



Islamic Jurisprudence on Digital Sale Contracts: Validity, Gharar, and Consumer Protection in Indonesian Marketplace Platforms

Catur Bayu Aji^{1*}, Dheiya Ulhaq Azzahra²

¹² Universitas Islam Negeri Raden Mas Said Surakarta, Indonesia

¹caturbayuaji430@gmail.com, ²dheiyaazzahra11@gmail.com

*Correspondence Author: caturbayuaji430@gmail.com

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Abstract: The rapid expansion of digital commerce in Indonesia has created critical jurisprudential gaps: although DSN-MUI Fatwa No. 146/DSN-MUI/XII/2021 formally recognizes online transactions, substantive questions regarding the operationalization of *tarāḍī* (mutual consent), the classification of digital *gharar* (contractual uncertainty arising from incomplete information, misrepresentation, or procedural opacity), and effective Muslim consumer protection mechanisms remain inadequately resolved in the existing fiqh literature. This study has two objectives: first, to examine the validity of digital sale contracts (*ijab-qabūl*, *majlis al-'aqd*, and *bay' al-ma'dūm* in pre-order and dropshipping schemes) within the framework of Islamic commercial jurisprudence (*fiqh al-mu'āmalah al-mu'āṣirah*); and second, to analyze the typology of digital gharar (informational, visual, and procedural) and formulate a digital *khiyār* protection model as a consumer-protection mechanism on Indonesian marketplace platforms. The study employs a normative-juridical approach combining analysis of classical fiqh texts, contemporary fatwas, and recent academic studies on digital Islamic commerce. The findings yield two original theoretical contributions: (1) reconceptualization of *majlis al-'aqd* as a continuous, verified virtual transactional space (*al-majlis al-iftirāḍī*); and (2) a tripartite typology of digital gharar informational, visual, and procedural integrated with a structured digital *khiyār* protection model that extends classical doctrine to forms of commercial uncertainty native to digital ecosystems. The study concludes that online sales are conditionally permissible (*al-ibāhah al-muqayyadah*), subject to fulfillment of transparency, deliverability, and absence of manipulative elements, while *gharar kathīr*, *tadlīs*, and *ribā* remain prohibited. These frameworks carry practical implications for e-commerce platform governance, DSN-MUI fatwa development, and the integration of contemporary muamalah fiqh into Islamic education curricula in Indonesia.

Keywords: Digital sale contract, Consumer protection, Marketplace platform, Gharar

Introduction

Digital transformation has fundamentally altered commercial behavior, shifting Muslim transaction patterns from face-to-face interactions to interface-mediated exchanges. This shift has triggered new jurisprudential challenges, as conventional contract elements, such as the *majlis al-'aqd* (contract assembly), clarity of object, and *khiyār* (option rights) mechanisms, have undergone



substantial redefinition in the virtual ecosystem. The urgency of this study is reinforced by Bank Indonesia data from the third quarter of 2025, which recorded national digital transaction volume exceeding IDR 134 trillion (idEA, 2025). This figure confirms that the digital economy has become a key pillar of the livelihoods of millions of Muslim consumers in Indonesia, necessitating applicable and responsive legal support.

Although the legality of electronic transactions has been formally legitimized through the DSN-MUI Fatwa No. 146/DSN-MUI/XII/2021, in practice, various legal gaps remain that require comprehensive examination. Previous studies by Wahbah al-Zuhaylī (2007) and Majma' al-Fiqh al-Islāmī al-Duwalī Resolution No. 52 (1990) have indeed laid the foundations for distance contracts. However, this literature remains largely mired in the dichotomy of whether a contract is normatively valid, without addressing technical complexities such as manipulative algorithms, information asymmetry in product descriptions, or unclear dispute resolution procedures on marketplace platforms.

There is a significant literature gap in operationalizing the principle of tarādī (mutual consent) amidst the rise of covert tādīs (fraud) practices such as excessive editing of product photos and opaque return policies. So far, classical references such as Al-Majmū' by al-Nawawī (1991) and Al-Umm by al-Shāfi'ī (2001) emphasize the importance of ittihād al-majlis and nafy al-gharar (elimination of uncertainty), but the interpretation of these texts is often rigid so that it is difficult to apply it to the dynamics of the digital economy which is borderless and instant. Several recent studies have begun to address this gap, although each remains partial in scope. Lichasanah (2025) examined the adaptation of khiyār principles in digital sale and purchase contracts, finding that although return and refund features formally mirror khiyār al-shart, their implementation is driven primarily by business efficiency rather than sharia values, leaving the harmonization between technology and Islamic principles incomplete. Hidayat and Karim (2023) demonstrated that the validity of digital contracts under fiqh muamalah depends heavily on the substantive fulfilment of consent and object clarity rather than on the medium of transaction itself, yet they did not extend this analysis into a structured consumer-protection mechanism. Widiastuti, Ferliadi, and Ningsih (2025) focused specifically on electronic product misinformation and khiyār rights, showing that Indonesian consumer-protection regulation and Islamic khiyār doctrine can be read together, but their study did not propose a unified typology of digital gharar. Similarly, a 2025 study on the implementation of the fiqhiyyah principle of al-'ādah muḥakkamah in digital muamalah and sharia fintech concluded that digital transactions can generally be regarded as valid so long as the pillars and conditions of the contract are fulfilled, but stopped short of classifying the forms of uncertainty distinctive to digital platforms (Researchgate, 2025). These studies confirm that while the broad permissibility of digital muamalah is increasingly well established in the literature, a systematic typology of digital gharar and an operational khiyār protection framework remain underdeveloped the gap this study addresses.

This research aims to fill this gap by formulating a framework for al-fiqh al-mu'āṣir (contemporary fiqh) that is able to harmonize the principles of tradition with the demands of modernity. Specifically, this study pursues two objectives: first, to examine the validity of digital sale contracts in Islamic jurisprudence covering electronic *ijab-qabūl*, the reconceptualization of *majlis al-'aqd* from the unity of physical space to the unity of digital connectivity time, and the legal status of *bay' al-ma'dūm* in pre-order and dropshipping practices; and second, to analyze *gharar* and consumer-protection mechanisms on Indonesian marketplace platforms by developing a tripartite classification of digital *gharar* informational, visual, and procedural and formulating a digital *khiyār* protection model as a consumer-rights mechanism. Thus, this study aims to provide legal guidance that not only maintains sharia integrity but also supports the sustainability of the digital economic ecosystem in Indonesia.

Methods

This study employs a normative juridical legal research design with a qualitative library-based approach to examine the validity of digital commercial transactions from the perspective of Islamic jurisprudence. Normative legal research is applied to analyze legal norms, principles, and doctrinal foundations related to electronic commerce within Islamic law. The primary data sources consist of classical fiqh literature, relevant Qur'anic verses and hadith, fatwas issued by Dewan Syariah Nasional Majelis Ulama Indonesia, and contemporary Islamic legal resolutions concerning digital transactions. Secondary sources include scholarly journal articles, books, institutional reports, and recent academic studies discussing electronic commerce, Islamic commercial jurisprudence, digital contracts, and marketplace regulations.

Data collection was conducted through document analysis by systematically reviewing relevant literature, legal texts, and academic publications related to e-commerce practices in Indonesia. The collected materials were selected based on their relevance to issues of electronic contract validity, *gharar*, transparency, digital consumer protection, and contemporary interpretations of Islamic commercial law. The data were analyzed using descriptive-analytical and conceptual approaches. The descriptive approach was used to identify contemporary e-commerce practices and legal issues arising from digital marketplace transactions, while the analytical approach was employed to evaluate these practices based on classical fiqh principles and contemporary Islamic legal reasoning. In addition, an *ushul fiqh* approach was applied to reinterpret classical legal doctrines in order to assess their adaptability to digital transactional mechanisms. This research focuses specifically on reconstructing the legal understanding of electronic *ijab-qabul*, digital *khiyār* protection, and the classification of *gharar* within contemporary marketplace systems as an effort to formulate an adaptive fiqh framework for modern digital commerce.

Results and Discussions

Gharar and Consumer Protection Mechanisms in Indonesian Marketplace Platforms

The issue of *gharar* is one of the biggest challenges in the e-commerce ecosystem. In this study, *gharar* can be classified into three forms: informational

gharar, which includes unclear specifications and discrepancies between product photos and the delivered goods; visual gharar, which involves manipulative product representations through excessive editing or misleading descriptions; and procedural gharar, which refers to unclear mechanisms for complaints, returns, and dispute resolution. This classification is crucial for determining whether a practice constitutes gharar kathīr, which invalidates a contract, or gharar yasīr, which is tolerable. Consumer protection agencies in Indonesia consistently list product nonconformity as one of the most frequently reported e-commerce complaints (BPKN, 2023), which, in Islamic jurisprudence (fiqh) terminology, falls under tadlis (fraud). The Prophet Muhammad (peace be upon him) said: "Whoever deceives us is not one of us" (Narrated by Muslim, from Abu Hurayrah). Therefore, transactions containing gharar kathīr can be invalidated at the request of the aggrieved party, and e-commerce platforms are obligated to provide return and replacement mechanisms as an implementation of the right of khiyār in Islamic jurisprudence (Ibn Qudāmah, 2004).

The relevance of this tripartite typology is corroborated by several recent empirical and doctrinal studies. A 2026 normative-juridical study on online buying and selling in the perspective of fiqh muamalah found that digital transactions are essentially permissible so long as the pillars and conditions of a valid contract are satisfied and the transaction is free from gharar, ribā, and deception, emphasizing that the central problem lies not in the digital medium itself but in the substance of how the contract is executed (Iqtishaduna, 2026). This finding directly supports the present study's position that gharar must be assessed transaction-by-transaction rather than assumed to attach automatically to the digital medium. In a related vein, a 2023 study on Shopee's "Mystery Box" product examined transparency of information regarding package contents and concluded that the absence of clear disclosure regarding the object of sale constitutes a form of gharar that requires careful fiqh evaluation (Jurnal of Sharia and Law, 2023). This case illustrates precisely the kind of informational gharar identified in the typology proposed here, where the buyer enters a contract without adequate knowledge of the object's essential characteristics.

The procedural dimension of gharar identified in this study is reinforced by research on khiyār implementation. Lichasanah (2025) analyzed the adaptation of khiyār principles in digital sale and purchase contracts and found that, although return and refund features formally mirror khiyār al-shart, their implementation in practice tends to be oriented toward business efficiency rather than substantive sharia values, leaving consumers structurally dependent on platform policy rather than on guaranteed sharia rights. This finding strengthens the case made in this study for a digital khiyār protection model that is explicitly grounded in fiqh principles rather than left to platform discretion. Likewise, Widiastuti, Ferliadi, and Ningsih (2025) examined electronic product misinformation and khiyār rights for online shopping, concluding that Indonesian consumer-protection regulation already provides a partial legal basis for remedying misrepresentation, but that this basis is rarely framed in terms of Islamic khiyār doctrine—a gap that the digital khiyār protection model proposed in this study is intended to close. Taken together, these studies indicate that the procedural form of gharar identified here is not a theoretical abstraction but a recurring empirical pattern across Indonesian marketplace platforms.

The visual dimension of gharar is increasingly relevant in light of the growth of live-shopping and short-video commerce formats, in which sellers demonstrate products in real time. While such formats can, in principle, reduce informational gharar by allowing buyers to observe a product's actual condition, they can also introduce new forms of visual gharar through selective lighting, camera angles, filters, and curated demonstrations that do not represent the product as it will be received. A 2022 study on digital Islamic business ethics examined unboxing videos as a khiyār mechanism in online transactions and found that such content can function as a form of post-purchase verification that supports the buyer's khiyār al-'ayb (option of defect), provided the content is unedited and representative of the actual product received (International Journal of Islamic Economics, 2022). This finding suggests that the digital khiyār protection model proposed in this study should explicitly recognize unedited verification content whether buyer generated unboxing videos or platform-mediated live verification as a legitimate evidentiary basis for exercising khiyār al-'ayb in disputes over visual gharar.

In principle, e-commerce platforms such as Shopee, Tokopedia, and Lazada provide mechanisms designed to fulfill the requirements of transparency and contractual certainty, including product description systems, offer-and-acceptance workflows, and verified payment infrastructure. However, their effectiveness varies significantly across transactions and product categories: empirical data from BPKN (2023) and YLKI (2023) consistently document cases of product misrepresentation, review manipulation, delivery disputes, and return policy opacity that undermine the fiqh requirements for object clarity and tarādī. These features provide a structural framework that may fulfill Islamic jurisprudential requirements when properly implemented, though their actual compliance must be evaluated transaction-by-transaction rather than assumed categorically (DSN-MUI, 2021). This is further strengthened by the principle of 'urf (recognized custom), in which Ibn 'Ābidīn emphasized that widely accepted customs can be considered legal considerations as long as they do not conflict with clear naṣṣ. Online transactions have now evolved into 'urf 'āmm (general custom) that is recognized and practiced globally (Mujibatun, 2013).

From an empirical perspective, the growth trend of digital transactions in Indonesia continues to show significant improvement, with idEA (2025) reporting national digital transaction volume exceeding IDR 134 trillion in the third quarter of 2025 alone. However, despite this growth, the 2023 OJK National Survey of Financial Literacy and Inclusion recorded a Sharia financial literacy index of only 39.11 percent, indicating that the majority of Indonesians lack the necessary skills to assess Sharia compliance in their digital transactions (OJK, 2023). This reflects a substantial gap between the size of the Muslim population and the level of digital transaction literacy.

This study's central finding advances beyond the established fiqh baseline by demonstrating that the permissibility of online transactions requires active reconstruction of three classical instruments to remain operative in digital contexts. While classical scholars established that al-aṣl fī al-mu'āmalah al-ibāhah (the default permissibility of commercial dealings) applies to novel transaction forms (Sahroni and Hasanuddin, 2016), the conditions under which this permissibility actualizes in digital environments have not previously been systematically analyzed. Online transactions are conditionally permissible (al-

ibāḥah al-muqayyadah) only when three conditions are concurrently satisfied: information transparency is substantively realized, the object of the contract is genuinely deliverable, and the transaction is free from manipulative elements. The critical contribution of this analysis lies in operationalizing these conditions within the specific technical and commercial architecture of Indonesian marketplace platforms, revealing that generic affirmations of permissibility mask significant variation in shar'ī compliance across transaction types and platform practices.

The issue of bay' al-ma'dūm (buying and selling goods that do not yet exist) is also relevant to discuss in the context of the pre-order system that is now commonly practiced. Although classically prohibited, contemporary scholars permit bay' al-salam (order-to-order sales) if strict conditions are met. Ibn Rushd, in *Bidāyat al-Mujtahid*, stipulates three requirements: full payment upfront (ra's al-māl muqaddam), an accurately described object of the contract, and a certain delivery date (Ibn Rushd, 1995). In digital pre-order practices, these three requirements can generally be met if the platform ensures adequate transparency mechanisms (al-Zuhaylī, 2007; DSN-MUI, 2000).

The dropshipping business model, where sellers sell goods without holding stock, also raises its own issues. The Prophet's (peace be upon him) statement to Ḥakīm ibn Ḥizām, "Do not sell what you do not have" (al-Tirmidhi, No. 1232), forms the basis of the legal debate. This study argues that the legal status of dropshipping cannot be generalized: it is permissible if the seller acts as a representative (wakālah bi al-ujrah), but problematic if the seller presents himself as a pseudo-owner without actual control over the object of the contract (al-Munajjid, 2019). The Saudi Arabian Council of Senior Ulama, in Fatwa No. 19/1997, permits the sale of goods not yet owned if the seller can guarantee availability and timely delivery without any element of fraud (Hay'ah Kibār al-'Ulamā', 1997).

The ease of payment in e-commerce also opens up opportunities for usurious practices, particularly through installment schemes with hidden fees and high-interest pay-later loans. Pay-later schemes on marketplace platforms must be carefully differentiated from digital murābaḥah, qarḍ, and disguised interest-bearing loans, as a blanket legal generalization risks a false normative simplification. The use of pay-later features that charge fees for late payments falls under the category of ribā nasī'ah (usury) and is therefore prohibited. Muslim consumers are advised to use payment methods free from ribā, as emphasized in the DSN-MUI Fatwa No. 117/DSN-MUI/II/2018 concerning Information Technology-Based Financing Services (DSN-MUI, 2018). This concern is corroborated by a 2024 study on the use of the "SPayLater" feature on the Shopee application, which found that the late-payment penalty structure embedded in such pay-later schemes closely resembles ribā nasī'ah and therefore requires either restructuring along murābaḥah-compliant lines or substitution with sharia-compliant financing alternatives before such features can be considered acceptable for Muslim consumers (Maslahah, 2024). The persistence of this issue across successive studies indicates that the procedural gharar typology proposed in this study must extend beyond product description and delivery disputes to encompass the structural design of payment instruments embedded within marketplace platforms.

The Validity of Digital Sale Contracts in Islamic Jurisprudence

One of the central issues in e-commerce transactions is the procedure for implementing *ijab* and *qabūl*. Shaykh 'Abd al-Wahhāb Khallāf emphasized that *ijab* and *qabūl* can be carried out through any means that demonstrates the consent of both parties, whether verbally, in writing, or through understandable gestures (Khallāf, 1978). In this context, the "checkout" button in e-commerce transactions can be categorized as a contemporary *qabūl fi'lī* (acceptance through action), because it represents explicit agreement verified by a digital system. Its validity requires adequate information-based consent before confirmation is carried out. In the digital context, the classical requirement of *ittiḥād al-majlis* (unity of session) is reinterpreted as *majlis al-iftirāḍī*: a continuous, bounded transactional space defined by simultaneous digital connectivity between contracting parties, rather than physical co-presence. This reconceptualization is grounded in *Majma' al-Fiqh al-Islāmī al-Duwalī* Resolution No. 52 (1990), which formally recognized distance contracts as valid when mediated by reliable communication technologies a "virtual session" (*al-majlis al-iftirāḍī*) during which communication takes place within a continuous transaction (*Majma' al-Fiqh al-Islāmī al-Duwalī*, 1990). It has received normative recognition through the DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017 concerning Sharia Electronic Money (DSN-MUI, 2017).

This reconceptualization of *majlis al-'aqd* finds further support in recent doctrinal research on *khiyār al-majlis* in electronic contracts, which argues that the classical requirement of physical co-presence should be reinterpreted as continuous digital connectivity between the contracting parties, since the substantive purpose of *ittiḥād al-majlis* ensuring that both parties retain the opportunity to deliberate and withdraw before the contract is finalized can be fully preserved in a verified digital session (Researchgate, 2024). This study found that no prior research had specifically examined the mechanisms for implementing *khiyār al-majlis* in electronic contracts, despite extensive literature on *khiyār* in online transactions generally, e-commerce, and e-payment systems. The present study addresses part of that gap by demonstrating that *majlis al-iftirāḍī* is not merely an analogical extension of the classical *majlis* but a structurally equivalent space in which the legal effects of *ittiḥād al-majlis* namely, the preservation of *khiyār al-majlis* until the session concludes can be operationalized through session timeouts, order-confirmation windows, and verified payment gateways.

A complementary perspective emerges from a 2023 study on the validity of digital contracts (*keabsahan akad digital*) from the standpoint of *fiqh muamalah*, which concluded that the validity of an online transaction is determined primarily by the fulfilment of the substantive pillars of the contract *'āqid* (contracting parties), *maḥall al-'aqd* (object of the contract), and *ṣiḡhah* (*ijab-qabūl*) rather than by the physical medium through which the transaction takes place (Hidayat & Karim, 2023). This conclusion is consistent with the position adopted in this study: digital mediation does not, in itself, alter the legal status of a contract, but it does require that each pillar be re-examined for how it manifests in a digital environment. Applied to the Indonesian marketplace context, this means that the "checkout" action satisfies *ṣiḡhah* only when it is preceded by adequate disclosure of *maḥall al-'aqd*, reinforcing the interdependence between the validity analysis developed in this section and the *gharar* typology developed in the preceding discussion.

Islamic jurisprudence (fiqh) actually has sufficient capacity to address the challenges of modern e-commerce. The principles of *lā ḍarar wa lā ḍirār* (no harm should be caused or reciprocated), *dar' al-mafsadah muqaddam 'alā jalb al-maṣlahah* (repelling harm takes precedence over attracting benefit), and *al-mashāqqah tajlib al-taysīr* (difficulty brings ease) constitute a solid framework of *ijtihād* (al-Suyūṭī, 1983). Based on this framework, this study proposes two conceptual reconstructions corresponding to its two objectives. First, with respect to the validity of digital sale contracts, the concept of *majlis al-'aqd* needs to be reinterpreted from a "physical meeting" to a "continuous and verified virtual transaction session" (*al-majlis al-iftirādī*), so that electronic contracts gain recognition under sharia law as long as the conditions of consent, legal capacity, and object clarity discussed above are met a reinterpretation that also resolves the legal status of *bay' al-ma'dūm* in pre-order and dropshipping schemes by anchoring their validity in the fulfilment of *ra's al-māl muqaddam*, accurate description, and certain delivery. Second, with respect to *gharar* and consumer protection, the *khiyār* mechanism in Islamic jurisprudence needs to be developed into "digital *khiyār* protection," which includes the right to unconditional returns within a specified period, the right to verify product authenticity through unedited verification content, and the right to compensation for non-conformities arising from informational, visual, or procedural *gharar*. This must be integrated by e-commerce platforms as a standard for protecting Muslim consumers, supported by Sharia-based transparency standards—including the obligation to disclose accurate product information, seller verification mechanisms, and a fair dispute resolution system with Sharia certification from the National Sharia Council (DSN-MUI) for e-commerce platforms serving as an effective institutional instrument.

The implementation of fiqh-based regulations requires systematic institutionalization, including the issuance of DSN-MUI sharia certification for e-commerce platforms, the development of an effective digital *khiyār* mechanism for protecting Muslim consumers, the integration of contemporary *muamalah fiqh* into the Islamic education curriculum, and strategic collaboration between the MUI, the Financial Services Authority (OJK), the Ministry of Trade, and e-commerce industry players. This institutional synergy is a prerequisite for realizing a digital trading ecosystem that is not only economically efficient but also fair and in accordance with Sharia values.

Conclusion

This study demonstrates that Islamic law possesses sufficient doctrinal resources to govern digital commerce, provided that classical instruments are reconstructed rather than applied in their original form to an environment they were not designed to address. The two frameworks developed here in response to the study's two objectives—the reconceptualized virtual *majlis* governing the validity of digital sale contracts, and the tripartite *gharar* typology integrated with the digital *khiyār* protection model governing consumer protection constitute the article's original theoretical contribution to contemporary Islamic commercial jurisprudence. Their application enables jurists, platform designers, and regulators to assess the *shar'ī* validity of digital transactions with greater analytical precision than has previously been available in the Indonesian *fiqh* literature. Issues of *gharar*, *tadlīs*, *bay' al-ma'dūm*, and *ribā* embedded in e-commerce practices are not peripheral concerns but constitute the central terrain on which Islamic legal validity must be assessed. *majlis al-'aqd* and *qabūl*, but that their *shar'ī* legitimacy is

conditional and requires the reconstruction of digital sharia protection instruments. Online sales are conditionally permissible (*al-ibāḥah al-muqayyadah*), grounded in the default rule of *mu'āmalah*, Qur'anic evidence, and the flexibility of the Islamic legal tradition. Their validity turns on the fulfilment of the pillars and conditions of contract object clarity, valid *ijāb-qabūl*, and the mutual consent of both parties each of which acquires particular significance in the digitally mediated context. Issues of *gharar*, *tadlīs*, *bay' al-ma'dūm*, and *ribā* embedded in contemporary e-commerce practices are not peripheral concerns but constitute the central terrain on which the Islamic legal validity of digital transactions must be assessed.

The theoretical contribution of this article consists in two original frameworks, corresponding to its two objectives. The reconceptualisation of *majlis al-'aqd* as a virtual, continuous transactional space resolves the longstanding question of how the classical session requirement maps onto digital interactions, and simultaneously clarifies the legal status of *bay' al-ma'dūm* in pre-order and dropshipping arrangements. The second framework combines the tripartite typology of digital *gharar* informational, visual, and procedural with the digital *khiyār* protection model into a single, structured, operable consumer-rights mechanism suited to marketplace environments: the typology identifies and classifies the forms of uncertainty (*gharar kathīr*) native to digital ecosystems, while the *khiyār* protection model supplies the corresponding remedy for each form of uncertainty, extending classical doctrine to forms of commercial risk that are native to the digital age. Together, these two frameworks advance the development of adaptive Islamic commercial jurisprudence in Indonesia's digital economy.

Several practical implications follow E-commerce platforms operating in Indonesia should develop Islamic-compliant transactional options and integrate digital *khiyār* protection mechanisms as operational standards. MUI and DSN-MUI should issue proactive fatwas addressing emerging digital commercial instruments, including NFT-based transactions, cryptocurrency payments, and metaverse commerce. Islamic educational institutions should incorporate *fiqh al-mu'āmalah al-mu'āshirah* (contemporary Islamic commercial jurisprudence) into core curricula, equipping future Muslim professionals with the analytical tools required to navigate an increasingly complex digital economy. Finally, Muslim consumers are advised to exercise critical discernment in digital transactions, attending to product permissibility, transactional honesty, and sharia compliance as constitutive features of lawful commerce.

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