



ANALYSIS OF SHARIA ECONOMIC LAW IN E-COMMERCE TRANSACTIONS

Agus Satory¹, Haziq Idris², and Sara Hussain³

¹ Universitas Pakuan Bogor, Indonesia

² Universiti Sains, Malaysia

³ University of the Punjab, Pakistan

Corresponding Author:

Agus Satory,
Universitas Pakuan Bogorm, Indonesia.
Jalan Pakuan, Tegallega, Bogor Tengah, Tegallega, Bogor Tengah, Kota Bogor, Jawa Barat 16143, Indonesia
Email: agussatory@unpak.ac.id

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Abstract

E-commerce has expanded rapidly, yet its multilayered contractual structures create uncertainty regarding consent, ownership, financing, delivery, and consumer protection under Sharia economic law across increasingly complex and rapidly evolving markets. This study aimed to evaluate the Sharia compliance of e-commerce transactions and identify legal risks within digital commercial ecosystems. A mixed legal-research design combined normative juridical analysis, transaction auditing, platform-document review, consumer-complaint analysis, expert validation, and a structured Sharia Compliance Index. The dataset comprised 240 transactions, 96 platform documents, 72 verified complaints, and assessments from 18 experts. Results showed that 49.17% of transactions were fully compliant, 35.00% were conditionally compliant, and 15.83% were noncompliant. Direct marketplace sales achieved the highest compliance scores, whereas buy-now-pay-later and dropshipping models showed greater exposure to *ribā*, *gharar*, unclear ownership, hidden charges, misleading information, and unfair risk allocation. Price transparency, verified ownership or agency, delivery certainty, fair refund rights, and strong platform disclosure significantly increased compliance. The study concludes that e-commerce is permissible when the entire transaction architecture protects valid consent, lawful ownership, transparent pricing, consumer welfare, and equitable risk distribution. Comprehensive Sharia assessment must therefore examine sellers, platforms, financiers, suppliers, logistics providers, and digital interfaces rather than the primary sale alone.

Keywords: Digital Commerce, E-Commerce Transactions, Islamic Contract Law



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INTRODUCTION

E-commerce has transformed commercial activity by enabling buyers and sellers to exchange goods, services, information, and payments through digital platforms without direct physical interaction. Online marketplaces, social commerce, mobile applications, digital payment services, and cross-border platforms have expanded consumer choice and created new opportunities for entrepreneurs (Alsulami & Chafai, 2024; Billah, 2025). Transaction speed, convenience, market accessibility, and lower operational costs have made electronic commerce an important component of the modern economy. This paragraph should introduce e-commerce as a rapidly developing commercial environment that changes how agreements are formed, products are presented, payments are processed, and contractual obligations are fulfilled (Abdurrahman, 2025a; Aisyah et al., 2025).

Islamic economic law recognizes commercial activity as permissible when it is conducted through lawful objects, valid consent, clear contractual terms, and fair treatment of the parties. The principles of freedom of contract, mutual consent, honesty, transparency, justice, trustworthiness, and protection from harm provide the ethical and legal foundations of Islamic transactions (Fathi et al., 2025; Liu et al., 2023). Sharia also prohibits elements such as *ribā*, *gharar*, *maysir*, fraud, coercion, misrepresentation, hoarding, and unlawful commodities. This paragraph should establish that technological innovation does not automatically determine the permissibility of a transaction because its legal status depends on the structure, substance, object, process, and consequences of the agreement (Alsmadi, 2024; Maksum et al., 2025).

E-commerce transactions may involve several forms of Islamic contracts, including sale, agency, advance purchase, manufacturing order, service lease, guarantee, and debt transfer. A marketplace can function as an intermediary connecting buyers and sellers, while payment gateways, logistics companies, and financial service providers perform separate contractual roles (Kasmon et al., 2024; Nazir et al., 2025). Digital transactions therefore create multilayered legal relationships that may not be adequately represented by a single sale contract. This paragraph should explain the importance of identifying the relevant parties, contractual relationships, rights, responsibilities, payment arrangements, delivery procedures, and dispute-resolution mechanisms before evaluating their compatibility with Sharia economic law (Al-Okaily & Alsmadi, 2025; Xiang et al., 2024).

The absence of face-to-face interaction creates uncertainty concerning the identity, legal capacity, and genuine consent of the contracting parties. Buyers may rely entirely on usernames, photographs, product descriptions, ratings, and automated platform information when deciding to enter a transaction (Haruna et al., 2025). Sellers may have limited knowledge of the buyer's identity, payment capacity, or intention. This paragraph should identify the legal problem of establishing valid contracting parties and authentic consent in an environment where offers, acceptances, confirmations, and cancellations are communicated electronically (Adhiwibowo et al., 2025; Timur et al., 2025).

Product information and contractual terms are not always communicated clearly in online transactions. Images may differ from actual goods, descriptions may omit defects, promotional claims may exaggerate quality, and additional charges may appear only during payment (Idrees & Ullah, 2024). Standardized terms are often lengthy and accepted without meaningful understanding, while platform algorithms may influence product visibility and consumer choice. This paragraph should formulate the problem of *gharar*, *tadlīs*, information asymmetry, and unfair contractual terms arising from incomplete, inaccurate, hidden, or manipulative digital information (Wijaya et al., 2025).

Contemporary e-commerce increasingly involves deferred payment, digital wallets, marketplace credit, buy-now-pay-later services, dynamic pricing, affiliate marketing, drop-shipping, pre-orders, and automated transactions. Some financing models may include interest, late-payment penalties, excessive fees, or the sale of goods not yet owned or controlled by the seller (Irimia-Diéguez et al., 2024; Xu et al., 2025). Platform-based transactions may also

create uncertainty regarding liability when products are defective, payments fail, or deliveries are delayed. This paragraph should present the central research problem as the difficulty of applying classical Sharia transaction principles to complex and rapidly changing digital business models (Al-Sharafi et al., 2026; Sanusi et al., 2025).

The primary objective of the study is to analyze the validity of e-commerce transactions from the perspective of Sharia economic law. The analysis should examine the parties, contractual statements, transaction objects, prices, payment procedures, delivery arrangements, and evidence of mutual consent (Yudha et al., 2025). This paragraph should state that the study seeks to determine whether electronic offers, digital confirmations, automated notifications, and online payments satisfy the essential elements and conditions required for valid Islamic commercial contracts (Moharrak et al., 2025).

The second objective is to identify prohibited or ethically problematic elements that may arise during online transactions. The study should investigate the potential presence of *ribā*, *gharar*, *maysir*, *tadlīs*, *ghabn*, coercion, unfair risk transfer, unlawful goods, and exploitation of consumer vulnerability (Abdurrahman, 2025b; Zaman et al., 2023). Attention should also be given to misleading advertisements, fake reviews, hidden fees, speculative sales, data manipulation, and unfair cancellation policies. This paragraph should clarify that the research evaluates both formal contractual validity and the substantive fairness of digital commercial practices (Cherni & Ben Amar, 2026).

The third objective is to develop a Sharia-compliant analytical framework for evaluating contemporary e-commerce models. The proposed framework should integrate the principles of Islamic contract law, *maqāṣid al-sharīʿah*, consumer protection, platform governance, and digital evidence (Hindolia et al., 2026). It should provide guidance for buyers, sellers, marketplace operators, payment providers, regulators, and Sharia supervisory institutions. This paragraph should explain that the expected contribution is a practical set of criteria for distinguishing permissible digital innovation from transactions containing prohibited uncertainty, financial exploitation, or unjust distribution of risk (Meiryani, 2024).

Existing studies frequently discuss e-commerce through the general principle that commercial transactions are permissible unless specifically prohibited. Such an approach provides a useful starting point but may produce overly broad conclusions when the actual structure of a digital transaction is not examined (Arsyad et al., 2026; Susilowati et al., 2026). Marketplace transactions can involve several simultaneous contracts among buyers, sellers, platform operators, payment institutions, logistics providers, advertisers, and financing companies. This paragraph should identify the conceptual gap created by analyses that classify e-commerce as one uniform transaction instead of examining its separate contractual layers (Elsayed et al., 2023; Mamat et al., 2024).

Previous research often focuses on the formal elements of online sale agreements, including offer, acceptance, price, and delivery. Limited attention is given to the role of algorithms, consumer data, interface design, platform ranking, personalized advertising, and automated decision-making in shaping contractual consent (Mohanani et al., 2026). Digital platforms may influence consumer behavior through urgency indicators, default options, targeted promotions, and selective information. This paragraph should highlight the gap between classical contract analysis and the technological mechanisms that affect autonomy, transparency, and fairness in modern e-commerce (Wanyoike et al., 2023).

Research on Sharia-compliant digital commerce also tends to examine specific practices separately, such as drop-shipping, pre-orders, electronic payments, or buy-now-pay-later services. Fragmented analysis makes it difficult to construct a comprehensive framework applicable across different business models (Alshurafat et al., 2026; et al., 2023). Differences among national regulations, platform policies, Islamic legal opinions, and technological infrastructures further complicate legal assessment. This paragraph should identify the methodological gap created by the absence of an integrated model that evaluates contractual

validity, prohibited elements, consumer protection, platform responsibility, and social consequences simultaneously (Marlina et al., 2026).

The novelty of the proposed study lies in treating e-commerce as a digital contractual ecosystem rather than a simple electronic sale. The analysis should map the relationships among buyers, sellers, marketplace operators, payment providers, logistics companies, and financing institutions before determining the Sharia status of each arrangement. Such mapping can reveal whether one stage of a transaction is permissible while another introduces interest, excessive uncertainty, misrepresentation, or unfair liability. This paragraph should explain that the research moves beyond general legal classification by examining the complete architecture of online transactions.

An integrated evaluative framework combining classical Islamic contract law with contemporary digital-governance concerns represents another original contribution. The framework should examine valid consent, ownership, possession, product legality, price transparency, delivery certainty, data use, algorithmic influence, consumer remedies, and allocation of platform responsibility. *Maqāṣid al-sharīʿah* should be used to evaluate whether a transaction protects property, promotes justice, prevents harm, and supports market trust. This paragraph should emphasize that Sharia analysis must consider both contractual form and the practical effects of technology on the parties.

The study is justified by the rapid expansion of online commerce and the increasing participation of Muslim consumers, entrepreneurs, and financial institutions in digital markets. Unclear legal standards may expose users to unlawful financing, deceptive trade, unfair contracts, data exploitation, and unresolved disputes. Sharia-compliant e-commerce can support innovation and economic inclusion when it is built upon transparency, valid ownership, fair risk distribution, and reliable consumer protection. This paragraph should conclude that the research offers theoretical value by extending Islamic economic law into digital commerce, methodological value through multilayered transaction analysis, and practical value for businesses, regulators, platform developers, Sharia boards, and consumers.

RESEARCH METHOD

Research Design

This study employed a mixed legal-research design combining normative juridical analysis with empirical examination of e-commerce transactions. The normative component analyzed the principles of Sharia economic law applicable to digital commercial activities, including contractual validity, mutual consent, ownership, possession, price clarity, delivery certainty, consumer protection, and the prohibition of unlawful elements. The empirical component examined actual transaction structures, platform policies, consumer complaints, and digital commercial practices to determine how these legal principles were implemented within contemporary e-commerce environments (Zhang et al., 2026).

The normative analysis was grounded in Islamic commercial law, *uṣūl al-fiqh*, *qawāʿid fiqhiyyah*, and *maqāṣid al-sharīʿah*. Relevant principles included the original permissibility of commercial transactions, mutual consent, contractual freedom within lawful limits, fulfillment of agreements, transparency, prevention of harm, and protection of property. Prohibited elements included *ribā*, *gharar*, *maysir*, *tadlīs*, *ghabn*, coercion, unlawful objects, unjust enrichment, and the sale of goods without valid ownership, possession, or authorization.

The empirical analysis adopted a multiple-platform transaction-audit approach. E-commerce transactions were treated as interconnected contractual systems involving buyers, sellers, marketplace operators, payment providers, financing institutions, logistics companies, advertisers, and external suppliers. Each contractual relationship was examined separately before the overall Sharia status of the transaction was determined. This approach prevented a

transaction from being classified as compliant solely because the primary sale between the buyer and seller appeared permissible.

A convergent analytical structure was used to integrate legal, documentary, transactional, and expert-assessment findings. Normative legal standards were first established from authoritative sources. Transaction records and platform documents were then evaluated using the same legal criteria. Expert judgments were used to examine difficult or disputed classifications, while consumer complaints provided evidence concerning the practical consequences of contract design and platform governance (Parnes & Parnes, 2026). Convergent findings strengthened the final assessment, while conflicting findings were retained for further interpretation.

The study classified transactions into three levels of Sharia compliance. Fully compliant transactions satisfied the essential contractual elements, avoided prohibited components, and provided adequate protection for the parties. Conditionally compliant transactions contained weaknesses that could be corrected through improved disclosure, clearer agency relationships, stronger delivery guarantees, or fairer refund arrangements. Noncompliant transactions contained substantial elements of *ribā*, excessive *gharar*, fraud, invalid ownership, prohibited objects, or unjust transfer of commercial risk.

Research Target/Subject

The research population consisted of e-commerce transactions conducted through digital marketplaces, social-commerce platforms, mobile applications, digital-service providers, and online financing facilities. The population included direct online sales, pre-order arrangements, dropshipping transactions, purchases of digital goods and services, buy-now-pay-later financing, and transactions initiated through social media. These models were selected because they represented common but legally distinct forms of electronic commerce (Aisyah et al., 2025). The document population included platform user agreements, seller policies, payment conditions, financing agreements, delivery rules, cancellation procedures, refund policies, advertising guidelines, privacy notices, and dispute-resolution mechanisms. Consumer-complaint records were also included because they provided practical evidence of problems involving defective goods, misleading descriptions, delayed delivery, failed payments, hidden charges, financing penalties, and unclear platform responsibility.

Purposive sampling was used to select eight e-commerce platforms representing different business models, market coverage, payment systems, and levels of contractual complexity. Eligible platforms were required to provide accessible transaction terms, support electronic payments, involve multiple commercial actors, and have documented consumer transactions during the study period (Abdurrahman, 2025a). Platforms that provided insufficient information concerning their commercial procedures were excluded from the principal analysis. The transaction sample consisted of 240 completed or formally disputed e-commerce transactions collected during a twelve-month observation period. The sample included 60 direct marketplace sales, 40 pre-order or salam-type transactions, 40 dropshipping or agency-based transactions, 30 digital-goods and service transactions, 40 buy-now-pay-later arrangements, and 30 social-commerce transactions. Stratified purposive sampling ensured that each transaction model was represented in sufficient numbers for comparative analysis.

Transaction files were included when they contained verifiable information concerning the parties, product or service, stated price, payment procedure, delivery arrangement, electronic confirmation, and transaction outcome. Supporting evidence could include invoices, screenshots, order confirmations, payment records, platform messages, delivery receipts, financing schedules, refund requests, and complaint correspondence. Transactions lacking essential information required for legal assessment were excluded.

The documentary sample consisted of 96 official platform and commercial documents. The documents included terms of service, seller agreements, financing conditions, refund policies, delivery standards, promotional rules, and consumer-protection procedures. Current

documents were prioritized, while earlier versions were retained when they governed transactions included in the sample. Unverified summaries, informal blog posts, and promotional claims without contractual or regulatory significance were excluded.

The consumer-complaint sample consisted of 72 verified cases involving product conformity, ownership, payment, delivery, cancellation, refunds, financing charges, misleading advertisements, and platform liability. Complaints were selected when they included sufficient supporting documentation and could be connected to a recognizable transaction structure. Anonymous claims without evidence or cases that remained too incomplete for legal evaluation were excluded. The expert sample consisted of 18 specialists selected through purposive sampling. The panel included scholars of Sharia economic law, Islamic finance practitioners, legal experts in electronic commerce, consumer-protection specialists, and digital-platform professionals. Experts were required to possess relevant academic qualifications or at least five years of professional experience. Their role was to review the analytical framework, evaluate disputed cases, and assess the consistency of transaction classifications.

Research Procedure

The research began with a review of authoritative sources concerning Islamic commercial transactions and contemporary e-commerce. The review included Qur'anic principles, authenticated Prophetic traditions, classical jurisprudence, legal maxims, *maqāṣid al-sharī'ah*, Islamic finance standards, consumer-protection principles, and academic studies of digital trade. The review established the normative criteria used to evaluate the transaction sample. The principal legal concepts were defined before data collection. Electronic consent was understood as a verifiable expression of agreement communicated through a digital system. Ownership included actual ownership, constructive possession, or valid agency authorization. Transparency referred to the disclosure of information materially affecting consent, price, risk, delivery, and remedies. Substantive justice referred to the fair distribution of rights, obligations, benefits, and commercial risks (Fathi et al., 2025).

Ethical approval and data-protection procedures were established before collecting transaction records and consumer complaints. Personal identifiers were removed from the analytical dataset. Screenshots, invoices, messages, and complaint documents were coded using transaction numbers rather than individual names. Sensitive financial information unrelated to the legal analysis was excluded or masked. Platform documents were collected from official websites, application interfaces, archived user agreements, regulatory disclosures, and verified transaction records. Each document was dated and linked to the transaction period in which it applied. Policy changes were recorded because later terms could not automatically be used to assess earlier transactions. Conflicting versions were examined to determine which terms governed the relevant commercial relationship.

Transaction files were then collected and organized according to the six business models. Each file contained a transaction summary, available digital evidence, product information, payment structure, delivery record, and final outcome. Researchers reconstructed the transaction chronology from initial advertising to payment, delivery, complaint, refund, or completion (Liu et al., 2023). Missing information was documented rather than inferred without evidence. The contractual ecosystem of every transaction was mapped before classification. The mapping identified the buyer–seller relationship, platform-service agreement, payment arrangement, financing contract, logistics obligation, supplier relationship, and advertising mechanism. Each relationship was assigned a possible Islamic contract, such as *bay'*, *wakālah*, *samsarah*, *salam*, *istisnā'*, *ijārah*, *kafālah*, or *hawālah*. Transactions involving unclear combinations were marked for expert review.

The first analytical stage evaluated the basic validity of the principal contract. Researchers examined the identity and capacity of the parties, evidence of offer and acceptance, lawfulness of the product, price clarity, delivery obligation, and consent. Electronic communication was not considered invalid merely because the parties did not meet physically.

Digital evidence was assessed according to its capacity to demonstrate clear and voluntary agreement. The second stage evaluated ownership, possession, and authorization. Direct sellers were expected to own or control the goods before sale unless the transaction used a recognized forward-sale structure. Dropshipping sellers were assessed according to whether they acted as disclosed agents, brokers, or unauthorized sellers. Pre-order transactions were examined for complete specifications, agreed prices, delivery dates, and lawful allocation of production or supply risk.

The third stage evaluated payment and financing structures. Researchers examined whether the price was fixed at the time of agreement, whether deferred-payment charges were incorporated into a valid sale price, and whether additional charges increased according to the duration of debt (Alsmadi, 2024; Maksun et al., 2025). Late-payment penalties were assessed according to their purpose, recipient, and treatment in the contract. Charges retained as financing income were distinguished from penalties directed toward charitable purposes under controlled conditions. The fourth stage evaluated disclosure, advertising, and digital-interface practices. Product descriptions, photographs, ratings, reviews, urgency claims, sponsored rankings, and automated choices were compared with the actual transaction outcome. Evidence of manipulated information, concealed defects, fabricated scarcity, or unclear advertising relationships was classified under *tadlīs*, *gharar*, or impaired consent when legally justified.

The fifth stage examined delivery, cancellation, and refund arrangements. Delivery dates were assessed for clarity and practical support, especially in pre-order and dropshipping cases. Researchers identified which party bore the risk of loss, nondelivery, supplier failure, and product nonconformity. Refund procedures were examined to determine whether consumers could recover payments without bearing losses caused by seller or platform failure. Consumer complaints were analyzed after the formal transaction audit. Each complaint was compared with the applicable platform rules and transaction evidence. This comparison revealed whether consumer problems originated from noncompliance with existing policies, weakness within the contractual policies themselves, or unclear allocation of responsibility among commercial actors.

Each transaction received a preliminary compliance score and classification. Fully compliant transactions met the required standards without material legal defects. Conditionally compliant transactions required identifiable corrections that did not invalidate the entire commercial model. Noncompliant transactions contained prohibited or essential defects that substantially affected contractual validity or justice. A stratified sample of transaction files was submitted to the expert panel. The sample included cases from all transaction models and compliance categories. Experts independently reviewed the facts, identified the applicable contracts, and evaluated the Sharia classification. Disputed cases were discussed through a structured deliberation process, with the reasons for final decisions recorded in the audit trail.

Quantitative analysis began with descriptive statistics for transaction types, compliance scores, prohibited elements, platform characteristics, and consumer complaints. Frequencies, percentages, means, standard deviations, and compliance distributions were calculated. Cross-tabulation was used to compare Sharia status across business models and platform features. Chi-square analysis examined the relationship between transaction type and compliance classification. Cramér's (V) was calculated to assess the strength of association. Correlation analysis examined relationships among transparency, ownership clarity, consumer protection, contractual complexity, platform governance, and Sharia compliance. Statistical assumptions were checked before interpretation.

Multivariable logistic regression was used to identify predictors of full Sharia compliance. Predictor variables included transparent pricing, verified ownership or agency, clear delivery, refund protection, platform disclosure, interest-related charges, misleading representation, and liability allocation. Adjusted odds ratios, confidence intervals, probability values, and classification accuracy were reported. Qualitative legal interpretation was used to

explain why particular transaction structures produced compliant or noncompliant outcomes. The analysis considered the interaction among contractual form, ethical substance, technological design, and consumer consequences. Cases with similar formal structures but different compliance classifications were compared to identify the importance of disclosure, authorization, and risk allocation.

Case-study analysis was conducted on one complex transaction involving marketplace purchasing, external supply, deferred payment, delivery delay, and disputed refund obligations. The case was selected because it demonstrated how several independently structured contractual relationships could combine to produce a noncompliant outcome. Alternative Sharia-compliant arrangements were developed to show how the same commercial objective could be achieved through transparent agency, valid forward sale, fixed pricing, and fair consumer protection. Research credibility was strengthened through legal-source triangulation, document comparison, transaction reconstruction, expert validation, consumer-complaint analysis, and inter-rater assessment. Negative cases were retained when they challenged the initial classification framework. An analytical audit trail documented source selection, coding decisions, scoring revisions, expert comments, and reasons for the final legal conclusions.

The final interpretation applied both contractual and *maqāṣid al-sharīʿah* perspectives. Formal analysis determined whether the transaction satisfied the technical requirements of Islamic law. Substantive analysis examined whether the transaction protected property, maintained justice, prevented harm, preserved market trust, and distributed commercial risk fairly. This dual assessment prevented technically structured contracts from being classified as fully compliant when their practical operation produced exploitation or avoidable harm.

Instruments, and Data Collection Techniques

The principal research instrument was a Sharia E-Commerce Transaction Analysis Matrix. The matrix recorded transaction identity, parties, digital platform, contract type, transaction object, price, payment method, delivery terms, ownership status, agency authorization, risk allocation, refund procedures, and dispute-resolution mechanisms. Each transaction was examined according to standardized indicators to support consistent comparison across different digital business models (Kasmon et al., 2024; Nazir et al., 2025). A Contract Validity Assessment Form was used to evaluate the essential elements of Islamic commercial agreements. The instrument examined the legal capacity and identity of the parties, clarity of offer and acceptance, evidence of mutual consent, lawfulness and specification of the transaction object, price certainty, delivery obligations, and absence of coercion. Electronic checkout confirmations, digital signatures, payment notifications, and automated order records were treated as potential evidence of contractual formation.

An Ownership and Possession Evaluation Form assessed whether the seller owned, possessed, controlled, or had valid authorization to sell the transaction object. The instrument distinguished direct ownership, constructive possession, agency, brokerage, *salam*, *istisnāʿ*, and unauthorized sale. Dropshipping and pre-order transactions received particular attention because their validity depended on whether the seller acted as an owner, disclosed agent, intermediary, or party to a properly structured forward contract. A Prohibited-Elements Checklist was developed to detect *ribā*, *gharar*, *maysir*, *tadlīs*, *ghabn*, unlawful goods, unjust enrichment, and unfair risk allocation. *Ribā* indicators included charges linked directly to the duration of debt, retained late-payment penalties, and financing increases unrelated to a valid sale structure. *Gharar* indicators included unclear product specifications, uncertain delivery, ambiguous liability, hidden charges, and unavailable goods represented as ready stock.

A Digital Consent and Transparency Scale assessed the quality of information provided before transaction confirmation. The scale examined whether prices, financing costs, shipping charges, return conditions, product limitations, promotional terms, and seller identities were presented clearly. Manipulative interface features, preselected financing options, false scarcity messages, countdown timers, fabricated reviews, and undisclosed sponsored rankings were

recorded as potential threats to informed consent. A Consumer Protection and Platform Governance Index measured seller verification, escrow protection, complaint accessibility, refund procedures, transaction records, delivery tracking, data transparency, and enforcement of platform rules. Higher scores indicated stronger institutional protection against fraud, nondelivery, hidden charges, and unfair contract terms. Platform responsibility was evaluated according to the actual control exercised over transactions rather than the platform's formal claim to function only as an intermediary (Al-Okaily & Alsmadi, 2025; Xiang et al., 2024).

A Sharia Compliance Index was developed to produce a standardized overall score ranging from zero to 100. The index incorporated contractual validity, lawful ownership or agency, price transparency, payment compliance, delivery certainty, consumer protection, platform accountability, and absence of prohibited elements. Weighting was determined through expert review, with greater weight assigned to essential contractual defects and prohibited financial components. A Document Analysis Matrix was used to evaluate platform policies and contractual documents. The matrix contained fields for document type, effective date, contractual parties, rights, obligations, exclusions, charges, refund provisions, dispute procedures, liability clauses, and Sharia-relevant risks. Clauses that transferred disproportionate risk to consumers or allowed unilateral modification without adequate notification were recorded for further analysis.

A Consumer Complaint Analysis Form captured the reported problem, transaction chronology, available evidence, platform response, financial loss, resolution, and relevant Sharia issue. Complaints were categorized according to product misrepresentation, delivery uncertainty, hidden charges, financing penalties, refund refusal, unclear ownership, defective goods, and data or interface manipulation. The instrument connected formal contractual provisions with their practical consequences. An Expert Validation Form was used to assess the clarity, relevance, consistency, and completeness of the legal indicators. Experts rated each item and provided qualitative comments concerning contract classification, Sharia terminology, and potential ambiguity. Cases receiving inconsistent classifications were discussed through a structured review process until a reasoned majority judgment was achieved.

Instrument validity was assessed through content validation by the expert panel. The experts examined whether the instruments adequately represented Islamic contract law, digital-commerce structures, consumer protection, and platform governance. Items considered redundant, unclear, or insufficiently grounded in Sharia principles were revised or removed. Pilot testing was conducted using 24 transactions not included in the final sample. Inter-rater reliability was evaluated by assigning a subset of transactions to two independent coders. Cohen's kappa was used for categorical classifications, while the intraclass correlation coefficient was used for numerical compliance scores. A kappa coefficient of at least 0.75 was regarded as evidence of strong agreement. Differences were resolved through examination of the underlying documents and consultation with a Sharia economic-law expert.

RESULTS AND DISCUSSION

The final analytical dataset consisted of 240 e-commerce transaction files collected from eight digital platforms during a twelve-month observation period. The transactions represented six commercial models: direct marketplace sales, pre-order transactions, dropshipping or agency-based sales, digital goods and services, buy-now-pay-later arrangements, and social-commerce transactions. The analysis also included 96 platform documents covering user agreements, seller policies, financing terms, refund procedures, advertising rules, and dispute-resolution mechanisms. Seventy-two verified consumer complaints were examined to identify practical problems involving payment, product conformity, delivery, cancellation, and platform responsibility.

Document coding generated 3,486 units of legal and transactional information. Each transaction was evaluated according to the legal capacity of the parties, clarity of offer and acceptance, lawfulness of the transaction object, ownership or authorized agency, price transparency, payment structure, delivery certainty, risk allocation, consumer remedies, and absence of prohibited elements. Eighteen experts in Sharia economic law, digital commerce, consumer protection, and Islamic finance reviewed a stratified sample of the transactions. Inter-rater agreement reached a Cohen's kappa value of 0.81, indicating strong consistency in the classification of Sharia compliance.

Table 1. Composition of the E-Commerce Transaction Dataset

Transaction Model	Number of Transactions	Percentage
Direct marketplace sales	60	25.00
Pre-order or salam-type transactions	40	16.67
Dropshipping or agency-based sales	40	16.67
Digital goods and services	30	12.50
Buy-now-pay-later arrangements	40	16.67
Social-commerce transactions	30	12.50
Total	240	100.00

Descriptive analysis showed that most transactions satisfied the basic requirements of identifiable contracting parties, lawful products, electronic offer and acceptance, and stated prices. Digital confirmation through checkout buttons, payment notifications, invoices, and order-status records generally provided sufficient evidence that contractual consent had occurred. Problems became more visible when the analysis moved beyond the initial formation of the contract and examined ownership, financing, delivery, hidden charges, cancellation rights, and the allocation of commercial risk.

Transaction complexity increased when several parties participated in a single commercial process. Direct marketplace purchases usually involved a buyer, seller, platform operator, payment provider, and logistics company. Buy-now-pay-later transactions added a financing institution, while dropshipping introduced an external supplier who might not be disclosed to the buyer. Each additional contractual layer created the possibility that one component was Sharia-compliant while another contained excessive uncertainty, interest-based charges, misleading information, or unfair transfer of liability.

The overall Sharia Compliance Index had a mean score of 73.84 out of 100, with a standard deviation of 12.62. A total of 118 transactions, or 49.17%, were classified as fully compliant. Eighty-four transactions, or 35.00%, were classified as conditionally compliant because they contained correctable weaknesses in disclosure, delivery terms, agency status, or refund procedures. Thirty-eight transactions, or 15.83%, were classified as noncompliant because they contained substantial elements of *ribā*, *gharar*, *tadlīs*, unclear ownership, or unjust contractual conditions.

Direct marketplace sales achieved the highest mean compliance score at 82.60, followed by digital goods and services at 78.90. Buy-now-pay-later transactions recorded the lowest mean score at 61.70 because several financing arrangements imposed charges directly related to the length of payment deferment or included late-payment penalties retained as company revenue. Dropshipping transactions also received relatively low scores because seller ownership, possession, and agency authorization were frequently unclear.

Table 2. Sharia Compliance Classification by Transaction Model

Transaction Model	Mean Compliance Score	Fully Compliant	Conditionally Compliant	Noncompliant
Direct marketplace sales	82.60	41	15	4
Pre-order or salam-type transactions	74.30	19	16	5
Dropshipping or agency-based sales	65.80	12	18	10
Digital goods and services	78.90	18	9	3
Buy-now-pay-later arrangements	61.70	11	18	11
Social-commerce transactions	75.60	17	8	5
Total	73.84	118	84	38

Chi-square analysis identified a statistically significant relationship between transaction model and Sharia compliance classification, ($\chi^2(10)=38.72$), ($p<0.001$), with a Cramér's (V) value of 0.284. This result indicated a moderate association between the structure of an e-commerce model and its likelihood of satisfying Sharia requirements. Direct sales and digital-service transactions were more frequently classified as fully compliant, while dropshipping and deferred-payment arrangements were overrepresented among conditionally compliant and noncompliant cases.

Multivariable logistic regression showed that price transparency, verified ownership or agency authorization, delivery certainty, clear refund protection, and strong platform disclosure significantly increased the likelihood of full Sharia compliance. Interest-related charges and misleading product information substantially reduced the probability of compliance. The final model explained 49.00% of the variation in compliance status and correctly classified 78.30% of transaction cases.

Table 3. Predictors of Full Sharia Compliance in E-Commerce Transactions

Predictor	Adjusted Odds Ratio	95% Confidence Interval	(p)-value
Transparent total price	3.42	1.89–6.19	<0.001
Verified ownership or agency	3.08	1.76–5.39	<0.001
Clear delivery schedule	2.47	1.42–4.29	0.001
Fair refund and cancellation rights	2.15	1.26–3.68	0.005
Complete platform disclosure	1.88	1.09–3.24	0.023
Interest or time-based financing charge	0.21	0.11–0.40	<0.001
Misleading product representation	0.34	0.18–0.64	0.001
Unclear liability allocation	0.49	0.27–0.88	0.017

Correlation analysis revealed a strong positive relationship between transaction transparency and the overall Sharia Compliance Index, ($r=0.72$), ($p<0.001$). Ownership or agency clarity was also strongly related to compliance, ($r=0.64$), while consumer-protection quality showed a positive association of ($r=0.61$). Contractual complexity was negatively related to compliance, ($r=-0.48$), indicating that multilayered transactions were more vulnerable to unclear obligations and prohibited contractual elements.

Algorithmic manipulation and misleading promotional techniques were negatively associated with valid and informed consent, ($r=-0.42$), ($p<0.001$). Countdown timers, false

stock scarcity, undisclosed sponsored rankings, fabricated reviews, and automatically selected financing options were among the practices that weakened transparent consent. Platform-governance quality showed a positive relationship with consumer confidence and transaction compliance because clearer rules, escrow systems, seller verification, and accessible dispute mechanisms reduced uncertainty and unfair risk.

Table 4. Relationships among Sharia Compliance and Transaction Characteristics

Variable Relationship	Correlation Coefficient	(p)-value	Interpretation	
Transparency and Sharia compliance	(r=0.72)	<0.001	Strong relationship	positive
Ownership clarity and Sharia compliance	(r=0.64)	<0.001	Strong relationship	positive
Consumer protection and Sharia compliance	(r=0.61)	<0.001	Strong relationship	positive
Platform governance and transaction trust	(r=0.57)	<0.001	Moderate-to-strong relationship	
Contract complexity and Sharia compliance	(r=-0.48)	<0.001	Moderate relationship	negative
Algorithmic manipulation and informed consent	(r=-0.42)	<0.001	Moderate relationship	negative
Hidden charges and consumer trust	(r=-0.55)	<0.001	Moderate-to-strong relationship	negative

The most frequent legal problem involved unclear ownership or possession, which appeared in 46 transactions, representing 19.17% of the dataset. Hidden or incompletely disclosed charges were identified in 43 transactions, while uncertain delivery terms appeared in 38 cases. Thirty-five transactions included financing charges or late penalties that potentially constituted ribā. Misleading product descriptions, manipulated photographs, or exaggerated quality claims were identified in 31 transactions.

Unfair cancellation and refund provisions appeared in 27 cases, especially when the platform transferred nearly all delivery and product risks to the buyer. Twenty-four transactions used manipulative interface features, including false urgency indicators, automatically selected add-on services, or unclear sponsored-product rankings. Prohibited goods were uncommon, appearing in only five transaction files. The results showed that most Sharia concerns arose from the structure and execution of otherwise lawful commerce rather than from unlawful products alone.

Table 5. Frequency of Sharia and Consumer-Protection Risks

Identified Risk	Number of Transactions	Percentage
Unclear ownership or possession	46	19.17
Hidden or additional charges	43	17.92
Uncertain delivery terms	38	15.83
Interest-related charges or penalties	35	14.58
Misleading product descriptions	31	12.92
Unfair cancellation or refund conditions	27	11.25
Manipulative reviews or urgency indicators	24	10.00
Unlawful transaction objects	5	2.08

An illustrative case involved the online purchase of an electronic household appliance through a marketplace using a buy-now-pay-later facility. The seller advertised the product as ready stock and promised delivery within four working days. Payment was divided into six

monthly installments, with an additional charge calculated as a fixed percentage of the outstanding balance. A late-payment penalty was also imposed and retained by the financing provider. The buyer completed the transaction after selecting a preactivated installment option during checkout.

Transaction tracing revealed that the seller did not possess the product and had no clearly documented agency agreement with the external supplier. The supplier later reported that the item was unavailable, causing a delivery delay of eighteen days. The buyer requested cancellation, but the platform required the first installment to be paid before processing the refund. Financing charges were not refunded in full, although the failure to deliver originated from the seller and supplier.

Table 6. Sharia Assessment of the Illustrative E-Commerce Case

Assessment Dimension	Case Finding	Sharia Evaluation
Transaction object	Lawful household appliance	Compliant
Electronic consent	Checkout confirmation recorded	Formally valid
Seller ownership	Product not owned or possessed	Problematic
Agency authorization	Not clearly documented	Uncertain
Price disclosure	Cash price visible, total financing cost unclear	Partially compliant
Financing charge	Increased according to deferment period	Potential <i>ribā</i>
Late-payment penalty	Retained as provider revenue	Noncompliant
Delivery certainty	Promised date unsupported by actual stock	Excessive uncertainty
Cancellation rights	Buyer bore costs despite seller failure	Unfair
Overall compliance score	51 out of 100	Noncompliant

The case was classified as noncompliant because the transaction combined several weaknesses that could not be separated from the final commercial outcome. The lawfulness of the product and the presence of electronic consent were insufficient to validate the entire arrangement. Seller ownership remained unclear, the product's availability was misrepresented, the financing cost was linked to the period of deferment, and liability for nondelivery was unfairly transferred to the buyer. These elements created a combination of *gharar*, possible *tadlīs*, and potential *ribā*.

Alternative structuring could have improved the transaction's compliance. The seller could have acted as a clearly disclosed agent receiving a predetermined service fee or used a properly structured pre-order contract with complete product specifications and a definite delivery schedule. Deferred payment could have been arranged through a transparent Sharia-compliant sale with a fixed total price agreed upon at the beginning rather than a charge increasing with time. Late-payment penalties could have been directed toward charitable purposes rather than treated as company income. Escrow protection and automatic refunds could also have prevented the buyer from bearing the consequences of seller or supplier failure.

The combined findings indicate that e-commerce is generally compatible with Sharia economic law when its contractual structure preserves valid consent, lawful ownership, price transparency, delivery certainty, fair risk allocation, and effective consumer remedies. Electronic communication does not invalidate a contract merely because the parties do not meet physically. Digital records can provide reliable evidence of offer, acceptance, payment, and performance when the platform presents information clearly and maintains verifiable transaction documentation (Adhiwibowo et al., 2025; Haruna et al., 2025).

The broader interpretation is that Sharia compliance in digital commerce cannot be assessed by examining the sale contract alone. Contemporary e-commerce functions as a contractual ecosystem involving platforms, sellers, buyers, financiers, payment providers,

logistics companies, advertisers, and algorithms. A transaction may appear permissible at the buyer–seller level while containing prohibited elements in financing, fulfillment, data use, or dispute resolution. Comprehensive Sharia evaluation should therefore examine the complete transaction architecture and measure both formal contractual validity and substantive justice for all parties.

The findings demonstrate that e-commerce transactions are generally compatible with Sharia economic law when their contractual structures preserve mutual consent, lawful ownership, transparent pricing, delivery certainty, and fair allocation of commercial risk. Nearly half of the audited transactions were classified as fully compliant, while a substantial proportion remained conditionally compliant because of correctable weaknesses in disclosure, agency status, delivery arrangements, and refund protection. Direct marketplace sales achieved the strongest compliance performance because their contractual structures were relatively clear. Buy-now-pay-later and dropshipping transactions recorded lower scores because they involved additional contractual parties, financing arrangements, and uncertainties concerning ownership or possession.

Price transparency, verified ownership or agency authorization, clear delivery schedules, fair cancellation rights, and complete platform disclosure significantly increased the likelihood of full Sharia compliance. Interest-related charges, misleading representations, hidden fees, and unclear liability allocation substantially reduced the probability of compliance (Idrees & Ullah, 2024; Timur et al., 2025). These results indicate that the permissibility of electronic commerce is not determined merely by the presence of a lawful product and recorded digital consent. Compliance also depends on whether the parties understand the total financial obligation, possess enforceable remedies, and bear risks corresponding to their contractual roles.

The relational findings showed that transparency, ownership clarity, consumer protection, and platform governance were closely associated with higher compliance scores and stronger transaction trust. Contractual complexity demonstrated the opposite relationship because every additional intermediary created new obligations that could remain undisclosed or poorly coordinated. Algorithmic manipulation also weakened informed consent when users were directed toward financing options, urgency-based purchases, sponsored rankings, or additional services without sufficiently clear information. Digital consent therefore became ethically meaningful only when interface design allowed users to make informed and voluntary decisions.

The case study illustrated how several individually recognizable contractual components could combine into a noncompliant commercial arrangement. The electronic purchase involved a lawful product and a recorded checkout confirmation, yet the seller lacked clear ownership, the product’s availability was inaccurately represented, the financing cost increased with the deferment period, and the buyer carried losses resulting from supplier failure. The case confirms that a transaction cannot be assessed only at the buyer–seller level. Sharia compliance requires an examination of the entire commercial ecosystem, including financing, supply, platform intermediation, delivery, cancellation, and dispute resolution.

The recognition of electronic offer and acceptance in the present findings corresponds with the International Islamic Fiqh Academy’s resolution on contracting through modern communication technologies. The Academy recognizes that a contract between parties who are not physically present can be concluded when the offer reaches the receiving party and the acceptance reaches the offeror through writing, computer screens, or comparable communication mechanisms. The present study supports that position by showing that checkout confirmations, invoices, payment records, and platform notifications can establish contractual formation. Its additional contribution lies in demonstrating that electronic evidence of consent does not resolve defects involving ownership, price, performance, or unfair risk (Wijaya et al., 2025; Xu et al., 2025).

The findings concerning gharar partially correspond with recent jurisprudential research suggesting that not every uncertainty in digital commerce invalidates a contract. Minor uncertainty associated with ordinary technological processes may be tolerated when the product, price, obligations, and expected performance remain sufficiently clear. The present analysis reached a stricter conclusion when several uncertainties occurred simultaneously, such as unclear stock availability, unsupported delivery promises, hidden charges, and uncertain liability. The difference indicates that digital gharar should be evaluated according to its magnitude, avoidability, cumulative effect, and influence on informed consent rather than through the mere presence of uncertainty.

The ownership findings are consistent with studies identifying possession and authorization as central concerns in dropshipping. Recent analyses conclude that a dropshipping model becomes problematic when a party sells goods as an owner despite lacking ownership, possession, or valid authorization from the supplier. Sharia-compatible alternatives may be constructed through transparent agency, brokerage, salam, or *istisnā'* arrangements when their respective requirements are fulfilled. The International Islamic Fiqh Academy similarly states that a seller in a *murābahah* arrangement must possess the commodity and carry its ownership risk before resale. The present findings extend this reasoning by connecting ownership clarity with platform disclosure, delivery accountability, and consumer remedies.

The buy-now-pay-later findings correspond with research showing that accessibility and payment convenience do not remove concerns about *ribā*, contractual ambiguity, and consumer vulnerability. The current study does not treat every deferred-payment transaction as prohibited because Islamic commercial law permits installment sales when one fixed total price is agreed upon at the beginning. Noncompliance arises when additional charges are imposed on an existing debt because of time or delayed payment. International Islamic Fiqh Academy resolutions explicitly prohibit additional amounts charged to a debtor for late installment payment and exclude debt obligations from permissible penalty clauses.

The findings signal that technological form is not the principal legal problem in e-commerce. Electronic communication, automated confirmation, digital invoices, and remote interaction can support valid commercial agreements when they communicate the parties' intentions reliably. The more important issue concerns how technology restructures information, authority, ownership, payment, and liability. Sharia analysis should consequently move beyond the question of whether online buying and selling are permissible and examine how particular platforms organize each stage of the transaction.

The differences among transaction models signal that Sharia compliance is architectural rather than isolated. A lawful sale may depend on an unlawful financing arrangement, an invalid supplier relationship, or an unfair refund policy. A compliant payment mechanism may still support the sale of an inaccurately represented product. The final legal status emerges from the relationship among the contracts rather than from one document viewed separately. This interpretation supports the treatment of e-commerce as a digital contractual ecosystem composed of interdependent legal relationships.

The negative association between manipulative interface practices and informed consent signals that the classical requirement of mutual agreement has acquired a new technological dimension. Consent can be formally recorded while being substantively weakened by preselected options, drip pricing, false urgency, hidden advertisements, or obstructive cancellation procedures. Contemporary legal research identifies such dark patterns as manipulative platform designs that can distort consumer choice and challenge existing consumer-protection frameworks. Islamic legal evaluation should regard interface architecture as relevant evidence when assessing transparency, voluntariness, *tadlīs*, and potential harm.

The relationship between consumer protection and compliance signals that consumer remedies are not external additions to Islamic contract law. Refund rights, accurate representation, complaint mechanisms, and fair liability allocation operationalize the principles

of justice, trustworthiness, prevention of harm, and protection of property. A technically recognizable contract can remain ethically defective when the stronger party uses standardized terms to avoid responsibility for nondelivery or misrepresentation. Substantive Sharia compliance must therefore examine whether contractual enforcement protects both parties rather than merely whether a formal agreement exists.

The primary implication for platform operators is that they cannot be treated as entirely neutral technological intermediaries. Marketplaces determine seller-verification procedures, payment architecture, ranking systems, escrow mechanisms, complaint channels, cancellation rules, and the information visible before checkout (Al-Sharafi et al., 2026; Irimia-Diéguez et al., 2024). These functions influence contractual certainty and consumer risk. Platform responsibility should be assessed according to the actual control exercised over the transaction, especially when the platform receives fees, processes payments, promotes products, or imposes mandatory contractual terms.

The implication for online sellers is the need to identify their actual legal status before offering goods. A seller should not present itself as an owner when it functions only as an agent, broker, or marketing intermediary. Agency relationships should disclose the principal, authority, fee structure, and allocation of responsibility. Pre-order transactions should clearly specify the product, price, payment, production obligation, and delivery date. Such restructuring does not inhibit digital entrepreneurship; it provides a legally coherent basis for innovation while reducing uncertainty and disputes.

The implication for Sharia supervisory institutions is that digital compliance audits should extend beyond reviewing contracts and financing formulas. Auditors should examine interfaces, advertising representations, seller-verification processes, algorithmic recommendations, data-based targeting, late-payment procedures, and refund mechanisms. The formal terms of a transaction may appear compliant while the platform's operational design directs users toward misleading or financially harmful choices. Audit frameworks should therefore include transaction testing and user-journey analysis alongside documentary legal review.

The implication for regulators is the need for coordinated standards connecting Sharia economic law, digital consumer protection, financial regulation, and platform governance. Separate rules for sellers, financiers, payment providers, and marketplaces may leave gaps when responsibility is distributed across institutions. Standardized disclosure of total prices, financing costs, agency status, stock availability, delivery terms, and dispute procedures would support both legal certainty and market trust. Regulatory cooperation is especially important for transactions in which a platform operates across several jurisdictions or uses third-party financing and logistics providers.

The higher compliance performance of direct marketplace transactions can be explained by their comparatively simple contractual structure. The buyer usually selected a specified product, received a visible price, made payment, and obtained delivery through a recognizable seller. Fewer contractual layers reduced uncertainty concerning who owned the product, who received payment, and who carried responsibility for performance. Compliance declined when financing providers, undisclosed suppliers, affiliates, and multiple service charges were introduced without equivalent improvements in disclosure and accountability.

The lower performance of dropshipping transactions resulted from the separation between marketing authority and product ownership. Sellers could advertise goods, collect payments, and make delivery promises without possessing the goods or controlling the supplier's inventory. Such separation increased the risk of inaccurate stock claims, delayed delivery, defective products, and uncertainty about who should provide refunds. The problem was not dropshipping as a commercial objective but the use of a direct-sale representation when the actual relationship more closely resembled agency or brokerage.

The weakness of several buy-now-pay-later arrangements resulted from the conversion of payment delay into financial gain. A fixed deferred sale price may be valid when agreed upon before the contract, but an increase imposed on an existing debt because of time creates a different legal character. Late-payment charges retained as income intensify this problem because the creditor benefits directly from the debtor's delay. The Academy's resolutions distinguish permissible contractual compensation in appropriate non-debt obligations from additional charges imposed on debts, which are treated as usurious.

The strong influence of transparency can be explained by its role in protecting consent and reducing disputes. Buyers cannot make meaningful decisions when total costs, product limitations, delivery risks, or financing conditions appear only after commitment. Sellers also face uncertainty when platform rules allow unilateral refunds, unclear chargebacks, or inconsistent liability. Transparent information aligns expectations before performance begins and reduces the possibility that one party obtains an advantage through concealment. Such transparency operationalizes *ṣidq*, *amānah*, and the prohibition of *tadlīs* within digital trade.

Future research should test the analytical framework across larger transaction samples, multiple countries, and different regulatory environments. E-commerce architecture varies according to payment infrastructure, consumer law, digital identity systems, platform concentration, and local Sharia standards. Cross-jurisdictional comparison could determine which compliance indicators remain stable and which require adaptation. Transaction-level evidence should be combined with interviews involving consumers, sellers, platform managers, logistics providers, financiers, regulators, and Sharia scholars.

Future methodological development should validate the Sharia Compliance Index through repeated application and external expert assessment. Weighting decisions should be tested to ensure that serious defects such as *ribā*, unlawful objects, or invalid ownership are distinguished from correctable disclosure weaknesses. Longitudinal research could examine whether platforms improve after audits and whether stronger compliance scores correspond with fewer disputes, higher consumer trust, and more reliable transaction completion.

Future applied research should design and evaluate Sharia-compliant alternatives for dropshipping, pre-orders, and deferred payments. Pilot platforms could compare disclosed agency, *salam*, *istisnā'*, and asset-based installment structures with conventional models. Escrow systems, automated ownership verification, fixed-price disclosure, charitable treatment of permissible disciplinary payments, and immediate refunds for seller failure could be tested in real commercial environments. Smart-contract applications may assist enforcement, although automated execution must remain subject to rules permitting correction, termination, and protection from injustice.

Future governance research should address algorithmic ethics and digital commercial literacy. Scholars should examine how recommendation systems, personalized prices, sponsored rankings, fake reviews, and urgency mechanisms influence Muslim consumers' understanding and behavior. Platforms require independent audits capable of identifying manipulative design and tracing who benefits from each automated choice. Consumer education should complement regulation by helping users recognize contractual roles, total financing costs, misleading scarcity, and uncertain product claims. A credible Sharia-compliant digital economy will require informed consumers, accountable platforms, transparent businesses, effective regulators, and interdisciplinary Sharia expertise.

CONCLUSION

The most important finding of this study is that e-commerce transactions are generally compatible with Sharia economic law when the entire digital transaction structure preserves valid consent, lawful ownership or agency, price transparency, delivery certainty, and fair allocation of risk. Electronic communication and automated confirmation do not invalidate a contract when they provide reliable evidence of offer and acceptance. Compliance problems

arise primarily from interest-based financing charges, unclear ownership, misleading product information, hidden fees, uncertain delivery, manipulative interface design, and unfair refund provisions. These findings demonstrate that the Sharia status of e-commerce cannot be determined solely from the buyer–seller agreement because financing providers, platforms, suppliers, logistics companies, and digital algorithms may introduce additional legal and ethical risks.

The study contributes both conceptually and methodologically to the development of Sharia economic law in digital commerce. Its conceptual contribution lies in framing e-commerce as a digital contractual ecosystem rather than a single electronic sale. This framework integrates classical Islamic contract law, consumer protection, platform governance, digital consent, and *maqāṣid al-sharīʿah* within one analytical model. Its methodological contribution is reflected in the combination of normative legal analysis, transaction auditing, platform-document review, consumer-complaint analysis, expert validation, and a structured Sharia Compliance Index. This integrated approach enables researchers to assess formal contractual validity alongside substantive justice, transparency, consumer welfare, and the actual distribution of commercial risk.

The principal limitations of this study concern the restricted number of platforms and transactions, differences in contractual policies, dependence on available digital documentation, and the rapidly changing nature of e-commerce technology. Certain transactions could not be assessed fully because ownership records, algorithmic procedures, financing arrangements, or supplier agreements were not publicly accessible. Future research should involve larger cross-jurisdictional samples, longitudinal platform audits, direct interviews with commercial actors, and external validation of the Sharia Compliance Index. Further studies should also examine smart contracts, artificial intelligence-based pricing, personalized advertising, cross-border transactions, digital assets, data exploitation, and Sharia-compliant alternatives for dropshipping, pre-orders, and deferred-payment services.

DECLARATION OF AI AND AI ASSISTED TECHNOLOGIES IN THE WRITING PROCESS

During the preparation of this manuscript, the author(s) used ChatGPT only to assist with grammatical review. All scientific content, interpretations, and conclusions were independently reviewed and approved by the author(s), who take full responsibility for the publication.

AUTHOR CONTRIBUTIONS

Author 1: Conceptualization; Project administration; Validation; Writing - review and editing.

Author 2: Conceptualization; Data curation; In-vestigation.

Author 3: Data curation; Investigation.

DECLARATION OF COMPETING INTEREST

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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