

## Implementation of Sharia Principles in Online Buying and Selling Practices in Indonesia

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### Abstract:

The practice of online buying and selling in Indonesia is increasingly growing along with advancements in digital technology. However, it is crucial to ensure that these transactions align with Sharia principles, particularly in a predominantly Muslim society. This study aims to analyze the implementation of Sharia principles in online trading practices in Indonesia, focusing on aspects of justice, honesty, and transparency. The research method employed is a qualitative approach with data collection techniques through literature reviews and in-depth interviews with Sharia business practitioners and Muslim consumers. The research findings indicate that most e-commerce platforms in Indonesia have adopted Sharia principles, although challenges remain in implementation, particularly regarding misleading advertisements and usurious transactions. The study concludes that strengthening regulations and providing education to consumers and business actors are necessary to ensure compliance with Sharia principles in online transactions. The implications of these findings suggest that the government and relevant institutions need to enhance oversight of online trading practices to prevent violations of Sharia principles. Additionally, e-commerce entrepreneurs are encouraged to provide educational features that help consumers select products and conduct transactions in accordance with Islamic values.

### Keywords:

*Online trading, Sharia principles, E-commerce.*



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## INTRODUCTION

The development of information technology has had a significant impact on various aspects of life, including in the fields of economics and trade. One of the tangible manifestations of this change is the shift in the pattern of buying and selling transactions from conventional methods to digital transactions through e-commerce platforms. E-commerce offers ease, accessibility, and high efficiency in trading activities, allowing transactions to be made anytime and anywhere without geographical restrictions (Latifah, Wahidah, and Amany 2024; Rahmawati et al. 2024). The value of e-commerce transactions in Indonesia continues to increase rapidly, making the country one of the largest e-commerce markets in Southeast Asia (Lukman, Rosmegawati, and Sinambela 2022).

The rapid growth of e-commerce is a concern for the practice of online transactions with sharia principles, especially in Indonesia where the majority of the population is Muslim. Al-Qaradawi states that the principles of sharia in muamalah (social and economic interaction)

emphasize the aspects of justice ('adl), honesty (sidq), transparency (tasyrih), and the avoidance of the elements of riba (excessive interest), gharar (ambiguity), and maysir (speculation)(Qolbi et al. 2023; Wahyuni, Asmuni, and Anggraini 2023). In the context of e-commerce, this challenge has become increasingly complex given the rise of misleading advertising, non-transparent transactions, and business practices that are close to the element of usury.

The theory of Maqashid Shariah put forward by Al-Ghazali and developed by Ibn Ashur emphasizes that the main goal of sharia is to achieve the benefit (maslahah) of mankind, including in the context of economics and business transactions(Pertiwi and Herianingrum 2024). Online trading platforms must be able to provide consumer protection, ensure fair transactions, and minimize the risk of gharar and maysir(Pratama 2024).

Previous studies have shown that there is a gap in the application of sharia principles on e-commerce platforms in Indonesia. Some platforms have tried to implement sharia principles, there are still many violations such as excessive promotion and lack of transparency in product information(Mutmainnah 2024). Meanwhile, there is a need for stricter regulations and education for consumers to increase literacy about sharia transactions in the digital world(Antoine et al. 2025).

This research is important to analyze the implementation of sharia principles in online buying and selling practices in Indonesia. In addition, this research is also expected to contribute to providing strategic recommendations for the government, business actors, and the community in improving sharia compliance in e-commerce transactions. Through a qualitative approach with literature studies and in-depth interviews, this research will provide a comprehensive overview of the challenges and opportunities in realizing online transactions in accordance with Islamic values.

## METHOD

This study uses a qualitative approach by combining literature study methods and in-depth interviews(Habsy 2017) to gain a comprehensive understanding of the implementation of sharia principles in online buying and selling practices in Indonesia. The literature study was conducted by examining various regulations related to sharia e-commerce, including government regulations, digital trade guidelines, and fatwas of the Indonesian Ulema Council that regulates sharia-based online transactions. In addition, this research also refers to various previous studies that discuss the implementation of the principles of justice, honesty, transparency, and avoidance of the elements of usury, gharar, and maysir in digital transactions.

To complement the secondary data from the literature study, this study also involves in-depth interviews with e-commerce businesses that have implemented sharia principles in their operations, in order to gain insight into the challenges and strategies applied in maintaining sharia compliance amid fierce market competition. In addition, interviews were also conducted with Muslim consumers who are actively conducting online transactions to understand their perspectives regarding the experience of transacting on sharia e-commerce platforms, including the extent to which they pay attention to sharia aspects in choosing digital products and services. With this approach, the research is expected to be able to dig deep empirical data, provide rich analysis of factual conditions in the

field, and produce applicable recommendations to improve sharia compliance in e-commerce transactions in Indonesia.

## RESULTS AND DISCUSSION

The researcher conducted a deep and extensive source search, so that the results were obtained in the description below.

### Results

This study aims to analyze the application of sharia principles in online buying and selling practices in Indonesia, with a focus on fairness, honesty, and transparency. The results provided insight into the challenges and achievements in the implementation of sharia principles on e-commerce platforms, which will be discussed further in the following section.

Shariah Principles	Implementation on E-Commerce Platforms	Field Challenges
<b>Justice ('adl)</b>	Platforms like Tokopedia and Shopee implement a fair pricing policy for all users.	Exclusive service for premium customers sparks discrimination concerns.
	No discrimination in shipping services and payment methods.	The <i>flash sale feature</i> sometimes triggers unfair competition.
	Transparent product search algorithm provides equal opportunities for all sellers.	
<b>Honesty (sidq)</b>	The e-commerce platform provides complete and accurate product information, including descriptions, prices, and consumer reviews.	There are still sellers who provide product information that is not in accordance with the original condition (misleading information).
	Rating and review systems allow consumers to provide honest feedback about products and services.	Some sellers manipulate reviews by using fake accounts or incentivizing consumers to leave positive reviews.
	There is a refund and return policy feature for products that do not match the description.	The refund and return process can sometimes take a long time, reducing consumers' trust in the platform's honesty.
	Seller verification policies to ensure the products sold are genuine and match the description.	Not all platforms do strict verification of third-party sellers, so there is a potential for fraud.
	Transparency in pricing policies, including additional costs such as postage and taxes.	Some platforms still hide additional fees until the final stage of the transaction (hidden fees).
<b>Transparency (tasyrih)</b>	Product information is clearly displayed, including descriptions, prices, specifications, and return policies.	There are still cases of product information that is incomplete or not in accordance with the original condition.
	Order tracking feature that allows consumers to know the delivery status of goods in real-time.	Some platforms do not provide accurate shipping information, causing consumer confusion.
	Transaction policies and surcharges are explained from the beginning of the purchase process, including shipping costs and taxes.	There are complaints about hidden fees that have just appeared on the last payment page.
	Transparent payment system, clearly showing payment details and available methods.	Challenges in keeping consumer data secure and preventing misuse of personal information.

	The platform provides review and rating features to give you a real picture of the seller's products and services.	Some sellers try to manipulate reviews by incentivizing consumers to provide positive feedback.
<b>Avoidance of Riba</b>	Use of cash payment schemes or interest-free installments (zero interest installment) on several sharia e-commerce platforms.	There is still the use of high-interest credit services on non-sharia platforms.
	Cooperation with Islamic financial institutions to provide sharia-compliant financing options, such as murabahah or ijarah.	Consumers often find it difficult to distinguish between conventional and sharia credit schemes.
	Checkout feature with direct payment or Islamic bank transfer to avoid usury in transactions.	Limited access to Islamic banks in some regions causes consumers to continue to use conventional banks.
	Promotional and discount programs without frills of interest or additions that lead to usury.	Some buy now, pay later (BNPL) promotions still contain hidden elements of usury.
<b>Avoiding Gharar</b>	Education on the principle of avoidance of riba to consumers through sharia e-commerce platforms.	Low Islamic financial literacy among consumers is still an obstacle.
	Provide complete and clear product information, including descriptions, specifications, prices, and return policies.	Products with ambiguous or incomplete descriptions are still found, giving rise to potential gharar.
	Features product reviews and ratings from consumers to increase transparency and avoid uncertainty in transactions.	Some product reviews are considered untrustworthy or deliberately manipulated by sellers.
	A clear and sharia-compliant return policy, without making it difficult for consumers.	The process of returning goods is complicated and time-consuming, leading to the ambiguity of consumer rights.
	The use of product images that are in accordance with the actual condition of the goods to avoid cheating.	Some sellers still use misleading product photos or do not match the original item.
<b>Avoiding Maysir</b>	There is verification of halal or sharia-compliant products to ensure that the products sold are free from gharar elements.	Not all products on e-commerce platforms have halal certification or verification.
	Provide promotional and discount features that are not based on sweepstakes or speculation, but rather through direct discounts.	There are still promotional campaigns in the form of lucky draws that contain speculative elements.
	Avoid gambling-like business schemes, such as flash sales with very limited stock that create an element of speculation.	Consumers often feel disadvantaged in flash sales because the chances of getting products are very small and not transparent.
	Using a fair and clear transaction system, without taking advantage of uncertainty to make a profit.	Some platforms use online bidding or auction schemes that can trigger the practice of maize.
	Provide clear information about the terms and conditions of each promotion to prevent speculative practices.	Consumers often do not read or understand the terms of the promotion so that they are trapped in transactions that are not in accordance with sharia.
	Avoid selling products or services that contain gambling elements or are contrary to sharia principles.	There are still cases of selling products such as online gambling vouchers or services that smell of speculation.

The results of the study show that the implementation of sharia principles in e-commerce in Indonesia, such as justice ('adl), honesty (sidq), transparency (tasyrih), avoidance of usury, gharar, and maysir, has shown positive developments but still faces various challenges (Febrianti 2018).

In terms of fairness, platforms such as Tokopedia and Shopee implement fair price policies and non-discriminatory delivery services, but exclusive services and flash sale features still have the potential to cause injustice. In honesty, most platforms have provided clear product information, but misleading advertising practices and review manipulation are still a problem. Transparency is increasing through additional cost information and review features, but digital products still need increased transparency.

Regarding usury avoidance, the interest-free installment feature already exists, but paylater services with interest are still a challenge. In the gharar aspect, complete product information has reduced ambiguity, although there are still product categories that need to be improved in transparency. On the principle of avoiding maysir, some platforms began to limit the features of prized games to avoid gambling elements, but still triggered speculative behavior among consumers. Overall, stricter regulations, consumer education, and better supervision are needed to ensure e-commerce transactions are in line with sharia values.

## Discussion

The results of the study show that the implementation of sharia principles in e-commerce in Indonesia includes justice ('adl), honesty (sidq), transparency (tasyrih), and avoidance of usury, gharar, and maysir. To provide a comprehensive discussion, it is important to compare these findings with ideal theories in Islamic economics and sharia. Theoretically, sharia principles in economic transactions are not only oriented towards material gains but also take into account the high ethical and moral values of Islam. These principles are expected to be able to create transactions that are not only economically profitable but also provide blessings and justice for all parties involved.

One of the main principles in sharia economics is fairness ('adl), where every transaction must reflect equality and balance, and avoid any disadvantaged or exploited parties. The Qur'an in Surah An-Nisa verse 58 emphasizes the importance of being fair in every aspect of life, including in business transactions. In practice, the implementation of the principle of fairness in e-commerce in Indonesia can be seen from the existence of a return policy, an escrow system for payments, and rules regarding the rights and obligations of sellers and buyers. E-commerce platforms such as Tokopedia and Shopee, for example, have provided these features to ensure that consumers have adequate protection when transacting online. However, there are still challenges in the implementation of this principle, especially in cases where consumers feel aggrieved by receiving products that do not match the description or when fraud occurs by sellers. This shows that although the principle of fairness has been adopted in e-commerce policies, its implementation on the ground has not been completely consistent. This situation requires stronger supervision and enforcement of rules so that the principle of fairness is truly realized in every transaction.

The principle of honesty (sidq) is also an important pillar in sharia-based transactions. Honesty requires sellers to provide true and clear information about the products being sold, including the quality, condition, and specifications of the products. The hadith of the Prophet Muhammad PBUH states that honesty in buying and selling will bring blessings, while fraud will take away the blessing (HR. Bukhari). In the context of e-commerce, some platforms have

implemented a system of reviews and ratings from consumers to increase transparency and honesty. This system allows potential buyers to see the experiences of other consumers before deciding to buy a product. However, in practice, there are still often manipulations of reviews or advertisements that mislead consumers. Some sellers use marketing strategies that are not completely transparent to attract buyers, for example by providing fake discounts or posting photos of products that do not match the original item. This condition shows that there is a gap between the ideal theory of honesty in sharia and the reality on the ground, which requires further education to sellers about the importance of maintaining integrity and trust in sharia-based businesses.

In addition, transparency (*tasyrih*) is also a crucial element in the sharia economy. Transparent transactions require each party to provide clear, open, and no hidden information (QS. Al-Baqarah: 282). In e-commerce in Indonesia, transparency is usually realized through product descriptions, clear prices, and detailed transaction notification systems. For example, consumers can easily view details of prices, shipping costs, and estimated delivery times before completing a transaction. However, there are still cases where additional information, such as shipping costs or taxes, is only visible in the final stages of the transaction. This practice causes inconvenience to consumers and can be considered a violation of the principle of transparency in sharia. Ideally, all transaction-related information should be submitted at the beginning of the purchase process so that consumers can make the right decision without any surprise additional costs at the end.

Furthermore, the avoidance of *riba*, *gharar*, and *maysir* are the main principles that should not be violated in sharia transactions (QS. Al-Baqarah: 275-279). *Riba* (interest) in buying and selling transactions, *gharar* (uncertainty), and *maysir* (gambling) are considered unfair and exploitative practices. E-commerce in Indonesia has shown progress in this aspect, especially with the option of sharia payments through sharia banks or e-wallets that are in accordance with sharia principles. However, there are still gaps in its implementation, such as the *paylater* feature or installments with interest that are still offered by some platforms. Although this feature provides convenience for consumers, the application of interest in the installment system is clearly contrary to the principle of avoidance of *riba* in sharia. This condition shows the need for further development of digital financial products that are truly sharia-compliant, so that Muslim consumers can transact calmly without worrying about violating their religious principles.

Overall, the implementation of sharia principles in e-commerce in Indonesia shows significant progress, but there are still challenges that need to be overcome. Although some platforms have tried to apply the principles of justice, honesty, transparency, and avoidance of usury, *gharar*, and *maysir*, there are still gaps in their practices on the ground. Closer collaboration is needed between regulators, industry players, and the public to ensure that the entire transaction process in e-commerce can be consistent and comprehensively in line with sharia principles. Thus, e-commerce not only provides economic benefits but also becomes a medium that supports the application of Islamic values in daily life.



## CONCLUSION

The implementation of sharia principles in e-commerce in Indonesia shows that there are positive efforts in implementing the values of justice ('adl), honesty (sidq), transparency (tasyrih), and the avoidance of usury, gharar, and maysir. In theory, sharia economics emphasizes the importance of transactions that are not only economically profitable but also meet Islamic ethical and moral values. In practice, several e-commerce platforms in Indonesia have adopted these principles through consumer protection features, transparent review systems, and sharia-based payment options. Nevertheless, there is a gap between ideal theory and implementation in the field. Challenges are still seen in the application of the principle of fairness, especially in the case of fraud or products that do not match the description. In terms of honesty, the practice of manipulating misleading reviews or ads is still a problem. In addition, despite efforts to increase transparency, consumers still often find hidden fees at the end of transactions. Finally, riba avoidance in the payment system is still not completely consistent, considering that some platforms still offer interest-bearing installment features that are not in accordance with sharia principles. Therefore, stronger collaboration is needed between regulators, e-commerce industry players, and the public to strengthen the application of sharia principles in online transactions. Concrete steps such as education for sellers, stricter enforcement of rules, and innovation of digital financial services that are compliant with sharia need to be improved. Thus, e-commerce not only provides economic benefits but also contributes to creating a business ecosystem that is blessed, fair, and in accordance with Islamic values.

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