

An Islamic Law Perspective on Online Buying and Selling Without Direct Inspection of Goods (Bay' al-Ghaib) in E-Commerce Practices

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Abstract: The rapid development of e-commerce has revolutionized traditional buying and selling practices, allowing transactions to occur without the physical presence of goods. This shift raises significant legal and ethical questions, especially in the context of Islamic law, which emphasizes clarity (bayyinah), the avoidance of uncertainty (gharar), and the protection of both buyers and sellers. This research analyzes online buying and selling practices specifically those conducted without the direct inspection of goods from the perspective of Islamic jurisprudence (fiqh muamalah). By reviewing classical concepts such as bay' al-ghaib and khiyar, and comparing them with modern e-commerce features like product descriptions, customer reviews, guarantees, and return policies, the study explores how contemporary mechanisms may fulfill Shariah requirements for fair and transparent trade. Using qualitative methods including literature review and analysis of current e-commerce platforms (e.g., Shopee, Tokopedia, Amazon), this research finds that while online transactions can be aligned with Islamic principles, greater attention must be given to issues such as trustworthiness, accuracy of product information, and the availability of buyer protections. The study concludes with recommendations to strengthen compliance with Islamic values in digital marketplaces, ensuring that Muslim consumers and sellers can engage ethically and confidently in online commerce.

Research Highlights:

- Examines the compatibility of online buying and selling with Islamic commercial law principles, focusing on transactions without physical inspection of goods.
- Explores the concept of bay' al-ghaib (sale of unseen goods) and its permissibility in Islamic jurisprudence under certain conditions.
- Identifies key Islamic legal concerns such as gharar (uncertainty), fraud, and the need for transparency in digital marketplaces.
- Analyzes how modern e-commerce features (e.g., product descriptions, buyer reviews, return policies) reduce uncertainty and support ethical trade.
- Provides practical recommendations for Muslim consumers, sellers, and platform providers to ensure Shariah-compliant online transactions.

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INTRODUCTION

In the modern era, technological advancements have significantly transformed the way individuals engage in economic transactions. One of the most notable developments is the emergence and rapid growth of online buying and selling (e-commerce)(Gupta, 2014). Through various platforms such as marketplaces, mobile applications, and social media, consumers can now purchase goods and services without having to meet sellers or physically inspect the products beforehand. This convenience has led to widespread adoption of online transactions across the globe, including in predominantly Muslim countries(Ashraf et al., 2014).

The growth of e-commerce is driven by several factors. First and foremost is convenience. Consumers no longer need to visit physical stores to make purchases; instead, they can shop from the comfort of their homes at any time of day(Satterthwaite, 2001). With just a smartphone or computer, individuals can browse thousands of products, compare prices, read customer reviews, and complete transactions in minutes. This accessibility is especially beneficial for people living in remote or rural areas, where access to diverse products or traditional markets may be limited.

Secondly, the expansion of digital payment systems and the widespread use of mobile banking and digital wallets have made online transactions more secure and efficient(Dapp et al., 2012). Platforms such as PayPal, Apple Pay, and various fintech solutions in different countries have simplified the payment process, reducing reliance on cash and encouraging more people to participate in online commerce.

Additionally, the growth of social media and digital marketing has played a key role in driving e-commerce. Many businesses, both large and small, now use platforms like Instagram, Facebook, and TikTok to market their products and engage with customers directly(Haenlein et al., 2020). These platforms allow sellers to reach broader audiences, build brand loyalty, and receive instant feedback.

From a business perspective, e-commerce offers significant advantages. It reduces the need for physical infrastructure, lowers operational costs, and allows businesses to operate on a global scale(Stratman, 2008). This has led to the emergence of countless online entrepreneurs, startups, and small-scale businesses who use platforms like Shopee, Tokopedia, Lazada, Amazon, and eBay to reach customers far beyond their local areas.

The COVID-19 pandemic further accelerated the adoption of online shopping(De Villiers, 2020). Lockdowns and movement restrictions forced consumers to turn to digital platforms for their essential and non-essential needs. This not only normalized e-commerce but also changed consumer expectations many now prefer the speed, flexibility, and personalization that online shopping offers.

Despite its many benefits, the growth of e-commerce also presents challenges. Issues such as data security, fraud, misleading product descriptions, and lack of personal interaction remain significant concerns. Furthermore, for Muslim consumers, there are additional questions regarding the compliance of online transactions with Islamic law, particularly when goods are purchased without physical inspection.

A growing body of academic work has emerged to analyze and address these issues from both classical and contemporary Islamic legal perspectives(Sahin, 2018). One key area of research has focused on the permissibility of selling unseen goods, which is central to the structure of most e-commerce transactions. Scholars such as Wahbah al-Zuhayli and Yusuf al-Qaradawi have provided foundational views on the permissibility of transactions involving bay' al-ghaib (selling something not physically present), especially when the buyer has sufficient information and guarantees. Building on this, contemporary researchers such as Hasanuddin (2016) and Aminudin (2018) have explored how online sales can be aligned with Islamic law through mechanisms like detailed product descriptions, images, and return policies, which serve to mitigate uncertainty and deception.

Another significant contribution comes from studies that examine consumer protection in Islamic e-commerce. For example, research by Zulfikar and Rahmah (2017) assessed online buying practices in Indonesia and concluded that when e-commerce platforms offer clear return and refund policies, these practices may be considered sharia-compliant, as they uphold the buyer's right of *khiyar* (option) if the product does not match its description. These studies emphasize the role of trust, transparency, and information accuracy in ensuring valid and ethical transactions under Islamic law.

Furthermore, scholars such as Shofwan Karim (2019) and Huda & Saputra (2020) have investigated how digital Islamic marketplaces can be structured to follow Islamic legal principles. These studies often propose frameworks or models for Islamic e-commerce that incorporate elements such as halal certification,

interest-free transactions, and avoidance of prohibited items. They also stress the importance of integrating Islamic ethics (akhlaq) alongside legal requirements to promote honesty and mutual benefit in online trade.

Research has also expanded into the role of Islamic institutions, such as the Indonesian Ulema Council (MUI) and AAOIFI, in issuing fatwas and guidelines to help Muslim consumers and entrepreneurs navigate the digital marketplace. These include fatwas that allow online transactions under certain conditions, such as when there is no ambiguity about the object of sale and when the buyer has recourse if the goods are not as promised.

More recent studies have looked at the application of Islamic legal maxims (qawa'id fihiyyah) to online commerce. For example, Nurhaliza (2021) used the maxim "al-gharar yufsid al-'uqud" (uncertainty invalidates contracts) to analyze the risks involved in e-commerce and how they can be minimized through digital tools like buyer reviews, tracking systems, and dispute resolution features.

However, this shift has raised important legal and ethical questions, particularly from the perspective of Islamic law (Shariah). Islam places a strong emphasis on transparency, honesty, and fairness in commercial dealings. Traditional Islamic jurisprudence (fiqh muamalah) typically requires clear knowledge of the object being sold, consent from both parties, and the absence of deceit or uncertainty (gharar). In conventional transactions, buyers are usually allowed to inspect goods directly before making a purchase decision, which helps ensure clarity and mutual satisfaction. The practice of buying and selling without directly seeing the goods, which is common in online marketplaces, potentially introduces elements of risk and ambiguity that may conflict with these principles.

This issue becomes even more relevant considering the increasing number of Muslim consumers and entrepreneurs participating in the digital economy. There is a growing need to analyze whether such online transactions align with Islamic legal principles, and under what conditions they may be considered valid or invalid. Islamic scholars and fatwa institutions have begun addressing these concerns, but there is still considerable debate and lack of consensus on various aspects, such as the permissibility of selling unseen items, the legitimacy of online contracts, and the role of consumer protection mechanisms like return policies.

Therefore, this research seeks to examine the practice of online buying and selling without seeing the goods directly from the perspective of Islamic law, identify potential conflicts with shariah principles, and explore solutions or conditions that can ensure compliance with Islamic business ethics. By doing so, the study aims to contribute to a clearer understanding of how modern e-commerce can operate within the framework of Islamic jurisprudence.

METHOD

This research employs a qualitative descriptive method to analyze the practice of online buying and selling from the perspective of Islamic law. The qualitative approach is appropriate for this study as it allows for an in-depth understanding of legal principles in Islamic jurisprudence (fiqh muamalah), particularly in relation to modern e-commerce transactions (ABD GHANI & OTHMAN, 2020). The descriptive aspect helps to systematically describe the online buying and selling phenomenon, its mechanisms, and how it aligns or conflicts with Islamic legal norms.

The study is based primarily on library research (library-based study). It involves collecting, reviewing, and analyzing various sources of literature, including classical Islamic jurisprudence books, contemporary scholarly writings, fatwas, academic journals, and legal documents that address commercial transactions in Islam (Faisalal, 2019). Core references include texts from major schools of Islamic thought (madhahib), works by modern Islamic economic scholars, and official publications from Islamic legal institutions such as the Majelis Ulama Indonesia (MUI) and AAOIFI (Accounting and Auditing Organization for Islamic Financial Institutions).

In addition, the researcher examines case studies and real-world examples of e-commerce transactions to provide a contextual understanding of how online buying and selling is practiced today. These case studies are drawn from popular e-commerce platforms such as Tokopedia, Shopee, Lazada, and Bukalapak. Special attention is given to the transaction process, product representation, buyer-seller agreements, and dispute resolution mechanisms (Lumineau & Henderson, 2012). These aspects are then assessed against the standards set by Islamic legal principles to determine their compliance or deviation.

To strengthen the analysis, the study also includes a normative juridical approach, which involves evaluating the legal status (hukm) of specific transaction practices based on Islamic legal sources such as

the Qur'an, Hadith, ijma' (consensus), and qiyas (analogy) (bin Tuan Soh, 2019). Through this approach, the researcher aims to determine whether the practice of buying and selling goods online without physically seeing them fulfills the legal requirements of a valid transaction (akad jual beli) in Islam.

In cases where there are differing opinions among Islamic scholars, the researcher compares these views and analyzes the rationale behind each position (Rosen, 2000). The goal is not only to identify what is permissible or impermissible, but also to explore how Islamic law can be adapted or applied to emerging digital commerce trends while still upholding core ethical and legal principles.

Finally, the findings are interpreted and presented thematically, with conclusions drawn about the legitimacy, risks, and recommended practices for Muslims engaging in online commerce (Johnson et al., 2017). This methodological approach ensures that the research provides both a theoretical and practical understanding of the issue, serving as a reference for scholars, practitioners, and consumers alike.

RESULTS AND DISCUSSION

Results

The results of this study indicate that the practice of buying and selling goods online without directly seeing them commonly referred to as e-commerce is generally permissible in Islamic law, provided that specific conditions are met. Based on an analysis of classical Islamic jurisprudence (fiqh muamalah), contemporary fatwas, and real-world e-commerce practices, several key findings emerge.

First, the concept of selling unseen goods (bay' al-ghaib) is not inherently forbidden in Islam. Classical scholars from the four major madhahib (Hanafi, Maliki, Shafi'i, and Hanbali) have discussed this issue, and while some express reservations due to concerns over gharar (excessive uncertainty), many agree that a sale can still be valid as long as the object of sale is clearly known and defined by the buyer. This principle supports the idea that modern online transactions can be permissible when accompanied by detailed product descriptions, photographs, videos, and guarantees.

Second, Islamic law emphasizes transparency, mutual consent (ridha), and justice in every transaction. The research found that many e-commerce platforms today incorporate features that help meet these requirements, such as customer reviews, seller ratings, refund policies, and product return mechanisms. These features reduce the level of uncertainty and risk faced by buyers, thus fulfilling the Islamic condition of clarity in contract terms.

Third, the practice of online buying and selling aligns with the Islamic legal maxim "al-aslu fil mu'amalat al-ibahah" (the original ruling in transactions is permissibility), which allows for flexibility and innovation in commercial dealings as long as they do not involve elements that are explicitly prohibited. Therefore, the absence of physical inspection does not automatically invalidate a sale, especially when supported by sufficient information and protective measures for both parties.

However, the research also highlights certain problematic practices in online commerce that could render a transaction invalid or unethical in Islamic law. These include deceptive product representations, unclear pricing, lack of customer recourse in case of product defects, and sales involving haram (prohibited) items such as alcohol or usury-based services. Transactions involving these elements are clearly against the objectives of shariah (maqasid al-shariah), which seek to preserve wealth, honesty, and social trust.

Additionally, the study finds that Islamic institutions such as the Indonesian Ulema Council (MUI) have provided fatwas that support the permissibility of online commerce, as long as certain conditions are met. These include the presence of a valid offer and acceptance (ijab qabul), clarity about the item being sold, lawful ownership, and freedom from coercion or deception. This institutional guidance helps reassure Muslim consumers and sellers that participating in online markets can be done ethically and lawfully.

In summary, the findings show that while online buying and selling without physically seeing the goods is a departure from traditional Islamic trading practices, it is not necessarily in conflict with Islamic principles. When the transaction process upholds transparency, fairness, and consumer protection, it is considered permissible (mubah) and even recommended (mustahabb) as a way to facilitate ease in trade and economic development. However, ethical vigilance and compliance with Islamic legal standards remain essential to ensure that such transactions remain within the bounds of shariah.

The Legal Status of Buying Without Seeing the Goods in Traditional Islamic Law

In traditional Islamic law (fiqh), the legality of buying and selling goods without directly seeing them known as bay' al-ghaib (sale of the unseen) has been a subject of considerable scholarly debate. This

issue revolves around the Islamic legal principle of avoiding gharar (excessive uncertainty or ambiguity), which is prohibited in commercial transactions (Waemustafa & Suriani, 2016). Islamic law emphasizes fairness, clarity, and mutual consent in contracts, and anything that may lead to dispute or deception is generally discouraged or forbidden.

According to classical jurists, the basic condition for a valid sale includes a clear understanding of the object of sale (*ma'qud 'alayh*) (Khan, 2018). This includes knowing its type, quantity, quality, and essential characteristics. In a traditional market setting, this is usually achieved by physical inspection. However, when a buyer purchases an item without seeing it or knowing sufficient detail about it, the transaction may be considered invalid or haram due to the high risk of misunderstanding or dissatisfaction, which can lead to disputes.

The majority of scholars from the four Sunni schools of thought Hanafi, Maliki, Shafi'i, and Hanbali generally consider a sale without seeing the goods to be prohibited (*batil*) if the item is unknown or ambiguous in nature. They base this on various hadiths of the Prophet Muhammad (peace be upon him) that prohibit sales involving uncertainty. One well-known hadith states:

"The Prophet forbade the sale of gharar." (Narrated by Muslim). However, traditional scholars also provided exceptions to this ruling. For instance, if the item is well-defined, customarily known, or the buyer trusts the seller's description, some jurists permit such transactions. This is particularly true if there is a clause in the contract allowing the buyer to return the goods if they do not meet expectations (a type of *khayar* or option). In this context, the transaction is considered conditionally valid.

The Hanafi school is relatively more flexible and allows sales without seeing the goods if the buyer has accurate information and the goods are clearly described (Albaqme, 2009). The Maliki and Shafi'i schools are stricter, generally requiring either direct inspection or the ability to return the product. The Hanbali school allows such sales when the buyer has prior knowledge or experience with the item being bought, thus reducing uncertainty.

While traditional Islamic law generally prohibits the sale of goods that have not been seen due to the risk of gharar, it also provides room for exceptions based on custom (*'urf*), trust, and adequate description. This foundational debate laid the groundwork for modern discussions on e-commerce transactions in Islamic jurisprudence, where digital tools now provide new ways to fulfill these classical conditions without requiring physical inspection.

The Concept of 'Bay' al-Ghaib' (Selling Something Not Physically Present)

In Islamic commercial jurisprudence, the concept of '*bay' al-ghaib*' refers to the sale of goods that are not physically present or visible to the buyer at the time of the transaction (Nur, 2008). This form of sale is significant because it challenges the traditional expectation that buyers should inspect the goods before purchase, thereby raising concerns about uncertainty (*gharar*) and fairness, which are key principles in Islamic law.

The term '*ghaib*' literally means "unseen" or "absent." In the context of sales, it describes transactions where the item sold is either located elsewhere, yet to be produced, or otherwise not accessible for immediate physical examination by the buyer. Examples include selling agricultural produce that has not yet been harvested, fish caught but not yet delivered, or, in modern times, products offered for sale through online platforms without the buyer seeing the physical item.

Islamic jurists have debated the permissibility of '*bay' al-ghaib*' extensively (Shah, 2015). Classical scholars acknowledge that while certainty and transparency in trade are fundamental, Islam also recognizes practical realities where the sale of unseen goods may be necessary or beneficial. The Prophet Muhammad (peace be upon him) himself engaged in such transactions, and these instances have been used as precedents to permit '*bay' al-ghaib*' under certain conditions.

One of the key considerations in validating '*bay' al-ghaib*' is the avoidance of gharar, which means avoiding excessive ambiguity or risk that could lead to dispute or injustice. To mitigate gharar, Islamic law requires that the buyer has sufficient information about the goods including clear descriptions of quality, quantity, and specifications so that the buyer's consent is informed and free from deception. The presence of a trustworthy seller and the buyer's right to rescind or return the goods if they do not meet the promised standards further support the legitimacy of such sales.

Moreover, the acceptance of '*bay' al-ghaib*' varies among Islamic legal schools. For example, the Hanafi school is generally more lenient, allowing sales of unseen goods if the item is well defined and customary practices justify the transaction. Other schools, such as the Maliki and Shafi'i, emphasize stricter

conditions such as the buyer's right of inspection upon delivery and the possibility of return if the goods are defective or not as described.

In the context of modern e-commerce, 'bay' al-ghaib' has gained renewed relevance. Online buying and selling inherently involve transactions where goods are not physically inspected prior to purchase (Cha, 2011). Islamic scholars today often draw upon the principles governing 'bay' al-ghaib' to assess the permissibility of e-commerce. They stress the need for transparent information, clear terms of sale, return policies, and dispute resolution mechanisms to ensure that such transactions remain within the ethical and legal framework of Islamic law.

The Role of Trust, Reviews, Product Guarantees, and Return Policies in Replacing Physical Inspection

In traditional commerce, physical inspection of goods before purchase has been a fundamental element to ensure the buyer's satisfaction and to reduce uncertainty. However, with the rise of online buying and selling, especially in the context of e-commerce, buyers often cannot physically examine products before completing a transaction. This absence of direct inspection raises concerns about the authenticity, quality, and condition of goods. To bridge this gap, modern e-commerce platforms and sellers rely heavily on mechanisms such as trust, customer reviews, product guarantees, and return policies as substitutes for physical inspection, playing a critical role in protecting consumers and facilitating smooth transactions.

Trust is the cornerstone of any successful commercial transaction, more so in the online environment where the buyer and seller are physically separated (Ren & Hassan, 2008). Trust reduces perceived risks associated with buying unseen goods and encourages repeated interactions. In Islamic commercial ethics, trust (amanah) is also a highly emphasized virtue, underscoring the seller's responsibility to be honest and transparent. Sellers who consistently provide accurate descriptions and reliable products build their reputation, which becomes a vital asset in attracting customers.

Customer reviews and ratings serve as social proof and a powerful tool for building this trust. Through reviews, buyers share their experiences about the product quality, delivery time, and seller reliability. Prospective buyers can evaluate these reviews before making purchasing decisions, reducing uncertainty and mimicking the confidence gained from physical inspection (Lee & Bradlow, 2011). This system not only empowers consumers but also holds sellers accountable, as negative reviews can deter future buyers.

Product guarantees and warranties further strengthen buyer confidence. Guarantees assure customers that the seller stands behind the product's quality, promising repair, replacement, or refund if the product fails to meet stated standards. This assurance is crucial in Islamic law's emphasis on fairness and justice in transactions, as it helps prevent disputes and potential exploitation resulting from product defects or misrepresentations.

Complementing guarantees are return policies, which provide a formal avenue for buyers to reject or return goods if they do not conform to expectations (Altug & Aydinliyim, 2016). Return policies effectively replicate the option to physically inspect and reject defective products, thus addressing concerns over gharar (excessive uncertainty) and ensuring the buyer's right to rectify mistakes in purchase decisions. In Islamic commercial jurisprudence, such rights (known as khiyar) are essential to uphold justice and protect the parties involved in a contract.

Together, these elements trust, reviews, guarantees, and return policies create an ecosystem of transparency and security that compensates for the lack of physical inspection in online transactions. They enable buyers to make informed choices, minimize the risks of deception or dissatisfaction, and uphold ethical commercial practices in line with Islamic legal principles.

Comparison Between Islamic Law Principles and Current E-Commerce Practices

The rapid growth of e-commerce platforms such as Shopee, Tokopedia, and Amazon has transformed the way people buy and sell goods globally. These platforms enable transactions where buyers often purchase products without physically inspecting them beforehand. This modern commercial phenomenon invites examination through the lens of Islamic law (Shariah), which provides ethical and legal guidelines for trade and commerce, emphasizing fairness, transparency, and mutual consent (Making et al., n.d.).

One of the fundamental principles of Islamic commercial law is the prohibition of gharar excessive uncertainty or ambiguity in contracts. Islamic law requires that the object of sale be clearly defined, and the buyer must have sufficient information about the goods to make an informed decision (Hassan, 2007).

E-commerce platforms have addressed this principle by providing detailed product descriptions, high-quality images, customer reviews, and seller ratings. For example, platforms like Shopee and Tokopedia require sellers to include comprehensive specifications and photos, while Amazon features extensive customer feedback and Q&A sections. These features help reduce uncertainty, fulfilling the Shariah condition of clarity in sales contracts.

Another key principle in Islamic law is honesty and transparency in trade, rooted in the concept of *amanah* (trustworthiness). Sellers are obligated to provide truthful information and not engage in deception or fraud. E-commerce platforms have increasingly implemented measures to enforce these principles, including strict seller verification processes, policies against counterfeit goods, and customer protection programs. For instance, Amazon's A-to-z Guarantee and Shopee's buyer protection initiatives ensure that buyers receive genuine products or have recourse in case of disputes, aligning closely with Islamic ethics.

The right of the buyer to inspect and return goods, an important aspect of Islamic contracts known as *khiyar al-ru'yah* (option of inspection), is adapted in the e-commerce context through return and refund policies. Platforms like Tokopedia and Amazon allow customers to return products within a specified period if the items do not match descriptions or are defective (Masputra & Akbar, 2017). These return policies emulate the Islamic principle of allowing buyers to avoid uncertainty by rejecting goods that do not meet expectations, thereby promoting justice and fairness.

However, there remain challenges and gaps between Islamic law and current e-commerce practices. Islamic law prohibits selling *haram* (forbidden) goods or services, such as alcohol, pork, or usurious financial products. While platforms strive to regulate content, some prohibited items may still appear on global marketplaces, necessitating stronger monitoring aligned with Islamic ethical standards. Moreover, the principles of mutual consent and absence of coercion require transparent communication and voluntary agreement, which can be compromised by aggressive marketing tactics or hidden terms and conditions on some platforms.

While modern e-commerce platforms like Shopee, Tokopedia, and Amazon have implemented many features that resonate with Islamic commercial principles such as transparency, protection against uncertainty, and buyer rights there is ongoing work to fully harmonize these practices with Shariah requirements. Ensuring strict compliance with Islamic ethics will involve continuous enhancement of platform policies, seller accountability, and consumer education, enabling Muslims to participate confidently and ethically in the digital marketplace (Abbasi & Raj, 2020).

CONCLUSION

In conclusion, the practice of buying and selling goods without physical inspection commonly encountered in online commerce presents both challenges and opportunities when viewed through the lens of Islamic law. Traditional Islamic jurisprudence emphasizes the importance of clarity, fairness, and the avoidance of uncertainty (*gharar*) in transactions. While classical scholars generally regard sales without direct inspection with caution, they also acknowledge exceptions based on trust, clear product descriptions, and buyer protections, which align well with many aspects of modern e-commerce. The emergence of e-commerce platforms such as Shopee, Tokopedia, and Amazon has introduced innovative mechanisms such as detailed product information, customer reviews, product guarantees, and return policies that help bridge the gap created by the absence of physical inspection. These features contribute significantly to reducing uncertainty and enhancing transparency, thereby addressing key Islamic legal principles and ethical considerations. Nevertheless, challenges remain in fully harmonizing e-commerce practices with Islamic law. Issues such as the sale of prohibited items, misleading advertisements, and lack of consumer awareness can undermine the ethical foundation of trade. Therefore, it is essential for e-commerce stakeholders including platform providers, sellers, and regulatory bodies to ensure that Islamic ethical principles are respected and upheld. Based on these findings, several recommendations are proposed, E-commerce platforms should enforce stricter verification and monitoring processes to prevent fraudulent or deceptive practices, ensuring sellers adhere to honesty and transparency as required by Islamic law. Muslim consumers should be educated about their rights in online transactions, including how to verify product authenticity, understand return policies, and seek redress in cases of dispute, aligning their practices with Islamic commercial ethics. Platforms should standardize and clearly communicate return and warranty policies, providing buyers with the *khiyar al-ru'yah* (right of inspection) equivalent in the

digital context to minimize gharar. Authorities and platform managers need to collaborate to strictly regulate and monitor the presence of haram products, ensuring compliance with Islamic prohibitions and consumer protection laws. Developing dedicated Islamic e-commerce platforms that strictly follow Shariah principles can offer Muslim consumers an ethical alternative aligned with their faith. In sum, by integrating Islamic legal principles with technological advances and consumer protection practices, online buying and selling can become a trusted, fair, and ethical marketplace that benefits both buyers and sellers while respecting Islamic values.

AUTHORS' DECLARATION

Authors' Contributions and Responsibilities

The author of this research take full responsibility for the conceptualization, data collection, analysis, and interpretation of the findings presented in this study.

Competing Interests

The author declare that there are no competing interests or conflicts of interest related to the publication of this research. This study was conducted independently, and no financial, personal, or professional relationships influenced the outcomes or interpretations presented.

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