

Comparative Study of Hisbah Institutions and Consumer Protection Institutions In Indonesia In A Review of Islamic Business Ethics

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Abstract

To keep the market mechanism running well without any party feeling disadvantaged, especially the consumer, the presence of a consumer protection agency is an unavoidable necessity. This study aims to analyze comparatively how the hisbah institutions during the time of Rasulullah SAW and consumer protection institutions in Indonesia are viewed in a review of Islamic business ethics. This research is literature research with a qualitative approach, while the data analysis used is comparative analysis, namely by reviewing the literature on how the comparison between hisbah institutions and consumer protection institutions in Indonesia uses a review of Islamic business ethics. From the results of this study, it was found that hisbah institutions and consumer protection institutions have some similarities and differences. Among the similarities between hisbah institutions and market monitoring institutions lie in the indicators of the institutions that form these two institutions, as well as the similarities in the indicators of the goals of the institutions, namely to fulfil consumer rights and obligations. The basic difference is that hisbah institutions have a broader area and authority than consumer protection agencies. In terms of Islamic business ethics, some principles make a difference that is not carried out by consumer protection agencies, namely the principle of unity (tauhid), the principle of freedom, and the principle of responsibility.

Keywords: *Comparative Study, Consumer Protection Institute, Hisbah Institute, Islamic Business Ethics.*

A. Introduction

In economic activities, production, distribution, and consumption are the three pillars of activity that cannot be separated, where each is related to one other to complement one other. Production results will never reach consumers if they do not go through a distribution process, and fulfilling consumer needs will never be fulfilled without a

production process or the creation of goods and services which are then distributed to consumers. Currently, the practice of economic activity can be carried out anywhere, anytime and by anyone, whether in the fields of trade, agriculture, communications, transportation, finance, construction, and also other businesses that not only produce products but also services.

To keep the three processes of economic activity running well and in harmony, we need some kind of regulation to be able to protect the rights and obligations of each economic actor, be it producers, distributors, or consumers. These rules are then called business ethics. Business ethics exists as an effort to create and carry out economic activities as fairly as possible and apply applicable laws or regulations that have been made and agreed upon by the community.

The application of ethics in economic activities is not an easy matter. The application of ethics is a concept of awareness by each individual. In philosophy, there is a section called ethics where values, norms, and morality are examined in a more rational and perspective way. In philosophy, it can be seen that ethics and norms are two different things. Norm is a parameter or benchmark that becomes a reference for the formulation of how to behave that should be applied, and aims to see how far the pattern of behaviour meets the standard size. Whereas ethics requires humans to behave following their personality which is free but can be accounted for because all their actions are based on clear and justifiable reasons, some experts also argue that norms and ethics are the same problems (Rakhmawati, 2016).

As a result of the application of ethics in economic activities which is an awareness by economic actors, it becomes possible that there will be violations committed by economic actors whether committed by producers, distributors, or consumers. These violations are of course to be able to maximize profits without thinking about what other parties will feel. For example, there are violations committed by producers by selling goods of poor quality which can cause losses to consumers, and various other violation cases.

In some cases, consumers are the party most often harmed due to violations committed by producers and distributors. Based on BPKN's annual data, it was recorded that there were 1,276 consumer complaints throughout 2020. The three biggest consumer complaints were from the housing sector with 507 reports, e-commerce 295 reports, and finance 205 reports. The total number of complaints decreased compared to 2019 which reached 1,518 reports (Mochammad Januar Rizki, 2020). The above notes are of course only limited to cases of consumer violations that were recorded as a result of reports from victims. Meanwhile, if you look further, there are still many violations that occur in our midst and are experienced by other consumers but are not reported.

To regulate economic business practices to run smoothly and minimize violations by implementing business ethics in it, an institution is needed that can provide rules, supervise, control, and provide execution for business people who violate applicable ethics, norms, and morals. The goal is that business activities carried out in the community can run well and not cause harm to other parties. This institution is an institution that has the authority to be able to follow up on matters relating to fraud or violations that exist in economic business activities.

In Indonesia, several institutions have a role as consumer protection institutions, both consumer protection agencies under the auspices of the Directorate of Consumer Protection, such as BPKN (National Consumer Protection Agency), LPKSM (Governmental Consumer Protection Agency) and BPSK (Consumer Dispute Settlement Agency). Where each of these institutions has its respective roles and functions (Azizah, 2018). Strengthening the existence of these institutions is the existence of Law NO 8 of 1999 concerning consumer protection, Government Regulation No 51 of 2001 concerning Guidance and Supervision of the Implementation of Consumer Protection, and Regulation of the Minister of Trade of the Republic of Indonesia Number 72 of 2020 concerning the Consumer Dispute Settlement Agency (Maharani & Darya Dzikra, 2021).

The presence of consumer protection institutions as above has the duties and objectives as recorded in Law Number 8 Years Concerning consumer protection, namely to disseminate information to increase awareness of consumer rights and obligations and be careful in consuming goods and/or services, provide advice to consumers who need it, cooperate with relevant agencies to realize consumer protection, assist consumers in fighting for their rights, including receiving consumer complaints or complaints, carry out joint supervision by the government and the public on the implementation of consumer protection (Indonesia, 1999).

If you look back, it turns out that the existence of an institution that has to supervise and protect consumers has existed since the time of the Prophet Muhammad SAW. During the Prophet's time, an institution was formed that also had a role in overseeing economic activities called the hisbah institution. Hisbah institutions specifically have the task of overseeing all economic activities that occur in the market, so that the market mechanism can run normally and there are no irregularities in the market (Wahid et al., 2018). At that time the Prophet himself was the first to become a muhtasib, namely the person who served as a market supervisor who was also assigned by other companions. The purpose of establishing hisbah institutions at that time was to oversee market players from all fraudulent actions that could damage market prices such as taddlis, ikhtikar, usury, gharar, maysyir and others. Because of the importance of this institution, during the time of Caliph Umar bin Khattab, this institution was still implemented and became better (Huda, 2019).

Both consumer protection agencies and hisbah institutions are a form of implementing the application of business ethics, especially in Islam. The application of Islamic business ethics by creating a market or economic supervisory agency is a reflection of the desire to implement economic business activities in a positive direction and can provide benefits for all parties. The study in this study aims to be able to compare the role of hisbah institutions in the mass of Rasulullah and his friends with consumer protection institutions in Indonesia when viewed from the perspective of Islamic business ethics. It is hoped that a comparison between the two institutions will provide a meeting point for similarities and differences between the hisbah institutions for the masses of Rasulullah and his companions and consumer protection institutions in Indonesia.

B. Literature Review

The researcher believes that the discussion regarding the role of hisbah institutions in economic supervision is a discussion that has been carried out by many researchers, so it is necessary to review some of the research on hisbah institutions and consumer protection institutions apart from being a reference material in this study as well as to determine the renewal of this research with research -previous research.

Research conducted by Diana Lestari, et al with the title " Comparative Analysis of Hisbah Institutions in the Prophet's Age and the Modern Age Based on the Islamic Economic System. The purpose of this study is to find out the differences between hisbah institutions at the time of the Prophet and modern times based on the Islamic Economic System. The method in this study uses a descriptive method whose purpose is to describe a phenomenon or object of a study. Al-hisbah aims to dictate what is commonly called good to prevent what is commonly called bad in areas under government control. Hisbah Institutions in Indonesia are not implemented as institutions, but there are modern economic supervisory bodies that are responsible for overseeing economic activities such as OJK, DPS, BPOM, LPPOM, and others. These institutions have the responsibility in handling cases of violations that occur (Lestari et al., 2022).

Research conducted by Ririn Noviyanti with the research title "Institute for Supervising Hisbah and Its Relevance to the National Sharia Council (DSN) and the Sharia Supervisory Board (DPS) in Indonesian Sharia Banking". The purpose of this study is to see how relevant the supervision carried out by the DSN and DPS is in the practice of Islamic banking activities. The results of this study state that DSA and DPS are imperfect reincarnations of the hisbah institutions that existed during the time of Rasulullah. because it has a different scope. However, the existence of DSN and DPS is a practical application that refers to the concept of hisbah in Islam (Noviyanti, 2015).

Research conducted by Muhammad Al Ikhwan Bintarto et al. Raised the title "The Application of the Functions and Roles of Al-Hisbah in Supervision in Baitul Maal wa

Tamwil" using qualitative methods that are literature studies. To find out how the implementation of the concept and use of the hisbah institution at the time of the Prophet was practised in Islamic microfinance institutions. The results of this study are that the hisbah institution is part of the government's responsibility because the hisbah institution is a community need, in the latest developments in Indonesia the application of al-hisbah in financial institutions in Indonesia can be proven by the establishment of the Sharia Supervisory Board (DPS) (Bintarto et al., 2021).

The National Journal written by Hidayantina with the title "opportunities and constraints in implementing the task of the al-Hisbah region as a market supervisor in Aceh Province" uses qualitative research methods (Naturalistic paradigm), by analyzing oppression that provides rules regarding the implementation of wilayat hisbah duties in Aceh Province. This research results in the implementation of Islamic rules, which can indirectly create opportunities for members of hisbah executives to supervise business activities in the market even though there are still many obstacles in their implementation (Hidayatina, 2017).

From several studies that have been carried out by previous researchers, the renewal in this research lies in the existence of a comparative study between hisbah institutions and consumer protection institutions. Meanwhile, several previous studies can be used as a reference, such as a comparative analysis of the DSN in Islamic banks, and the theories in previous studies.

C. Research Methodology

This type of research is library research using qualitative methods. Qualitative methods are used because this study does not require the processing of numbers and only the presentation of the results of the research (Ali Wardana, 2017). This research leads to a comparative analysis between hisbah institutions at the time of Rasulullah SAW and consumer protection institutions in Indonesia today when viewed in a review of Islamic business ethics. The data in this study were derived from library data derived from the literature of hisbah institutions and also laws regarding consumer protection. As additional material, data is also taken from various journals, articles, bulletins and so on. The data analysis used in this study is a constant comparative analysis, namely by looking at the results of data reduction so that an in-depth comparison of the role of hisbah institutions during the time of Rasulullah and consumer protection institutions in Indonesia is obtained from the perspective of Islamic business ethics.

D. Results And Discussion

1. Hisbah Institution (History and Role)

Hisbah comes from Arabic, rooted in the word *ha-sa-ba* which has quite a variety of meanings, such as calculating, assessing, calculating, thinking, opinions, views and

others. Harfiyah (etymologically) hisbah means doing a task with full calculation. Hisbah is a religious institution under government control that oversees the community to carry out their obligations properly, when people start to ignore it and forbid people to do wrong things when people start to get used to that mistake. The general goal is to protect the community from damage, maintain the existing destiny, and ensure the welfare of society both in terms of religion and daily behaviour following God's law. (A. Rakhmawati, 2016).

Al-hisbah aims to dictate what is commonly called good and to prevent what is commonly called bad in areas under government control, from ruling in other areas, especially in areas of government. Muhammad al Mubarak as quoted by Noviyanti in his research gave an opinion about Al-hisbah as an organization that functions to control the government through individual activities, namely culture in morality, religion and the economy in general which is related to collective life or society to achieve justice and truth following Islamic principles and has been a common practice in all times and places (Noviyanti, 2017).

From some of the understandings and opinions above, the hisbah institution has a broad role to be able to oversee all forms of economic activity in society. Supervised activities are production, distribution and consumption activities with the aim that there are no violations that occur in a market that can damage prices or distort or cause losses to one of the economic actors. The hisbah institution is an official institution formed by the state through the government which has the responsibility to maintain the stability of a country's economy so that with this hisbah institution the country's economy can be well controlled and can provide the right solutions because through the hisbah institutions in the field will know all forms of causes of the existence of activities that cause the economy of a country to be unstable.

Hisbah institutions have existed since the time of the Prophet Muhammad, he was the first Muhtasib (an official who carried out the task of grants) in Islamic teachings. He often entered the Medina market to oversee the buying and selling activities that took place there. Once the Messenger of Allah met a wheat seller who was cheating by hoarding wet wheat and putting dry wheat on it, he was angry with the seller and ordered him to be honest in his buying and selling activities, "Whoever cheats is not one of us." The Prophet every day supervised buying and selling activities in Medina. Every violation that is seen by the Prophet will immediately receive a reprimand and advice so that the mistake is corrected. The Prophet even gave Said bin Said Ibnul Ash bin Umayyah a job to supervise and monitor the market conditions in Makkah (Rozi, 2019).

The Hisbah Institute in a more perfect order began during the time of Umar bin Khattab. Umar at that time determined that hisbah institutions were official government departments. Hisbah at the time of Umar bin Khattab had an important role in monitoring the market and activities in the market environment, namely buying and selling transactions. The hisbah institution was continued by the Umayyad dynasty, the Abbasid dynasty, and the Ottoman Empire until the end of Wilayatul Hisbah, which became an institution that must exist in every Muslim country. (Rozi, 2019). In connection, the role of the hisbah institution has a very broad role, where the hisbah institution is the implementation of *Amar ma'ruf nahy Munkar*, namely the call in Islam to order good and leave evil. Imam Al-Mawardi in his review of the hisbah as quoted by Rozalinda in his book states that the functions of hisbah include, among other things (Rozalinda, 2014), issues related to power and the rights of Allah SWT, issues related to all human rights, and issues related to shared rights.

One of the *Munkar* attitudes toward shared rights is by preventing humans from looking for the bad and bad of others. According to Abdul Azim Islahi, who studies the classics on the work of Ibn Taimiyah, as well as his experiments in the economy of an Islamic state, has described the general function of hisbah, namely, a system that generally illustrates the duties of a muhtasib carrying out his duties and responsibilities following the religious and juridical fields. in management. Then, it is illustrated as an in-depth and detailed monitoring implementation and method. This supervision is carried out on a basic basis for all types of products or works, whether in the form of crafts or trade. Hisbah function in detail is as follows:

- a. Carry out supervision of the fulfilment of all goods and services available in the market.
- b. Supervised production standards because in the industrial world muhtashib has a role to monitor the standardization of the production process muhtashib also has the authority to impose penalties in the form of sanctions for companies that can harm society and even the State.
- c. Supervise all service activities. Instead of goods, fraud and dishonesty are more often carried out by people who sell services, and a muhtashib has to oversee whether the seller of services has carried out his duties properly or not whether he has committed fraud or not.
- d. Supervise all trades. In this case, the muhtashib must oversee the scales, and product quality and ensure that traders and their agents do not have fraud and implementation practices that can harm society.
- e. In preparation and supervision of cities and markets, muhtashib who has a role as a city official must ensure that the construction of both houses and shops has all

been carried out according to applicable law and can provide security for the public. (Noviyanti, 2017).

In carrying out the supervision process, the hisbah institution is run by the muhtasib. A person appointed to hold the role of muhtasib must have high moral integrity and be competent in legal, market and industrial matters. Through hisbah, the State uses this institution to comprehensively control socio-economic conditions over trading activities and economic practices. What is more important is overseeing the industry, professional services, product standardization, checking hoarding of goods, usury and brokerage practices. The Muhtasib also oversees the social behaviour of the population and their performance in carrying out religious and governmental obligations. In addition, the hisbah institution is also tasked with overseeing measures and weights, overseeing the market from fraud and deception (Rozi, 2019).

2. Consumer Protection Agency in Indonesia (History and Role)

The right of a consumer is regulated in the Consumer Protection Act Number 8 of 1999 concerning Consumer Protection of the Republic of Indonesia which is based on the 1945 Constitution Article 5 paragraph (1), Article 21 paragraph (1), Article 27 and Article 33. In the law, Some of the rights that must be accepted as consumers are the right to choose goods, the right to receive compensation and compensation, the right to receive appropriate goods/services, the right to receive the truth of all definite information, and the right to service without discrimination.

Consumer protection is needed to create a sense of security for consumers in completing their life needs. The need for consumer protection must also be impartial and fair. The purpose of creating consumer protection can be explained in Article 3 UUPK 8/1999, namely to increase awareness, ability and independence of consumers to protect themselves, elevate the dignity of consumers by preventing them from negative excesses of use and/or services, increase consumer empowerment in choose, determine and claim their rights as consumers, and create a consumer protection system that contains elements of legal certainty and information disclosure as well as access to information. (Indonesia, 1999).

Currently, in Indonesia, there are already several consumer protection agencies, both those under the government directly and protection agencies that stand out from the public in general. Among them are the National Consumer Protection Agency (BPKN), the Consumer Dispute Settlement Agency (BPSK), and the Non-Governmental Consumer Protection Agency (LPKSM). The National Consumer Protection Agency (BPKN) is a body formed to assist consumer development and protection efforts. The position of this institution is placed in the capital city of Jakarta

and is responsible to the president. BPKN itself is an agency that has the function of providing advice and considerations to the government in efforts to implement consumer protection in Indonesia. In carrying out its duties, BPKN can cooperate with national consumer organizations (Maharani & Darya Dzikra, 2021).

In the consumer protection law it is stated that the role of the BPKN is to provide advice and recommendations to the government in the framework of formulating policies in the field of consumer protection; conduct research and study the applicable laws and regulations in the field of consumer protection; conduct research on goods and/or services related to consumer safety; encouraging the development of non-governmental consumer protection institutions; disseminating information through the media regarding consumer protection and socializing the attitude of taking sides with consumers; receive complaints regarding consumer protection from the public, non-governmental consumer protection organizations, or business actors; and conduct surveys concerning consumer needs (Indonesia, 1999).

Article 1 paragraph (11) of the Consumer Protection Law defines the Consumer Dispute Settlement Agency (BPSK), namely, a body tasked with handling and resolving disputes between business actors and consumers. Furthermore, article 52 states that BPSK's duties and authorities consist of handling and resolving consumer disputes, by means of mediation or arbitration or conciliation; provide consumer protection consulting; supervise the inclusion of standard clauses; report to the general investigator if there is a violation of the provisions in the Consumer Protection Act; receive complaints, both written and unwritten, from consumers regarding violations of consumer protection; conduct research and examination of consumer protection disputes; summon business actors suspected of having committed violations of consumer protection; summon and present witnesses, expert witnesses and/or anyone who is deemed to know of violations of the Consumer Protection Law; request the assistance of investigators to present business actors, witnesses, expert witnesses, or any person as referred to in letters g and h, who are not willing to comply with BPSK's summons; obtain, examine and/or evaluate letters, documents or other evidence for investigation and/or examination; decide and determine whether or not there is a loss on the part of the consumer; notify the decision to business actors who violate consumer protection; impose administrative sanctions on business actors who violate the provisions of the Consumer Protection Law (Maharani & Darya Dzikra, 2021).

The Non-Governmental Consumer Protection Agency (LPKSM) is regulated in Article 1 paragraph (9) of the Consumer Protection Law, which is a non-governmental organization registered and recognized by the government that has activities to deal with consumer protection. The government's acknowledgement of LPKSM is not

unconditional, meaning that the institution must be registered with the district/city government and is engaged in consumer protection. The registration is only intended as a record, and not licensing. The duties and authorities of LPKSM are to disseminate information to increase awareness of consumer rights and obligations and be careful in consuming goods and/or services; provide advice to consumers who need it; cooperating with relevant agencies in efforts to realize consumer protection; assist consumers in fighting for their rights, including receiving consumer complaints or complaints; and carry out joint supervision by the government and the public on the implementation of consumer protection (Azizah, 2018).

3. Comparative Study of Hisbah Institutions and Consumer Protection Institutions in Indonesia in a Review of Islamic Business Ethics

The development of an increasingly advanced era is also followed by the development of various business practices. To be able to control and oversee these various business practices, a business oversight agency is needed. With the aim that the business practices carried out can run smoothly and without any obstacles. At present, we no longer encounter the existence of hisbah institutions as existed during the time of Rasulullah and his companions when they led the task of controlling, supervising and taking action in the event of fraud in a business or buying and selling practice. Currently, especially in Indonesia, the implementation of hisbah institutions has been replaced by other institutions that are more modern and more specific in their duties.

One of the institutions in Indonesia that implements some of the roles of the hisbah institution is the consumer protection agency. The consumer protection agency is an effort to protect consumers. Consumer protection is the entirety of laws and regulations governing the rights and obligations of consumers and producers that arise in their efforts to meet their needs and regulate efforts to ensure the realization of legal protection for consumer interests (Sidobalok, 2014). To make it easier to understand the comparison between hisbah and consumer protection agencies, the following table shows a comparison between the two.

Table.1. Comparison Table of Hisbah Institutions and Consumer Protection Institutions

No	Indicator	Hisbah Institution	Consumer Protection Institution
1	Establishing institution	Government	Government and Society
2	Legal basis	Al-Qur'an and Hadith	Law No. 8 of 1999 concerning Consumer Protection
3	Destination	Implementation of Amar Ma'ruf Nahi Munkar Maintain economic stability, especially	Maintain economic stability, especially prices in the market Maintain the fulfilment of

		prices in the market Guaranteed rights and obligations of economic actors	consumer rights and obligations
4	Region	Supervise all forms of economic activity both production, distribution and consumption	Supervise everything related to violations that harm consumers
5	Rights and powers	Supervise, remind, give reprimand, give punishment	Invites, supervises, reminds, reports, gives reprimands
6	Mechanism of action	Can take action if you get fraud by giving punishment to the perpetrators	Cannot give punishment, the action taken is only by reporting to the authorities such as the police who are then tried through trial.

Source: Processed Personally

In the table above it is stated that the comparison between hisbah institutions and consumer protection institutions using six indicators several indicators have similarities and differences. The similarity between the two lies in the institutional indicators that form both institutions formed by the government. The next similar indicator lies in the purpose of fulfilling consumer rights and obligations, even though the scope of hisbah institutions is much wider when compared to consumer protection institutions.

The fundamental difference between these two institutions lies in their legal basis where the hisbah institution is an institution founded by the Prophet Muhammad SAW which of course refers to the Qur'an and Hadith, while the consumer protection institution is an institution formed by the government based on Law No. 8 of 1999 concerning consumer protection. Another difference lies in the area indicators, rights and authorities and handling of actions. This difference, of course, stems from the existence of a much wider range of hisbah institutions than consumer protection agencies. The difference in scope and authority between hisbah institutions and consumer protection institutions is due to the existence of other institutions in Indonesia which have their respective roles and functions that resemble hisbah institutions such as the Food and Drug Supervisory Agency (BPOM), the National Sharia Council (DSN), Home of the Sharia Supervisory Board (DPS), and other institutions that have taken on their respective roles (Lestari et al., 2022)

The existence of supervisory institutions in economic activities, both hisbah institutions and consumer protection institutions, must implement the principles of Islamic business ethics, namely by applying the principles of unity, justice, free will, responsibility and truth (Wati et al., 2022).

In the principle of unity or the principle of monotheism as proof of faith in Allah SWT, the Almighty, between the hisbah institution and the consumer

protection institution is an attempt or effort to minimize the existence of frauds that will be carried out by producers which can later be detrimental to consumers, then the application of this principle becomes a must. Even though the consumer protection agency is not an institution that stands based on Islam, at least the rules that exist in this institution are a representation of the application of Islamic values to avoid fraud in economic activities.

In the principle of justice between hisbah institutions and consumer protection institutions, they want the fulfilment of rights and obligations for economic actors. A producer is asked to sell and buy suitable goods of good quality and does not include fraud in it, while consumers are asked to provide compensation at a fair price and following the goods or services being traded. Hisbah institutions and consumer protection agencies do not want an element of injustice that can in turn cause harm to one of the parties.

The principle of free will is a right that must be obtained by consumers. Consumers have the freedom to be able to consume the goods or services they want or need. In consumer protection agencies, as long as consumers can be able to meet their needs, consumers have the freedom to fulfil them. Whereas in hisbah institutions the free will of consumers is limited by the existence of halal and haram rules. As an effort to protect Muslim consumers, producers are prohibited from including haraam elements in goods or services that are traded, both haraam in substance and illegitimate for other reasons.

In applying the principle of responsibility between hisbah institutions and consumer protection institutions have different responsibilities. The responsibility of hisbah institutions is far greater when compared to consumer protection agencies. Hisbah institutions have responsibility for the wheels of a country's economy in terms of production, distribution, and consumption. Whereas in the consumer protection agency the responsibility is only on something related to consumers both fulfilling rights and obligations.

The principle of truth is the principle of conformity between statements and truth, or it can also be called the principle of honesty or policy. In implementing hisbah institutions and consumer protection institutions which are institutions that are a bastion of protection for economic actors and consumers, in particular, they must apply this principle by not trying to protect producers who commit fraud. The principle of truth can also be implemented by conveying information openly to consumers about the quality of a product or service.

E. Conclusion

From the description above, the important part is that the hisbah institution is an integral institution of the government which aims to uphold and implement *Amar ma'ruf nahy Munkar*. Hisbah itself is an institution whose job is to oversee the market from problems that can harm society and practices that can cause injustice in the market.

In the current era, especially in Indonesia, the presence of hisbah institutions can no longer be found. However, the implementation of the applications of the role of the hisbah institution can be felt through the emergence of institutions that specifically deal with problems that exist in economic activity. One of them is the emergence of consumer protection institutions in Indonesia such as the National Consumer Protection Agency (BPKN), the Consumer Dispute Settlement Agency (BPSK), and the Non-Governmental Consumer Protection Agency (LPKSM).

When compared between hisbah institutions and consumer protection agencies, similarities and differences are found between the two. The similarities between the two are that both are derivatives of the government as an official institution appointed by the government to provide oversight of the course of economic activity in society, provide comfort and security for the community, ensure guarantees and fulfilment of consumer rights, avoid violations that might be committed by manufacturers. While the difference lies in the scope of the hisbah institution which not only oversees the fulfilment of consumer rights, but also all economic activities that can damage the economic order, besides that the difference lies in the legal basis used, the role and authority of the hisbah institution which is broader than with consumer protection agencies.

In the review of Islamic business ethics, the existence of hisbah institutions and consumer protection institutions is a necessity that must be presented to maintain the fulfilment of rights and obligations for business people. Both hisbah institutions and consumer protection institutions must prioritize the principles contained in Islamic business ethics, namely by applying the principles of unity, balance, free will, responsibility and truth.

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