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E-Commerce Transactions under Islamic Economic Law: Ensuring Shariah Compliance in Indonesian Digital Marketplaces

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ABSTRACT

The development of information technology has driven the growth of online buying and selling transactions through platforms such as Tokopedia, Shopee, and Bukalapak. This phenomenon opens economic opportunities while also posing challenges to the application of Islamic economic principles. This study employs a normative and descriptive qualitative approach to analyze the mechanism of digital transactions to ensure compliance with Shariah law, focusing on contracts (akad), transparency, consent (ridha), permissibility (al-ibahah), and accountability. The study's findings show that digital contracts made through clicking "buy" and "pay" can be considered valid as long as they are clear, recorded, and agreed upon by both parties. Transparency of product information is a key principle to avoid gharar (excessive uncertainty) and ghish (deception), so the description, price, and condition of goods must be accurate. The principle of consent (ridha) is realized through options such as khiyar (choice), returns, and refunds as forms of consumer protection. Payment schemes must be free from riba (usury), maisir (gambling), and excessive gharar, with alternatives such as murabahah (cost-plus financing) and halal installments. Seller accountability is enforced through rating systems, reviews, and Shariah seller certification. The fatwa of the DSN-MUI (National Shariah Council-Indonesian Ulema Council) provides normative guidance for digital transactions, ensuring consumer protection and Shariah compliance. The implementation of these principles not only guarantees the validity of transactions but also enhances trust, consumer loyalty, and the sustainability of the Shariah e-commerce ecosystem in Indonesia.

Keywords: *E-commerce, Islamic Economic Law, Shariah Compliance*

INTRODUCTION

Online buying and selling transactions have become an integral part of modern life in line with the rapid development of information and communication technology. E-commerce platforms such as Tokopedia, Shopee, and Bukalapak facilitate interactions between sellers and buyers without geographical boundaries, allowing broader market access (Bakri et al., 2024). This phenomenon not only opens up new economic opportunities but also raises legal challenges, particularly regarding the application of Islamic economic principles. In Islam, buying and selling must fulfill the pillars and conditions of *muamalah* to be valid according to *shariah*, which include the presence of a seller, a buyer, a lawful object, and an agreement (*akad*) (Putri et al., 2024). Unclear information or *gharar* in digital transactions may potentially harm one of the parties; therefore, honesty (*ṣidq*) becomes the main foundation so that the transaction brings blessings and benefits (Mawaddah & Nasution, 2024; Shohih & Setyowati, 2021).

Marketplaces must provide systems that support transparency and clarity of product information. Sellers and buyers must understand their respective rights and obligations in digital transactions (Nurani et al., 2024). Failure to uphold these principles can lead to disputes or losses (Amirullah et al., 2024). Payment, delivery, and return processes must also comply with *shariah* to ensure transaction security. Protecting personal and financial data becomes the platform's responsibility. Thus, the marketplace not only facilitates trade but also builds trust and accountability.

One of the main issues in online buying and selling transactions is the validity of the *akad* used. On e-commerce platforms, *ijab* and *qabul* occur through clicking the “buy” and “pay” buttons, which technically replace verbal transactions in conventional trade (Ridwan, 2017). Contemporary scholars state that digital contracts are valid as long as they are clear and agreed upon by both parties. The system must record the time of the transaction and product details to minimize dispute risks. *As-salam* and *istishna* contracts can be applied, particularly for goods paid in advance but delivered later (Mutmainnah & Sudirman, 2024). This demonstrates the flexibility of Islamic law in adapting to new technologies. However, the contract must still ensure the consent (*ridha*) of both seller and buyer. Any ambiguity can cause harm and be considered a violation of *shariah* principles. Shakeri et al. (2019) argued that marketplaces must provide policies that clarify the rights and obligations of the parties involved.

Product information transparency is another key principle in online trade. Sellers must provide complete descriptions including quality, size, and condition of goods (Susanto & Johendra, 2024). Marketplaces must provide tools to display accurate and honest images. Unclear information or hiding defects constitutes *ghish*, which is prohibited in *shariah* (Annisa et al., 2025). Review and rating systems serve as modern instruments to ensure honesty. Fraudulent sellers may face sanctions or be blocked by the platform. This increases accountability and prevents fraud. Consumers feel more confident in transacting. Implementing transparency ensures that the digital economy runs in line with *shariah* principles.

The principle of mutual consent (*ridha*) must be upheld in online transactions. Clicking “agree” or “buy” indicates consent, but the marketplace must ensure that such consent is genuine (Jamil et al., 2024). Buyers must be given complete information before conducting transactions. The concept of *khiyar* gives buyers the right to cancel transactions if the goods are not as expected. Return and refund features are real implementations of *khiyar* (Fadlurrahman & Fikrianihayah, 2022). This also reflects fairness in *shariah* trade. Marketplaces must facilitate easy return procedures. Clear communication between sellers and buyers is essential. Such systems enhance the legitimacy of online transactions.

In *shariah muamalah*, the principle of *al-ibahah* applies, meaning everything is permissible unless prohibited (Gustanto & Mubarok, 2023). Digital technology, including e-commerce, is permissible as long as it does not violate *shariah*. Transactions must be free from *riba*, *maisir* (gambling), and excessive *gharar*. Installment models based on interest conflict with this principle. *Shariah*-compliant alternatives such as *murabahah* or halal installments provide solutions. *Shariah*-compliant marketplaces need to offer such options. Pricing must be clear and transparent from the beginning. Sellers must not conceal additional costs or shipping fees. Such practices are essential for maintaining transaction blessings (Shifa, 2021). It explores payment mechanisms that align with *shariah*. Thus, online buying and selling can be conducted in accordance with Islamic economic principles.

Accountability is key for safe online transactions. Sellers are responsible for product specifications, quality, and timely delivery (Hermansyah et al., 2023). Marketplaces can enforce rating and review systems. Sanctions for violations of *shariah* principles must be applied. A system of *shariah*-verified sellers is a modern solution. Sellers are encouraged to maintain their reputation and trustworthiness. Buyers feel safer transacting. Professional ethics form part of moral responsibility.

Shariah-compliant e-commerce platforms emerge as alternatives for transactions in accordance with Islam. Research shows that online gold trading using *as-salam* contracts is valid if conditions are met (Sakinah et al., 2022). Transparency of product specifications is a major factor. Technology enables automatic verification. Displaying halal certificates can further strengthen consumer trust. Integrating *shariah* principles with profit is an ideal model. Marketplaces can serve as educational tools for business actors.

From the perspective of *maqashid al-shariah*, the purpose of transactions is benefit (*maslahah*) and preventing harm (*mafsadah*) (Ghani & Laluddin, 2011). Online transactions must create social benefits, not merely individual profit. Financial inclusion helps expand market access. Practices such as price manipulation or fraud result in harm. *Shariah* regulations are necessary to ensure benefits outweigh risks. Principles of fairness, honesty, and transparency serve as main filters.

DSN-MUI *fatwas* serve as practical guidelines for online transactions (Fadilah, 2020). E-commerce is declared valid if contracts are transparent and mutually agreed. These regulations demonstrate the adaptability of Islamic law to technology. The government and *shariah* institutions play roles in monitoring transactions. Consumer protection is guaranteed to fulfill their rights. Case studies from DSN-MUI provide criteria for *shariah*-compliant online buying and selling. Marketplaces can adjust policies based on *fatwas*. The application of *fatwas* also enhances platform integrity and consumer confidence. *Shariah* certification or labeling for compliant sellers may be implemented to build trust and business reputation.

The application of *shariah* principles in online transactions benefits not only consumers and sellers but also e-commerce platforms themselves. Marketplaces that adopt *shariah* principles can increase consumer trust, which in turn enhances loyalty and transaction volume. Online business does not violate Islamic law as long as it avoids elements of *riba*, injustice, monopoly, and fraud. Platforms adhering to *shariah* can attract Muslim consumers seeking religiously compliant transactions (Indrianto et al., 2022). Fadlurrahman and Fikrianihayah (2022), who conclude that any transaction, regardless of product, is halal if it does not involve prohibited elements. Thus, adopting *shariah* in online transactions is not only a moral obligation but also a smart business strategy.

In the context of Islamic economic law, online buying and selling transactions must uphold the fundamental principles of Islamic *muamalah*, such as fairness, honesty, and transparency (Rahman, 2021; Fadilah, 2020). DSN-MUI Fatwa No. 146/DSN-MUI/XII/2021 emphasizes that transactions through online shops must comply with its provisions. This fatwa requires that *ijab* and *qabul* be explicitly stated and clearly understood by all parties involved. Moreover, sellers must avoid acts contrary to *shariah*, such as *tadlis* (fraud), *tanajusy* (artificial price bidding), and *ghish* (concealing defects) (Fadlurrahman & Fikrianihayah, 2022).

Moving forward, it is important for all stakeholders in online buying and selling to understand and apply Islamic economic principles (Fadlurrahman & Fikrianihayah, 2022). The government, through regulators such as OJK and MUI, is expected to provide clear guidelines and supervision of *shariah*-compliant transactions. Platforms should educate sellers and consumers about the importance of Islamic business ethics (Hidayat et al., 2023). Education and training in Islamic business ethics can help increase compliance. With synergy between the government, platforms, and society, online transactions can operate in accordance with *shariah*, delivering maximum benefits for all.

Given the growing importance of e-commerce in modern economic life and the need for *Sharia* compliance in Muslim communities, this research aims to comprehensively examine the mechanisms of online transactions to ensure they comply with Islamic economic law. Specifically, this study seeks to: (1) analyze the validity and application of digital contracts (akad) in e-commerce platforms; (2) evaluate transparency mechanisms and their role in preventing *gharar* and *ghish* in online transactions; (3) explore the implementation of mutual consent (ridha) principles through features such as *khiyar*, returns, and refunds; (4) assess Sharia-compliant payment schemes that avoid *riba, maisir*, and excessive *gharar*; and (5) examine accountability frameworks that ensure seller responsibility and consumer protection. The findings are expected to provide practical guidelines for Muslim business actors, consumers, and e-commerce platforms, contributing to the development of a robust *Sharia*-compliant digital economy in Indonesia that operates with fairness, transparency, and blessing

LITERATURE REVIEW

The development of information technology has driven the growth of online buying and selling through platforms such as Tokopedia, Shopee, and Bukalapak (Bakri et al., 2024). While creating economic opportunities, this phenomenon also raises challenges in the application of Islamic economic law. According to Ariswanto (2021) and Comersyah et al. (2025), a valid transaction must fulfill the pillars and conditions of *muamalah*, including clarity of contract, lawful objects, and mutual consent.

One of the main issues highlighted in the literature is the validity of digital contracts represented by clicking “buy” or “pay.” Contemporary scholars argue that such contracts are valid as long as they are clear and mutually agreed upon, and that *salam* or *istishna* contracts may apply to prepaid goods delivered later (Jamil et al., 2024). Transparency of product information is also essential to avoid *gharar* and *ghish* (Annisa et al., 2025).

The principles of consent (*ridha*) and *khiyar* are emphasized, granting consumers the right to cancel if goods are not as described, while marketplaces are required to provide return mechanisms (Hasanah et al., 2023; Lorien et al., 2022). Furthermore, the principle of al-ibahah affirms that digital transactions are permissible as long as they are free from *riba*, gambling (*maisir*), and excessive uncertainty (Fadlurrahman & Fikrianihayah, 2022).

Accountability is another key factor, where sellers are responsible for product quality and timely delivery, supported by review systems to ensure trust and integrity (Mutmainnah & Sudirman, 2024). The DSN-MUI has also issued fatwas providing clear guidance on contract validity, prohibition of fraud, and consumer protection. The literature shows that the application of *shariah* principles in e-commerce not only ensures legal compliance but also strengthens consumer trust and the sustainability of digital businesses. Thus, integrating Islamic principles is both a necessity and a strategy for developing the Islamic digital economy.

RESEARCH METHODOLOGY

This study uses a normative and descriptive qualitative approach (Creswell & Creswell, 2022). The normative approach examines literature, regulations, and *fatwas* relevant to Islamic economic law and online transactions. The descriptive qualitative approach describes actual online buying and selling practices. Data are collected through literature review and documentation from e-commerce platforms. Analysis is conducted by comparing practices with *shariah* principles such as honesty, fairness, transparency, and mutual consent. The study also evaluates the types of contracts used in e-commerce. Case studies are used to assess the implementation of *shariah* features on platforms. This method allows researchers to understand the social context and behavior of Muslim consumers. The findings are formulated to provide practical guidelines for *shariah*-compliant online transactions. Thus, this study offers both scientific and practical foundations for applying Islamic economic law in e-commerce.

RESULT AND DISCUSSION

Online buying and selling transactions have become an important phenomenon in today's digital era, as they facilitate interactions between sellers and buyers without geographical boundaries (Bakri et al., 2024). E-commerce platforms provide various conveniences such as product catalogs, transparent pricing, and digital payment systems. The application of Islamic economic principles is crucial to ensure that transactions remain valid under Islamic law. Digital contracts (*akad*) must fulfill the pillars and conditions of *muamalah*, including mutual consent, lawful objects, and *ridha* (Putri et al., 2024). Product information clarity is a key factor in avoiding *gharar*. Marketplaces must ensure that product descriptions are complete and accurate, and product images must reflect actual conditions so that buyers do not feel deceived. Payment and delivery processes must comply with *shariah*. Platforms must also protect personal data and transaction security. Failure to uphold these principles may lead to legal disputes. Therefore, regulations and *fatwa* guidelines serve as key references. Their application also increases consumer trust. Thus, online transactions can be valid, safe, and bring blessings for all parties.

The validity of contracts in online trade is a major issue. Clicking the "buy" and "pay" buttons replaces verbal contracts in conventional transactions (Sarmadi & Indrazati, 2023). E-commerce systems must record transaction times and product details to minimize disputes. *As-salam* and *istishna* contracts can be applied for goods paid for in advance but delivered later (Ridwan, 2017). Both parties must express consent (*ridha*) and understand their rights and obligations. Marketplaces must provide policies that clarify contract mechanisms. Transaction information must be easily accessible to ensure transparency. Ambiguity in digital contracts can harm one of the parties. Platforms must support clear communication between sellers and buyers. Cancellation or return mechanisms must be available as implementations of *khiyar*. The application of *shariah*-compliant contracts is a central focus of this study. The findings are expected to provide practical guidance for business actors so that online transactions can run fairly and in accordance with Islamic economic principles.

Transparency is a crucial principle in online trade. Sellers are obliged to provide complete descriptions regarding the quality, size, and condition of goods (Susanto & Johendra, 2024). Marketplaces must provide accurate visual media. Clear information prevents *ghish* practices, which are prohibited in Islam (Annisa et al., 2025). Review and rating systems are modern tools to verify seller honesty. Sanctions against fraudulent sellers improve accountability. Consumers feel more confident and comfortable when transacting. Marketplaces should also provide seller reputation verification features. Transparency fosters integrity and blessing in transactions. Platforms must ensure that all data presented is trustworthy. Such practices strengthen consumer trust in e-commerce. Sellers who comply with *shariah* earn a good reputation. Thus, transparency becomes the key to successful online trade in accordance with Islamic economic principles.

The principle of *ridha* must be upheld to ensure the validity of transactions. Clicking "agree" or "buy" marks consent, but platforms must ensure that such consent is sincere (Burkhardt et al., 2023). Consumers must receive complete information before making purchases. The concept of *khiyar* grants buyers the right to cancel transactions if the goods are not as expected (Fadlurrahman & Fikrianihayah, 2022). Marketplaces must provide refund and return procedures. Clear communication between sellers and buyers is vital. Genuine consent adds legitimacy to the transaction. Mutual consent minimizes the risk of disputes. Marketplaces must facilitate simple and transparent procedures. Platforms must also consistently monitor the implementation of *khiyar*. This principle reflects fairness in *shariah* trade. The application of *ridha* is a research focus to ensure that online transactions comply with Islamic economic principles.

The principle of *al-ibahah* in Islamic *muamalah* asserts that everything is permissible unless explicitly prohibited (Gustanto & Mubarok, 2023). E-commerce is permissible as long as it is free from *riba*, *maisir* (gambling), and excessive *gharar*. Interest-based installment models conflict with Islamic principles. Halal alternatives such as *murabahah* must be provided by marketplaces. Pricing must be transparent from the beginning. Additional costs or shipping fees must not be hidden. Such practices preserve the blessing of transactions. Shariah-compliant payment mechanisms support compliance with Islamic law. Platforms must provide payment options consistent with *shariah*. Technology facilitates the implementation of *al-ibahah*. Consumers gain legal and moral protection. Sellers are encouraged to transact fairly. Thus, online trade can comply with Islamic principles and provide benefits for all parties.

Accountability is vital to ensure that online transactions remain safe and *shariah*-compliant. Sellers are responsible for the quality, specifications, and timely delivery of goods (Susanto & Johendra, 2024). Marketplaces may apply rating and review systems to assess seller performance. Sanctions for violators of *shariah* principles are essential to maintain platform integrity. A *shariah*-verified seller system helps consumers identify trustworthy sellers. Sellers are motivated to maintain reputation and trust. Consumers feel safer when transacting digitally. Professional ethics form part of the seller's moral responsibility. Marketplaces must provide accessible complaint mechanisms. Transparency in accountability boosts consumer trust. Good accountability practices foster the growth of online businesses. Regular evaluation is necessary to ensure compliance. Thus, accountability strengthens a *shariah*-compliant digital economy.

Shariah-compliant e-commerce platforms offer alternatives for transactions consistent with Islam. Research shows that online gold trading using *as-salam* contracts is valid if requirements are met (Pahra, 2022). Transparency of product specifications is a key factor in transaction success. Technology facilitates automatic verification of products and sellers. Halal certification can be displayed to enhance consumer trust. Integrating *shariah* principles with profit creates an ideal business model. Marketplaces can also serve as educational tools for business actors. The application of *shariah* principles increases consumer loyalty. Platforms must provide clear guidelines and SOPs. Sellers who comply with *shariah* can be given special certification. This fosters more ethical business practices. Consumers feel safer when transacting. Thus, shariah-compliant e-commerce supports the growth of a blessed digital economy.

Maqashid al-shariah emphasizes that the purpose of transactions is to bring benefit (*maslahah*) and prevent harm (*mafsadah*) (Hikmah & Yazid, 2024). Online transactions should yield social benefits rather than merely individual profit. Financial inclusion is one important aspect of *maslahah*. Price manipulation or fraud causes *mafsadah*. Shariah regulations are necessary to ensure benefits outweigh risks. Justice, honesty, and transparency serve as the main filters of transactions. Shariah-compliant marketplaces build public trust. Digitalization must not ignore Islamic morality. Platforms must provide internal monitoring mechanisms. External regulations from fatwa institutions ensure compliance. Fair practices enhance business sustainability. Implementing *maqashid* principles helps build an ethical digital ecosystem. Thus, online transactions can align with the objectives of *shariah*.

DSN-MUI *fatwas* serve as practical guidelines for online buying and selling (Mutmainnah & Sudirman, 2024). These *fatwas* stress that contracts must be clear, transparent, and mutually agreed upon. Governments and *shariah* institutions supervise platform compliance. Consumer protection is a priority to safeguard their rights. DSN-MUI case studies provide criteria for *shariah*-compliant e-commerce. Marketplaces can adapt internal policies based on *fatwas*. Shariah labels or certifications help consumers identify compliant sellers. The application of *fatwas* enhances platform integrity and reputation. *Fatwa*-based guidelines provide businesses with confidence to transact in accordance with Islamic principles. Consumers feel morally and legally protected. Marketplaces can also promote educational efforts about *shariah* principles. Implementing *fatwas* serves as a reference in drafting SOPs. Thus, DSN-MUI *fatwas* drive compliance in e-commerce.

Applying *shariah* principles in online transactions benefits all stakeholders. Shariah-compliant marketplaces increase consumer trust, potentially boosting transaction volumes. Online business remains valid as long as it avoids *riba*, injustice, monopoly, and fraud (Fadlurrahman & Fikrianihayah, 2022). Platforms adhering to *shariah* can attract Muslim consumers. Shariah principles are both a moral obligation and a smart business strategy. Honest sellers maintain reputation and blessings in their business. Consumers feel safe and comfortable. Research indicates that *shariah*-compliant transactions enhance platform sustainability. Marketplaces that apply Islamic principles can serve as models of Islamic business education. Supportive regulations are also essential for legal certainty. Platforms must align policies with *fatwas* and government regulations. Thus, the application of *shariah* principles supports the growth of a blessed e-commerce system.

Online transactions must follow the basic principles of Islamic *muamalah*, such as fairness, honesty, and transparency (Putri et al., 2024). DSN-MUI Fatwa No. 146/DSN-MUI/XII/2021 provides technical guidance for digital transactions. *Ijab* and *qabul* must be expressed clearly for *shariah* validity. Sellers must not commit *tadlis* (fraud), *tanajusy* (artificial bidding), or *ghish* (concealing defects. These fatwa guidelines ensure fair transactions without harming any party. Marketplaces must provide complete product and price information. Platforms may also facilitate product authenticity verification. Transparent pricing and costs are part of *shariah* compliance. Consumers feel safer with platform monitoring features. Rating and review systems can assess seller reputation. The application of *shariah* principles enhances the integrity of e-commerce. Shariah-compliant marketplaces become ethical business models. Thus, Islamic principles must be consistently applied in all online transactions.

CONCLUSION

Based on this study, it can be concluded that online buying and selling transactions hold great potential to support the development of the digital economy if implemented in accordance with the principles of Islamic economic law. The validity of contracts (*akad*) is the primary aspect to be observed, where *ijab* and *qabul* through digital platforms are considered valid as long as they are clear, mutually agreed upon, and recorded transparently. Transparency of product information is an essential principle to ensure that consumers receive accurate data regarding quality, price, and product condition. Mutual consent (*ridha*) of both parties serves as an indicator of fairness, which can be maintained through features such as *khiyar*, product returns, and clear communication between sellers and buyers. The principle of *al-ibahah* reinforces that e-commerce is permissible as long as it does not involve *riba*, *maisir*, or excessive *gharar*, thereby requiring shariah-compliant payment options such as *murabahah*. Accountability of sellers and platforms is the key to transaction security, supported by rating and review systems as well as verification through shariah-verified seller mechanisms. Shariah-compliant marketplaces can function as educational tools for business actors while simultaneously strengthening consumer trust. The application of *maqashid al-shariah* emphasizes social benefit, prevents harm, and upholds the morality of the digital economy. DSN-MUI *fatwas* provide practical guidelines for drafting SOPs and policies for halal online transactions. Overall, the application of *shariah* principles not only ensures the legality and blessings of transactions but also enhances consumer loyalty, platform sustainability, and the integrity of Indonesia's e-commerce ecosystem.

SUGGESTION

Based on the findings, several recommendations can be proposed to strengthen the implementation of *shariah* principles in online buying and selling transactions. First, e-commerce platforms should develop clear Standard Operating Procedures (SOPs) that align with DSN-MUI fatwas, particularly concerning the validity of akad, product transparency, and consumer protection. Second, digital payment systems need to expand *shariah*-compliant options such as *murabahah* and other non-interest-based schemes to ensure financial transactions remain free from *riba*. Third, marketplaces are encouraged to adopt a *shariah*-verified seller certification system to enhance accountability and consumer trust. Fourth, continuous education and training should be provided to both sellers and buyers to improve their understanding of Islamic business ethics, including the principles of *ridha* and *khiyar*. Fifth, collaboration between regulators, Islamic scholars, and e-commerce stakeholders is essential to monitor compliance and update regulations in line with technological developments. Lastly, future research is suggested to examine consumer perceptions and behavioral responses toward *shariah*-compliant e-commerce platforms, providing empirical insights for policy-making and platform innovation.

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