Yurisprudentia: Jurnal Hukum Ekonomi
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Legal Certainty of the Commission System in TikTok Content Monetization: A Contemporary Business Law Review

10.24952/yurisprudentia.v%vi%i.19873

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Abstract

The transformation of the digital economy has encouraged the development of *the creator economy* which has made TikTok one of the main platforms for content monetization through the commission system (*TikTok Affiliate*). Although it provides great economic opportunities for content creators and business actors, the practice still faces problems of legal certainty, especially related to the legal relationship between the parties, transparency of the commission mechanism, changes to platform policies, and the protection of the economic rights of creators. This study aims to analyze the legal certainty of the commission system in monetizing TikTok content based on the perspective of contemporary business law enriched by the analysis of Sharia Economic Law. The research uses normative juridical methods with legislative, conceptual, and analytical approaches. Legal materials include the Civil Code, Law Number 1 of 2024 concerning Electronic Information and Transactions, the Consumer Protection Law, Government Regulation Number 71 of 2019, the DSN-MUI Fatwa regarding *ju'ālah*, *samsarah*, and *wakālah bi al-ujrah* contracts, as well as various related literature. The results of the study show that the commission system on TikTok Affiliate is a legally valid contractual relationship based on electronic contracts, but its implementation does not fully reflect legal certainty because there is still a lack of algorithm transparency, unilateral policy changes, an imbalance in bargaining positions, and weak dispute resolution mechanisms. Viewed from the perspective of contemporary business law, the commission system on digital platforms is allowed as long as it meets the principles of contract clarity, fairness, transparency, and *avoidance of gharar* elements. Therefore, adaptive regulations are needed that harmonize positive laws with sharia principles to strengthen legal certainty, protection of creators' economic rights, and accountable digital platform governance.
Keywords: Legal Certainty, TikTok Affiliate, Commission System, Creator Economy, Contemporary Business Law.

Abstrak

Transformasi ekonomi digital telah mendorong berkembangnya *creator economy* yang menjadikan TikTok sebagai salah satu platform utama monetisasi konten melalui sistem komisi (*TikTok Affiliate*). Meskipun memberikan peluang ekonomi yang besar bagi kreator konten dan pelaku usaha, praktik tersebut masih menghadapi persoalan kepastian hukum, terutama terkait hubungan hukum para pihak, transparansi mekanisme komisi, perubahan kebijakan platform, dan perlindungan hak ekonomi kreator. Penelitian ini bertujuan menganalisis kepastian hukum sistem komisi dalam monetisasi konten TikTok berdasarkan perspektif hukum bisnis kontemporer yang diperkaya dengan analisis Hukum Ekonomi Syariah. Penelitian menggunakan metode yuridis normatif dengan pendekatan perundang-undangan, konseptual, dan analitis. Bahan hukum meliputi Kitab Undang-Undang Hukum Perdata, Undang-Undang Nomor 1 Tahun 2024 tentang Informasi dan Transaksi Elektronik, Undang-Undang Perlindungan Konsumen, Peraturan Pemerintah Nomor 71 Tahun 2019, Fatwa DSN-MUI mengenai akad *ju'ālah*, *samsarah*, dan *wakālah bi al-ujrah*, serta berbagai literatur terkait. Hasil penelitian menunjukkan bahwa sistem komisi pada TikTok Affiliate merupakan hubungan kontraktual berbasis kontrak elektronik yang sah secara yuridis, namun implementasinya belum sepenuhnya mencerminkan

kepastian hukum karena masih terdapat minimnya transparansi algoritma, perubahan kebijakan secara sepihak, ketidakseimbangan posisi tawar, dan lemahnya mekanisme penyelesaian sengketa. Ditinjau dari perspektif hukum bisnis kontemporer, sistem komisi pada platform digital diperbolehkan sepanjang memenuhi prinsip kejelasan akad, keadilan, transparansi, dan terhindar dari unsur *gharar*. Oleh karena itu, diperlukan regulasi adaptif yang mengharmonisasikan hukum positif dengan prinsip-prinsip syariah untuk memperkuat kepastian hukum, perlindungan hak ekonomi kreator, dan tata kelola platform digital yang akuntabel.
Kata kunci: Kepastian Hukum,TikTok Affiliate, Sistem Komisi, Creator Economy, Hukum Bisnis Kontemporer.

Introduction

The development of information and communication technology has driven fundamental transformations in global economic activity. Digitalization is no longer just changing the way people communicate, but also giving birth to new business models that utilize digital platforms as the main means of creating, distributing, and obtaining economic value.[1] This phenomenon gave birth to the concept of *digital platform economy*, which is an economic system that brings together various parties through digital platforms to carry out trade, marketing, and service provision. One of the fastest-growing platforms is TikTok, which was originally known as a short video-based entertainment medium, but is now developing into a digital business ecosystem that integrates social media, social *commerce*, digital marketing, and the *creator economy*). Through various monetization features, TikTok provides content creators with the opportunity to earn income from the digital activities they do so that content is no longer seen as a mere means of expression, but has become an economic asset that has commercial value.[2]

The monetization system implemented by TikTok develops through various mechanisms, including TikTok Shop Affiliate, Creator Rewards Program, LIVE Gifts, TikTok Series, and commercial cooperation with business actors through paid partnerships. Among these mechanisms, the *commission-based monetization* system is the most widely used model because it rewards creators based on the success of promoting the product, the number of transactions generated, and certain performance indicators set by the platform. This business model not only provides economic opportunities for content creators, but also expands marketing access for business actors, especially micro, small, and medium enterprises (MSMEs), thereby creating a mutually beneficial digital economy ecosystem.[3]

This development is in line with the increasing contribution of the digital economy to national economic growth. Indonesia is one of the countries with the largest number of social media users in the world so it has great potential in the development of the digital creative industry. The transformation of people's behavior towards platform-based economic activities causes social media to no longer function as a space for social interaction, but rather to become

[1] Rizal Mutaqin, Ghani Mutaqin, and Dwi Shinta Dharmopadni, "Dampak Perkembangan Teknologi Informasi Dan Komunikasi Terhadap Dinas Militer," *Jurnal Ilmiah Multidisiplin* 2, no. 3 (2024): 199–204. https://doi.org/10.59000/jim.v2i3.213

[2] Rafles Abdi Kusuma, "Dampak Perkembangan Teknologi Informasi Dan Komunikasi Terhadap Perilaku Intoleransi Dan Antisosial Di Indonesia," *Mawaizh: Jurnal Dakwah Dan Pengembangan Sosial Kemanusiaan* 10, no. 2 (2019): 273–90. https://doi.org/10.32923/maw.v10i2.932

[3] Siti Rika Nurani and Maya R Atmawinata, "Strategi Para Konten Kreator Untuk Meningkatkan Penghasilan Di Era Digitalisasi Melalui Live Tiktok," *GEMILANG: Jurnal Manajemen Dan Akuntansi* 5, no. 4 (2025): 323–34.https://doi.org/10.56910/gemilang.v5i4.2984

a business instrument that is able to generate a significant amount of income. This condition shows that the legal relationship formed in the digital platform monetization system is increasingly complex because it involves platform operators, content creators, business actors, consumers, and various other parties who have economic interests in a digital ecosystem.[4]

Despite this great economic potential, the practice of monetizing content through the commission system still faces various legal issues related to the certainty of the legal relationship between platform operators and content creators. Determining the amount of commissions, changes in the revenue distribution algorithm, stopping monetization programs, suspending commission payments, restricting accounts, and changing the terms and conditions of using services are often carried out based on the platform's internal policies that are prepared unilaterally. In practice, creators are only given the option to accept or reject all of these terms without having the opportunity to negotiate the content of the agreement. As a result, the bargaining position of creators becomes relatively weaker than that of platform operators, which has the potential to cause an imbalance in contractual relationships and legal uncertainty regarding the rights and obligations of the parties.[5]

Legal certainty is one of the fundamental principles in the implementation of business activities, including in business activities based on digital platforms. The existence of legal certainty is necessary to provide protection for the rights of the parties, ensure consistent implementation of agreements, and create a fair, transparent, and sustainable business climate. In the context of the commission system on TikTok content monetization, legal certainty is not only related to the clarity of the commission payment mechanism, but also includes transparency in determining the economic rights of creators, accountability of platform policies, protection of transaction data, and dispute resolution mechanisms in the event of violations of agreed agreements.[6]

Constitutionally, the guarantee of legal certainty has been affirmed in Article 28D paragraph (1) of the Constitution of the Republic of Indonesia of 1945, which states that everyone has the right to fair legal recognition, guarantee, protection, and certainty as well as equal treatment before the law. These constitutional norms are the main foundation for every legal relationship, including legal relationships born in digital business transactions. Thus, every economic activity that takes place through digital platforms must be organized based on the principles of legal certainty, justice, and protection of the rights of the parties.[7]

The legal relationship between TikTok and content creators is essentially a contractual relationship that is subject to the legal provisions of the agreement as stipulated in Article 1320 of the Civil Code regarding the conditions for the validity of the agreement, namely the agreement of the parties, legal competence, certain objects, and halal causes. In addition,

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[4] Indah Puspitorini, "Monetisasi Media Sosial Di Tiktok," *Remik: Riset Dan E-Jurnal Manajemen Informatika Komputer* 6, no. 4 (2022): 1035–40. 10.33395/remik.v6i4.11927

[5] Udi Rusadi, "Komodifikasi Berita Di Media Sosial Tentang Pemanfaatan Akun Tiktok Kompas TV," *Jurnal Komunikasi Universitas Garut: Hasil Pemikiran Dan Penelitian* 11, no. 1 (2025): 36–53. https://doi.org/10.52434/jk.v11i1.42048

[6] Siti Halilah and Mhd Fakhrurrahman Arif, "Asas Kepastian Hukum Menurut Para Ahli," *Siyasah: Jurnal Hukum Tata Negara* 4, no. II (2021).

[7] BUDI MAS, "Tinjauan Fiqh Siyasah Terhadap Peran Pemerintah Desa Dalam Menegakkan UUD 1945 PASAL 28D AYAT (1) Tentang Perlakuan Yang Sama Di Hadapan Hukum (Studi Kasus Di Desa Sidosari Kecamatan Natar Kabupaten Lampung Selatan)" (UIN Raden Intan Lampung, 2022).

Article 1338 of the Civil Code emphasizes that every legally made agreement is valid as a law for the parties (*pacta sunt servanda*) and must be implemented in good faith. In digital business practice, the contractual relationship is realized through an *electronic contract* which is outlined in the form of terms and conditions of use (*terms and conditions*) provided by the platform.[8]

The recognition of the validity of electronic contracts in Indonesia has been regulated in Law Number 11 of 2008 concerning Information and Electronic Transactions as last amended by Law Number 1 of 2024. The regulation provides a legal basis for the implementation of electronic transactions, the recognition of electronic documents as legal evidence, and the protection of parties who conduct legal relations through electronic systems. This provision is strengthened by Government Regulation Number 71 of 2019 concerning the Implementation of Electronic Systems and Transactions, which requires electronic system operators to carry out the principles of reliability, security, accountability, transparency, and protection of digital service users.[9]

In addition, the aspect of legal protection for platform users also obtained a normative basis through Law Number 8 of 1999 concerning Consumer Protection, especially regarding the right to obtain true, clear, and honest information, fair treatment, and proper dispute resolution. Although content creators in certain practices can be positioned as digital business actors, at the same time they are also users of platform services so they are entitled to legal protection for services provided by digital platform operators.[10]

To affirm the position and novelty of this research, it is necessary to state several previous studies that have relevance to the theme of the study. Research conducted by Feliany Kowandaa et al[11] . concluded that every user who creates and uploads choreographed works on the TikTok platform automatically obtains copyright protection for the work. If the choreographed work is monetized by another party without the creator's consent, the copyright holder can pursue various legal remedies, either through the administrative mechanism provided by TikTok, alternative dispute resolution, arbitration, or litigation in court. This research emphasizes the importance of protecting intellectual property rights for digital works as part of ensuring legal certainty in the digital platform ecosystem.

Another research conducted by Virly Vidiasti Sabijanto[12] shows that YouTube content has the potential to be used as an object of collateral in Intellectual Property Rights (IPR)-based financing. However, its implementation still faces various challenges, including difficulties in assessing the economic value of IPR, copyright protection, and the dynamics of the ever-

8 Revian Tri Pamungkas and Djulaeka Djulaeka, "Perlindungan Hukum Pemegang Hak Cipta Atas Lagu Yang Diunggah Pada Aplikasi Tiktok," Simposium Hukum Indonesia 1, no. 1 (2019): 394–413.

9 M Apandi et al., "Kekaburan Norma Dalam Kebebasan Berekspresi Di Era Digital: Analisis Undang-Undang Nomor 1 Tahun 2024 Tentang Perubahan Atas Undang-Undang Nomor 11 Tahun 2008 Tentang Informasi Dan Transaksi Elektronik," Jurnal Hukum Lex Generalis 5, no. 12 (2024).

10 Bahtiar Tamrin, "Analisis Hukum Terhadap Perlindungan Konsumen Dalam Transaksi Digital Di Indonesia: Tinjauan Undang-Undang Nomor 8 Tahun 1999," Jurnal Kolaboratif Sains 8, no. 6 (2025): 3246–55. https://doi.org/10.56338/jks.v8i6.7738

11 Feliany Kowanda, Miranda Risang Ayu Palar, and Laina Rafianti, "Legal Protection of Choreography Monetization in Dance Challenge Programs Uploaded on Tiktok Platforms," Prosecutor: Journal of Legal and Political Studies 2, no. 3 (2024): 80–94. https://doi.org/10.51903/jaksa.v2i3.1880

12 Virly Vidiasti Sabijanto, "Kepastian Hukum Terhadap Hak Kekayaan Intelektual Youtuber Dalam Transaksi Pembiayaan Bank Menggunakan Konten Youtube," LITIGASI 25, no. 1 (2024): 61–94. https://doi.org/10.23969/litigasi.v25i1.12630

evolving digital market. Although Government Regulation Number 24 of 2022 concerning the Creative Economy has provided a legal basis for IPR-based financing, the study emphasizes that the effectiveness of its implementation still requires strengthening legal awareness, synergy between stakeholders, and legal certainty that is able to provide protection for creative economy actors. Therefore, regulations regarding the use of digital assets as economic objects are considered to have a strategic role in encouraging the growth of the national creative economy.

Finally, the research of Muhammad Rusydi Alghifari, et al[13]. concluded that *affiliate marketing* practices can basically be accommodated through samsarah and ju'ālah contracts, as long as they meet the principles of clarity of the object of the contract, certainty of the amount of rewards, and honesty in delivering information to consumers. The research also emphasizes that influencer activities in the digital economy must be based on the principles of transparency, trust, and information disclosure, and avoid promoting products or services that are contrary to sharia principles. The results of the study provide a normative foundation for sharia-based digital marketing practices as well as a reference for the development of more comprehensive regulations and fatwas. In contrast to previous studies, this study not only examines aspects of copyright protection, the use of IPR, or the validity of *affiliate marketing contracts*, but specifically analyzes the legal certainty of the commission system in monetizing TikTok content through a contemporary business law approach enriched with the perspective of Sharia Economic Law, so that it is expected to be able to offer a regulatory model that is more adaptive to the economic development of the platform digital.

Based on the results of the review of previous research, there are similarities and differences that show the position of this research. The similarity of this research with the research of Feliany Kowandaa et al., Virly Vidiasti Sabijanto, and Ahbib Mursidun et al. lies in the focus of the study on digital economic activities that utilize digital platforms as an instrument of economic value creation, while highlighting the importance of legal certainty and protection of the rights of digital economy actors. However, these studies have a different scope. Feliany Kowandaa et al.'s research focuses on the copyright protection of choreographic works on the TikTok platform, Virly Vidiasti Sabijanto's research examines digital content as an object of financing guarantee based on Intellectual Property Rights, while Ahbib Mursidun et al.'s research focuses on the validity of *affiliate marketing* practices based on *samsarah* and *ju'ālah contracts* from the perspective of Sharia Economic Law.

Meanwhile, this study specifically analyzes the legal certainty of the commission system in monetizing TikTok content using contemporary business law approaches combined with the perspective of Sharia Economic Law. The *research gap* of this research lies in the absence of a study that comprehensively integrates positive legal analysis, digital business legal principles, electronic contract mechanisms, protection of creator rights, and analysis based on the DSN-MUI Fatwa regarding ju*'ālah*, *samsarah*, and *wakālah bi al-ujrah* contracts in building an adaptive regulatory model for the commission system on digital platforms. Therefore, this research offers novelty in the form of a formulation of a legal certainty model

[13] Muhammad Rusydi Alghifari, N Eva Fauziah, and Zia Firdaus Nuzula, "Business Ethics and Ju'alah in Affiliate Marketing Practices," in *Bandung Conference Series: Sharia Economic Law*, vol. 5, 2025, 121–30. https://doi.org/10.29313/bcssel.v5i2.19250

that harmonizes contemporary business law with the principles of Sharia Economic Law in the *creator economy ecosystem*.

The urgency of this research is increasing along with the development of the *creator economy* phenomenon as one of the new economic sectors that contributes to national economic growth. For some people, the income earned through the TikTok commission system has become a major and additional source of income. Therefore, the sustainability of the monetization system is highly dependent on the existence of legal certainty that is able to guarantee the economic rights of creators while creating a balance of legal relations between platform operators and service users. Unclarity regarding the mechanism for determining commissions, unilateral changes in platform policies, and the unavailability of an effective dispute resolution mechanism have the potential to cause economic losses, reduce public trust in digital platforms, and hinder the development of the technology-based creative economy industry.

In addition, the dynamics of the development of digital technology are taking place much faster than the development of legal regulations. Algorithm-based business models, digital commission systems, and legal relationships born through social media platforms continue to undergo changes that are not always followed by positive legal norm updates. As a result, the various legal issues that arise in the practice of content monetization are often only resolved based on the platform's internal policies or the terms of a standard contract that are unilaterally drafted. This condition shows the need for a more in-depth study of the implementation of the principle of legal certainty in TikTok's content monetization commission system based on the perspective of contemporary business law.

Based on this description, the research on "Legal Certainty of the Commission System in TikTok Content Monetization: A Study of Contemporary Business Law" is important to analyze the conformity of commission system practices with the principles of treaty law, electronic transaction law, and digital business law in Indonesia. This research is expected to be able to make an academic contribution to the development of contemporary business law as well as offer recommendations for the formation of regulations that are more adaptive to the development of the digital economy. Thus, the results of this research are expected to strengthen legal certainty, increase protection for content creators, and support the creation of a fair, transparent, accountable, and sustainable digital business ecosystem.

Method

This research uses normative legal research methods[14] with a statute *approach*, conceptual *approach*, and case *approach* that are relevant to content monetization practices on the TikTok platform.[15] The legal materials used include primary legal materials in the form of the Constitution of the Republic of Indonesia in 1945, the Civil Code, Law Number 1 of 2024 concerning the Second Amendment to Law Number 11 of 2008 concerning Electronic Information and Transactions, Government Regulation Number 71 of 2019 concerning the Implementation of Electronic Systems and Transactions, Law Number 8 of 1999 concerning

[14] Yulia Audina Sukmawan and Dwi Damayanti, "Normative and Empirical Legal Research Methods as a Strategy to Strengthen the Perspective of Legal Studies," *Notary Law Journal* 4, no. 3 (2025): 114–28. https://doi.org/10.32801/nolaj.v4i3.116

[15] Nanda Dwi Rizkia and Hardi Fardiansyah, *Metode Penelitian Hukum (Normatif Dan Empiris)* (Penerbit Widina, 2023).

Consumer Protection, as well as TikTok's *Terms of Service* and monetization policies.[16] Secondary legal materials are obtained from books, scientific articles, reputable journals, and other documents related to digital business law and platform economics.[17] All legal materials are analyzed qualitatively with descriptive-analytical analysis techniques through legal interpretation to examine the legal certainty of the commission system in monetizing TikTok content based on contemporary business law principles and formulate recommendations for strengthening regulations that are adaptive to the development of the digital economy.[18]

Result and Discussion

Creator Economy Ecosystem and Commission Business Model on the TikTok Platform

Digital transformation has given birth to a new paradigm in global economic activity known as the *creator economy*. This concept refers to an economic ecosystem that places individuals as the main producers of economic value through the creation of digital content that is distributed using various social media platforms. In this ecosystem, creativity, innovation, and the ability to build interaction with audiences are the main capital that can be converted into economic benefits. In contrast to conventional business models that rely on the physical production of goods or services, *the creator economy* utilizes digital assets in the form of content, data, social networks, and attention *economy* as commodities that have high economic value. This change shows that social media has undergone a transformation from just a communication space to a digital economy infrastructure that brings together creators, platforms, business actors, advertisers, and consumers in a business relationship that is interdependent.[19]

One of the platforms that plays an important role in the development of *the creator economy* is TikTok. Since its introduction globally, TikTok has grown into a social media platform with millions of active users that allows each individual to produce, upload, and distribute short video content to an audience on a wide scale. The main advantage of TikTok lies in the use of a recommendation algorithm that is able to display content based on user preferences so that the chances of a content to gain public attention are not solely determined by the number of followers (*followers*), but also by the level of engagement generated. This mechanism creates a relatively more equitable opportunity for creators to gain exposure while opening up greater monetization opportunities than previous generation digital platforms.[20]

In its development, TikTok no longer only provides video-sharing services, but also builds a digital business ecosystem that integrates social media, digital marketing, electronic commerce, and electronic transaction services. This integration makes TikTok one of the digital economy platforms that brings together various business interests in one system. Creators produce content, business actors utilize content as a promotional medium, consumers obtain product information through engaging content, while platforms profit through user

[16] Ahmad Rosidi, Muhammad Zainuddin, and Ismi Arifiana, "Metode Dalam Penelitian Hukum Normatif Dan Sosiologis (Field Research)," *Journal Law and Government* 2, no. 1 (2024).
[17] Muhammad Zainuddin and Aisyah Dinda Karina, "Penggunaan Metode Yuridis Normatif Dalam Membuktikan Kebenaran Pada Penelitian Hukum," *Smart Law Journal* 2, no. 2 (2023): 114–23.
[18] S H I Kristiawanto, *Memahami Penelitian Hukum Normatif* (Prenada Media, 2022).
[19] Kristophorus Hadiono and Rina Candra Noor Santi, "Menyongsong Transformasi Digital," 2020.
[20] Safitri Wulandari et al., "Peran Konten TikTok Dalam Mengembangkan Branding Sebagai Media Bisnis Digital Yang Berprofitabilitas," *Journal of Science and Education Research* 4, no. 1 (2025): 71–78. https://doi.org/10.62759/jser.v4i1.175

traffic management and various commercial services provided. Thus, the relationship that is formed is no longer purely social, but has developed into a legal relationship and economic relationship that has contractual consequences for all parties involved.[21]

One of the main instruments that supports the sustainability of the *creator economy* on TikTok is the *commission-based monetization* system. This system provides creators with the opportunity to earn income based on the economic contribution generated through their digital activities. In contrast to the *fixed payment system*, the commission model connects the amount of creator income with certain performance indicators that have been determined by the platform and business actors. The greater the creator's contribution to increased transactions, viewership, or audience engagement, the greater the commission will become. This business model reflects the characteristics of the digital economy that places data, user attention, and interaction activities as the basis for economic value formation.[22]

In practice, the commission system on TikTok develops through several mechanisms. First, TikTok Shop Affiliate, which is an affiliate program that allows creators to earn commissions based on the value of product sales that are successfully generated through affiliate *links* or promotions carried out in content or live *streaming*. Second, the Creator Rewards Program, which is an incentive program that provides financial rewards to creators based on the quality and performance of content that meets certain requirements. Third, LIVE Gifts, which is a mechanism for giving virtual gifts by viewers which can then be converted into income after deducting administrative fees according to platform policies. Fourth, commercial cooperation (*paid partnership*) between creators and business actors is carried out through business contracts to promote certain products or services. The four models show that the commission system has become the main instrument in distributing economic value within the TikTok ecosystem.[23]

From a business law perspective, the commission system on the TikTok platform is a form of contractual relationship that involves several legal subjects at once, namely platform operators, content creators, business actors, and consumers. This relationship was born through an *electronic contract* which is manifested in the form of agreement to Terms *of Service*, *Community Guidelines*, and special provisions regarding monetization programs. The agreement gives birth to rights and obligations that are binding on the parties as per the principle of *pacta sunt servanda* in the law of the agreement. Creators have the right to receive commission payments in accordance with applicable regulations, while the platform has the authority to manage payment systems, verify transactions, set monetization eligibility standards, and supervise user activities. On the other hand, business actors get benefits in the form of increased promotions and sales, while consumers get product information through content produced by creators.

[21] Nabila Qinthara Putri, Putri Fauzia, and Erwin Permana, "Analisis Bisnis Konten Kreator Sebagai Alternative Karir Di Era Digital Pada Gen Z Di Platform Tiktok," *NUSANTARA: Jurnal Ilmu Pengetahuan Sosial* 12, no. 6 (2025): 2441–51. https://doi.org/10.31604/jips.v12i6.2025.%25p

[22] Cici Insiyah, "Tiktok Affiliate Sebagai Sarana Peningkatan Ekonomi Dalam Pengembangan Usaha Digital," *Al-Tsiqoh: Jurnal Ekonomi Dan Dakwah Islam* 10, no. 1 (2025): 64–82. https://doi.org/10.31538/altsiq.v10i1.6906

[23] Daysi Fikka Kelejan et al., "Kajian Historis Media Sosial: Dari Pengguna Media Sosial Biasa Menjadi Konten Kreator Sukses Di Era Digital," *Tangkoko: Jurnal Manajemen Dan Akuntansi* 11, no. 1 (2025): 1–10.

The main characteristic of the commission business model on digital platforms is its reliance on algorithms as an instrument of economic value distribution. The algorithm determines the reach of the content, the level of visibility, recommendations to users, and the eligibility of an account to participate in the monetization program. Thus, the creator's income is not only influenced by the quality of the content, but also by the algorithmic mechanisms controlled by the platform organizers. This condition creates business relationships that are highly dependent on the platform's internal policies, including changes in the recommendation system, monetization requirements, and commission payment mechanisms. As a result, creators' bargaining positions are often in an unbalanced state because they do not have the authority to influence those policies.[24]

In addition to algorithms, the use of standard *form contracts* is another characteristic of the digital platform business model. All provisions regarding monetization terms, commission amounts, payment procedures, account suspension, and termination of cooperation are fully determined by the platform. Creators only have the option to accept all of these terms (*take it or leave it*) without negotiation space. From the perspective of contemporary business law, such a condition indicates the existence of *contractual asymmetry* that has the potential to affect the balance of rights and obligations of the parties. Therefore, the application of the principles of transparency, *good faith*, accountability, and contractual fairness is very important in maintaining the continuity of the legal relationship between platforms and creators.[25]

On the other hand, the commission's business model makes a significant contribution to the growth of the national digital economy. The presence of the TikTok affiliate program has opened up opportunities for MSME actors to market their products more widely with relatively efficient promotional costs. Content creators play the role of marketing partners who are able to reach consumers through a more personalized and interactive approach than conventional advertising. This model results in mutually beneficial business relationships, where businesses gain increased sales, creators earn commissions, platforms earn revenue from digital services, while consumers gain access to more diverse product information. This phenomenon shows that the commission system is not only an instrument of profit sharing, but also a key driver of the platform-based digital economy ecosystem.[26]

However, the success of this business model is highly dependent on the existence of a governance *platform* that ensures legal certainty, transparency, and protection for all parties. A commission system that is not accompanied by a clear calculation mechanism, unilateral policy changes, or lack of access to dispute resolution can cause legal uncertainty that has an impact on decreasing trust of creators and business actors in the platform. Therefore, from the perspective of contemporary business law, the implementation of *the creator economy* is not enough to be oriented only to economic efficiency, but must also pay attention to the

[24] Jaslin Dhabitah and Khairul Anwar Mohd Nor, "Analisis Pencabutan Izin Komersial TikTok: Rekomendasi Ekonomi Digital Indonesia," *Jurnal Magister Ekonomi Syariah* 2, no. 2 Desember (2023): 49–64.
[25] Anik Sholistiyawati, "Peran Media Sosial Dalam Meningkatkan Keterlibatan Masyarakat Dalam Ekonomi Kreatif," *JETCH: Journal Economy, Technology, Social and Humanities* 4, no. 1 (2026).
[26] Jerall Arvia et al., "Peran TikTok Dalam Membuka Peluang Kerja Affiliator Di Era Digital," *ULIL ALBAB: Jurnal Ilmiah Multidisiplin* 3, no. 6 (2024): 22–30. https://doi.org/10.56799/jim.v3i6.3354

principles of good *governance (good platform governance*), protection of the rights of parties, contractual balance, and accountability in the management of digital systems.

Thus, the *creator economy ecosystem* and commission business model on the TikTok platform reflect a new form of business relationships in the digital economy era that integrates technological innovation, economic activities, and legal relationships simultaneously. This system has created vast economic opportunities for society, while presenting new challenges in contemporary business law related to the regulation of electronic contracts, algorithm transparency, commission distribution, and protection of creator rights. Therefore, a comprehensive understanding of the characteristics of *the creator economy* ecosystem is an important foundation in building a legal framework that is able to provide certainty, justice, and sustainability for all digital economy actors.

Accountability and Legal Certainty in the Digital Content Monetization Commission System

The development of the digital economy has given birth to an increasingly complex pattern of business relationships because it involves interactions between platform operators, content creators, business actors, and users in one technology-based ecosystem. One of the main characteristics of the business model is the application of the commission system as a mechanism to reward creators' contributions in generating economic value through digital content. The commission system not only serves as an instrument of income distribution, but also becomes part of the legal relationship that gives birth to rights and obligations for each party involved. Therefore, the sustainability of the system is highly dependent on the application of the principles of accountability and legal certainty so that the business relationships created take place in a fair, transparent, and accountable manner.[27]

In the perspective of contemporary business law, accountability is interpreted as the obligation of each legal subject to account for actions, policies, and decisions taken based on legal norms, good governance principles, and the agreement of the parties. On digital platforms, accountability is not only related to the management of technological systems, but also concerns the clarity of the mechanism for determining commissions, payment procedures, the use of algorithms, the management of transaction data, and the mechanism for resolving objections submitted by creators. Accountability is a key prerequisite in building trust between platform operators and service users because all business activities take place through electronic systems that are largely controlled by the platform.[28]

On the other hand, legal certainty is a fundamental principle in the state of law that provides guarantees that every legal relationship is organized based on clear, consistent, and predictable norms. Legal certainty allows each party to know the rights, obligations, legal consequences, and protection mechanisms available in the event of a violation. In the context of digital content monetization, legal certainty is of paramount importance because creators' income depends on the mechanisms established by the platform through electronic contracts and operational policies that are constantly updated. Without certainty regarding the procedure for calculating commissions, disbursement requirements, and dispute resolution

[27] Agus Wibowo, "Transformasi Ekonomi Digital," *Penerbit Yayasan Prima Agus Teknik*, 2022, 1–179.
[28] Monica Puspa Dewi Suganda Putri et al., *Hukum Bisnis Kontemporer* (Sada Kurnia Pustaka, 2025).

procedures, digital business relationships will be vulnerable to injustice and conflicts of interest.[29]

The constitutional basis regarding legal certainty in Indonesia is stated in Article 28D paragraph (1) of the 1945 Constitution of the Republic of Indonesia, which affirms that everyone has the right to fair legal recognition, guarantee, protection, and certainty as well as equal treatment before the law. This provision has the consequence that all economic activities, including those carried out through digital platforms, must be carried out by paying attention to the principle of legal certainty as part of the protection of citizens' rights. Thus, the platform operator is not only obliged to provide technological infrastructure, but also ensures that the business policies implemented meet the standards of fairness and do not harm others.[30]

The legal relationship in the content monetization system is essentially born through an electronic contract that binds the platform operator with the creator. The relationship is subject to the provisions of Article 1320 of the Civil Code regarding the conditions for the validity of the agreement, namely the existence of agreement, skill, certain objects, and halal causes. In addition, Article 1338 of the Civil Code emphasizes that every legally made agreement is valid as a law for the parties and must be implemented in good faith. In the context of digital platforms, agreement to Terms *of Service* and monetization policies is a form of electronic agreement that gives birth to a legal relationship between the platform operator and the content creator.[31]

However, the implementation of the principle of freedom of contract on digital platforms has different characteristics from conventional contractual relationships. Most electronic contracts are structured in the form of standard *form contracts* that do not provide the user with room for negotiation. Creators are only given the option to accept all the terms that have been set or not to use the service. Such a pattern is known as the *take it or leave it* mechanism, which practically puts platform operators in a more dominant position than service users. This imbalance can affect the effectiveness of legal protection if the policies implemented are not accompanied by transparency and adequate oversight mechanisms.

Accountability in the commission system is not only related to the payment of revenue to creators, but also includes openness about the method of calculating commissions, the basis for assessing content performance, the reason for deferring payments, and the evaluation procedure in the event of an alleged violation of the platform's policies. In digital business practice, the use of algorithms has a huge influence on revenue distribution because algorithms determine the reach of content, user engagement rate, and the chances of a content generating a transaction. Therefore, even though platform operators have the right to develop technology independently, the use of algorithms must still meet the principle of proportional transparency so as not to create uncertainty regarding the economic rights of creators.[32]

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[29] Zulfahmi Nur, "Keadilan Dan Kepastian Hukum (Refleksi Kajian Filsafat Hukum Dalam Pemikiran Hukum Imam Syâtibî)," *Misykat Al-Anwar Jurnal Kajian Islam Dan Masyarakat* 6, no. 2 (2023): 247–72.

[30] Naufal Irfan, "Undang-Undang Dasar Negara Republik Indonesia Tahun 1945," 2002.

[31] Muhamad Ibnu Afrelian, "Monetisasi Konten Media Sosial Dalam Perspektif Hukum Ekonomi Syariah," *JSHI: Jurnal Syariah Hukum Islam* 5, no. 1 (2026): 10–21. https://doi.org/10.47902/jshi.v5i1.470

[32] Syarah Syam Amir, "Asas Kebebasan Berkontrak Sebagai Peluang Melemahnya Perlindungan Hukum Bagi Pekerja Gig Economy," *Judge: Jurnal Hukum* 6, no. 07 (2026): 2223–33. https://doi.org/10.54209/judge.v6i07.2154

The recognition of electronic transactions as a legal relationship has been regulated in Law Number 1 of 2024 concerning the Second Amendment to Law Number 11 of 2008 concerning Information and Electronic Transactions. The regulation provides a legal basis for the use of electronic contracts, electronic documents, and various forms of digital transactions carried out through electronic systems. Furthermore, Government Regulation Number 71 of 2019 concerning the Implementation of Electronic Systems and Transactions requires electronic system operators to ensure system reliability, maintain information security, implement good governance, and provide protection for service users. The norm shows that the responsibility of platform operators does not stop at the technical aspect, but also includes the legal dimension in the implementation of digital business activities.

In addition to the contractual aspect, accountability is also closely related to the protection of the economic rights of creators. Income obtained through the commission system is the result of professional activities carried out based on mutually agreed provisions. Therefore, any commission deductions, payment delays, termination of monetization programs, or restrictions on access to accounts must have an objective legal basis and reason. Policies that are carried out unilaterally without a mechanism of clarification or objection have the potential to contradict the principle of good faith in the implementation of the agreement and reduce legal certainty for creators as business partners of the platform.

Another aspect that is no less important is the availability of an effective dispute resolution mechanism. In digital business practice, disputes can arise due to differences in interpretation of monetization policies, commission miscalculations, alleged violations of platform provisions, or electronic system disruptions that affect the economic rights of creators. Therefore, platform operators need to provide dispute resolution procedures that are accessible, transparent, fast, and provide a balanced opportunity for parties to raise objections. The existence of this mechanism is a manifestation of the principle of accountability as well as an instrument to ensure legal certainty in digital business relationships.[33]

In addition, the application of the principle of accountability must be accompanied by strengthening *platform governance*. Good governance requires platform operators to apply the principles of transparency, responsibility, independence, and protection of user rights. In the context of the commission system, the governance is realized through the preparation of easy-to-understand policies, adequate notification before the rule changes are enforced, the provision of information on the basis for calculating commissions, and supervision of the implementation of policies so as not to cause discriminatory treatment. Thus, the platform is not only oriented towards business efficiency, but also responsible for maintaining a balance of legal relations with creators.[34]

The development of a highly dynamic digital economy requires an adaptive legal approach to platform-based business models. Regulations that are able to accommodate technological innovation while providing legal protection will create a healthy business climate and increase the trust of all digital economy actors. In the context of a content

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[33] Meirina Nurlani, "Alternatif Penyelesaian Sengketa Dalam Sengketa Bisnis Di Indonesia," *Jurnal Kepastian Hukum Dan Keadilan* 3, no. 1 (2022): 27–32. https://doi.org/10.32502/khk.v3i1.4519

[34] Agus Nugraha, "Inovasi Model Bisnis Koperasi Merah Putih Berbasis Platform Digital: Implikasi Terhadap Tata Kelola Dan Kebijakan Perkoperasian," *J-Coop: Journal of Co-Operative* 2, no. 1 (2026): 65–72. https://doi.org/10.32670/jc.v2i1.52

monetization commission system, accountability and legal certainty are two complementary principles. Accountability ensures that every policy is accountable, while legal certainty ensures that the rights and obligations of the parties are protected based on clear and consistent norms.[35]

Thus, the implementation of accountability and legal certainty in the digital content monetization commission system is an important foundation for the sustainability of the digital economy ecosystem. The legal relationship between the platform operator and the creator cannot be based solely on commercial interests, but must be built on the principles of fairness, transparency, contractual balance, and legal protection. The application of these principles not only provides certainty for parties in carrying out digital business activities, but also strengthens public trust in the *creator economy ecosystem* as one of the main pillars of digital economy development in the contemporary era.

Legal Challenges of Digital Platforms to the Protection of Content Creators' Rights

The development of digital platforms has created a new economic space that provides wide opportunities for content creators to earn income through various monetization schemes, including commission systems, affiliate programs, live *streaming*, and promotional cooperation with business actors. In practice, the legal relationship that is built is no longer simple, but involves platform operators, creators, business actors, and consumers in one interdependent digital business ecosystem. Behind the great economic potential, various legal challenges have arisen related to the protection of creator rights, especially regarding income certainty, algorithm transparency, unilateral policy changes, protection of digital works, and dispute resolution mechanisms. These issues are not only relevant from a positive legal perspective, but also require analysis based on the principles of Islamic Law that place justice (*al-'adl*), benefit (*maslahah*), trust, and prohibition of tyranny as the foundation of muamalah relations.[36]

In the perspective of modern business law, the relationship between digital platforms and creators is born through *electronic contracts* that are manifested in the form of *Terms of Service*, *Creator Terms*, and monetization policies that must be approved by users. Normatively, the contract fulfills the characteristics of the agreement as stipulated in Article 1320 and Article 1338 of the Civil Code. However, in practice, the contract is drafted unilaterally (*standard form contract*) so that the creator does not have room to negotiate the substance of the clause that regulates the amount of commission, policy changes, termination of monetization, or dispute resolution. This condition causes an imbalance of *bargaining power* which has the potential to reduce legal protection for creators as one of the main actors in the digital economy.[37]

The next challenge is related to algorithmic *transparency*. The algorithm system determines the content distribution, reach rate, number of impressions, and the chances of creators earning commissions. However, the parameters used by the algorithm are generally

[35] Lalu Ali Hasan and Hilalludin Hilalludin, "Integrasi Nilai Syariah Dalam Ekonomi Digital Dan Gaya Hidup Muslim Kontemporer," *TAKAFUL: Jurnal Ekonomi Dan Perbankan Syariah* 1, no. 1 (2025): 55–66.

[36] Ciek Julyati Hisyam et al., "Transformasi Sosial-Ekonomi Dalam Era Ekonomi Digital: Analisis Sosiologi Ekonomi Terhadap Dinamika Platform Online," *Jurnal Ilmiah Ekonomi, Manajemen, Bisnis Dan Akuntansi* 1, no. 2 (2024): 1–13. https://doi.org/10.61722/jemba.v1i2.86

[37] Pramudya Dianta, "Analisis Hubungan Hukum Antara Perusahaan, Kreator Konten, Dan Pengguna Dalam Aplikasi HaluApp," 2025.

not published in detail, so creators do not know exactly the reason for the drop in revenue, the restriction of content distribution (*shadow banning*), or the termination of monetization access. This condition can cause legal uncertainty because the economic rights of creators are greatly influenced by automated decisions that are under the control of the platform.[38]

In addition, unilateral changes in monetization requirements are also an important issue. The platform has the authority to update policies, change commission percentages, raise monetization eligibility standards, or terminate certain programs for reasons of system adjustments. Although contractually such actions are often included in the clauses of the agreement, their implementation can cause harm if they are not accompanied by adequate notice, a proportionate transition period, or an objection mechanism for the creator. From a business law perspective, such a policy has the potential to conflict with the principles of *good faith* and contractual balance.[39]

Another problem that increasingly arises is the protection of digital work rights. The content produced by creators is the result of thought, creativity, time, and investment that has economic value. However, the practice of unauthorized duplication, *re-upload*, utilization by other parties without attribution, and exploitation through artificial *intelligence* technology pose a threat to the economic rights and moral rights of creators. Therefore, legal protection of digital works is an integral part of the protection of creators' rights in the digital platform ecosystem.[40]

From the perspective of Islamic Law, the relationship between digital platforms and creators is part of muamalah, which is a legal relationship that is allowed in principle as long as it does not conflict with the Qur'an, Sunnah, ijma', or sharia principles.[41] The rules of fiqh state:

الأصل في المعاملات الإباحة حتى يدل الدليل على التحريم

Meaning: "The original law in every muamalah transaction is permissible until there is evidence that prohibits it."

Based on these rules, the commission system in monetizing TikTok content is basically a mubah activity, as long as the object promoted is halal, the transaction mechanism is carried out honestly, and does not contain elements of riba, gharar (harmful ambiguity), maysir (speculation/gambling), tadlis (fraud), or ghisy (fraud).

According to the author's analysis, the legal relationship between digital platforms and creators has similarities to ju'alah and samsarah contracts. In the ju*'alah contract*, a person promises a reward to the other party for the success of achieving a certain result. Creators earn a commission if they successfully generate sales, clicks, or a predetermined performance

[38] Uswatun Hasanah, "Privasi Data Dan Transparansi: Tantangan Etis Dalam Penerapan Artificial Intelligence (Ai) Di Bidang Akuntansi," *Smart GOALS Jurnal Bisnis Digital Dan Manajemen* 1, no. 1 (2024): 19–31. https://doi.org/10.36490/sg.v1i1.1330

[39] Atef Fahrudin, Titih Nurhaipah, and Galang Ikhwan Aji Sabda, "Peran AI Dalam Transformasi Komunikasi: Peluang Dan Tantangan," *JIKA (Jurnal Ilmu Komunikasi Andalan)* 8, no. 1 (2025): 1–10.

[40] Yuli Yulianti, Deny Guntara, and Muhamad Abas, "Kajian Yuridis Terhadap Perlindungan Hak Kekayaan Intelektual Di Era Digital Berdasarkan Undang-Undang Nomor 28 Tahun 2014 Tentang Hak Cipta," *Unes Journal of Swara Justisia* 9, no. 2 (2025): 341–50. https://doi.org/10.31933/4xbvra82

[41] Muhammad Raihan Amu and Nurlaila Isima, "Bridging Technology and Sharia: A Review of Islamic Law on YouTube AdSense Monetization," *Al-'Aqdu: Journal of Islamic Economics Law* 4, no. 1 (2024): 54–72. http://dx.doi.org/10.30984/ajiel.v4i1.3190

target. Meanwhile, from the aspect of product promotion, the activity of creators can also be categorized as samsarah (trade intermediaries) who earn ujrah (commission) for the marketing services they provide. The two contracts are recognized in muamalah fiqh as long as they meet the principle of clarity of the rights and obligations of the parties.

Problems arise when the platform changes the commission mechanism or stops payments for no apparent reason. From a sharia perspective, such a condition has the potential to contain elements of gharar, because one of the parties does not obtain certainty regarding its economic rights. The Prophet PBUH forbade transactions that contain ambiguities as in the hadith:

نهى رسول الله صلى الله عليه وسلم عن بيع الغرر

Meaning: "The Prophet PBUH forbade transactions that contain gharar." (HR. Muslim)

According to the author, *the gharar* prohibition does not only apply to transaction objects, but is also relevant to digital systems that do not provide clarity on the basis for calculating commissions, reasons for deferring payments, or algorithmic parameters that affect creator income. Therefore, platform operators are obliged to present a transparent mechanism so as not to cause ambiguity that is detrimental to one of the parties.

In addition to the principle of clarity, Islam also emphasizes the importance of justice ('adl) in economic relations. Allah SWT. said in QS. An-Nahl verse 90 that Allah commands to act justly and do good. In the context of digital monetization, justice requires a balance between the rights of platforms as system operators and the rights of creators as parties who generate economic value through their content. When the platform profits from the creator's activity, the creator is also entitled to receive a commission according to the contribution that has been made without any arbitrary deductions or restrictions.[42]

Furthermore, the principle of trust is a very important moral foundation in the governance of digital platforms. The platform not only has the technical responsibility to operate the system, but also has an ethical and legal responsibility to safeguard the rights of its users. In fiqh muamalah, amanah means carrying out obligations in accordance with the agreement and not abusing the power you have. According to the author's analysis, the dominance of platforms in determining monetization algorithms and policies must be balanced with a moral responsibility to provide clear information, effective complaint mechanisms, and protection of the economic rights of creators. Without such accountability, digital business relationships have the potential to give birth to practices that are contrary to the goals of sharia.[43]

Viewed from the perspective of maqāṣid al-syarī'ah, the protection of the rights of creators is part of ḥifẓ al-māl (protection of property). The income obtained by creators through the commission system is an economic right born from legitimate business (*kasb al-halal*), so it must be protected from reduction, control, or elimination carried out without a justified basis. In addition, the protection of the reputation and work of creators is also related

[42] Adisty Suchy Octarilza, Ahmad Zuhdi, and Salis Irvan Fuadi, "Pembentukan Karakter Kebajikan Pada Anak: Perspektif Al-Qur'an Surat An-Nahl Ayat 90," *AL-MUSTAQBAL: Jurnal Agama Islam* 2, no. 3 (2025): 67–77. https://doi.org/10.59841/al-mustaqbal.v2i3.199

[43] St Salehah Madjid, "Prinsip-Prinsip (Asas-Asas) Muamalah," *Jurnal Hukum Ekonomi Syariah* 2, no. 1 (2018): 14–28. DOI: 10.26618/j-hes.v2i1.1353

to ḥifẓ al-'ird (protection of honor), since misuse of content or deletion of accounts without fair procedures can be detrimental to the good name and sustainability of the creator's profession.[44]

Based on this analysis, the author argues that the commission system on digital platforms can be assessed in accordance with the principles of Islamic Law if it meets five main indicators, namely: (1) the clarity of the contract and the mechanism for granting commissions; (2) transparency in the determination of policies and algorithms that affect the economic rights of creators; (3) the execution of transactions based on the principles of honesty and good faith; (4) protection of economic rights and intellectual rights of creators; and (5) the availability of a fair dispute resolution mechanism that is accessible to all parties. On the other hand, if the commission system is run unilaterally, is not transparent, or eliminates the rights of creators without a valid reason, then the practice is contrary to the principles of justice, trust, and benefit that are the basis of Islamic Law.

Thus, the protection of creator rights in the digital platform ecosystem is not only a positive lawsuit, but also an implementation of sharia values in contemporary muamalah activities. The integration of Islamic Law principles into the governance of digital platforms will strengthen legal certainty, increase the trust of creators, and create a digital economy ecosystem that is more fair, transparent, and oriented towards the common good. The author views that future regulations are not enough to regulate the technical aspects of electronic transactions, but also need to internalize the principles of contractual justice, trust, transparency, and protection of economic rights as universal values that are in line with the goals of Islamic Law and the development of contemporary business law.

Adaptive Regulatory Model for Commission Systems in the Digital Platform Economy

The economic development of digital platforms has changed the pattern of legal relations in modern business activities. Digital platforms no longer function simply as technology service providers, but have evolved into major actors that regulate interactions between content creators, business actors, advertisers, and consumers through algorithmic mechanisms and electronic contracts. In this ecosystem, the commission system is the main instrument in distributing economic benefits to the parties. However, until now, the regulation regarding the commission system on digital platforms in Indonesia is still spread across various general regulations so that it does not provide comprehensive legal certainty. Therefore, an adaptive regulatory model is needed to be able to accommodate technological developments while ensuring legal protection for all digital economy actors.[45]

From Indonesia's positive legal perspective, the commission system in digital content monetization is basically a civil law relationship born from an agreement. Article 1313 of the Civil Code defines an agreement as an act by which one or more people bind themselves to one or more other people. Furthermore, Article 1320 of the Civil Code determines the conditions for the validity of the agreement, namely the existence of an agreement, the competence of the parties, certain objects, and halal causes. This provision is the juridical

[44] Rahmat Danni, "Maqāṣid Al-Sharī 'Ah And Copyright Protection: A Critical Examination Of Copyright Regulation In Indonesia," *ASY SYAR'IYYAH: Jurnal Ilmu Syari'ah Dan Perbankan Islam* 10, no. 2 (2025): 110–34. https://doi.org/10.32923/zdsgrc57

[45] Meilin Meilin et al., "Analisis Pertumbuhan Platform Bisnis Digital Di Indonesia," *Jurnal Ilmiah Raflesia Akuntansi* 11, no. 1 (2025): 210–20. https://doi.org/10.53494/jira.v11i1.846

basis that the relationship between the digital platform and the content creator through the agreement to the *Terms of Service*, *Creator Terms*, and monetization policy is a form of contract that has binding force as long as it meets these conditions.[46]

In addition, Article 1338 of the Civil Code emphasizes that every legally made agreement is valid as a law for the parties (*pacta sunt servanda*) and must be implemented in good *faith*. In the context of digital platforms, this principle has the consequence that the platform operator is not only authorized to establish the commission mechanism, but is also obliged to implement all the contents of the agreement in an honest, transparent manner, and without harming the creator partner. Unilateral changes to commission percentages, suspension of payments for no apparent reason, or termination of monetization access without an objection mechanism have the potential to be contrary to the principle of good faith in the execution of the agreement.[47]

More specific regulations regarding digital activities are contained in Law Number 1 of 2024 concerning the Second Amendment to Law Number 11 of 2008 concerning Information and Electronic Transactions (ITE Law). This regulation recognizes the validity of electronic contracts, electronic documents, and transactions carried out through electronic systems. Thus, all legal relationships born from the platform's monetization program have the same legal status as conventional contracts as long as they meet the provisions of laws and regulations. Furthermore, Government Regulation Number 71 of 2019 concerning the Implementation of Electronic Systems and Transactions (PP PSTE) requires Electronic System Operators (PSE) to implement a system that is reliable, safe, responsible, and accountable. This norm is the basis that digital platforms are obliged to implement a commission payment mechanism in a transparent, auditable, and easy way to provide access to dispute resolution to users.[48]

In addition, Law Number 8 of 1999 concerning Consumer Protection also has relevance in the relationship between platforms and creators. Although creators are often positioned as business partners, at the same time they are users of digital platform services. Therefore, creators have the right to obtain true, clear, and honest information about monetization mechanisms, receive fair treatment, and have access to dispute resolution if their economic rights are harmed. This approach shows that legal protection in the digital economy is no longer only oriented towards the end consumer, but also includes all parties who use platform services as part of economic activities.

However, the development of the platform's business model is much faster than the formation of regulations. Most of the policies regarding algorithms, commission distribution, monetization terms, and account termination are still fully determined through the platform's internal policies. As a result, legal certainty is highly dependent on electronic contract clauses

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[46] Bayu Sugara and Moh Taufik Hidayat, "Syarat Subjektif Sahnya Perjanjian Menurut Kitab Undang-Undang Hukum Perdata (KUH PERDATA) Dikaitkan Dengan Perjanjian E-Commerce," *Journal Sains Student Research* 1, no. 2 (2023): 805–12. https://doi.org/10.61722/jssr.v1i2.301

[47] Nia Susanti, "Kepastian Hukum Penerapan Asas Kebebasan Berkontrak Dalam Sebuah Perjanjian Baku Ditinjau Berdasarkan Pasal 1338 Kitab Undang-Undang Hukum Perdata," *Indragiri Law Review* 2, no. 2 (2024): 33–39. https://doi.org/10.32520/ilr.v2i2.32

[48] Andrew Wijaya, Christopher Hartono, and Bambang Arwanto, "Perlindungan Hukum Nasabah Bank Digital Syariah Di Indonesia Yang Berkepastian Hukum.," *Jurnal Ilmu Hukum, Humaniora Dan Politik (JIHHP)* 5, no. 3 (2025).

that are drafted unilaterally (*standard form contracts*). According to the author's analysis, this condition shows the need to build adaptive regulation that not only accommodates technological innovations, but is also able to maintain a balance of rights and obligations of the parties.

Adaptive regulation is a dynamic, responsive, and *risk-based regulatory* approach. In the context of the commission system, the regulation does not have to regulate in detail all the technical aspects of the algorithm, but it is necessary to establish minimum standards that must be met by the platform operator. These standards include transparency in the commission calculation method, notification before policy changes are enforced, protection of creator economic rights, appeal *mechanism*, effective dispute resolution, and obligation to maintain the security of transaction data. Such an approach allows technological innovation to continue to develop without neglecting legal protection for digital economy actors.

From the perspective of Sharia Economic Law, the commission system on digital platforms is basically a form of ju'ālah, samsarah, or wakālah bi al-ujrah contracts, depending on the character of the legal relationship. If a commission is given for the success of achieving a certain target, then the character of the contract is closer to *the ju'ālah*. If the creator acts as a marketing intermediary who receives a reward for his services, then the contract is more accurately qualified as *samsarah*. Meanwhile, if the creator gains the power to market the product in certain rewards, the relationship can be understood as *wakālah bi al-ujrah*. The three contracts are permissible in muamalah jurisprudence as long as they fulfill the principles of voluntariness (*tarāḍī*), clarity of rights and obligations (*bayān al-ḥuqūq wa al-wājibāt*), honesty, and freedom from the elements of gharar, usury, maysir, and fraud.

The analysis obtained normative reinforcement through the Fatwa of the National Sharia Council-Indonesian Ulema Council (DSN-MUI) Number 62/DSN-MUI/XII/2007 concerning the Ju'alah Agreement.[49] This fatwa emphasizes that ju'alah is a promise or commitment to give rewards (*ju'l*) for the success of achieving certain results or achievements that are justified by sharia. In the context of content monetization, the commission received by creators for successfully generating sales transactions or achieving performance targets can be qualified as the object of a ju'alah contract, as long as the amount of commission, target achievement requirements, and payment mechanism are clearly established from the beginning. Thus, clarity of information is an important requirement so that the contract does not contain elements of gharar.

In addition, DSN-MUI Fatwa Number 113/DSN-MUI/IX/2017 concerning the Wakalah bi al-Ujrah Agreement provides the basis that the granting of power of attorney to other parties in certain rewards is allowed as long as the scope of power, rights, obligations, and the amount of ujrah is clearly determined. When the creator acts as the authorized party to market the product through a digital platform, then the legal relationship can be analyzed using the wakalah bi al-ujrah contract. Therefore, unilateral changes in commissions or reductions of creator rights without an agreed basis are contrary to the principles of trust and certainty of the contract emphasized in the fatwa.

[49] Wiysma Canda Puja Puspitaloka, "Default of the Shopee Affiliate Service Commission from the Perspective of the Fatwa Dsn-MUI No. 62 of 2007 and Sharia Economic Law" (Nahdlatul Ulama Sunan Giri University, 2025).

Furthermore, DSN-MUI Fatwa Number 93/DSN-MUI/IV/2014 concerning Agency (Samsarah) is also relevant because it emphasizes the ability to obtain commissions as intermediaries in trade transactions as long as the object of the halal transaction is known to the parties, and there is no practice that is detrimental to either party. In the context of TikTok Affiliate and other digital affiliate systems, creators essentially carry out their functions as marketing agents that bring sellers together with potential buyers. Therefore, commission is an economic right that must be granted in accordance with the agreement and must not be arbitrarily eliminated.

According to the author's analysis, the development of adaptive regulation in Indonesia needs to integrate positive legal principles with the values of Sharia Economic Law. From a positive legal perspective, regulations must ensure the certainty of electronic contracts, algorithm transparency, accountability of platform operators, data protection, and dispute resolution mechanisms. From the sharia side, regulations must ensure that the commission system meets the principles of justice (*al-'adl*), trust, transparency (*al-wuḍūḥ*), willingness of the parties (*tarāḍī*), and protection of property (*ḥifẓ al-māl*) as one of the main objectives of *maqāṣid al-syarī'ah*. The integration of these two perspectives will result in a regulatory model that not only provides legal certainty, but also guarantees business ethics and distributive justice in the digital economy.

Based on this analysis, the authors offer five main elements of an adaptive regulatory model for the commission system on digital platforms. First, the transparency of the algorithm and the commission mechanism, i.e. the platform's obligation to explain the general parameters that affect the creator's income without having to reveal trade secrets. Second, contractual protection, in the form of a prohibition of retroactively harmful policy changes and the obligation to provide notice before the changes are enforced. Third, payment accountability, namely the provision of transaction reports and verifiable commission calculations. Fourth, effective dispute resolution mechanisms, both through internal resolution and alternative dispute resolution. Fifth, compliance with sharia principles, especially for platforms or services that claim to carry out business activities in accordance with the principles of Sharia Economic Law.

Thus, an adaptive regulatory model for the commission system in the digital platform economy must be built through harmonization between positive law and Sharia Economic Law. This approach not only provides legal certainty for the relationship between platforms and creators, but also creates digital economy governance that is fair, transparent, accountable, and in line with the values *of maqāṣid al-syarī'ah*. This harmonization is important considering that the digital economy will continue to develop, while regulations must be able to anticipate changes in business models without reducing the protection of the rights of parties.

Conclusion

The development of *the creator economy* has transformed social media, especially TikTok, into a digital economy ecosystem that makes the commission system the main instrument in monetizing content and distributing economic value between platforms, creators, business actors, and consumers. Legal relationships formed through electronic contracts have basically gained legitimacy in Indonesia's positive law through the Civil Code, Law Number 1 of 2024 concerning the Second Amendment to Law Number 11 of 2008 concerning Information and Electronic Transactions, Government Regulation Number 71 of 2019 concerning the Implementation of Electronic Systems and Transactions, and Law Number 8 of 1999 concerning Consumer Protection. However, the practice of the commission system on digital platforms still faces fundamental problems in the form of an imbalance in the bargaining position between platforms and creators, lack of algorithm transparency, unilateral monetization policy changes, and suboptimal mechanisms to protect the economic rights of creators. This condition shows that legal certainty has not been fully realized because the implementation of contractual relationships is still dominated by internal platform policies that are not always accompanied by accountability and transparency. From the perspective of Sharia Economic Law, the commission system on digital platforms is in principle permissible because it has the characteristics of the *ju'ālah*, *samsarah*, and *wakālah bi al-ujrah* contracts, as affirmed in DSN-MUI Fatwa Number 62/DSN-MUI/XII/2007 concerning the Ju'alah Agreement, DSN-MUI Fatwa Number 93/DSN-MUI/IV/2014 concerning Agency (Samsarah), and DSN-MUI Fatwa Number 113/DSN-MUI/IX/2017 concerning Wakalah bi al-Ujrah. However, the validity of the system requires the clarity of the contract, transparency of the commission mechanism, protection of the economic rights of creators, and freedom from *elements of gharar*, *tadlis*, and practices that are detrimental to one of the parties. Therefore, an adaptive regulatory model is needed that integrates positive legal principles with the values of Sharia Economic Law through strengthening algorithm transparency, accountability of commission payments, contractual balance, protection of creator rights, and effective dispute resolution mechanisms. The integration is expected to be able to realize legal certainty, increase the trust of digital economy actors, and build a fair, transparent, sustainable commission system governance, and in line with the goals of national law and *maqāṣid al-syarī'ah*.

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