the *dharuriyyat* level provides Islamic jurisprudential perspective validating consumer protection imperatives. However, realization of consumer protection requires beyond legal framework sufficiency—effective enforcement mechanisms adapted to informal commerce contexts.

The substantial gap between normative protections and practical outcomes demonstrates urgent necessity for comprehensive regulatory reform addressing informal digital commerce vulnerabilities. Enhanced consumer protection requires integrated approaches combining legal reform, platform accountability, law enforcement capacity

development, and consumer education initiatives addressing informal commerce realities. Only through comprehensive, multi-level interventions can meaningful consumer protection be realized in rapidly evolving digital commerce environments. The intersection of Islamic legal principles and positive law frameworks provides comprehensive foundation for enhanced consumer protection policies that honor both Islamic jurisprudential commitments and secular governance objectives.

CONCLUSION

This research concludes that the practice of Shopee coin conversion services on Platform X is a digital economic phenomenon arising from the functional limitations of official rewards, which cannot be directly liquidated through the formal application. The transaction mechanism, which relies entirely on social media interactions, carries a high level of security risk for consumers as it operates based on mutual trust without the safeguards of an escrow system or official platform protection. Normatively, Law No. 8 of 1999 concerning Consumer Protection and the Electronic Information and Transactions (ITE) Law provide fundamental rights regarding security and compensation. However, in practice, legal protection for users of these services remains weak. This is primarily due to the anonymity of service providers, the difficulty of tracking fraudulent actors across digital borders, and a general lack of digital literacy among consumers in identifying fraudulent indicators. Law enforcement remains largely reactive and has yet to provide a significant deterrent effect or a viable mechanism for restoring the rights of consumers affected by small-scale yet high-frequency transactions. From the perspective of *Maqasid al-Shariah*, specifically the principle of *Hifz al-Mal* (Protection of Property), this practice has not fulfilled the essential requirements of Sharia. While the service offers convenience (*Hajiyat*) in terms of liquidity, the inherent elements of uncertainty (*gharar*) and potential harm (*dharar*) caused by fraud render these transactions contradictory to the core objectives of Sharia—namely, ensuring justice and preventing the illicit acquisition of wealth. To achieve the level of *Tahsiniyat* (refinement of transactions), stricter regulations on informal digital financial services and continuous public education are required to protect consumer assets and prevent the vanity-based consumption of property.

BIBLIOGRAPHY

- Abdussamad, Zuchri. *Metode Penelitian Kualitatif*. Makassar: CV. Syakir Media Press, 2021.
- Affero, Muhammad Izzam, and Imron Mustofa. "Dinamika Konsep Gharar Dalam Transaksi Keuangan Perspektif Ulama Fikih Klasik." *Ma'mal: Jurnal Laboratorium Syariah Dan Hukum* 5, no. 5 (2024): 477–97.
- Amin, Ibnu, Salma Salma, Muchlis Bahar, and Lendrawati Lendrawati. "Stratification of Al-Maqashid Al-Khamsah (Preserving Religion, Soul, Reason, Heredity and Property) and Its Application in al-Dharuriyah, al-Hajiyah, al-Tahsiniyah, and Mukammilat." *AJIS: Academic Journal of Islamic Studies* 9, no. 1 (2024): 264–81.
- Aminuddin, Fazli. "Maqashid Al-Syariah al-Syatibi: Kontribusi Pemikiran Dalam Pengembangan Ekonomi Islam Kontemporer." *Jurnal Inovasi Pembelajaran Dan Teknologi Modern* 9, no. 3 (2025).
- Darmawati, Darmawati, and Khoirul Fathoni. "Analisis Hukum Islam Terhadap Status Harta Koin Shopee." *Journal of Sharia Economic Law* 1, no. 1 (2023): 33–42.
- Djaja, Jessica, Bernadeth Tongli, and Abner Tahendrika. "Pengaruh Kemudahan Dan Keamanan Transaksi Menggunakan Kode QR Terhadap Kepuasan Pengguna ShopeePay Pada

- Mahasiswa Universitas Atma Jaya Makassar." *Jurnal Ekonomi, Bisnis Dan Terapan (JESIT)* 3, no. 1 (2022): 35–50.
- Fitriana, Diana. "Kepastian Hukum Dalam Aspek Perlindungan Konsumen Terhadap Informasi Keamanan Produk Dan Pencantuman Label Kategori Pangan." *Jurnal De Jure Muhammadiyah Cirebon* 7, no. 1 (2023): 57–72.
- Honak, Ihor Mykhailovych. "Theoretical Substantiation of the Definition of Cryptocurrency as Money." *Innovative Economy*, nos. 5–6 (2021): 123–30.
- Ilham, Muhammad, Saifullah Saifullah, and Nova Resty Kartika. "Perlindungan Konsumen Terhadap Upaya Labelisasi Halal Di Indonesia." *Indonesia Journal of Business Law* 2, no. 2 (2023): 58–66.
- Jailani, M. Syahrani. "Teknik Pengumpulan Data Dan Instrumen Penelitian Ilmiah Pendidikan Pada Pendekatan Kualitatif Dan Kuantitatif." *IHSAN: Jurnal Pendidikan Islam* 1, no. 2 (2023): 1–9.
- "[Koin Shopee] Bagaimana Cara Mendapatkan Koin Shopee? | Pusat Bantuan Shopee ID." Accessed April 18, 2026. [https://help.shopee.co.id/portal/4/article/73128-\[Koin-Shopee\]-Bagaimana-cara-mendapatkan-Koin-Shopee](https://help.shopee.co.id/portal/4/article/73128-[Koin-Shopee]-Bagaimana-cara-mendapatkan-Koin-Shopee).
- "———." Accessed April 18, 2026. <https://help.shopee.co.id/portal/4/article/73128?previousPage=other+articles>.
- Luzak, Joasia, Alexander J. Wulf, Ognyan Seizov, M. B. M. Loos, and Mia Junuzović. "ABC of Online Consumer Disclosure Duties: Improving Transparency and Legal Certainty in Europe." *Journal of Consumer Policy* 46, no. 3 (2023): 307–33.
- Noval, Muhammad, Ramon Nofrial, and Siti Nurkhotijah. "Analisis Yuridis Proses Penyelesaian Tindak Pidana Terhadap Pelaku Penipuan Melalui Pembayaran Elektronik Untuk Mewujudkan Perlindungan Hukum." *Jurnal Ilmiah Hukum Dan Hak Asasi Manusia* 2, no. 1 (2022): 29–37.
- Nur, Sri Reski Wahyuni, Saadal Jannah, Nabilah Al Azizah, and Shaimah Azzahar. "Optimalisasi Prinsip Lā Darar Wa Lā Dirār Dalam Akad Mudarabah: Studi Kasus Praktik Bisnis Mizuta Di Makassar." *AL-KHIYAR: Jurnal Bidang Muamalah Dan Ekonomi Islam* 4, no. 2 (2024): 200–220.
- Prayoga, Hendra, and Hadi Tuasikal. "Penyebaran Konten Deepfake Sebagai Tindak Pidana: Analisis Kritis Terhadap Penegakan Hukum Dan Perlindungan Publik Di Indonesia." *Abdurrauf Law and Sharia* 2, no. 1 (2025): 22–38.
- Rahman, Arif. "Penyelesaian Sengketa Konsumen Melalui Badan Penyelesaian Sengketa Konsumen (BPSK) Kota Serang." *Jurnal Ilmu Hukum* 2, no. 1 (2018): 21–42.
- Ramadhan, Ardiansyah Bagus, and Fawwaz Sobirin Adrebi. "Relevansi Undang Undang Perlindungan Konsumen Dalam E-Commerce Dengan Prinsip Hifz Al-Mal Di Indonesia." *LoroNG: Media Pengkajian Sosial Budaya* 14, no. 1 (2025): 32–44.
- Santiago, Faisal, and Endro Satoto. "Obstacles and Solutions in Law Enforcement Against the Crime of Electronic Data and Information Falsification." *Jurnal Indonesia Sosial Sains* 5, no. 1 (2024): 18–26.
- Sari, Ratih Mega Puspa, M. Kn SH, Sivani Ardi Apritania, and MH SH. *HUKUM EKONOMI DAN BISNIS: Fondasi, Regulasi Dan Praktik Di Era Transaksi Digital*. PENERBIT KBM INDONESIA, 2026.
- Soraya, Ade, Muhammad As Ari AM, Siti Rochmiyatun, Lathifah Hanim, Izzah Khalif Raihan Abidin, Riza Puspita Sari, Moza Fausta, Veronica Cynthia Wibowo, Paulus P. Tarigan, and Nur Perismawati Sahar Putri. *Transformasi Hukum Perdata Di Era Digital Dan Masyarakat Modern*. CV. Edu Akademi, 2026.

- Sugiyono, Dr. *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif Dan R&D*. 2013.
- Swaradesy, Rufus Goang. "Hubungan Manusia Dan Teknologi Dalam Tinjauan Filsafat Teknologi Don Ihde (Studi Film Say Hello to Yellow Karya BW Purba Negara)." *LAYAR: Jurnal Ilmiah Seni Media Rekam* 8, no. 1 (2021): 17–30.
- Ting, I.-Hsien, Chia-Chun Kang, Shu-Chen Yang, and Chia Sung Yen. "A System Architecture for Achieving Proactive and Reactive Social Media Marketing." *Proceedings of the 9th Multidisciplinary International Social Networks Conference*, 2022, 12–15.
- "Twitter Sebagai Media Penghasil Uang - Kompasiana.Com." Accessed April 18, 2026. <https://www.kompasiana.com/zakyyi/629c8b38df66a7075d626326/twitter-sebagai-media-penghasil-uang>.
- Wahyudi, Imam, and Hono Sejati. "CV Juridical Review Of Legal Protection For Aspected Customers." *Journal Research of Social Science, Economics, and Management* 2, no. 11 (2023): 2589–99.
- Wicaksono, Raka, Andriyanto Adhi Nugroho, and Rosalia Dika Agustanti. "Perlindungan Hukum Terhadap Konsumen Indihome Ditinjau Dari Undang-Undang Perlindungan Konsumen." *Jurnal Ilmiah Penegakan Hukum* 8, no. 2 (2021): 149–59.
- Xu, Xiaoyan, Weishi Lim, Xing Zhang, and Jeff Cai. "Doing Less for More: Consumer Search and Undertreatment in Credence Service Markets." *arXiv Preprint arXiv:2503.21175*, 2025.
- Yoeliastuti, Yoeliastuti, and Faridah Faridah. "ANALISIS PEMANFAATAN WHATSAPP SEBAGAI MEDIA INFORMASI DALAM PELAYANAN LAUNDRY (STUDI KASUS PADA CLEAN LAUNDRY)." *JURNAL LENTERA BISNIS* 14, no. 3 (2025): 3244–52.
- Zahay, Debra. "Advancing Research in Digital and Social Media Marketing." *Journal of Marketing Theory and Practice* 29, no. 1 (2021): 125–39.