

Consumer Protection for Speedboat Service Users at Sri Mersing Beach Tourist Attraction, Serdang Bedagai Regency, Sharia Economic Law Perspective

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Abstract

Speedboat services are the main attraction at Sri Mersing Beach, Serdang Bedagai Regency. However, various problems also arise, especially related to the safety of speedboat service users, namely the lack of safety equipment that has the potential to threaten the safety of tourists. This study aims to determine the form of completeness of safety equipment in speedboat services, to determine the regulation of consumer protection for speedboat service users at the Sri Mersing Beach tourist attraction, and to determine these problems from the perspective of Islamic economic law. This type of research is empirical juridical with a living case study approach, statute approach, and conceptual approach. Primary data were obtained through observation and interviews and secondary data were obtained through document studies. Then, the data were processed qualitatively and analyzed using deductive reasoning. The results of the study showed that of the six safety devices that should have been available, only life jackets were available, and even then they were in poor condition. This condition is not in accordance with the mandate of Law Number 8 of 1999 concerning Consumer Protection, Law Number 10 of 2009 concerning Tourism, and Regulation of the Minister of Tourism and Creative Economy Number 4 of 2021. The lack of safety equipment in speedboat services at the Sri Mersing Beach tourist attraction is contrary to the principle of *maslahah* and the concept of *maqashid sharia*, especially in the aspect of *hifz al-nafs* (protection of life). Therefore, there needs to be regulation, supervision, and education from the government as well as increasing the responsibility of tourism service providers in order to realize tourism that is safe, fair, and in accordance with positive and sharia legal values.

INTRODUCTION

Tourism is an important sector in national economic development that contributes to improving people's welfare. Indonesia as an archipelagic country has enormous marine tourism potential. It has more than 17,000 islands with a coastline of around 99,093 km and a sea area of 3.257 million km², making it the country with the largest sea area in the world (Sanjaya & Dewi, 2022).

Sri Mersing Beach is one of the most popular marine tourism objects in Serdang Bedagai Regency, North Sumatra Province. Located in Kuala Lama Village, Pantai Cermin District, this beach is a favorite destination for the community, especially on weekends and holidays. The beauty of the beach, the natural atmosphere, and easy access from Medan City make Sri Mersing Beach always crowded with tourists.

One of the main attractions at Sri Mersing Beach is the speedboat service, known as Peri Boat, with affordable rates of IDR 25,000 per person on weekdays and IDR 30,000 per person on weekends. The entrance ticket price to the beach area is also relatively cheap, which is around IDR

10,000–13,000 per person. Speedboats are used by tourists to explore the coastal areas and small islands around them. However, along with the increasing interest of tourists in this tourist attraction, various problems have also emerged, especially related to the safety of speedboat users. The lack of safety equipment is a major highlight in terms of consumer protection which should be a priority in tourism services.

Consumer protection is an important aspect in every economic sector, including tourism. Law Number 8 of 1999 concerning Consumer Protection emphasizes that every consumer has the right to comfort, security, and safety in using goods and/or services. And tourist protection is also regulated in Law Number 10 of 2009 concerning Tourism. Facts on the ground show that speedboats operating at Sri Mersing Beach do not meet adequate safety standards. Life jackets, emergency communication devices, and other safety support facilities are not available or are very limited in number. This raises concerns about consumer protection, especially from the risk of accidents.

The provisions of consumer protection in Islam are based on the principle of economic justice which refers to the values and principles of Islamic economics (Zulham, 2013). The principle of organizing tourism as stated in Article 5 of Law No. 10 of 2009 must be carried out by upholding religious norms and cultural values as an embodiment of the concept of life in a balance of relations between humans and God Almighty, relations between humans and fellow humans, and relations between humans and the environment; upholding human rights, cultural diversity, and local wisdom; and providing benefits for the welfare of the people, justice, equality, and proportionality.

From the perspective of Islamic economic law, consumer protection is not only seen from the legal aspect, but also from the ethical and moral values contained in sharia. Islamic economic law emphasizes justice, transparency, and responsibility in every transaction. Therefore, it is important to analyze how sharia principles, especially the principle of *maslahah* and the concept of *maqashid sharia*, can be applied in consumer protection in the speedboat service sector, so as to create a safer and fairer environment for all parties (Handayani, 2022).

Previous studies relevant to this study are Muhammad Irfan's research explaining how the contents of the standard clauses on the Evelyn Calisca Speedboat ticket (PT Ammara Sejahtera Abadi Pusat Tembilaan) are reviewed based on Law Number 8 of 1999. Then, Wiwik Trihafsari and Cahaya Permata's research which explains the comparison of facilities available at the Bali Beach, Cermin Beach, Pondok Permai Beach and Woong Rame Beach tourist attractions and explains the concept of consumer protection and *maqashid sharia* at beach tourist attractions in Pantai Cermin District. Panji Marboro's research discusses further the management of halal tourism carried out by the Pesisir Selatan Regency government, to find out whether the management of halal tourism in the Regency has met the criteria made by the Indonesian Ulema Council or vice versa. Dina Auliana's research discusses legal protection for the security and safety of tourists at the Anyer Beach tourist attraction reviewed from Law Number 10 of 2009 concerning Tourism.

This study aims to determine the form of completeness of safety equipment in speedboat services at the Sri Mersing Beach tourist attraction, Serdang Bedagai Regency, to determine the regulation of consumer protection for speedboat service users against the lack of safety equipment at the Sri Mersing Beach tourist attraction, Serdang Bedagai Regency, and to determine consumer protection for speedboat service users against the lack of safety equipment at the Sri Mersing Beach tourist attraction, Serdang Bedagai Regency from the perspective of sharia economic law. With

this, it is hoped that a solution will be found that is not only in accordance with positive law, but also in accordance with sharia principles that emphasize the protection of consumer lives and safety.

METHODS

This type of research is empirical juridical, namely research on legal phenomena and facts that occur in society (Efendi & Rijadi, 2022). The approaches used are living case study, statute approach, and conceptual approach. The living case study approach is used to determine the condition and completeness of speedboat safety equipment at the Sri Mersing Beach tourist attraction. The conceptual approach is used to see the perspective of Islamic economic law, especially the concept of *maqashid sharia* and the principle of *maslahah* regarding consumer protection for speedboat service users. Meanwhile, the statute approach is used to examine laws and regulations relating to this problem such as the Consumer Protection Law, the Tourism Law, and the Regulation of the Minister of Tourism and Creative Economy. This research is descriptive analytical, namely describing and analyzing from field data, namely through observation, interviews and documentation. Primary data was obtained through observation and interviews with beach managers, speedboat owners, speedboat operators, and speedboat service users. Meanwhile, secondary data was obtained through document studies which included primary legal materials in the form of laws, as well as secondary legal materials in the form of law books, law journals, and opinions of legal experts that were relevant to this research. All data is processed qualitatively and analyzed using deductive reasoning.

RESULTS AND DISCUSSION

A. Consumer Protection

The word "consumer" comes from English "*consumer*", which generally means an individual or entity, such as a company, that purchases goods or uses certain services, or a party that utilizes a supply or a number of goods. And according to Article 1 paragraph (2) of the UUPK, a Consumer is every person who uses goods and/or services available in society, either for the benefit of themselves, their family, other people, or other living things and not for trading (Atsar & Apriani, 2019).

According to Article 1 paragraph (1) of Law Number 8 of 1999 concerning Consumer Protection, Consumer Protection is all efforts that guarantee legal certainty to provide protection to consumers. Article 1 paragraph (5) explains that services are all services in the form of work or achievements provided to the community to be utilized by consumers.

Consumer protection cannot be separated from the rights and obligations inherent in both parties, both business actors and consumers. In Law Number 8 of 1999 concerning Consumer Protection, consumer rights are contained in Article 4 and business actors' obligations are contained in Article 7. According to Jhon F. Kennedy, there are four basic consumer rights, including:

1. The right to security
2. The right to obtain information
3. The right to vote
4. The right to be heard

Meanwhile, other consumer rights regulated in Article 4 of the Consumer Protection Act include:

- a. the right to comfort, security and safety in consuming goods and/or services;
- b. the right to choose goods and/or services and to obtain said goods and/or services in accordance with the exchange value and conditions and guarantees promised;
- c. the right to correct, clear and honest information regarding the condition and guarantee of goods and/or services;

- d. the right to have opinions and complaints heard regarding the goods and/or services used;
- e. the right to receive advocacy, protection and appropriate efforts to resolve consumer protection disputes;
- f. the right to receive consumer guidance and education;
- g. the right to be treated or served properly and honestly and without discrimination;
- h. the right to receive compensation, damages and/or replacement, if the goods and/or services received do not comply with the agreement or are not as they should be;
- i. rights regulated in other statutory provisions.

Of the nine consumer rights points, the most relevant to this study is point A, namely the right to comfort, security, and safety in consuming goods and/or services. The meaning of the right to comfort, security, and safety in this study means that consumers have the right to receive services that are comfortable, safe, and provide safety in their use. The purpose of this right is to prevent and protect from all dangers that threaten health, life and property because of using the speedboat service.

In Article 7 of the UUPK, the obligations of business actors include:

- a. act in good faith in carrying out business activities;
- b. provide correct, clear and honest information regarding the condition and guarantee of goods and/or services and provide an explanation of use, repair and maintenance;
- c. treat or serve consumers properly and honestly and without discrimination;
- d. guarantee the quality of goods and/or services produced and/or traded based on applicable goods and/or services quality standards;
- e. provide consumers with the opportunity to test and/or try certain goods and/or services and provide guarantees and/or warranties for goods manufactured and/or traded;
- f. provide compensation, restitution and/or replacement for losses resulting from the use, utilization and utilization of traded goods and/or services;
- g. provide compensation, damages and/or reimbursement for losses if the goods and/or items received or used by the consumer do not comply with the agreement.

Of the seven obligations of business actors, the most relevant to this study are points A, B, C, D, F, and G. Business actors must have good intentions in running a speedboat service business by making consumer safety a top priority. They must also provide correct, clear, and honest information about the condition of the speedboat and the availability of safety equipment. Business actors also have an obligation to treat consumers properly and without discrimination, including in providing equal safety facilities for all passengers. In addition, they are required to guarantee the quality of speedboat services according to applicable safety standards, including ensuring that the speedboat is seaworthy. And if an accident occurs due to negligence, business actors must provide compensation or damages.

Law Number 8 of 1999 concerning Consumer Protection (UUPK) emphasizes the responsibility of business actors for losses incurred. Article 19 paragraph (1) of the UUPK states that: "Business actors are responsible for providing compensation for damage, pollution and/or consumer losses due to consuming goods and/or services produced or traded."

The provisions of Article 19 paragraph (1) of the UUPK emphasize that business actors are not only required to provide safe and standard services, but also have a legal obligation to provide compensation if a loss occurs to consumers due to the services provided. In the context of this research, these provisions are very relevant considering that the lack of safety equipment in speedboat services has the potential to cause losses, both physically and psychologically, to consumers.

B. Form of Complete Safety Equipment for Speedboat Services at Sri Mersing Beach Tourist Attraction, Serdang Bedagai Regency

A speedboat is a type of motorboat designed to move at high speed on the surface of the water, and functions to transport passengers and goods with a capacity that is adjusted based on *Gross Tonnage* respectively. Based on the Regulation of the Minister of Tourism and Creative Economy Number 4 of 2021, speedboats are categorized as medium-high risk water tourism activities. Medium-high risk water tourism activities are businesses that must meet the criteria for occupational safety and health, public health including tourists, the environment (K3L), and pay attention to the probability of potential K3L hazards. Safety equipment is an important component in meeting the K3L standards (Permenkarekraf, 2021).

The safety aspect is the most important thing in this study. The importance of adequate safety equipment in speedboat services is not only a legal obligation, but also a preventive measure to avoid accidents that can endanger the lives of passengers. According to the Regulation of the Minister of Tourism and Creative Economy Number 4 of 2021 concerning Medium-High Risk Water Tourism Activity Businesses, the safety equipment that must be provided by speedboat service providers includes:

1. Life Jacket: Every passenger must wear a life jacket that meets safety standards.
2. *Ring Buoy* (Ring Buoy): Used for first aid if a passenger falls overboard.
3. Light Fire Extinguisher (APAR): To deal with fires that occur on speedboats.
4. Two-Way Communication Equipment: Such as VHF radio, to ensure communication with authorities in case of emergency and VHF radio equipped with weather alerts.
5. First aid kit: Contains basic medical equipment for first aid.
6. Rescue Boat: The main function of a rescue boat includes helping passengers in the event of an accident or damage to the speedboat, and speeding up evacuation in emergency conditions, such as bad weather or accidents.

The results of interviews with speedboat operators and beach managers, that safety equipment on speedboats is a facility that must be provided and admit that safety equipment on speedboat services at Sri Mersing Beach is inadequate. Based on the results of interviews with beach managers, the local government does not routinely conduct inspections or checks on the completeness of speedboat safety equipment and until now there have been no accidents. And the results of interviews with 5 speedboat service users stated that the condition of the life jackets was not suitable for use and several other safety equipment was also missing.

Based on the results of observations and interviews conducted with speedboat operators, beach managers and speedboat service users at the Sri Mersing Beach tourist attraction regarding the completeness of speedboat safety equipment, it can be explained in the following table:

Table 1. Observation and Interview Results on the Completeness of Speedboat Safety Equipment at the Sri Mersing Beach Tourist Attraction

N0	Safety Equipment	Availability	Condition
1	Life jacket	There is	Less Worthy
2	<i>Ring Buoy</i>	There isn't any	-
3	APAR (Light Fire Extinguisher)	There isn't any	-
4	VHF Radio	There isn't any	-
5	First Aid Kit	There isn't any	-
6	Lifeboat	There isn't any	-

Based on the table of observation and interview results regarding the completeness of speedboat safety equipment at the Sri Mersing Beach tourist attraction, it can be concluded that most of the safety equipment is not available. Of the six types of safety equipment that were the objects of observation, only one was available, namely a life jacket, but in poor condition.

Meanwhile, other safety equipment such as *ring buoy* (ring buoys), APAR, VHF radio, first aid kit, and rescue boat are not available at all.



Figure 1.

The picture shows the condition of the Speedboat at the Sri Mersing Beach tourist attraction. Inside the speedboat, several life jackets are seen placed on the passenger seats, but not all are in good condition. In addition, no other safety equipment such as ring buoys, APAR, or radio communication was found. This condition strengthens the field findings that safety standards have not been met as required in the Regulation of the Minister of Tourism Number 4 of 2021.

C. Consumer Protection Regulations for Speedboat Service Users Regarding the Lack of Safety Equipment at the Sri Mersing Beach Tourist Attraction, Serdang Bedagai Regency

Consumer protection is regulated in Law Number 8 of 1999. The lack of safety equipment in speedboat services at the Sri Mersing beach tourist attraction is a violation of consumer rights. This violates Article 4 letter a which states that consumers have the right to comfort, security, and safety in consuming goods and/or services. And the lack of safety equipment in speedboat services at the Sri Mersing beach tourist attraction also violates Article 8 paragraph (1) letter a, which prohibits business actors from trading goods and/or services that do not meet or do not comply with the standards required by law. In accordance with Article 7 of the UUPK, speedboat service providers are obliged to provide adequate safety equipment, such as life jackets, ring buoys, light fire extinguishers (APAR), VHF radios, first aid kits, and lifeboats (*rescue*) to ensure passenger safety during activities in the waters. Violations of consumer rights can be subject to administrative and criminal sanctions in accordance with applicable provisions.

Based on Article 45 paragraph (1) of the Consumer Protection Law, every consumer who is harmed can sue the business actor through an institution tasked with resolving disputes between consumers and business actors or through a court within the general court environment. In Indonesia, there are several institutions that play a role in consumer protection, namely the National Consumer Protection Agency (BPKN), the Consumer Dispute Resolution Agency (BPSK), and the Community-based Consumer Protection Agency (LPKSM).

In coastal tourist attractions, tourist safety is an important aspect in organizing tourism businesses. Consumer protection for users of speedboat services at the Sri Mersing Beach tourist attraction is also regulated in Law Number 10 of 2009 concerning Tourism. The lack of safety equipment in speedboat services at the Sri Mersing Beach tourist attraction violates Article 20 and Article 26 letter d (Auliana, 2023).

First, Article 20 states that every tourist has the right to obtain: a. accurate information about tourist attractions; b. tourism services in accordance with standards; c. legal and security protection; d. health services; e. protection of personal rights; and f. insurance protection for high-risk tourism activities. Second, Article 26 letter d states that every tourism entrepreneur is obliged to provide comfort, friendliness, security protection, and safety for tourists. In practice, this business standard includes the obligation to provide proper and properly functioning safety equipment.

Law Number 10 of 2009 concerning Tourism stipulates that tourism development must be carried out in a planned and sustainable manner, taking into account the safety and comfort aspects of tourists. In this context, speedboat service providers at Sri Mersing Beach are required to comply with safety standards, namely providing adequate safety equipment in good condition as stipulated in the Regulation of the Minister of Tourism Number 4 of 2021 concerning Medium-High Risk Water Tourism Activity Businesses. And Article 28 letter m of Law Number 10 of 2009 concerning Tourism, the government has the authority to supervise, monitor, and evaluate the implementation of tourism.

Based on the results of observations and interviews, it can be analyzed that the implementation of laws and regulations on consumer protection for speedboat service users regarding the lack of safety equipment at the Sri Mersing Beach tourist attraction, Serdang Bedagai Regency has not been implemented optimally and has not met the safety standards that should be. This shows the negligence of business actors in fulfilling their legal obligations to protect the safety of consumers or tourists and the lack of supervision from the local government.

D. Consumer Protection for Speedboat Service Users Regarding the Lack of Safety Equipment at the Sri Mersing Beach Tourist Attraction, Serdang Bedagai Regency, Sharia Economic Law Perspective

Law Number 8 of 1999 aims to guarantee legal certainty and provide protection to consumers, including in the safety aspect of using speedboat services at the Sri Mersing Beach tourist attraction. In addition, protection for users of speedboat services in the area is also regulated in Law Number 10 of 2009 concerning Tourism. The results of observations and interviews that prove the minimal availability of safety equipment on speedboats at the Sri Mersing Beach tourist attraction, Serdang Bedagai Regency, are an indication that the implementation of consumer protection in the field is still not optimal and not fully in accordance with the provisions of applicable laws and regulations.

Sharia Economic Law is a set of rules that regulate economic practices in order to meet human needs, both commercial and non-commercial, which are based on Islamic law (Soemitro, 2019). Inadequate safety equipment at the Sri Mersing Beach tourist attraction is a form of negligence that is not in accordance with sharia values and can be considered a violation of the principles *benefit*, justice (*al-'adl*) and trust.

One of the principles in Islamic economic law is the principle *benefit*. From the perspective of Islamic economic law, the DSN-MUI fatwa Number 108/DSN-MUI/X/2016 concerning Guidelines for Organizing Tourism Based on Sharia Principles emphasizes that the main objective of sharia principles is to achieve welfare (*maslahah*) and avoid harm (*mafsadah*) in organizing tourism. This fatwa requires tourist destinations to maintain the security, comfort, and safety of visitors as part of the public interest, including providing adequate facilities and avoiding things that are dangerous (Marboro, 2023). In the context of the lack of speedboat safety equipment at the Sri Mersing Beach tourist attraction, this clearly contradicts the principle of *maslahah* because visitor safety is part of the public interest that must be maintained in tourism.

According to Al-Ghazali, *maslahah* is maintaining the objectives of the Shari'a by protecting the five basic interests (*maqasid al-shariah*). If an action or policy does not have a specific argument but clearly provides benefits, then it can be considered as *maslahah al-mursalah* (Anshari, 2024). *Maqashid sharia* is the main objective in Islamic sharia, namely maintaining five main things (*al-daruriyyat al-khams*): religion (*hifzh al-din*), soul (*hifzh al-nafs*), reason (*hifzh al-aql*), descendants (*hifzh al-nasl*), and property (*hifzh al-mal*) (Nasution, 2022).

From the perspective of Islamic economic law, consumer protection for speedboat service users regarding the lack of safety equipment at the Sri Mersing Beach tourist attraction is an integral part of the principle *maqashid sharia*, especially in protecting the soul (*hifzh al-nafs*) (Destianingsih, 2023). Any form of economic transaction that has the potential to endanger the safety of human life is contrary to the basic principles of sharia. The following is an explanation of the relationship

between the 5 objectives of *maqashid sharia* and the lack of speedboat safety equipment at the Sri Mersing Beach tourist attraction:

1. Protection of Religion (*hifzh al-din*)

The lack of safety equipment such as life jackets, ring buoys, and other safety equipment shows negligence in maintaining the mandate and responsibility for the safety of lives. In Islam, maintaining safety is part of carrying out religious orders because it is included in the form of care, honesty, and trustworthiness recommended by *sharia*. Neglect of the safety of speedboat service users at the Sri Mersing Beach tourist attraction can harm Islamic values that should be applied in economic activities and public services. Therefore, providing safety equipment is a form of implementing religious values and a form of moral responsibility.

2. Protection of the Soul (*hifzh al-nafs*)

This aspect is the most important in speedboat services. Islam strongly emphasizes the importance of maintaining the safety of human life. When speedboat service providers do not provide life jackets, ring buoys, light fire extinguishers (APAR), VHF radios, first aid kits, and rescue boats, the risk of losing life due to water accidents increases, which means a violation of the principle of life protection. Therefore, it is mandatory for speedboat service providers at the Sri Mersing Beach tourist attraction to equip their units with safety equipment as a form of consumer life protection.

3. Protection of the Mind (*hifzh al-aql*)

When consumers feel unsafe or experience trauma due to lack of protection when using speedboat services, this can affect their psychological and rational condition. In addition, speedboat service providers who ignore safety show negligence in thinking and lack of intellectual responsibility in managing a business. Therefore, the provision of safety equipment is also part of maintaining reason, both for users and speedboat service providers.

4. Protection of Offspring (*hifzh al-nasl*)

In this context, safety does not only affect individuals, but also families and descendants. If a head of a family has an accident due to the absence of safety equipment on a speedboat service at the Sri Mersing Beach tourist attraction, the impact will be felt by his children and wife, and can even disrupt the continuity of the family's life. Therefore, the provision of safety equipment is also a form of protection for the continuity of descendants.

5. Property Protection (*hifzh al-mal*)

If an accident occurs due to the lack of speedboat safety equipment at the Sri Mersing Beach tourist attraction, it can result in material losses, both for consumers (for example, loss of personal belongings) and for service providers (for example, lawsuits or decreased reputation). Islam commands to protect property and avoid damage. Therefore, providing safety equipment for speedboat services at the Sri Mersing Beach tourist attraction can prevent losses and be a real form of protection for property.

From the five aspects *maqashid sharia* and the principle of *maslahah*, it is very important to implement to ensure the safety and comfort of tourists against the lack of safety equipment on speedboat services at the Sri Mersing Beach tourist attraction. Protection of life (*hifzh al-nafs*) is the most important aspect that must be maintained, because negligence in providing safety equipment has the potential to threaten human life. In addition, aspects of protection of religion (*hifzh al-din*), reason (*hifzh al-aql*), descendants (*hifzh al-nasl*), and property (*hifzh al-mal*) are also directly affected by the absence of adequate safety facilities.

As a concrete form of the principle *benefit* and the objectives of *maqashid sharia*, the Islamic legal system encourages the existence of fair, fast, and efficient dispute resolution and protection mechanisms. This principle is reflected through the existence of consumer protection institutions such as BPSK, BPKN, LPKSM and general courts which function to uphold justice and welfare. The involvement of these institutions is a form of implementation of the principles of responsibility and justice in Islamic economic law.

Sharia economic law has clearly regulated the importance of consumer protection. In Islam, protecting consumers is not only a recommendation, but an obligation that must be fulfilled to achieve success in e-commerce activities.economy (Mutmainah et. al, 2022). As confirmed in the words of Allah SWT:

وَمَنْ أَحْيَاهَا فَكَأَنَّمَا أَحْيَا النَّاسَ جَمِيعًا وَلَقَدْ جَاءَتْهُمْ رُسُلُنَا بِالْبَيِّنَاتِ ثُمَّ إِنَّ كَثِيرًا مِّنْهُمْ بَعْدَ.....

Meaning: "And whoever saves the life of a human being, it is as if he had saved the life of all mankind. And certainly Our Messengers came to them with clear proofs, but many of them after that went beyond the bounds in making mischief on earth."(QS. Al-Maidah (5):32 Indonesian Ministry of Religion, 2022).

Ibnu Katsir explained that the meaning of Allah SWT's words in Surah Al Maidah verse 32 is that whoever preserves the life of a human being, means that all humans will be safe from him based on this consideration. According to Mujahid, the purpose of preserving the life of a person's soul is to refrain from killing him. Ibnu Katsir explained further that Surah Al Maidah verse 32 also contains the meaning that committing the crime of murder is a very big sin. Qatadah said, "By Allah, the sin is very great, by Allah, the retribution is very great (Translation of Tafsir Ibn Kathir)."

Surah Al Maidah verse 32 is relevant and has a correlation with this research, namely in line with the protection of life (*the path of the soul*). Negligence of speedboat service providers in providing safety equipment can be categorized as a form of neglect of human life. Although unintentional, such negligence can cause accidents that can result in loss of life. Death due to negligence in providing safety equipment is not immediately categorized as deliberate murder, but is still seen as a form of serious error that can be categorized as qatl al-khata' (murder due to negligence).

The lack of safety equipment available for speedboat services at the Sri Mersing Beach tourist attraction reflects a violation of consumer rights in the tourism sector. This condition is not in line with the provisions of Article 26 letter n of Law Number 10 of 2009 concerning Tourism, which states that every tourism business actor is required to implement business standards and competency standards in accordance with the provisions of the regulations.legislation (Trihafsari & Permata, 2024). Furthermore, Article 63 of the law states that tourism business actors who do not fulfill the provisions as stated in Article 15 and Article 26 may be subject to administrative sanctions, including written warnings, restrictions on business activities, and temporary suspension of business activities.

The lack of safety equipment in speedboat services at the Sri Mersing beach tourist attraction violates Article 8 paragraph (1) letter a of the UUPK. Sanctions against speedboat service providers who do not provide adequate safety equipment even though there has been no accident, the appropriate sanctions are contained in Article 60 and 62 paragraph (1) of the UUPK. Article 62 paragraph (1) states that business actors who violate the provisions as referred to in Article 8, Article 9, Article 10, Article 13 paragraph (2), Article 15, Article 17 paragraph (1) letter a, letter b, letter c, letter e, paragraph (2) and Article 18 shall be punished with imprisonment for a maximum of 5 (five) years or a maximum fine of Rp. 2,000,000,000.- (two billion rupiah) (Putra & Widastra, 2022).

The lack of government supervision of speedboat service operations at the Sri Mersing Beach tourist attraction is one of the causes of the lack of safety equipment. In fact, based on Article 28 letter m of Law Number 10 of 2009 concerning Tourism, the government has the authority to supervise, monitor, and evaluate the implementation of tourism. However, in practice, this authority has not been implemented optimally.

Factors that cause weak government supervision include: a) limited officers in supervising the beach and speedboat service safety standards at the Sri Mersing Beach tourist attraction, b) lack of supervision budget, c) absence of regional regulations that specifically regulate speedboat safety standards at the Sri Mersing Beach tourist attraction, c) minimal training or coaching for

business actors and speedboat operators, d) weak coordination between related agencies such as the Tourism Office and local law enforcement officers, e) lack of an effective reporting and complaint system from the public or tourists (Trihafsari & Permata, 2024).

The role of the Serdang Bedagai Regency Government in supervising the safety standards of speedboat services at the Sri Mersing Beach tourist attraction is very important to ensure that business actors comply with regulations and guarantee consumer safety. As a real form of the state's role in realizing *the common good* (Trihafsari & Permata, 2024), to protect speedboat service users from the lack of safety equipment at the Sri Mersing Beach tourist attraction, Serdang Bedagai Regency, preventive efforts that can be taken are:

1. The local government of Serdang Bedagai Regency needs to issue regulations that regulate the safety standards for speedboats or other water tourism activities in detail and conduct outreach to service providers and the community.
2. Improvement of safety facilities and infrastructure at the Sri Mersing Beach tourist location.
3. Provide training and certification for speedboat operators to improve competency in safety and service aspects.
4. Conducting routine inspections and audits by the Serdang Bedagai Regency Tourism Office, to ensure compliance with safety standards for speedboat services at the Sri Mersing Beach tourist attraction.
5. Report the violation to the authorized institution such as BPSK, BPKN, LPKSM, or file a lawsuit in court.

This effort aims to create a safe and comfortable tourism environment and protect consumer rights from the risk of accidents due to the lack of speedboat safety equipment at the Sri Mersing Beach tourist attraction, Serdang Bedagai Regency. And with this effort, it creates harmony between the objectives of positive law and sharia economic law, namely creating legal certainty, benefits and justice as a form of consumer protection for speedboat service users, especially at the Sri Mersing Beach tourist attraction, Serdang Bedagai Regency.

CONCLUSION

Based on the results of the study on consumer protection against the lack of safety equipment in speedboat services at the Sri Mersing Beach tourist attraction, Serdang Bedagai Regency, it can be concluded that the completeness of safety equipment on speedboats is still very minimal, where of the six types of safety equipment that should be available, only life jackets are available, and even then they are in poor condition. This shows that safety standards have not been met as stipulated in the Regulation of the Minister of Tourism No. 4 of 2021. Consumer protection in speedboat services as stipulated in Law No. 8 of 1999 and Law No. 10 of 2009 concerning Tourism has not been fully implemented by speedboat service providers. Consumers do not get the right to comfort, security, and safety as they should. From the perspective of sharia economic law, this condition is not in accordance with the principle of *maslahah* and the concept of *maqashid sharia*, especially in the aspect of *hifzh al-nafs* (protection of life), because safety of life is the main priority in Islam. The provision of safety equipment is a form of moral and religious responsibility in maintaining public welfare. It takes an active role from local governments, service providers, and the community to jointly improve safety standards, through regulation, training, supervision, and education to create a safe tourism environment that is in accordance with positive and sharia legal values. In order to realize consumer protection for speedboat service users at the Sri Mersing Beach tourist attraction, Serdang Bedagai Regency.

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