

Building Trust in E-Commerce: Legal Foundations for Effective Consumer Protection

Ana Nur Oktavia Mutamimah¹, Wulandari², Afrida Amalia Putri³

IAIN Kediri

anaoktavia308@gmail.com¹, wkawul000@gmail.com², putriafrida414@gmail.com³

ABSTRACT

E-commerce experienced significant growth with the introduction of the internet, removing national barriers in trade transactions. Ease of internet access has led to an increase in the consumer base in e-commerce, driven by factors such as practicality, efficient payment systems, time efficiency, and attractive promotional prices offered by online businesses. Despite these clear advantages, concerns have arisen regarding the responsibilities of online companies towards e-commerce consumers due to the large number of such companies. The Trade Act 2014 (Trade Act) and the Consumer Protection Act 1999 (Consumer Protection Act) serve as guiding principles for businesses engaging in various forms of commerce, including conventional and e-commerce transactions. The rapid growth of e-commerce transactions demands strict supervision from the government to ensure proper implementation.

Keywords: *E-Commerce, Trade Law, Consumer Protection Law*

INTRODUCTION

In the modern era, online buying and selling transactions have become commonplace. Almost all countries have consumers who actively carry out online buying and selling transactions through platforms such as Bukalapak, Lazada, Zelora, Olx, Shopee, Alibaba, Tokopedia, and many others. Conventional offline transaction systems are considered to no longer meet the needs of consumers, who now prefer to shop without having to leave the house or office, just by using a computer or cellphone screen, connecting to the internet, and opening an online shopping site.

The E-commerce phenomenon in Indonesia has been known since 1996, when the site <http://www.sanur.com> appeared as the first online bookstore at the University of North Sumatra. Even though it was not very popular at first, various E-commerce sites began to appear in 1996. However, between 1997 and 1998, E-commerce in Indonesia experienced a decline in activity due to the economic crisis. However, from 1999 until

now, E-commerce has increasingly attracted the attention of Indonesian people thanks to technological advances (Mantri, 2007).

According to Article 1457 of the Civil Code, sale and purchase is an agreement in which one party promises to hand over an object and the other party promises to pay the agreed price. Abdulkadir Muhammad defines a sale and purchase agreement as an agreement in which the seller agrees to transfer ownership of goods to the buyer in exchange for money which is called the price.

E-commerce was born through sales and purchase contracts that occur electronically between sellers and buyers. Law Number 11 of 2008 concerning amendments to Law Number 19 of 2016 concerning Information and Electronic Transactions (ITE) regulates E-commerce buying and selling transactions. Article 18 paragraph 1 of the ITE Law states that electronic contracts have the same legal force as conventional offline contracts (Abdulkadir, 2020).

Even though shopping online provides convenience, consumers need to be careful of online fraud that can harm them. One risk is that a buying and selling transaction is unsuccessful even though payment has been made. This lack of clarity can cause uncertainty about what consumers expect. Apart from that, it also provides opportunities for abuse by e-commerce platforms to implement provisions that are detrimental to consumers. Therefore, consumers need to pay attention to the seller's reputation (rating) before shopping online, even though the price may be cheaper than in a physical store.

Online buying and selling transactions have risks, such as defects or non-conformity of goods. Therefore, it is important for the seller to be responsible and make a sale and purchase agreement that is fair for both parties. One solution is to enforce a guarantee in accordance with the agreement. Information about return and warranty provisions must be transparent because this relates to handling claims submitted by consumers. In this condition, it is hoped that consumers can submit warranty claims for replacement or repair of non-conforming products, and ensure that the time for handling warranty claims is fast and efficient so that consumers feel

Dispute resolution in online transactions can be complicated and slow, causing high costs and draining resources. Although justice agencies could be an option, the arbitration and alternative dispute resolution laws of 1999 created a quicker solution.

This is due to the difficulty of law enforcement in the context of domestic and cross-border e-commerce businesses. So it is not uncommon for e-commerce businesses to operate in many countries. This condition creates obstacles in enforcing contract law if there is a dispute between countries within consistent legal rules, so that the dispute resolution process becomes hampered.

This research aims to provide a deeper understanding of how these regulations can protect consumers in online transactions. The focus includes analysis of E-commerce contract provisions, legal enforcement regarding breach of contract, and the effectiveness of consumer protection in the digital business environment (Atikah, 2019).

³ The objectives of this research include several aspects that are important for developing policies and improving security in the transaction process on e-commerce platforms. Some of the main objectives of the research involve: Assessing the effectiveness of legal protection in e-commerce businesses. Analyze the advantages and disadvantages in e-commerce business. Identify the latest challenges in e-commerce business.

Findings from previous research highlight the urgency of protecting contract law in the realm of e-commerce business, especially regarding consumer rights. For example, demands for consumer legal protection in e-commerce transactions are regulated by Law No. 11 of 2008 concerning Electronic Information and Transactions. These regulations cover the responsibilities of parties involved in e-commerce transactions, explaining the consequences of breaching obligations. Legal protection for consumers involves aspects such as liability, legal violations, and transaction regulations. In conclusion, legal protection is important to maintain a balance between consumers and business actors in e-commerce transactions. Therefore, the government and e-commerce business players need to continue to develop consumer protection laws to ensure security and convenience in online transactions (Apriyanti, 2014). The aim of previous research was also to examine legal protection for consumers in e-commerce transactions according to Islamic views. This study is able to contribute to the views of the Muslim community in understanding e-commerce. Meanwhile, the aim of the current research is to assess the effectiveness of legal protection in e-commerce businesses, analyze the advantages and disadvantages in e-commerce businesses, identify the latest challenges in e-commerce businesses (Bloom, 2003).

RESEARCH METHODS

This research uses a literature study method with a descriptive-analytic qualitative approach or literature review. The literature study method is a series of activities related to collecting library data, reading, taking notes, and processing material for writing. This literature study approach focuses on writing results related to the topic discussed. The topic of the problem in this paper is "Contract Legal Regulation in E-commerce Business: Consumer Protection Perspective." In this section, an analysis of the theories and concepts applied is carried out based on available literature, including books and articles published in scientific journals. In this way, the author can easily overcome the problems he wants to research and facilitate the reader's understanding of the topics discussed (Wariati, 2014).

THEORETICAL FRAMEWORK

This theoretical foundation leads to an in-depth understanding of how contract law is regulated in E-commerce businesses with a focus on consumer protection. From basic contract law theory to more complex E-commerce regulations, an understanding of consumer rights, the influence of technology, international aspects, and dispute resolution methods forms a comprehensive framework.

E-commerce businesses require careful organization to maintain a balance between speed and convenience of transactions with adequate protection for consumers. Consumer protection is not just about legal rights, but also about giving consumers confidence that online transactions are a safe and fair process.

As technology continues to develop, legal regulations and consumer protection in E-commerce businesses must continually adapt to meet new challenges. In-depth research into this theoretical basis is important to understand the dynamics and identify potential improvements in the legal regulation of contracts in E-commerce (Rohendi, 2014).

RESULTS AND DISCUSSION

Legal Protection for E-Commerce Transactions

Development and economic growth in the national industrial and trade sectors have produced various kinds of goods and services that can be consumed. With

globalization and free trade supported by advances in telecommunications technology, the flow of transactions for goods and services is increasingly expanding. As a result, the market offers a variety of products from both foreign and domestic production. This situation provides benefits for consumers because they have more choices of goods and services according to their desires and abilities.

However, on the other hand, this situation can cause an imbalance between sellers/business actors and buyers/consumers, with consumers being in a weaker position. They are the target of business activities that aim to obtain maximum profits through promotions, sales methods, and the implementation of standard agreements that may be detrimental to consumers. Consumer protection, as explained in Article 1 number 1 of Law Number 8 of 1999 concerning Consumer Protection, is an effort to provide legal certainty and protect consumer rights. Az. Nasution defines consumer protection law as a set of principles and norms that regulate and protect consumers in the context of the provision and use of products (goods/services) between providers and users, in the context of social life.

According to Johanes Gunawan, legal protection for consumers can be carried out before or after a transaction occurs. There are two approaches that can be used to protect consumers, namely:

- 1) **Legislation:** Involves legal protection for consumers before a transaction occurs. This is done by providing protection to consumers through established laws and regulations. The aim is for consumers to obtain protection before a transaction occurs, with the existence of boundaries and provisions that regulate the relationship between consumers and business actors.
- 2) **Voluntary Self-Regulation:** This is a form of legal protection for consumers before a transaction occurs. In this case, business actors are expected to voluntarily make regulations for themselves to be more careful and vigilant in running their business.

Legal protection for consumers after a transaction occurs can be carried out through the District Court or Consumer Dispute Resolution Agency, according to the choice of the parties involved in the dispute.

The consumer rights recognized to date originate from the development of consumer rights which were formalized in UN resolution Number 39/248 of 1985

concerning consumer protection. In Indonesia, these rights are implemented through the Consumer Protection Law no. 8 of 1999. These consumer rights include comfort, security and safety in consuming goods and/or services, the right to choose, the right to correct information, the right to be heard for opinions and complaints, the right to receive advocacy, protection and resolution. disputes, the right to consumer guidance and education, the right to be treated or served correctly and honestly and not discriminatory, the right to receive compensation, compensation and/or replacement if goods and/or services do not comply with the agreement, as well as other rights that regulated in law.

Apart from consumer rights, the Consumer Protection Law also regulates consumer obligations, the rights of business actors, and the obligations of business actors. In the context of online transactions (e-commerce), the protection of highly confidential electronic information becomes very important, and information security systems in computer technology play an important role.

An information security system has four very important fundamental objectives, namely:

- 1) Confidentiality : Ensuring that the information sent cannot be opened or known by unauthorized parties. Especially for very important data, a high level of confidentiality is required, accessible only to individuals with access rights.
- 2) Integrity : Guaranteeing the consistency and integrity of data according to the original, preventing irresponsible actions such as duplication and destruction of data.
- 3) Availability : Guarantees that authorized users can access their own information and resources, ensuring that entitled people are not denied access to information that should be their right.
- 4) Legitimate Use : Guarantees certainty that the source is not used by unauthorized or irresponsible parties.

In the context of online buying and selling transactions (e-commerce), payment methods are an important part of consumer protection. An effective, fast and reliable payment system is required. In contrast to direct cash or debit/credit card transactions, e-commerce payment methods involve electronic banking services.

In e-commerce transactions, where the parties involved do not meet directly via the internet, the rights and obligations belong to the seller/business actor and the buyer/consumer. Sellers are responsible for providing correct and honest information about the products offered to consumers.

Implementation of e-commerce transactions must pay attention to the principle of prudence, security and integration of information technology systems, electronic transaction security control, cost effectiveness and efficiency, as well as consumer protection in accordance with statutory regulations.

However, in practice, some e-commerce transactions rely more on the principle of trust *rather* than prioritizing the security of online transactions. Transaction security, such as guaranteeing seller/buyer identity, payment path security, and e-commerce website reliability, has not always been a primary focus in small to medium scale transactions. YLKI (Indonesian Consumers Institute Foundation) recorded high levels of consumer complaints regarding e-commerce and online transportation services in 2017. Personal data protection is one of the aspects that consumers complain about most in online buying and selling transactions. Even though the Indonesian Ministry of Trade has launched a one-stop consumer complaints service, the need for stronger regulations in online transactions is still a concern, and the absence of clear regulations is an obstacle in providing optimal protection to consumers (Fista, 2023).

Advantages and Disadvantages of E-Commerce Business

Benefits of E-Commerce Business

According to Martinsons (2008), e-commerce has a number of significant advantages. One of the benefits is the globalization of markets, where the internet allows the exchange of commodities and information without time and space limitations. Anyone can use e-commerce services to start an e-business at any time, enabling business expansion throughout the world and enabling consumers to purchase products of their choice. Another advantage is that requests can be adjusted (personalized demands). In an e-commerce environment, customers can realize more desires regarding products or service quality. Technological innovation also enables the automation of business processes, providing customers with a more convenient experience. Business integration is another aspect emphasized by Martinsons. E-

commerce can reflect the integration and unification of business processing, arranging work procedures in a more orderly manner, and utilizing human and material resources efficiently. This can also help companies build close partnerships with downstream industries.

E-commerce trends will change along with developments over time or increasingly sophisticated technology and market needs. There are several recent trends currently, including the use of AI, mobile commerce, machine learning and the use of chatbots and virtual assistants to improve the quality of customer service.

At this time, e-commerce businesses can collaborate with influencers on social media platforms to promote products to the wider community. E-commerce businesses can sell the products they have directly via social platforms such as Instagram and TikTok by utilizing the features available on TikTok and Instagram.

This trend in using new technology in e-commerce shows that e-commerce businesses are highly recommended to keep up with the times and technology. By capitalizing on this trend, e-commerce businesses expand their market reach and improve operational efficiency. Therefore, e-commerce business people must follow current trends or developments and make the latest innovations in order to improve their business.

E-commerce also brings equal business opportunities, not only for large companies but also for medium and small class companies. With an open market, huge expenditure on advertising and marketing is not necessary. Medium and small companies can easily gain profits through internet access. The revitalization of traditional commerce by e-commerce is also described, with its ability to transcend boundaries of time and space. E-commerce provides small businesses with the opportunity to expand their market without significant hardship in financial or organizational resources. E-commerce organizations are also more dynamic without the need for a massive organizational structure.

Powerful technology supporting transactions in e-commerce allows companies to understand the market better and respond more quickly to customer behavior. E-commerce platforms facilitate the collection of statistics on customer behavior, purchasing preferences and company interactivity, increasing connectivity and

competitiveness in the market. With e-commerce, customers also have greater power, increasing the level of competition in the market.

An online shop business that focuses on selling health and beauty products can be a very profitable business thanks to the various advantages provided by e-commerce. These advantages include:

1. **Wide Customer Reach:** With the e-commerce platform, online shop owners can promote and sell their products to customers throughout Indonesia and even throughout the world, without the need to open physical branches in various locations.
2. **Operational Cost Efficiency:** E-commerce allows the reduction of operational costs such as shop rent, electricity costs and employee salaries. This can result in more competitive product prices, increasing the competitiveness of online stores.
3. **Greater Product Variety:** E-commerce platforms give online store owners the flexibility to offer a variety of health and beauty products with a variety of brands and types, giving customers greater choice.
4. **Easy Stock and Inventory Management:** By using an e-commerce platform, stock and inventory management becomes more efficient. Online store owners can easily monitor stock levels and track products sold.
5. **Ease of Transactions:** E-commerce provides a variety of payment methods, including bank transfers, credit cards, and e-wallets, giving customers flexibility in choosing the payment method that best suits their needs.

In the online health and beauty shop business, success and profits also depend on product quality, customer service, and pricing policies that are appropriate to the market. By taking advantage of the advantages offered by e-commerce, online store owners can increase their competitiveness, expand their market, and ultimately increase the profitability and success of their business.

Disadvantages of E-Commerce Business

E-commerce services are not free from weaknesses, which indicate that there are obstacles in the system. This requires caution from users when making transactions on e-commerce platforms. Some of the disadvantages of e-commerce include:

1. **Security Issues:** The main and most significant drawback in e-commerce is the issue of security. Fraud and fraudulent transactions often occur, giving rise to various security issues. Cases of fraud, such as goods that do not match the description or are never even delivered, are events that often occur in the use of e-commerce. Efforts to avoid this risk can be done by researching reviews from previous customers about the online shop. E-commerce security is increasingly becoming a serious concern, especially with the existence of e-wallet systems, which can store users' money and potentially face the risk of losing their balance for no apparent reason.
2. **Product Mismatch:** Another drawback of e-commerce is that often the product received does not match the order. This condition arises because buyers cannot see the goods directly when shopping online, causing uncertainty regarding the suitability of the product to expectations. Errors in product delivery can occur due to misunderstandings between the seller and the buyer, especially regarding the size or condition of the goods. To avoid this problem, good communication before the transaction can help ensure clarity regarding the details of the product to be purchased.

Unexpected Losses: The success of an online store on a platform can be disrupted by fraudulent acts or major incidents from other stores on the same platform. This can result in a decrease in consumer trust in the platform and automatically affect the reputation of other online stores on the platform. This weakness includes unexpected losses because the main cause of the loss may come from parties not previously known. Therefore, it is necessary to consider these risks by creating online stores on multiple platforms, so that if one platform experiences problems, the store can still rely on other platforms.

When using e-commerce, apart from paying attention to the advantages, it is also important to always be aware of the potential disadvantages. Choosing a platform with good security and communicating well before a transaction can help reduce risks and improve the online shopping experience.

Inattention to the quality of products sold and customer service can be a detrimental factor for online stores in the e-commerce realm. Some aspects that can cause losses to an online store business include:

1. **Unsatisfactory Product Quality:** Poor product quality or not meeting customer expectations can be a serious problem. With customers only able to see images and product descriptions online, online store owners must ensure that the product representation matches its actual quality. If a customer is disappointed with the product they received, this can have a negative impact on customer loyalty and can create negative reviews that are detrimental to the business's reputation.
2. **Poor Customer Service:** Unsatisfactory customer service, such as unfriendly service or slow responses to customer questions, can make customers feel dissatisfied and underappreciated. This can cause customers to be reluctant to make further transactions with the online shop.
3. **Delay in Product Delivery:** Delays in product delivery can disappoint customers and reduce the level of trust in the online store. If the product does not arrive according to the promised delivery time, customers may lose trust and satisfaction with the online store.
4. **Uncompetitive Prices:** Offering prices that are not competitive compared to other online stores selling similar products can make customers choose to shop elsewhere that offers cheaper prices.

Neglected Security and Privacy: Lack of attention to customer security and privacy, such as the absence of SSL certification to protect personal information, can create customer discomfort and distrust in the security of online transactions.

Thus, online store owners need to pay special attention to product quality, customer service, competitive prices, and customer security and privacy. Failure to do so can harm the online store's business and have a negative impact on the overall business reputation.⁹

3) Challenges in E-Commerce Business

Apart from opportunities, there are also several challenges in the e-commerce business, namely e-commerce regulations which are able to provide security in carrying out buying and selling transactions for goods and services. Security guarantees during

the transaction process must be transparent and socialized, this is because the process of buying and selling goods and services occurs only through an internet connection. Trust is the main factor that encourages consumers to make buying and selling transactions using only the internet network. This is in accordance with what McKnight (2008) stated, namely that security in e-commerce transactions is very important because it affects consumer trust.

Another challenge in e-commerce is related to payments, consumers feel unsure about making payments online for fear of fraud, where currently cybercrime cases in Indonesia are still high. There are several aspects to ensure security in e-commerce activities, namely *authorization*, *authentication*, *integrity*, *confidentiality*, *availability*, *non-repudiation* and *privacy*. *Authorization* relates to the authority of the person carrying out the transaction. *Authentication* means that the transaction carried out is genuine, to ensure whether it is genuine or not, that is by using a digital signature. *Integrity* is a transaction that is accepted as desired without any changes. *Confidentiality* is a guarantee that data used in e-commerce transactions can only be accessed by interested parties. *Availability* means guaranteeing the availability of official access to information. Meanwhile, *privacy* is the confidentiality of consumer information, regarding consumer personal data that cannot be disseminated to outside parties (Ratnasingham, 1998). Until now, the laws governing the protection of consumer personal data in e-commerce businesses are still in the form of ministerial regulations and the Information and Electronic Transactions Law (UU ITE) which are not adequate to regulate these issues.

Another challenge in the e-commerce business is related to infrastructure and logistics. The rapid pace of e-commerce business activity has led to an increase in logistics demand. What needs to be considered is how to ensure that consumers do not feel disadvantaged in the e-commerce product delivery process, for example delays in delivery, product delivery errors and product damage. This happens because logistics standards are inadequate. Meanwhile, problems related to infrastructure are unequal infrastructure for internet access, this occurs because internet penetration costs are still relatively expensive (Thoyib, 2023).

CONCLUSION

Clear contractual provisions based on consumer protection are very important in the e-commerce business environment. This not only creates trust between sellers and buyers, but also provides a strong legal basis to protect consumer rights and security in online transactions. Thus, the role of contract law in e-commerce business is not only as formal regulation, but also as an effective means of creating a fair and sustainable e-commerce environment. E-commerce businesses must be able to design the right strategy to overcome the challenges and risks they face and increase customer trust and satisfaction.

REFERENCE

- Mantri, BH in E-Commerce Transactions in E-Commerce Transactions. 11–12 (2007).
- Abdulkadir Muhammad. No Title. Huk. Agreement p. 243 (2010).
- Atikah, I. Legal Regulation of Online Buying and Selling Transactions (E-Commerce) in the Technology Era. *Muamalatuna* 10 , 1 (2019).
- Apriyanti. Legal Protection for Consumers Viewed from Contract Law. (2014).
- Bloom, N. & Reenen, J. Van. 濟無No Title No Title No Title. NBER Work. Dad. 21 , 89 (2013).
- Wariati, A. & Susanti, NI E-Commerce in Consumer Protection Perspective. *PRO-BANK, J. Econ. Business* 1 , 1–19 (2014).
- Rohendi, A. Consumer Protection in E-Commerce Transactions from National and International Legal Perspectives. *Ecodemica* 3 , 474–475 (2015).
- Fista, YL, Aris Machmud & Suartini, S. Legal Protection of Consumers in E-commerce Transactions Viewed from the Perspective of Consumer Protection Law. *Binamulia Huk.* 12 , 177–189 (2023).
- Paryadi, D. Supervision of E Commerce in Trade Laws and Consumer Protection Laws. *J. Huk. Developer.* 48 , 652 (2018).
- Bahtiar, RA Potential, Government Role, and Challenges in E-Commerce Development in Indonesia [Potency, Government Role, and Challenges of E-Commerce Development in Indonesia]. *J. Econ. and Wisdom. Public* 11 , 13–25 (2020).
- Indonesia, BEDI E-commerce business in Indonesia. (2023).

- Thoyib, O. & Wijaya, H. E-Commerce: Developments, Regulations. E-Commerce Developments, Trends, and Regulations. Legislation 16 , 41–47 (2023).
- Andriani, A., Permatasari, I. Analisis Tingkat Kesehatan Bank dengan Metode RGEC Pada BCA Syariah dan Panin Dubai Syariah.
- Fawa'id, M., W. Huda, N., (2020) Praktik Sewa Lahan Pertanian di Masyarakat Perspektif Hukum Ekonomi Islam. DOI: <https://doi.org/10.29062/faqih.v6i1.101>
- Fawa'id, M., W. Omnibus Law dan Pengelolaan Ziswaf di Indonesia. DOI: <https://doi.org/10.29062/faqih.v8i1.322>
- Muhamad Wildan Fawaid. (2022). Pesantren dan Ekosistem Halal Value Chain. *Jurnal At-Tamwil: Kajian Ekonomi Syariah*, 4(2), 166-184. <https://doi.org/10.33367/10.33367/at.v4i2.1471>
- Fatmawatie, N., & Endri, E. (2022). Implementation of the principles of financial governance in service companies. *Journal of Governance & Regulation*, 11(4), 33–45. <https://doi.org/10.22495/jgrv11i4art4>
- Fatmawatie, N. Implementation of The Islamicity Performance Index Approach to Analysis of Sharia Banking Financial Performance In Indonesia. *Iqtishoduna*, VOL.17 (1) DOI: <https://doi.org/10.18860/iq.v17i1.10645>
- Fatmawatie, Naning., Fauza, N., Rohmah, E.N. (2020). Analysis of Zakat Management Performance and It's Implications Achievements of Sustainable Development Goals. *MEC-J* Vol 4 (3).
- Fatmawatie, N., & Endri, E. (2022). Implementation of the principles of financial governance in service companies. *Journal of Governance & Regulation*, 11(4), 33–45. <https://doi.org/10.22495/jgrv11i4art4>
- Binti Mutafarida, & Ning Purnama Sariati. (2022). Inovasi Kepemimpinan Manajemen Bank Muamalat Indonesia pada Masa Pandemi Covid-19. *Istithmar*, 6(1), 9–20. <https://doi.org/10.30762/istithmar.v6i1.139>
- Yuliani, Yuliani (2021) Entrepreneurial Motivation for Women Entrepreneurs. *Journal of Research in Business, Economics, and Education*, 3 (3). pp. 1954-1960. ISSN E-ISSN 2686-6056
- Purnama Sariati, N. (2019). Lifestyle generasi millennial dalam kerangka pasar ekonomi halal. *Istithmar*, 3(2). <https://doi.org/10.30762/istithmar.v3i2.124>
- Anam, C., & Sariati, P. (2021). Rasionalitas konsumsi di masa pandemi perspektif islam. *Istithmar*, 5(1). <https://doi.org/10.30762/istithmar.v5i1.17>

- Kholil, A., W., A., Fawa'id, Hidayah. (2021). Pengaruh Harga Dan Label Halal Terhadap Minat Beli Roti Naf'a Di Kecamatan Kepung Kediri (The Influence of Price and Halal Labels on The Interest of Buying Naf'a Bread in Kepung Kediri). *Qawānīn Journal of Economic Syaria Law*, 5(1), 67–82. <https://doi.org/10.30762/qawanin.v5i1.3421>
- Kunaifi, A., Fawa'id, M., & Faujiah, A. (2022). Cryptocurrency and the Future of the World Currency. *Islamic Research*, 5(1), 86-97. <https://doi.org/https://doi.org/10.47076/jkpis.v5i1.136>
- Putri, O., A., & Solikhudin, M. (2021). Islamic Banking Education in Maqasid Al-Mu'amalat's Perspective. *Journal of Islamic Economics Perspectives*, 3(2), 10-21. <https://doi.org/10.35719/jiep.v3i2.43>
- Puspita Ningrum, R. T. . (2022). Problematika Kewajiban Sertifikasi Halal bagi Pelaku Usaha Mikro dan Kecil (UMK) di Kabupaten Madiun . *Istithmar*, 6(1), 43–58. <https://doi.org/10.30762/istithmar.v6i1.30>
- Sri Isfantin Puji Lestari Et Al (2019). The Effect of Customer's Orientation of Service Employee on Customer's Satisfaction of Health Services, *International Journal of Economics and Business Administration* Volume VII Issue 2, 270 - 278
- Syakur, Ahmad. 2016. "Hybrid Contract Dalam Produk Rahn Di Pegadaian Syariah". *KARSA Journal of Social and Islamic Culture* 24 (2), 316-31. <https://doi.org/10.19105/karsa.v24i2.1121>.
- Syakur, Ahmad. (2018). Revitalisasi ilmu fiqh di pesantren:agenda memperkuat kontribusi terhadap ekonomi islam di indonesia. *Qawānīn Journal of Economic Syaria Law*, 2(2), 81–102. <https://doi.org/10.30762/q.v2i2.1043>
- Syakur, A., & Zainuddin, M. (2020). Analisis Penghimpunan Lembaga Amil Zakat Nasional Dan Lembaga Amil Zakat Daerah. *Istithmar*, 4(1). <https://doi.org/10.30762/istithmar.v4i1.1>
- Samsuri, Ali (2015) Membincang Konsep Tawarruq Alam Dunia Perbankan Dewasa Ini. *Universum*, 9 (1). pp. 29-36.
- Mutafarida, B., Fahmi, F., M. (2020). Upaya implementasi fatwa majelis ulama indonesia nomor 23 tahun 2020 sebagai upaya pemulihan ekonomi oleh lembaga amil zakat (mui fatwa implementation business number 23 year 2020 in economic recovery by amil zakat institution). *Qawānīn Journal of Economic Syaria Law*, 4(2), 138–153. <https://doi.org/10.30762/q.v4i2.2452>
- Mutafarida, B., Anam, C., Prinsip Ekonomi Syariah, Implementasi, Hambatan Dan Solusinya Dalam Realitas Politik Indonesia Terkini. *Journal of Economic and Policy Studies* Vol 1 (1) <https://doi.org/10.21274/jeps.v1i1.3349>

- Natalina, S. A., Zunaidi, A., & Rahmah, R. (2021). Quick Response Code Indonesia Standard (Qris) Sebagai Strategi Survive Usaha Mikro Kecil Dan Menengah (Ukm) Di Masa Pandemi Di Kota Kediri. *Istithmar*, 5(2). <https://doi.org/10.30762/istithmar.v5i2.85>
- Zunaidi, A., & Maghfiroh, F. L. (2021). The Role of Women In Improving The Family Economy. *Dinar: Jurnal Ekonomi Dan Keuangan Islam*, 8(1), 61–79. <https://doi.org/10.21107/dinar.v8i1.10581>
- Zunaidi, Arif (2022). The Contribution of Abu-Hamid al-Ghazali to Shaping Businesspeople's Personalities. *Tsaqafah Jurnal Peradaban Islam* Vol 18, No 1 (2022) DOI: <http://dx.doi.org/10.21111/tsaqafah.v18i1.7610>
- Zunaidi, A., Nofirman, N., Juliana, J., & Wurarah, R. N. (2022). The Impact Of The Development Of Cultural Tourism On The Cultural, Economic, And Social Aspects Of Local Communities. *Dinar: Jurnal Ekonomi dan Keuangan Islam*, 9(2). DOI: <https://doi.org/10.21107/dinar.v9i2.14233>
- Zunaidi, Arif. 2021. “Abu Yusuf Dan Pajak (Konsep Dalam Kitab Al-Kharaj Dan Relevansinya Dalam Ekonomi Saat Ini): Abu Yusuf And Taxes (Concepts In Al-Kharaj’s Book And Their Relevance In Today’s Economy)”. *Fenomena* 20 (1):61-76. <https://doi.org/10.35719/fenomena.v20i1.49>.
- Zunaidi, A. (2021). Wakaf Keluarga Perspektif UU No. 41 Tahun 2004 dan Maqasid Al-Usrah Jamal Al-Din Atiyyah. *Mahakim: Journal of Islamic Family Law*, 5(2), 115–133. <https://doi.org/10.30762/mahakim.v5i2.137>
- Zunaidi, A., & Setiawan, H. (2021). Peran Marketing Public Relations Dalam Merawat Dan Mempertahankan Loyalitas Donatur Infaq. *Istithmar*, 5(2). <https://doi.org/10.30762/istithmar.v5i2.76>
- Zunaidi, A. (2021a). Meningkatkan Jumlah Nasabah Produk Tabungan Amanah Ib Ditinjau Dari Marketing Mix 4P (Studi Kasus Pada Bprs Kota Mojokerto Cabang Jombang). *Muamalatuna*, 13(2), 23–43. <https://doi.org/http://dx.doi.org/10.37035/mua.v13i2.5525>
- Zunaidi, A., Windyaningsi, W., & Muttaqin, A. (2022). The Role of Antautama. co. id Applications in Increasing Customer Satisfaction. *Muamalatuna*, 14(2), 111-129. DOI: <https://doi.org/10.37035/mua.v14i2.6745>
- Zunaidi, A., Syakur, A., Khalik, J. A., Lestari, N. S., Nikmah, K., & Arisanti, N. (2023). Optimizing Zakat Fund Distribution and Utilization in the Implementation of Sustainable Development Goals (SDGs). *Proceeding of International Conference on Islamic Economics, Islamic Banking, Zakah and Waqf*, 1, 107–

126. Retrieved from
<https://proceedings.uinsaizu.ac.id/index.php/ieibzawa/article/view/750>