

REDEFINING CONSUMER PROTECTION: A CRITICAL EVALUATION OF FAIRNESS AND JUSTICE IN MODERN TRADE TRANSACTIONS

Zulkifli¹, Nasrianti², Muhibuddi³, Rahmaniar⁴, Teuku Yudi Afrizal⁵

Universitas Malikussaleh

zulkifli@unimal.ac.id, nasrianti@unimal.ac.id,

muhibuddin@unimal.ac.id, rahmaniar@unimal.ac.id, teukuyudiafrizal@unimal.ac.id

Received: 25/02/2026 | Revised: 05/03/2026 | Accepted: 24/03/2026 | Published: 30/03/2026

Abstract

Consumer protection in trade transactions has become a critical issue in modern commerce, especially with the rise of digital transactions. Despite existing regulations, many consumers remain vulnerable to information asymmetry, exploitation, and injustice in trade. This article aims to critically evaluate the concept of justice in trade through the perspectives of human rights and public policy. The focus is on consumer protection in sale transactions, both in conventional trade and e-commerce, exploring how human rights principles and public policy can offer solutions to the injustices consumers face. This study employs a juridical-normative approach with a comparative analysis between Indonesian law and international human rights norms. Key legal frameworks such as the Indonesian Consumer Protection Law (No. 8/1999) and the Trade Law (No. 7/2014) are analyzed alongside the UN's International Covenant on Economic, Social, and Cultural Rights (ICESCR). Primary data was collected through semi-structured interviews with 20 experts, e-commerce businesses, and consumers involved in digital trade transactions. Secondary data was derived from legal documents, consumer protection reports, and literature on Indonesian commercial law. The findings reveal that while Indonesia's legal framework provides a foundation for consumer protection, its implementation remains inadequate, leaving consumers exposed to unfair practices in online transactions. The article suggests that consumer protection should not merely be a contractual formality but also a moral and ethical responsibility, ensuring consumers' rights to safety, fairness, and transparent transactions. From a human rights perspective, economic justice and social fairness are integral to consumer rights. The state has an obligation to ensure access to clear information, provide mechanisms for redress, and prevent exploitative practices in trade. Public policy must strengthen oversight, regulation, and consumer education in digital trade platforms, ensuring that they are transparent, fair, and provide accessible dispute resolution mechanisms. In conclusion, consumer protection in trade should be viewed not only through contractual agreements but also as part of economic justice, safeguarding consumers' rights to clear information, fair treatment, and the ability to seek compensation for harm. The state must play an active role in fostering a trade environment that aligns with human rights and effective public policy, creating a just and equitable marketplace.

Keywords: consumer protection, trade, human rights, public policy, e-commerce, economic justice, transparency, fairness

INTRODUCTION

The rapid digitization of the global economy has significantly transformed trade practices, particularly with the rise of e-commerce and digital transactions. As of 2023, the global business-to-consumer e-commerce market was valued at approximately USD 5.47 trillion, and it is projected to grow at an annual rate of around 19% through 2030 (Google, Temasek, & Bain, 2023). The shift toward online trade has brought about economic opportunities but has also increased the vulnerability of consumers to information asymmetry, unfair practices, and exploitative contractual terms. In Indonesia, the proliferation of e-commerce has led to a sharp rise in consumer complaints, underlining the systemic inadequacy of current legal frameworks. Throughout 2023, the Directorate General of Consumer Protection and Trade Compliance (PKTN) under the Ministry of Trade received 7,707 consumer reports, with 6,018 complaints, and 1,274 inquiries, largely related to e-commerce and digital transactions. These figures highlight the persistent issues in dispute resolution, legal enforcement, and information transparency within digital trade.

In Indonesia, consumer protection in sale transactions is regulated by national laws, such as Law No. 8 of 1999 on Consumer Protection and Law No. 7 of 2014 on Trade, which lay the groundwork for consumer rights and obligations. However, these laws were not designed to handle the complexities of digital transactions, and as a result, gaps in legal protections have emerged. The rise of platform monopolies, algorithmic pricing, and cross-border transactions has outpaced existing regulations, leaving consumers vulnerable to exploitative business practices. For example, data privacy concerns, unfair contract terms, and misleading advertising are rampant in the digital marketplace. Despite some regulatory efforts, consumer protection laws have not fully adapted to e-commerce dynamics, leading to widespread dissatisfaction among consumers who feel powerless against large digital platforms. From a human rights perspective, economic justice and fairness are fundamental components of consumer rights. The International Covenant on Economic, Social and Cultural Rights (ICESCR), for example, emphasizes the state's obligation to ensure fair conditions of trade and access to remedies for consumers.

The right to information and effective redress mechanisms are central to human rights law, and these principles are essential for protecting consumers from being exploited in the marketplace. In the context of the digital economy, consumer protection should not only focus on ensuring that contracts are legally valid but should also incorporate moral and ethical considerations to safeguard fair treatment, access to accurate information, and the ability to seek compensation when consumers are wronged. Islamic commercial law (fiqh muamalah), while traditionally focused on trade practices within Muslim communities, offers significant ethical insights that extend beyond legal positivism. Islamic law mandates that all commercial transactions should be characterized by honesty, clarity, and mutual consent, prohibiting exploitation, deceptive practices (tadlis), and excessive uncertainty (gharar). In this study, Islamic principles of justice and fairness are used to explore how ethics in trade can be integrated into modern legal frameworks to protect consumers, particularly in digital commerce. Public policy interventions also play a crucial role in bridging the gap between ethical principles and legal enforcement, ensuring that consumer rights are respected and upheld in the digital economy. This paper critically examines how human rights principles, Islamic ethics, and public policy intersect to address the challenges of consumer protection in sale transactions, both conventional and digital. By identifying legal deficiencies and normative imperatives, the study seeks to offer practical solutions for enhancing consumer rights protection and ensuring a just and equitable marketplace in the age of digital trade.

LITERATURE REVIEW

Consumer protection in trade transactions has become an increasingly critical issue as e-commerce and digital platforms continue to expand. The digital transformation has brought both positive and negative impacts, especially in terms of consumer rights, market transparency, and economic fairness. The existing body of literature covers various aspects of consumer protection, with particular focus on digital contracts, e-commerce regulation, and the growing concerns about information asymmetry in the marketplace. This section provides a comprehensive review of key themes in consumer protection, comparing global legal frameworks, ethical standards, and public policy efforts to address consumer exploitation, particularly in digital commerce. With the rise of digital platforms and cross-border transactions, global consumer protection has become increasingly complex. Studies emphasize that while the digital economy provides opportunities for growth, it also presents new risks for consumers, particularly regarding pricing manipulation, misleading advertisements, and data misuse. Grewal & Roggeveen (2022) argue that the growth of digital commerce requires stronger consumer protection laws that address the unique risks in digital transactions, such as fraud, hidden fees, and deceptive practices in online markets. They argue that these challenges are amplified by information asymmetry, where consumers often have less control over the transactional environment compared to businesses that possess far more data and control over the terms of the transaction.

Countries such as the European Union have been at the forefront of digital consumer protection, enacting the General Data Protection Regulation (GDPR) and the Digital Markets Act (DMA) to ensure that consumers have access to transparent information and fair trading practices. However, the implementation of these laws has been uneven across the globe, with many developing countries, including Indonesia, struggling to keep up with these rapid changes. Harper & Zhao (2023) note that public policy needs to evolve to address these cross-border issues, especially as more global platforms like Amazon, Google, and Alibaba dominate the marketplace. Their widespread use in developing countries often leads to jurisdictional challenges, where national consumer protection laws are not easily enforced against foreign platforms, leaving consumers exposed to exploitative practices. Human rights law plays a significant role in ensuring economic justice and social fairness in consumer protection. The International Covenant on Economic, Social, and Cultural Rights (ICESCR) emphasizes the importance of economic rights, including the right to enjoy just and favorable conditions of work and to access essential services. This also includes

protecting consumers from exploitation and fraud in the marketplace. Bishop & Benford (2022) argue that consumer protection is not just about regulatory compliance but also about upholding individual dignity, security, and access to fair redress mechanisms. These principles assert that consumers should have the right to receive accurate information about products or services, to be protected from false advertising, and to have access to compensation if they fall victim to unfair trade practices.

Consumer protection laws aligned with human rights principles focus on transparency and accountability. In the digital economy, where consumers are increasingly engaging in online marketplaces, the right to know about how products are priced, marketed, and delivered is paramount. For example, the right to access information and effective remedies for grievances is essential for consumers to make informed decisions and seek justice when harmed. The inclusion of human rights norms in consumer protection laws helps to shift the focus from simply ensuring contractual fairness to ensuring economic equity and social justice in all transactions. Islamic commercial law (*fiqh muamalah*) provides valuable ethical insights that extend beyond legal positivism. Islamic law mandates that all commercial transactions be characterized by honesty, clarity, and mutual consent. The key principles of *fiqh muamalah* emphasize that trade should be fair, free from exploitation, and based on justice (*'adl*). Key prohibitions like *tadlis* (fraud) and *gharar* (excessive uncertainty) are central to ensuring that transactions are transparent and equitable.

According to Al-Khuli (2022), Islamic law directly addresses the ethical issues in trade, such as misleading advertising, hidden fees, and unclear contract terms—all of which are pervasive in digital commerce. *Gharar* refers to excessive uncertainty or ambiguity in transactions, particularly when key terms of a contract (such as price, delivery terms, or product specifications) are unclear. This concept directly challenges the modern practices in e-commerce where dynamic pricing and hidden charges often create uncertainty for consumers. *Tadlis*, or fraud, addresses situations where consumers are misled about the true nature of a product or service, which is especially relevant in the context of online marketplaces where products are often misrepresented through misleading photos or descriptions. Hassan & Khan (2023) argue that the principles of justice and fairness in Islamic law provide a strong ethical framework for addressing consumer exploitation in the digital marketplace. By ensuring that transactions are transparent, honest, and based on mutual consent, Islamic principles offer practical solutions to the ethical challenges consumers face, particularly when engaging with large digital platforms where the power balance is often skewed in favor of businesses.

Public policy is a crucial element in creating effective consumer protection frameworks that ensure fairness, transparency, and accountability. As digital commerce grows, governments and regulatory bodies must adapt their policies to address the unique challenges posed by e-commerce platforms, which often operate across multiple jurisdictions. Harper & Zhao (2023) highlight that effective public policy should regulate platform behavior, ensure algorithmic transparency, and protect consumer data. Regulatory frameworks must account for cross-border digital transactions, where consumers may be subject to unfair practices by foreign platforms with no accountability under local laws. In ASEAN countries, including Indonesia, public policy initiatives such as the ASEAN Guidelines for Consumer Protection in E-commerce (2023) have sought to establish regional standards for consumer transparency, fair trade, and dispute resolution in digital markets. These guidelines are designed to ensure that businesses are transparent about product descriptions, privacy policies, and pricing models. However, as digital platforms evolve rapidly, policy responses often fail to address emerging risks such as algorithmic manipulation, data privacy issues, and platform liability ambiguities. According to Stevenson (2023), smart regulation is essential to address these risks without stifling innovation in the digital economy. Policies that focus on algorithmic accountability, data protection, and platform responsibility will be crucial in ensuring a fairer digital marketplace for consumers.

METHOD

This study adopts a qualitative, juridical-normative approach to critically evaluate consumer protection in sale transactions, focusing on the perspectives of human rights, public policy, and Islamic ethics. The methodology combines doctrinal legal analysis with empirical research to address both theoretical and practical aspects of consumer protection in modern trade practices, particularly in the digital economy. The first phase of the study involves analyzing Indonesian laws such as Law No. 8 of 1999 on Consumer Protection and Law No. 7 of 2014 on Trade, to evaluate their effectiveness in protecting consumers in both traditional and digital transactions. This doctrinal analysis will also explore Islamic commercial law (*fiqh muamalah*), examining key principles like *gharar* (uncertainty) and *tadlis* (fraud) to assess how they can improve fairness and transparency in digital trade. Additionally, human rights principles, particularly the International Covenant on Economic, Social and Cultural Rights (ICESCR), will be integrated into the analysis to evaluate the alignment of consumer protection with broader

human rights norms. The second phase of the study involves empirical research through semi-structured interviews with 20 stakeholders, including legal experts, e-commerce businesses, and consumers. The interviews aim to gather insights into the real-world challenges of consumer protection in digital commerce, including fraud, data misuse, and the adequacy of current legal and policy frameworks. The data gathered will be analyzed using thematic analysis to identify patterns in consumer vulnerabilities and to propose policy reforms that can address the challenges faced by consumers in the digital marketplace.

By combining doctrinal legal analysis with empirical data, this study aims to provide a comprehensive evaluation of how consumer protection laws, human rights, and Islamic ethical principles can be integrated to create a fairer and more transparent digital marketplace for consumers.

RESULTS AND DISCUSSION

This section presents the findings from the legal analysis and empirical research conducted in the study, focusing on the main challenges consumers face in digital trade transactions and the effectiveness of existing legal frameworks in protecting their rights. The discussion covers the following key themes: Legal Gaps in Consumer Protection, Algorithmic Pricing and Data Privacy Issues, Human Rights Perspectives on Consumer Protection, and Islamic Law's Role in Ensuring Fair Trade.

A. Legal Gaps in Consumer Protection Frameworks

The doctrinal legal analysis of Indonesia's Consumer Protection Law (No. 8/1999) and Trade Law (No. 7/2014) revealed significant gaps in addressing the unique challenges of digital trade. These laws, which were primarily designed to regulate physical trade transactions, do not adequately cover the complexities introduced by e-commerce and cross-border transactions. While the laws lay out general principles for protecting consumers, such as the right to clear information and protection from unfair practices, they fail to address critical issues such as dynamic pricing, hidden fees, data privacy violations, and online fraud that are prevalent in the digital economy. For instance, the Consumer Protection Law does not provide specific provisions for digital contracts, which are often governed by clickwrap agreements—contracts that are presented to consumers digitally, requiring them to accept terms with little to no opportunity for negotiation. These contracts often contain hidden fees, ambiguous terms, or data usage clauses that consumers are unaware of when they agree to the contract. The law also does not provide clear guidelines for the regulation of algorithmic pricing, where digital platforms adjust prices in real time based on factors like demand, time of day, and user data.

Interviews with legal experts further emphasized that Indonesia's regulatory frameworks have not kept up with market innovations. While the Trade Law addresses some aspects of commerce, such as product guarantees and consumer rights, it is not equipped to handle the specific issues that arise in the digital marketplace, such as e-commerce disputes or data exploitation. In particular, cross-border transactions present a jurisdictional challenge. Many global platforms operate in Indonesia without being subject to Indonesian consumer protection laws, creating difficulties in holding these companies accountable for unfair practices. A major challenge in digital commerce is the lack of transparency in algorithmic pricing. Digital platforms often use complex algorithms to set prices dynamically based on various factors such as consumer behavior, location, and demand fluctuations. This practice, often referred to as surge pricing, can lead to unpredictable pricing, where consumers are charged significantly more for a product or service without being fully informed of the pricing mechanism. The study found that dynamic pricing models are not adequately regulated by existing laws. Binns (2023) highlights that platforms frequently change prices in real time, leaving consumers with little opportunity to understand how their prices are being set. For example, in ride-hailing services like Go-Jek, prices increase during periods of high demand, but the algorithms that determine this pricing are opaque. Consumers often do not know how much they will be charged until after the service is completed, which leads to consumer frustration and discontent.

Furthermore, data privacy issues are rampant in digital commerce, with platforms collecting and using consumer data without sufficient transparency or consent. The study found that personal information, including browsing history, purchase behavior, and location data, is routinely used to influence pricing models and targeted advertising. This practice raises serious ethical concerns, as consumers are often unaware of how their data is being used or sold. Hassan (2022) notes that the lack of transparency in data usage contributes to data exploitation, undermining consumer trust in digital platforms. Interviews with e-commerce business owners also revealed that many businesses do not provide clear data usage policies or privacy notices, further exacerbating the issue. While Indonesia's Personal Data Protection Law (No. 27/2022) offers some protections for consumer data, it fails to regulate cross-border data flows, leaving Indonesian consumers vulnerable to exploitation by global platforms that

do not adhere to local data protection standards. From a human rights perspective, the study found that consumer protection is closely linked to economic justice and social fairness. The International Covenant on Economic, Social and Cultural Rights (ICESCR) affirms the right to just and favorable conditions of work and protection from unfair trade practices. This study asserts that consumer protection should be viewed not only as a contractual obligation but also as an ethical responsibility that ensures consumers have access to clear information, fair treatment, and effective remedies when harmed. Interviews with legal scholars revealed that many digital trade practices violate basic human rights, particularly the right to economic security and freedom from exploitation. As Bishop & Benford (2022) argue, human rights principles provide a broader framework for consumer protection, ensuring that consumers are not only treated fairly in transactions but also empowered to make informed choices. In the digital age, fair access to information, clear contractual terms, and effective dispute resolution mechanisms are crucial elements of economic rights that are essential for a functioning consumer protection system.

The study also found that the lack of public awareness about consumer rights and legal recourse remains a major barrier to effective consumer protection in Indonesia. Many consumers, especially those new to digital trade, are unaware of the rights they are entitled to under Indonesian law and international human rights norms. This highlights the need for consumer education programs that emphasize digital literacy, rights awareness, and the availability of legal remedies. Islamic law offers a comprehensive ethical framework for consumer protection, grounded in principles of justice ('adl), honesty, and transparency. In Islamic commercial law (fiqh muamalah), trade transactions are required to be free from deception (tadlis) and uncertainty (gharar). These principles directly address issues such as misleading advertising, hidden charges, and lack of clarity in digital contracts.

The study found that Islamic principles of fairness can help regulate digital marketplaces, especially when applied to dynamic pricing, misleading marketing, and non-transparent pricing models. For example, the prohibition of gharar in Islamic law directly challenges the practice of surge pricing, where consumers are uncertain about the final price they will pay. Similarly, the principle of tadlis could be applied to prevent misleading product descriptions or hidden fees in e-commerce platforms. According to Al-Khuli (2022), if businesses align their operations with Islamic principles of honesty and mutual consent, they would be required to provide complete information about the products, clear terms of service, and pricing breakdowns. This approach could help to rebuild consumer trust in the digital economy and create a fairer marketplace for all participants. Based on the findings of the study, several policy recommendations are proposed to address the gaps in consumer protection in digital trade:

- **Enhance Transparency in Digital Contracts:** Platforms should be required to present simplified and clear contracts, disclosing all fees, pricing mechanisms, and data usage policies to consumers. This will ensure informed consent and reduce the risks associated with misleading terms.
- **Regulate Algorithmic Pricing:** The government should introduce regulations that require platforms to disclose how their pricing algorithms work and ensure that prices are set in a fair and predictable manner. Dynamic pricing mechanisms must be regulated to prevent exploitative pricing during high-demand periods.
- **Strengthen Data Privacy Regulations:** Data protection laws must be updated to ensure that personal data is collected and used transparently, with explicit consumer consent. Cross-border data flows should also be regulated to ensure that global platforms comply with Indonesian data privacy standards.
- **Ensure Platform Accountability:** Monopolistic platforms should be regulated to ensure fair competition and prevent market manipulation. This includes prohibiting price manipulation, unfair contract terms, and data exploitation.

B. Policy Recommendations for Strengthening Consumer Protection

Based on the findings and analysis of existing legal frameworks and consumer protection challenges, this section presents policy recommendations aimed at enhancing consumer protection in both conventional and digital trade. These recommendations focus on improving transparency, accountability, data privacy, and legal enforcement to create a more fair, equitable, and transparent marketplace. One of the primary concerns in the digital marketplace is the lack of clarity in digital contracts. Consumers often agree to long and complex terms and conditions without fully understanding the implications. To address this, it is essential to introduce legal reforms that mandate clear and simple contracts. Digital platforms should be required to:

- **Simplify the contract language:** Contracts should be written in plain language to ensure consumers understand the terms they are agreeing to. Legal jargon should be eliminated, and the key terms of the contract should be highlighted and easily accessible.

- Clearly disclose pricing models: Platforms must disclose all pricing components, including base prices, additional charges, and dynamic pricing mechanisms (e.g., surge pricing). This will ensure that consumers are fully aware of the costs before they commit to a purchase.
- Provide adequate information on data usage: Consumers must be informed about how their personal data will be used, stored, and shared. Platforms should explain their data collection practices and privacy policies in simple terms.

The practice of dynamic pricing—where prices fluctuate based on factors such as demand, time of day, or consumer behavior—can lead to unpredictable and exploitative pricing. To protect consumers from price manipulation, the following regulations should be implemented:

- Disclosure of pricing algorithms: Platforms using dynamic pricing must be required to disclose how their pricing algorithms work, including the factors that influence price changes. Consumers should be able to understand why prices change and when they can expect price fluctuations.
- Regulation of surge pricing: Surge pricing should be regulated to prevent excessive price hikes during high-demand periods. Platforms should be required to provide advance notice of any potential price increases and clearly explain the rationale behind them.
- Transparency in pricing adjustments: Consumers should be notified of any changes to the price during the transaction process. Platforms must ensure that pricing is predictable and fair, and that consumers are not charged more than what they initially agreed to.

Given the increasing amount of personal data collected by digital platforms, strengthening data privacy regulations is crucial to ensure that consumer data is protected and used ethically. The following reforms should be enacted:

- Require clear consent for data collection: Platforms should obtain explicit consent from consumers before collecting, storing, or sharing their personal data. Opt-in mechanisms should be used, where consumers actively agree to the data collection terms.
- Limit data usage: Data collected should only be used for the purposes stated in the contract. Platforms should not sell or share consumer data without the consumer's explicit permission.
- Cross-border data protection: In light of the global nature of digital platforms, regulations should ensure that data privacy standards are enforced across borders. Platforms operating internationally should comply with national data protection laws and be held accountable for data breaches or misuse.
- Consumer rights over personal data: Consumers should have the right to access, correct, and delete their personal data. Platforms must provide easy-to-use tools for consumers to manage their data preferences.

To ensure that digital platforms act in the best interests of consumers, platform accountability must be strengthened. The following measures should be introduced to promote fair competition and prevent market manipulation:

- Monitor platform monopolies: Monopolistic digital platforms that dominate the market should be closely monitored and regulated to prevent them from exploiting their market power. Regulations should prevent platforms from engaging in predatory pricing, false advertising, or unfair data practices.
- Encourage fair competition: Regulations should ensure that smaller businesses and new market entrants have equal access to digital platforms and are not unfairly squeezed out by larger competitors with monopolistic advantages. This can include introducing policies that provide equal visibility for products and services on digital platforms.
- Improve dispute resolution mechanisms: Platforms should be required to provide clear and accessible dispute resolution channels for consumers who feel they have been treated unfairly. These mechanisms should be transparent, efficient, and affordable, allowing consumers to resolve issues quickly and fairly.

A critical component of consumer protection is ensuring that consumers understand their rights and know how to assert them. Consumer education programs should be introduced to help increase digital literacy and raise awareness about consumer rights in e-commerce. The following actions are recommended:

- Promote digital literacy: Educating consumers about how digital platforms work, how to read digital contracts, and how to protect personal data is essential for reducing consumer vulnerability in the digital economy.
- Raise awareness of consumer rights: Programs should inform consumers of their legal rights regarding data privacy, product guarantees, and dispute resolution in digital transactions.

- Provide accessible legal resources: Consumers should have access to clear information on how to seek legal recourse if they are harmed by unfair practices. This includes having easy-to-understand guides on how to file complaints, seek refunds, and protect their rights in the digital marketplace.

CONCLUSION

This study critically examined the effectiveness of Indonesia's consumer protection laws in the context of digital trade and e-commerce. It found that while Indonesia's Consumer Protection Law (No. 8 of 1999) and Trade Law (No. 7 of 2014) provide a solid foundation for protecting consumers in traditional markets, they fail to address the unique challenges presented by digital commerce. Issues like dynamic pricing, misleading advertising, and data privacy violations remain underregulated, leaving consumers vulnerable to exploitation. The findings also highlighted the growing significance of human rights in consumer protection. Economic justice and fairness are central to the protection of consumers in the marketplace, particularly in the digital era. International human rights frameworks, such as the ICESCR, emphasize the state's responsibility to ensure fair trade practices, transparent information, and effective redress mechanisms for consumers. Islamic law offers further guidance by advocating for honesty, transparency, and mutual consent in trade, which aligns with broader consumer protection goals.

Based on these findings, this study proposes several policy reforms. Key recommendations include improving contract transparency, regulating algorithmic pricing, strengthening data privacy regulations, and ensuring platform accountability. These reforms aim to create a more transparent, equitable, and fair digital marketplace where consumers are protected from exploitation, and businesses are held to high ethical standards. Ultimately, consumer protection in the digital age requires a comprehensive legal framework that goes beyond contract formalities and includes ethical considerations. The state must play an active role in regulating digital platforms, ensuring consumer rights are upheld, and fostering a fair and just marketplace for all stakeholders involved.

REFERENCES

- Google, Temasek, & Bain. (2023). *e-Economy SEA 2023 Report*. Retrieved from <https://economysea.withgoogle.com/>
- Binns, S. (2023). The ethics of pricing algorithms in the digital economy. *Journal of Digital Commerce and Ethics*, 12(4), 34–45.
- Heeks, R. (2022). Digital inequality and adverse digital incorporation. *Development Informatics Working Paper Series*, University of Manchester.
- Nainggolan, B., et al. (2025). Legal protection of intellectual property for digital works by utilizing emerging technologies. *Jurnal Hukum*, 18(1), 77–93.
- Hassan, M. (2022). Ethical principles in consumer protection in the digital economy. *Journal of Digital Economy and Ethics*, 8(3), 204–219.
- Harper, P., & Zhao, Y. (2023). E-commerce regulations and public policy: A regional perspective. *Journal of Public Policy*, 20(1), 88-104.
- Stevenson, M. (2023). Smart regulation in the digital age: Addressing new risks in e-commerce. *Regulation & Governance*, 17(2), 105-124.
- Bishop, P., & Benford, M. (2022). Human rights perspectives on consumer protection: A global view. *Human Rights and Development Review*, 9(2), 127-141.
- Al-Khuli, A. (2022). Islamic jurisprudence on commercial contracts: The role of honesty and transparency. *International Journal of Islamic Law*, 15(1), 34-55.
- Grewal, D., & Roggeveen, A. (2022). The rise of digital commerce and its impact on consumer protection. *Journal of Marketing Research*, 59(3), 470–485.