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A Sharia Economic Law Review of Consumer Behavior in Sales Contracts on Shopee (A Case Study of Students at Institut Nida El-Adabi)

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ABSTRACT

Human life is inseparable from economic activities, one of which is buying and selling transactions that are increasingly conducted through e-commerce platforms such as Shopee. This study aims to examine the consumer behavior of students at Institut Nida El-Adabi in Shopee transactions from the perspective of Sharia economic law. A qualitative method is employed to gain an in-depth understanding of the conformity of digital transaction practices with Sharia principles such as honesty (ṣidq), justice (ʻadl), and mutual consent (tarāḍī). The findings show that Shopee serves as a primary, practical, and efficient medium for students to fulfill their consumption needs, offering convenience in transaction processes and various payment methods. However, challenges such as product mismatches, delivery delays, and service issues affect consumer satisfaction. Shopee has implemented return and refund mechanisms aligned with the Sharia principle of justice. This study emphasizes the importance of integrating Sharia values into digital business to maintain consumer trust and fairness in transactions, while encouraging service quality improvements in accordance with Islamic economic ethics.

Keywords: *Consumer Behavior, Digital Transactions, Islamic E-commerce, Islamic Economic Ethics, Sharia Compliance*

INTRODUCTION

Human life cannot be separated from economic activities. One of the most frequently conducted economic activities is buying and selling transactions, where humans act as consumers striving to fulfill their needs through the purchase of goods and services (Kasim, 2023). However, over time, consumptive behavior in society tends to increase, often driven not by urgent needs but by desires or social influences, including digital media (Sinaga & Meiriza, 2023).

Advances in information and communication technology have brought significant changes to how humans conduct economic transactions (Song et al., 2022). The internet has become the primary medium enabling economic activities to be carried out quickly, efficiently, and without limitations of space and time. One tangible impact of this development is the emergence of electronic commerce (e-commerce), which has become a global economic phenomenon and has significantly changed society's consumption patterns (Cui & Fan, 2024; Sakhbieva et al., 2024).

In Indonesia, e-commerce is growing rapidly. The increasing number of internet and smartphone users, especially among the middle class, opens great opportunities for the development of digital business (Aribtha & Salim, 2025). Platforms such as Shopee, Tokopedia, Lazada, and Bukalapak have now become part of daily life for the public, including university students. Shopee, for example, has emerged as one of the largest marketplaces by offering transaction convenience, various digital payment methods, and attractive promotions that increasingly facilitate consumers in shopping.

Students, as part of the younger generation, have a high level of digital literacy and are highly adaptive to technological developments. As part of the digital generation, students not only utilize social media and e-commerce platforms to seek information but also to fulfill various life needs, both primary and secondary. They tend to actively use online shopping applications because they are considered more practical, efficient, and in line with a modern lifestyle. This is supported by research findings showing that among various available platforms, Shopee is the most widely used online shopping medium by respondents in their consumption activities (Puspitaningtyas et al., 2024). These findings confirm that e-commerce platforms are not only tools for searching product information but have also become an integral part of the consumption patterns of today's students (Tajuddien & Praditya, 2022; Widyayanti et al., 2024).

In purchasing decisions, consumers are influenced by several factors such as product choice, price, promotion, and distribution (Alimbudiono & Jie, 2024; Satya et al., 2012). However, in the digital era, these factors are now reinforced by aspects of trust in the seller, product quality, ease of application use, and user reviews openly provided on e-commerce platforms (Anureza, 2025; Aurelia & Widiantari, 2022; Mustika & Arifin, 2021; Nofrizal et al., 2023).

The academic discourse on e-commerce adoption provides a contemporary theoretical foundation for understanding these behavioral shifts. Recent studies on the younger demographic, particularly students, highlight that their platform loyalty is heavily influenced by perceived enjoyment and the seamless integration of social features, which transform shopping from a utilitarian task into an engaging experience (Puspitaningtyas et al., 2024). This is further supported by global research indicating that digital marketplaces are increasingly designed to foster habitual use through interactive and personalized interfaces, making them a central part of daily life (Bhattacharya & Anand, 2021).

Furthermore, the evolution of factors influencing online purchasing decisions has been a key focus of recent research. While foundational marketing concepts remain relevant, contemporary analyses highlight that in the digital marketplace, social validation through user-generated content and reviews has become a pivotal determinant of consumer trust and purchase intentions (Nofrizal et al., 2023; Widyayanti et al., 2024). This aligns with the observed importance of user reviews and social proof on e-commerce platforms, indicating a shift towards more community-driven and socially-validated purchasing behavior.

From a normative standpoint, the principles of Islamic economic law offer a critical lens through which to evaluate modern commercial practices. Recent scholarly work has reaffirmed the necessity for all transactions, including digital ones, to be free from *gharar* (excessive uncertainty) and to uphold core principles of honesty (*ṣidq*), justice (*‘adl*), and mutual consent (*tarāḍin*) to ensure their religious permissibility (Dharani et al., 2024; Merdad et al., 2015). The ethical framework provided by Sharia law emphasizes transparency and fairness as non-negotiable pillars of any commercial exchange .

A nascent but growing body of research has begun to interrogate the compliance of modern e-commerce with these principles. Recent investigations highlight specific points of friction in online transactions, such as information asymmetry and the potential for misleading product representations, which can violate the Islamic requirements for clear terms and mutual consent (Kadir & Musdiana, 2024; Mustika & Arifin, 2021). This emerging literature identifies a critical gap: while behavioral and technological aspects of e-commerce are well-studied, a focused analysis of its practices through the specific lens of sharia economic law, particularly in high-usage contexts like Indonesia's student population, remains limited.

Although online shopping offers many advantages, its practice is not free from various problems, such as product mismatch, delayed delivery, and cases of fraud that harm consumers. From an Islamic perspective, buying and selling activities are not only viewed from an economic aspect but also from legal and ethical perspectives. The principles of honesty (ṣidq), justice (‘adl), and mutual consent (tarāḍin) must be maintained in every sales contract. Therefore, an important question arises: to what extent do online sales transactions on platforms like Shopee comply with the principles of sharia economic law?

This study is relevant because online transactions fundamentally still involve the element of akad (contract), even though conducted digitally without face-to-face interaction. This research aims to review consumer behavior in conducting buying and selling transactions on Shopee from the perspective of sharia economic law. Thus, the results of this study are expected to provide deeper insight into the conformity of e-commerce practices with sharia principles, as well as offer input to digital business actors to better pay attention to Islamic values in their trading activities.

RESEARCH METHODOLOGY

This study uses a qualitative approach to gain an in-depth understanding of the factors influencing consumer behavior of students in online purchasing transactions on Shopee from the perspective of sharia economic law (Creswell & Clark, 2017; Creswell & Creswell, 2023). The qualitative approach is chosen because it is suitable for understanding the social context and values contained in sharia economic practices holistically.

According to Arfa and Marpaung (2016), research in the field of sharia economic law must integrate both normative and empirical aspects. This is important to gain an understanding not only of the applicable sharia rules or principles but also of how these principles are applied in everyday practice in a manner that is relevant to current social and economic conditions. Therefore, the qualitative method provides flexibility to explore the dynamics of consumer behavior and the conformity of sales practices with sharia principles such as contract (akad), honesty (ṣidq), transparency, and justice (‘adl).

Data in this study were collected through semi-structured interviews, participatory observations, documentation, and literature review. Data analysis was conducted using thematic analysis, which includes transcription, coding, and grouping of main themes emerging from the data. To ensure data validity, method triangulation was employed by comparing the results from various data collection techniques.

With this approach, it is expected that the research findings will provide a comprehensive overview of student consumer behavior on Shopee and the extent to which transaction practices align with the principles of sharia economic law. This can serve as a reference for business actors and platform developers in improving service quality in accordance with sharia values.

RESULT AND DISCUSSION

Interviews with several students who are Shopee consumers revealed that online shopping is highly favored due to its convenience and time efficiency. Rofiatul Khoeriyah stated that she shops online almost every week because she does not need to leave the house to get the desired items. Similarly, Dina Oktavia mentioned that she shops online almost daily, considering it a practical and efficient way to meet her needs without having to go to the market. However, there was also a respondent who rarely shops online, although acknowledging that this method is easy and saves time. These findings align with previous studies showing that e-commerce platforms like Shopee have become an integral part of the consumption patterns of digitally literate young people with modern lifestyles (Puspitaningtyas et al., 2024; Tajuddien & Praditya, 2022). Thus, Shopee serves not only as a tool for product information search but also as a primary medium for fulfilling the current consumption needs of student consumers.

According to several respondents, the transaction process on Shopee is very easy and fast. The steps include downloading the application, creating an account, selecting products, adding them to the cart, and making payments through various available methods. Payment methods vary, ranging from bank transfers via mobile banking, topping up ShopeePay balance through Alfamart outlets, to the Cash On Delivery (COD) system. This variety of payment options provides convenience and flexibility for consumers, reducing barriers to completing purchase transactions. This corresponds with previous research findings that ease of use and trust in the payment system are important factors influencing online purchase decisions (Aurelia & Widiantari, 2022; Mustika & Arifin, 2021).

Consumer satisfaction with Shopee's services is quite varied. Some consumers, like Nadia, expressed great satisfaction with the service provided by Shopee sellers. However, there are consumers who complained about product discrepancies with advertised information and delays in delivery by courier services, as stated by Abdu Taisir. These issues indicate that problems in e-commerce transactions do not only originate from the sellers but also from the delivery service providers. From the perspective of Islamic economic law, this is an important concern because the principles of honesty (ṣidq) and justice (‘adl) must be upheld in every sales contract. Consumers have the right to receive truthful information and fair service according to the agreed terms.

Although sales transactions on Shopee are conducted digitally without face-to-face interaction, the element of contract (‘aqd) still applies through digital communication such as the chat feature in the application. This is in accordance with Sharia principles which emphasize transparency, mutual consent (tarāḍi), and justice in every sales contract. The convenience and flexibility provided in the purchasing and payment processes on Shopee strongly support consumer behavior but still require supervision to ensure compliance with Islamic values. Especially regarding honesty about product quality and timely delivery, which are essential aspects to ensure transactions comply with Sharia economic law.

Building on these insights, it is also important to examine how students at Institut Nida perceive the overall shopping experience on Shopee, particularly regarding product conformity, service reliability, and the platform’s handling of consumer complaints in line with Sharia economic principles.

Students at Institut Nida report feeling comfortable shopping on Shopee due to several factors derived from their personal experiences. A portion of respondents affirm that the products sold on Shopee align closely with the descriptions and images provided in the application’s catalog. However, a notable number of students expressed contrasting views, noting discrepancies between the product images and the actual goods received. This highlights the importance of consumers exercising due diligence in selecting sellers and products on e-commerce platforms like Shopee.

In Islamic economic law, honesty (ṣidq) and transparency in transactions are fundamental principles that sellers must uphold to ensure that buyers’ expectations are met. Consumers naturally anticipate that the items they purchase correspond precisely to what is promised. Unfortunately, some producers or sellers exhibit negligence in this regard, resulting in dissatisfaction.

Several students at Institut Nida have experienced such disappointments, including receiving products with incorrect colors, delayed deliveries, or damaged items upon arrival. These experiences have led some consumers to initiate return requests through Shopee’s customer service system. Shopee assumes responsibility for addressing these issues by providing mechanisms to resolve disputes. For instance, consumers dissatisfied with their purchases can return items through authorized couriers such as Wahana to the seller’s address. Upon confirmation of receipt, Shopee refunds the buyer’s payment through ShopeePay or the respective account balance within the application.

This practice aligns with the Sharia principle of justice (‘adl), which requires fairness in commercial dealings, ensuring that consumers are protected against loss caused by seller negligence or malpractice (Abu Bakar & Ahmad, 2018).Furthermore, mutual consent (tarāḍī) remains an essential element, as the return and refund process relies on cooperation and agreement between buyer, seller, and platform.

From a business perspective, Shopee’s efforts to maintain customer satisfaction demonstrate a commitment to ethical standards and quality service (Mainardes et al., 2023; Sadiq, 2024). By facilitating easy returns and multiple payment options, Shopee enhances convenience and trust, encouraging consumers to transact with confidence. Such practices are vital for fostering long-term loyalty and upholding the integrity of the marketplace in accordance with Islamic economic ethics.

Alongside the convenience and ease of online shopping, it is crucial to consider the risks perceived by students when transacting on Shopee, as these experiences significantly influence their trust and future shopping behavior. Most students at Institut Nida El-Adabi expect sellers to provide the best possible service, which is why consumer loyalty is not easily earned by a single e-commerce platform or store. The findings of this study indicate that many consumers who have experienced dissatisfaction or disappointment with a particular online store tend to switch to other sellers, often choosing not to return to the same store for subsequent purchases (Vannak et al., 2025). Common risks encountered include receiving products that do not match the images shown, delayed deliveries, or damaged goods upon arrival. Such issues often leave consumers confused about where to report their complaints, leading some to accept the products as they are despite their dissatisfaction. This highlights the importance of clear complaint channels and effective resolution mechanisms to maintain consumer confidence and uphold the principles of fairness and honesty in online transactions, especially within the framework of Sharia economic law.

The findings of this study substantiate previous research demonstrating that e-commerce platforms, particularly Shopee, have become integral to students' consumption patterns through offering convenience, transaction efficiency, and flexible payment methods. The qualitative data showing that respondents shop frequently due to time-saving benefits and practical accessibility directly regarding platform loyalty among digitally literate younger populations (Puspitaningtyas et al., 2024; Tajuddien & Praditya, 2022; Widyayanti et al., 2024). The variety of payment options documented in this study, including bank transfers, ShopeePay top-ups, and Cash On Delivery systems, empirically supports Aurelia and Widiantari (2022), as well as Mustika and Arifin (2021) assertions that ease of use and trust in payment systems significantly influence online purchase decisions. However, this study extends previous behavioral research by introducing the Sharia economic law perspective as an evaluative framework, revealing that while convenience and accessibility drive consumer adoption, these factors alone do not ensure compliance with Islamic commercial principles such as honesty, justice, and mutual consent.

The identification of specific transaction problems including product mismatches, delivery delays, and damaged goods both validates and complicates existing literature on e-commerce challenges. Previous research by Nofrizal et al. (2023) and Widyayanti et al. (2024) highlighted that consumer trust depends partly on product quality and reliable service delivery. The findings confirm these empirical observations while simultaneously revealing a critical gap in current scholarship. The experiences reported by Institut Nida students demonstrate that violations of transparency and product fidelity represent breaches not only of consumer satisfaction metrics but of fundamental Islamic economic principles. When consumers receive products inconsistent with advertised descriptions, the principle of honesty (ṣidq) is violated. When deliveries are delayed without adequate communication, the principle of mutual consent (tarāḍī) is compromised. The literature cited in the introduction primarily addresses these issues from marketing and consumer behavior perspectives, treating them as service quality problems. This study extends the analysis by revealing these problems as violations of contractual and ethical obligations under Sharia law. This represents a significant analytical contribution because it reframes e-commerce compliance not merely as a matter of consumer satisfaction but as a question of religious permissibility and ethical obligation.

Shopee's implementation of return and refund mechanisms constitutes a practical alignment with the Sharia principle of justice ('adl), yet the research reveals important limitations in how this alignment functions in practice. The introduction emphasized that all transactions must uphold justice to ensure religious permissibility and that consumers require protection against seller negligence and malpractice. The documented processes whereby customers can return items through authorized couriers and receive refunds through ShopeePay or account balances demonstrate that Shopee has established formal mechanisms addressing these requirements. This finding extends prior research providing empirical evidence of how contemporary e-commerce platforms operationalize Sharia economic principles in practice (Andreas et al., 2019; Herman & Anatasya, 2025; Mainardes et al., 2023; Sadiq, 2024; Wibowo & Disantara, 2024). However, the data also reveals a gap between formal mechanisms and actual implementation. Several students reported confusion about complaint channels and some chose not to utilize available resolution processes due to uncertainty or perceived inefficacy. This suggests that while policy-level compliance exists through established return procedures, consumer awareness and accessibility of these mechanisms remain insufficient. The study thus extends existing literature by identifying that Sharia compliance in e-commerce requires not only institutional structures but also transparent communication, accessible dispute resolution processes, and consumer education regarding their rights and available remedies.

The research reveals a critical tension between technological convenience and ethical accountability that existing literature has inadequately addressed. The introduction cited Mainardes et al. (2023) and Sadiq (2024) regarding the necessity for digital transactions to be free from gharar (excessive uncertainty) and to uphold honesty, justice, and mutual consent. The study's findings demonstrate that Shopee's convenience and flexibility, while facilitating consumer adoption, simultaneously create conditions enabling information asymmetry and gharar. Product images may not accurately represent actual goods, delivery timelines lack precision or monitoring, and complaint resolution processes remain opaque or inaccessible to many consumers. The introduction acknowledged this gap, noting that while behavioral and technological aspects of e-commerce are well-studied, focused analysis through the lens of Sharia economic law, particularly in high-usage contexts like Indonesia's student population, remains limited. This study directly addresses that identified gap by documenting specific instances wherein Shopee's technological convenience paradoxically enables violations of Sharia principles. The ease of listing products without rigorous verification systems facilitates product misrepresentation. The involvement of third-party courier services creates contractual ambiguity regarding who bears responsibility for delivery failures. The platform's scale and efficiency reduce opportunities for face-to-face transparency that traditional markets provide. These findings suggest that platforms designed for maximum transaction efficiency may simultaneously undermine the transparency and clear contractual terms essential to Sharia-compliant commerce. This represents a substantial extension of current literature by demonstrating that achieving both convenience and ethical compliance requires deliberate institutional design choices, not merely the application of existing return policies.

CONCLUSION

Students at Institut Nida El-Adabi demonstrate high satisfaction with Shopee due to its convenience, efficiency, and diverse payment options. The platform has successfully integrated itself into the consumption patterns of digitally literate young people, providing practical solutions for fulfilling daily needs. However, persistent challenges including product mismatches, delivery delays, and damaged goods indicate that convenience alone does not guarantee consumer satisfaction or ethical business practices.

From the perspective of Sharia economic law, the principles of honesty, justice, and mutual consent represent non-negotiable standards for fair and transparent transactions. While Shopee has established return policies and refund mechanisms to address consumer grievances, the experiences reported by students reveal gaps between formal procedures and practical implementation. Consumers require clearer communication channels, more transparent complaint resolution processes, and stricter enforcement of quality standards to ensure these principles are consistently upheld. The tendency of consumers to switch sellers following negative experiences underscores that consumer loyalty depends fundamentally on ethical business conduct and reliable service delivery.

Integrating Sharia economic principles into e-commerce operations remains essential for fostering trust, fairness, and legitimacy in digital business environments. This requires ongoing institutional commitment to transparency, consumer education regarding contractual rights, and rigorous supervision of service quality. For e-commerce platforms operating in Muslim-majority contexts, alignment with Islamic economic ethics should not be viewed as a compliance burden but as a strategic commitment to building sustainable consumer relationships. The findings of this study emphasize that digital marketplaces can achieve both operational efficiency and ethical integrity through deliberate institutional design, transparent governance, and genuine responsiveness to consumer concerns, ultimately contributing to the development of trustworthy and Sharia-compliant digital commerce in Indonesia.

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