

ABSTRAK

Manusia membutuhkan kebersamaan dalam hidup bermasyarakat, salah satunya melalui transaksi jual beli. Seiring dengan perkembangan teknologi, praktik jual beli dapat dilakukan secara *online*, salah satunya pada praktik jual beli Canva Premium melalui media sosial Instagram. Namun, praktik jual beli seringkali menimbulkan masalah yang menyebabkan kerugian terhadap konsumen. Dalam pandangan Fikih Muamalah dan UU Perlindungan Konsumen, jual beli sah asalkan dilakukan dengan kesepakatan, tanpa paksaan, dan transparansi.

Penulis menggunakan jenis penelitian studi lapangan, yaitu dengan mencari sumber data langsung dari kenyataan sebenarnya di lapangan yang berpangkal dari gejala sosial tentang suatu fenomena yang terjadi di masyarakat. Pengumpulan data yang digunakan peneliti ialah wawancara dan analisis wawancara yang bersifat deskriptif analisis dalam mendeskripsikan dan mengkaji data yang ada.

Hasil penelitian menjelaskan praktik jual beli Canva Premium melalui Instagram efek dari kemajuan zaman dimana dalam praktiknya penjual mempromosikan produk menggunakan berbagai metode guna menarik minat konsumen dan didukung juga oleh kebutuhan konsumen. Dalam pandangan Fiqih Muamalah dan UU Perlindungan Konsumen, praktik jual beli Canva Premium melalui media sosial Instagram tidak memenuhi syarat dan ketentuan yang berlaku.

Kata Kunci: Jual beli *online*, Fikih Muamalah, UU Perlindungan Konsumen

ABSTRACT

Humans require togetherness in social life, one of which is manifested through buying and selling transactions. Along with technological advancements, buying and selling practices can be conducted online, one example being the sale of Canva Premium through the social media platform Instagram. However, buying and selling practices often give rise to problems that cause losses to consumers. From the perspective of Fiqh Muamalah and the Consumer Protection Law, a sale and purchase transaction is considered valid as long as it is conducted based on mutual consent, without coercion, and with transparency.

The author employs a field research method, which involves collecting data directly from real conditions in the field, based on social phenomena occurring within society. The data collection techniques used by the researcher include interviews, and the data are analyzed using a descriptive-analytical approach to describe and examine the collected information.

The results of the study explain that the practice of selling Canva Premium through Instagram is an effect of modern technological development, in which sellers promote products using various methods to attract consumer interest, supported by consumer needs. From the perspective of Fiqh Muamalah and the Consumer Protection Law, the practice of selling Canva Premium through Instagram does not fulfill the applicable terms and conditions.

Keywords: Online Buy and Sell, Fiqh Muamalah, Consumer Protection Law