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IMPLEMENTATION OF MAQASID AL-SHARI'AH PRINCIPLES IN ONLINE BUYING AND SELLING TRANSACTIONS: ANALYSIS OF SHARIA COMPLIANCE AND BUSINESS ETHICS

Prayudi Kumala
Email: prayudikumala88@gmail.com
Sekolah Tinggi Agama Islam Walisongo Sampang, Indonesia

ABSTRACT

The development of information technology has transformed economic activities through online buying and selling transactions. E-commerce offers convenience, efficiency, and market expansion, but it also presents challenges in terms of Sharia compliance and business ethics, such as the potential for riba, gharar, fraud, and a lack of transparency. This study aims to analyze the implementation of Maqasid al-Shari'ah principles in online transactions, with a focus on Sharia compliance and business ethics. The research employs a qualitative descriptive-analytical approach based on a literature study, using normative-fiqh analysis of scholarly literature, regulations, fatwas of the DSN-MUI, and e-commerce practices in Indonesia. The findings indicate that although transactions on platforms such as Tokopedia, Shopee, and Bukalapak are generally in accordance with fiqh muamalah principles provided that the pillars and conditions of the contract, clarity of objects and prices, and mutual consent are fulfilled there remain several critical points of Sharia non-compliance. These include the ambiguity of ijab-qabul contracts in digital systems that do not fully represent explicit agreement between parties, the potential presence of riba elements in paylater payment features, and gharar practices arising from insufficient product information transparency. The implementation of Maqasid al-Shari'ah is reflected in the protection of wealth (hifz al-mal) through escrow systems and information transparency, the protection of religion (hifz al-din) through commitment to halal products, and the protection of intellect (hifz al-aql) through literacy and honest information. Sharia compliance requires that contracts and payment methods be free from riba, maysir, gharar, and tadlis. This study concludes that the application of maqasid in e-commerce emphasizes justice, transparency, and public benefit in order to build a halal and sustainable digital business ecosystem.

Keywords: *Maqasid Al-Shari'ah, E-commerce, Sharia Compliance, Digital Contracts, Islamic Business Ethics.*

INTRODUCTION

Information technology is no longer difficult to access today, as it has penetrated all aspects of societal life. IT continues to innovate and evolve, becoming increasingly sophisticated, which provides significant conveniences for people's daily activities (Majir & Nasar., 2021). In the business world, technology strongly influences trends among both large and small entrepreneurs due to market demands that are constantly changing (Ahadiyah, 2024). The development of information technology has brought significant changes to economic activities, particularly through online buying and selling transactions. E-commerce practices enable consumers and business actors to interact quickly and efficiently without being constrained by time and space.

Economics views this as an inevitable transformation that must nonetheless be properly managed. One way to support e-commerce activities is through innovative use of IT, reducing costs, improving infrastructure quality, and expanding networks (Nasution et al., 2020). Electronic business refers to the exchange of goods and services via the internet among various types of consumers and businesses to generate profit. In many cases, ambiguity arises when engaging in this type of business, as the concept is often reduced to online shopping, with consumers not fully understanding the underlying mechanisms (Nazar et al., 2023). However, this convenience also presents challenges, especially regarding compliance with Sharia principles and business ethics. Cases of fraud, unclear contracts, or unfair practices in online trade highlight the importance of a thorough study of the legal and moral aspects of online transactions.

In the Islamic context, the framework of Maqasid al-Shari'ah is considered a normative foundation guiding Islamic economics not only toward financial stability but also toward the achievement of societal welfare (maslahah) (Gatot Teguh Arifyanto, 2025). Attention to the implementation of Sharia objectives in economic regulation becomes increasingly important in the era of digital transformation and globalization. Challenges such as economic inequality, widespread exploitative practices, and weak social protection systems require more humanistic and transformative economic policies (Tiaranissa & Fitriah., 2025). These efforts further underscore the urgency of applying marketing approaches aligned with Islamic principles while utilizing modern promotional tools (Nailul, 2025).

Maqasid al-Shari'ah contributes to creating a more just and sustainable economic system, which in turn can enhance overall societal welfare (Kholil, 2025). It serves as a basis to ensure that all economic activities are not only legally halal but also uphold the values of justice, welfare, and consumer protection. These principles include hifz al-mal (protection of wealth), hifz al-nas (protection of individuals and society), and hifz al-aql (protection of intellect and knowledge), which serve as guidelines for designing fair and secure transactions.

The rapid growth of e-commerce in Indonesia indicates that online transactions are no longer merely a trend but have become an essential part of the digital economy.

These platforms facilitate cross-regional transactions, empower small and medium enterprises (SMEs), and expand consumer access to various products. However, such rapid development also brings significant ethical and Sharia related challenges, such as fraud, lack of price transparency, and consumer rights violations, which can undermine trust and contradict Sharia principles (Mariana, 2025). This phenomenon emphasizes the need for a normative fiqh analytical approach capable of bridging classical Sharia values with modern technological contexts, ensuring that e-commerce practices operate in a halal, fair, and ethical manner (Nurjannah et al., 2025).

In practice, some business actors may face challenges in consistently understanding and applying Maqasid al-Shari'ah, particularly regarding contracts, payment methods, and transparency of product and service information. This underscores the importance of research that systematically examines how Sharia principles are implemented in the digital context.

Furthermore, studies on Sharia compliance and business ethics in online transactions have wide practical benefits. For business actors, a solid understanding of Maqasid al-Shari'ah can help increase consumer trust and reduce dispute risks. For consumers, such research provides guidance in selecting platforms and products that comply with Sharia. Meanwhile, for regulators and academics, the findings can serve as references in formulating policies and further studies on integrating Sharia principles into digital economic innovation.

Despite the growing number of studies on e-commerce and Islamic business ethics, most previous research tends to focus on general and conceptual discussions of Sharia compliance without examining the specific mechanisms and features of contemporary digital platforms. In the Indonesian context, studies that critically analyze the implementation of Maqasid al-Shari'ah in widely used e-commerce platforms such as Tokopedia, Shopee, and Bukalapak remain limited. Moreover, recent challenges such as the ambiguity of digital ijab qabul contracts, the emergence of paylater payment systems, and issues of information transparency have not been sufficiently explored from a maqasid perspective. Therefore, this study offers a novel contribution by focusing on the analysis of Sharia compliance within Indonesian e-commerce platforms, particularly by identifying critical points of non-compliance and examining them through the framework of Maqasid al-Shari'ah.

This study aims to analyze the implementation of Maqasid al-Shari'ah principles in online buying and selling transactions, focusing on Sharia compliance and business ethics. This approach is expected to provide a comprehensive understanding of e-commerce practices that are not only legally compliant under Islamic law but also ethical and beneficial for all parties involved. The study is limited to online transactions, particularly on widely used e-commerce platforms, with a focus on Sharia compliance regarding contracts, products, and payment methods, as well as business ethics aspects, including transparency, fairness, and consumer protection. With these limitations, the research is expected to provide a clear picture of the application of

Maqasid al-Shari'ah in digital business practices while serving as a basis for developing Sharia-compliant and ethical e-commerce policies and strategies.

RESEARCH METHODOLOGY

This study employs a qualitative approach with a descriptive-analytical research design. According to Bogdan and Taylor (1975), qualitative research is a procedure that produces descriptive data in the form of written or spoken words from individuals and observed behaviors (Juita et al., 2025). This approach was chosen to provide an in-depth depiction of how Maqasid al-Shari'ah principles are implemented in online buying and selling transactions, as well as to examine Sharia compliance and business ethics within e-commerce practices. The collected data were analyzed systematically to identify patterns, obstacles, and strategies for implementing Sharia values in the digital context.

In this study, the data used are secondary because the research aims to analyze the implementation of Maqasid al-Shari'ah principles in online transactions from a normative and business ethics perspective. The normative fiqh approach emphasizes the review of literature, regulations, fatwas, and official documents as primary sources, thus primary data such as interviews or surveys were not the main focus. The use of secondary data is considered sufficient because scientific literature, government documents, OJK regulations, DSN-MUI fatwas, and reports related to e-commerce platforms provide comprehensive and relevant information for assessing Sharia compliance and ethical business practices. This allows the study to integrate theoretical foundations, regulations, and practical realities holistically without the need for empirical primary data collection.

Data collection was conducted through library research and document analysis. According to Moleong (2004) as cited in Walidin et al one type of qualitative data is written sources, which can include books, scientific journals, archives, personal documents, and official documents (Walidin et al., 2015). In this study, the data collection procedure involved several steps: first, identifying relevant literature, documents, and regulations related to the implementation of Maqasid al-Shari'ah and e-commerce practices in Indonesia, including books, scientific journals, articles, official government reports, OJK regulations, DSN-MUI fatwas, and documents from e-commerce platforms. Second, the researcher performed data selection and screening by establishing inclusion and exclusion criteria to ensure that the data used were relevant, up-to-date, and credible, focusing on Sharia compliant e-commerce literature from the past ten years, official government documents, and DSN-MUI fatwas.

Data analysis was carried out using content analysis and normative fiqh methods. The steps included: (1) identifying relevant Maqasid al-Shari'ah principles for online transactions, such as hifz al-mal**,** hifz al-nas, and hifz al-aql; (2) mapping e-commerce practices in Indonesia, including contracts, products, payment methods, and information transparency; (3) evaluating the conformity of business practices with Sharia principles and ethical business standards; and (4) synthesizing findings to produce recommendations for the application of Maqasid al-Shari'ah in e-commerce.

Through this methodology, the study is expected to provide a comprehensive and measurable overview of the implementation of Maqasid al-Shari'ah principles in online buying and selling transactions. It also aims to serve as a reference for business actors, consumers, and regulators in developing halal, fair, and ethical digital business practices.

RESULTS AND DISCUSSION

Mapping Online Buying and Selling Practices from a Sharia Perspective

The analysis of literature and documents indicates that online buying and selling practices in Indonesia have developed through major marketplace platforms such as Tokopedia, Shopee, and Bukalapak. These platforms serve as intermediaries connecting sellers and buyers, providing integrated payment systems such as escrow accounts, and offering features including product descriptions, customer reviews, rating systems, and various digital payment methods. According to Mulyadi and Gesitera (as cited in Ikhsan et al.), online customer reviews significantly influence consumer purchasing intentions for products and services (Ikhsan et al., 2023).

Structurally, the online buying and selling model is designed to create efficiency, expand market access, and enhance transaction security through mechanisms that protect funds until the goods are received by the buyer. Pavlou and Gefen (as cited in Ratna Dewi Kusumawati and Didi Achjari) argue that buyers trust intermediaries to ensure the honesty, dependability, and reliability of sellers in electronic marketplaces (Kusumawati & Achjari., 2019).

From a fiqh muamalah perspective, online transactions can be understood as a form of bai' contract conducted indirectly (ghair mubasyarah) through electronic media. The ijab and qabul are represented digitally, such as by clicking "agree" or confirming payment, which is considered valid in contemporary fiqh studies as long as the essential pillars and conditions of a sale are met. Ulfah's research emphasizes that Istishna contracts require a clear agreement regarding the goods being ordered, making detailed and accurate product descriptions crucial to avoid disputes after delivery (Ulfah, 2025). The presence of clearly identified parties, a defined transactional object, and mutual consent are primary elements determining the validity of the contract. Therefore, normatively, modern marketplace systems are largely compatible with the basic principles of Islamic transactions.

Digital transactions that do not involve face to face meetings demand a higher level of information transparency. Representations of goods through photos, videos, and descriptions must effectively replace the function of direct inspection, as in conventional transactions. In online buying and selling, no direct meeting occurs between merchant and buyer, and thus the ijab qabul process cannot be verbalized directly (Ridwan, 2017).

The advancement of digital technology has transformed economic transaction patterns into fully online, platform-based systems. This shift necessitates adjustments in Islamic legal studies to remain responsive to these new dynamics. Utomo et al. argue that fiqh muamalah must adapt to the evolving digital landscape and offer legal solutions that are not only Sharia compliant but also contextually relevant to modern realities (Khasan & Tarlam., 2025). According to the Shafi'i school of thought, goods to be sold must be observable directly by both parties. As stated in a Hadith: It means: Rasulullah (peace be upon him) forbade sales that involve deception. (HR.Muslim).

Hence, clarity of product specifications, certainty of price, and shipping arrangements are crucial aspects in maintaining the validity of a contract. While marketplaces generally pro vide adequate information spaces, the quality of implementation still depends on the honesty and responsibility of the seller as the contracting party.

Overall, online buying and selling practices through platforms such as Tokopedia, Shopee, and Bukalapak provide systems that support transaction security and trust, including escrow services, product descriptions, and customer reviews. However, from a fiqh muamalah perspective, the validity of digital contracts depends not only on the system but also on the clarity of the object, transparency of information, and honesty of the parties to avoid gharar, as prohibited in Sahih Muslim. Therefore, online transactions are fundamentally permissible but require openness and moral responsibility to be valid not only formally but also substantively according to Sharia principles.

Implementation of Maqasid al-Shari'ah in Online Transactions

The implementation of Maqasid al-Shari'ah in online transactions is grounded in the primary objectives of Sharia to achieve public welfare (maslahah) and prevent harm (mafsadah). In the context of the digital economy, this principle serves as an ethical foundation to ensure that buying and selling activities are not solely profit-oriented but also prioritize justice, transparency, and moral responsibility. According to Dusuki and Bouheraoua, in e-commerce, these objectives can be realized through regulations and business practices that are ethical, transparent, and compliant with Sharia law (Siliwangi, 2025). Tinggi, Islam, and Sepuh note that the application of Maqasid al-Shari'ah encompasses justice, honesty, and the protection of rights (Putri & Putri., 2025). For example, the Shopee marketplace seeks to implement Sharia principles on its platform to achieve maslahah, ensuring that online transactions remain free from riba (usury), gharar (uncertainty), fraud, and practices that disadvantage any party.

The most prominent aspect in online transactions is hifz al-mal (protection of wealth). Its implementation is reflected in the necessity of clear product information, pricing, payment systems, and secure transaction guarantees such as escrow accounts. Al-Ghazali and Ibn 'Ashur emphasize that the application of Islamic law must always aim toward justice and public welfare. In the e-commerce context, this requires regulations that not only govern the digital marketplace but also promote digital inclusion and protect vulnerable groups (Herman & Anatasya., 2025). These mechanisms aim to minimize the risk of fraud and ensure that both sellers' and buyers' rights are protected fairly.

Additionally, hifz al-din (protection of religion) is manifested in business actors' commitment to trade only products that are halal and compliant with Sharia principles. Meanwhile, hifz al-'aql (protection of intellect) is realized through digital literacy and transparent information, enabling consumers to make rational decisions and avoid manipulation or misleading advertising. Payment systems in online buying and selling, including bank transfers or digital wallets, are permissible in principle as long as they are free from usury, fraud, or excessive uncertainty (Mawardi et al., 2025).

Thus, the implementation of Maqasid al-Shari'ah in online transactions emphasizes not only the validity of contracts from a fiqh perspective but also the broader realization of welfare. When the principles of wealth, religion, and intellect protection are balanced, the digital economic ecosystem becomes more ethical, just, and oriented toward sustainable community welfare.

To clarify the relationship between problems in e-commerce practices and the principles of Maqasid al-Shari'ah, the following table presents a mapping between forms of Sharia non-compliance, the affected maqasid pillars, and the corresponding Sharia solutions:

Table 1. Mapping of E-commerce Problems, Maqasid al-Shari'ah Pillars, and Sharia Solutions

No.	Problems in E-commerce	Affected Maqasid Pillars	Sharia Solutions
1	Ambiguity of ijab-qabul contracts in digital systems	Hifz al-mal (protection of wealth)	Strengthening digital contracts through explicit consent mechanisms and clear transaction procedures
2	Paylater payment systems with potential riba elements	Hifz al-mal (protection of wealth)	Applying Sharia-compliant contracts such as murabahah or bai' bi tsaman ajil with fixed and transparent margins
3	Lack of product information transparency (leading to gharar)	Hifz al-'aql and hifz al-mal	Providing complete, accurate, and honest product information
4	Fraudulent or misleading practices (tadlis)	Hifz al-mal and hifz al-din	Strengthening Islamic business ethics and platform monitoring systems

5	Unclear refund policies and weak consumer protection	Hifz al-mal and the principle of justice (al-'adl)	Establishing fair, transparent, and accountable consumer protection regulations

The table above demonstrates that problems in e-commerce are not merely technical issues but are closely related to the fulfillment of Sharia objectives (maqasid). Therefore, the proposed solutions must be integrative, combining digital technological aspects with Sharia principles to ensure justice, transparency, and public welfare in online transactions.

Sharia Compliance in Contracts and Payment Methods

Sharia compliance in contracts (akad) and payment methods is a fundamental aspect of economic transactions, including digital systems. From the perspective of fiqh muamalah, a contract is a binding agreement between parties that generates rights and obligations. In online transactions, the contract is no longer conducted verbally but rather through digital consent, such as clicking "agree" or "buy." According to Syauqi et al., under fiqh muamalah principles, the validity of a contract depends on several key elements: the presence of ijab and qabul (offer and acceptance), ridha (mutual consent), the permissibility of the transactional object, and the absence of gharar (excessive uncertainty). Digital transactions using electronic money must fulfill all these elements to be valid under Sharia law (Syauqi et al., 2025). Additionally, Fadlurrahman and Fikrianihayah (as cited in Wahdan et al.) highlight that under the principle of al-ibahah, digital transactions are permissible as long as they are free from riba (usury), gambling (maisir), and excessive uncertainty (Wahdan et al., 2025). herefore, as long as the elements of ijab and qabul, clarity of the object, pricing, and mutual consent (an-taradhin) are met, the contract is considered Sharia-compliant.

Substantively, contracts in online transactions must be free from riba**,** gharar (uncertainty), maysir (speculation), and tadlis (fraud). Clear product descriptions, transparent pricing, and return policies are crucial indicators of Sharia compliance. Without these, a contract may be defective due to uncertainty that harms one party. Amir and Rahman note that fiqh muamalah allows flexibility while maintaining the substance of the contract, even though the medium and methods may change with evolving times (Alfarizi & Imsar., 2025).

Regarding payment methods, Sharia compliance requires systems free from interest or usurious charges. Payments through bank transfers, digital wallets, or escrow accounts are generally permissible as long as they are free from riba and exploitative fees. According to Ali et al paylater systems are innovations in digital financial services that allow consumers to acquire goods or services immediately without upfront cash payments (Rahmi et al., 2025). Putri (in Jannah) also notes that the presence of digital payment solutions reflects technological sophistication, particularly artificial intelligence, as it adapts to various aspects of daily life and consumer needs, facilitating efficient digital payment processes (Jannah et al., 2025).

Installment payment schemes must also use Sharia compliant contracts, such as murabahah or bai' bi tsaman ajil, with profit margins agreed upon in advance and not altered unilaterally.

Thus, Sharia compliance in contracts and payment methods encompasses not only the formal aspects of a contract but also the substantive principles of justice and transparency. When contracts are clear and payment methods are free from prohibited elements, transactions are not only valid under Islamic law but also reflect ethical values and social responsibility in modern economic practice.

CONCLUSION

The implementation of Maqasid al-Shari'ah principles in online buying and selling emphasizes the importance of justice, transparency, and the protection of all parties. The principles of hifz al-mal (protection of wealth), hifz al-din (protection of religion), and hifz al-'aql (protection of intellect) provide the foundation to ensure that transactions are not only halal under Islamic law but also deliver welfare to both consumers and business actors. E-commerce practices in Indonesia, through platforms such as Tokopedia, Shopee, and Bukalapak, have established mechanisms for security and trust; however, honesty and moral responsibility of business actors remain crucial to avoid riba, gharar, maysir, and tadlis.

Sharia compliance in contracts and payment methods requires that digital transactions be valid, clear, and free from uncertainty or fraud. Payment systems, including bank transfers, digital wallets, and installment schemes, must employ Sharia-compliant contracts, such as murabahah or bai' bi tsaman ajil, with profit terms that are transparent and mutually agreed upon. This is essential to uphold the validity of contracts and maintain fair business ethics.

Based on the findings, it is recommended that business actors enhance Sharia literacy and ensure transparency of product information, while e-commerce platforms should strengthen consumer protection mechanisms, including periodic Sharia compliance audits. Regulators and academics are also advised to develop guidelines and policies that integrate Maqasid al-Shari'ah principles with digital innovation. By taking these measures, the e-commerce ecosystem can operate in a halal, ethical, and sustainable manner while contributing to overall community welfare.

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