

## Rethinking Digital Trade Legitimacy: A Sharia Economic Law Perspective on the Governance of E-Commerce Practices

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**Abstract:** The development of digital technology has encouraged the growth of electronic commerce (e-commerce) practices that provide convenience in people's economic transactions. However, e-commerce practices also give rise to various legal issues, particularly related to the validity of contracts, information transparency, consumer protection, and the conformity of transactions with Sharia principles. This study aims to analyze e-commerce practices from the perspective of Sharia Economic Law by reviewing aspects of transaction legality, contract implementation, and legal regulations governing digital trade activities. The research method used is normative legal research with a literature study approach, through analysis of laws and regulations, the Compilation of Sharia Economic Law (KHES), fatwas of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI), and various literature and journals related to e-commerce practices. The results of the study indicate that e-commerce practices are basically permissible according to Sharia Economic Law as long as they fulfill the pillars and conditions of the contract, avoid elements of *gharar* (uncertainty), *maysir* (speculation), usury, and fraud in transactions. The implementation of Sharia regulations in e-commerce also requires information transparency, a Sharia compliant payment system, and an effective oversight mechanism to ensure the principles of justice, honesty, and the public interest. Therefore, synergy between state regulations, Sharia principles, and technological innovation is crucial to realizing safe, fair, and equitable e-commerce practices in accordance with the values of Sharia Economic Law.

**Keywords:** Contract; E-commerce; Sharia Economic Law; Sharia Regulation; Digital Transactions.

### INTRODUCTION

The development of information and communication technology has brought significant changes to various aspects of human life, including economic activities and trade transactions. One of the most significant transformations is reflected in the rapid development of electronic commerce (e-commerce), a digital trading system that allows buying and selling transactions to be conducted electronically without requiring direct physical interaction between sellers and buyers. The presence of e-commerce offers various benefits, including time efficiency, broader market access, easier payment systems, and more effective product distribution through digital platforms (Hermansyah, 2023). In Indonesia, the increasing growth of digital transactions reflects a shift in societal behavior toward technology based economic activities, where consumers increasingly rely on digital platforms to meet their daily needs (Hanim, 2022). However, despite its rapid growth, digital commerce has also given rise to various legal issues related to transaction legitimacy, contract validity, information transparency, consumer protection, and legal certainty in electronic transactions (Dewi et al., 2025). These developments indicate an urgent need to review whether the existing legal and Sharia frameworks are still adequate to regulate the increasingly complex e-commerce practices in the contemporary digital era.

From the perspective of Sharia Economic Law, trade activities are not only aimed at obtaining economic profit, but must also be conducted based on Islamic principles that emphasize justice (*al-'adl*), transparency, honesty, mutual consent (*antaradhin*), and mutual benefit. Every transaction must be free from prohibited elements such as *gharar* (uncertainty), *riba* (prohibited additions), *maysir* (speculation), and *tadlis* (fraud), as these elements have the potential to harm one of the parties involved in the transaction (Hermansyah, 2023). However, in practice, e-commerce transactions often face legal and ethical challenges, including discrepancies between product descriptions and the goods received, misleading information, fraudulent practices, unclear contracts, and certain payment mechanisms that potentially contain non Sharia elements (Jannah & Dwi, 2024). Furthermore, the absence of direct

physical interaction between the parties involved often creates legal ambiguity regarding the fulfillment of rights and obligations in digital transactions, thus making the legitimacy of e-commerce practices an increasingly important issue to study (Hanim, 2022).

In response to the increasing complexity of digital commerce, various legal instruments and regulatory frameworks have been introduced to ensure legal certainty and fairness in e-commerce practices. Within the framework of Islamic law, the National Sharia Council Indonesian Ulama Council issued Fatwa No. 146/DSN-MUI/XII/2021 concerning Sharia principles in online store operations as a guideline for implementing digital business activities in accordance with Islamic values (DSN-MUI, 2021). The fatwa emphasizes information transparency, halal product certification, contract clarity, and prohibitions against fraud and exploitation in digital transactions (Syahrudin et al., 2024). Furthermore, the legality of electronic transactions in Indonesia is also regulated through the Indonesian Criminal Code, the Compilation of Sharia Economic Law (KHES), the ITE Law, and consumer protection regulations, which collectively establish legal certainty regarding the rights and obligations of parties in digital commerce (Dewi et al., 2025). Therefore, examining the relationship between the legal framework and Sharia principles is increasingly relevant in addressing contemporary digital commerce issues.

Previous research has examined e-commerce practices from various perspectives of Sharia law and economics. (Hermansyah, 2023) explain that online buying and selling transactions are permissible as long as they meet the pillars and conditions of the contract and are free from elements of gharar and usury. Similarly, (Hanim, 2022) argues that e-commerce transactions do not conflict with Islamic law even if there is no face to face interaction between the parties, as long as the rights and obligations of each party are clearly fulfilled. Furthermore, DSN-MUI Fatwa No. 146/DSN-MUI/XII/2021 serves as an important guideline in maintaining compliance with Sharia principles in digital business operations, while (Syahrudin et al., 2024) found that implementing Sharia based digital transaction principles can increase transparency and strengthen Muslim consumer trust in the e-commerce ecosystem. Meanwhile, (Dewi et al., 2025) highlight the importance of harmonizing Islamic law and Indonesian civil law to ensure the legality of electronic transactions.

Although the literature on e-commerce from the perspective of Islamic law and national regulations continues to grow, previous research has generally focused on partial issues, such as transaction permissibility, implementation of Sharia fatwas, or consumer protection separately. Studies that specifically examine the legitimacy of digital commerce through the comprehensive perspective of Sharia Economic Law, which integrates transaction legality, contract implementation, legal regulations, and governance of e-commerce practices within a single, coherent analytical framework, are still relatively limited (Dewi et al., 2025). Therefore, this study offers an academic contribution by reexamining the legitimacy of digital commerce through a more integrative approach based on Sharia Economic Law, particularly in understanding how legal norms, contract validity, and digital governance interact to shape ethical and legitimate e-commerce practices.

## METHODS

This study uses a normative legal research method with a descriptive analytical approach to examine the legitimacy of e-commerce practices from the perspective of Sharia economic law. The normative legal approach is used because this study focuses on analyzing the norms, principles, and legal regulations governing digital commerce practices, particularly regarding the legality of transactions, contract enforcement, and compliance with Sharia principles in e-commerce activities (Dewi et al., 2025). This method is considered relevant to assess whether digital commerce practices comply with the principles of justice, transparency, and legal certainty in Sharia economic law.

this research uses a literature study approach by analyzing primary and secondary legal materials. the primary legal materials consist of the Compilation of Sharia Economic Law (KHES), fatwa No. 146/DSN-MUI/XII/2021 concerning Sharia principles in online store operations, laws and regulations related to electronic transactions, and other legal provisions relevant to digital commerce. meanwhile, secondary legal materials include scientific journals, academic books, and various literature related to e-commerce, digital transactions, and Sharia economic law. the collected legal materials were analyzed qualitatively through legal interpretation and descriptive analysis to assess the conformity of e-

commerce practices with Islamic legal principles and contemporary legal regulations. This research applies the statute approach, conceptual approach, and Islamic legal approach. The statute approach is used to examine Indonesian legal instruments governing electronic commerce, including regulations on electronic transactions, consumer protection provisions, the Compilation of Sharia Economic Law (KHES), and DSN-MUI fatwa No. 146/DSN-MUI/XII/2021. The conceptual approach is used to analyze akad, gharar, riba, tadelis, maslahah, and maqasid al-Shariah. Meanwhile, the Islamic legal approach evaluates whether digital commerce practices comply with fiqh muamalah principles.

## RESULTS AND DISCUSSION

### Legal Legitimacy of E-Commerce Practices From The Perspective of Sharia Economic Law

The legitimacy of e-commerce practices in the perspective of Sharia Economic Law is fundamentally determined by the fulfillment of legal and Sharia requirements governing digital transactions. Based on the findings of this study, e-commerce transactions are generally permissible (mubah) as long as they fulfill the pillars and conditions of contracts (akad), maintain legal certainty, and avoid prohibited elements such as gharar, riba, maysir, and fraud (Hanim, 2026; Iqbal, 2026). The validity of digital transactions is not merely determined by technological systems but also by legal certainty and transparency embedded in contractual relationships between sellers and buyers (Hermansyah, 2023). This finding confirms that the legitimacy of digital trade requires legal mechanisms capable of ensuring fairness, accountability, and legal protection in online transactions.

Hanim (2022) explains that e-commerce practices are permissible despite the absence of direct physical interaction, provided that the rights and obligations of the parties are clearly fulfilled. This argument is strengthened by Ifandi et al. (2024), who emphasize that digital transactions may be analogized to bai' al-salam, where certainty regarding product specifications, prices, and delivery mechanisms becomes an essential legal requirement. Therefore, transaction legitimacy in digital commerce should not merely focus on technological efficiency but must also ensure contractual clarity and fairness.

From the perspective of Islamic legal theory, the legitimacy of e-commerce practices cannot be measured solely through formal legal recognition or technological convenience, but must also be assessed based on the fulfillment of contractual principles in trade transactions. In muamalah fiqh, a transaction is considered valid if it meets the pillars and conditions of a contract, which include legally competent parties (al-'aqidain), a clear object of the transaction (ma'qud 'alaih), agreement (ijab qabul), and a legitimate purpose. This principle indicates that even though e-commerce transactions are conducted digitally without physical interaction, they can still be considered valid under Islamic law as long as legal certainty and contract clarity are maintained.

The permissibility of trade activities is explicitly emphasized in the Qur'an through Surah Al-Baqarah verse 275, which explains that Allah has permitted buying and selling (al-bay') and prohibited usury. This verse provides a theological basis that trading activities, including e-commerce practices, are essentially permissible as long as they avoid prohibited elements and maintain fairness between the transacting parties. Furthermore, Surah An-Nisa verse 29 emphasizes that transactions must be carried out based on mutual consent (an tarāḍin minkum), indicating that transparency and fairness are essential requirements for maintaining the legitimacy of transactions in digital commerce.

This theoretical explanation aligns with Hanim (2022), who explains that e-commerce practices are still permissible even without direct face to face interaction, as long as the rights and obligations of both parties are clearly fulfilled. Similarly, (Ifandi et al., 2024) explain that digital transactions can be likened to bai' al-salam, a contract in which payment is made upfront while goods are then delivered according to agreed specifications. This contract model is particularly relevant to online marketplaces, where buyers rely heavily on product descriptions, reviews, and digital agreements before receiving goods.

Furthermore, (Iqbal, 2026) emphasized that the legitimacy of transactions in digital commerce must also be assessed based on the absence of prohibited elements such as gharar (uncertainty), maysir (speculation), riba (usury), and tadelis (fraud or misleading information). In many online marketplaces, risks such as misleading advertising, unclear product descriptions, hidden fees, and late delivery remain legal vulnerabilities that can impact transaction legitimacy. Therefore, the implementation of legal

certainty and information transparency is increasingly important to ensure fairness and consumer protection in digital commerce.

Furthermore, the concept of *maqasid al-shari'ah* provides a broader framework for understanding the legitimacy of digital commerce. In Islamic legal philosophy, one of the primary objectives of Sharia is the protection of property (*hifz al-mal*), which aims to prevent economic loss, fraud, and exploitative practices. This perspective aligns with Saputro et al. (2025), who emphasize that Therefore, legal legitimacy in e-commerce should not only focus on legality but should also promote justice, transparency, and public welfare. It must balance technological innovation, legal certainty, and ethical responsibility to realize fair and sustainable digital commerce practices.

From the perspective of national law, the legitimacy of e-commerce transactions in Indonesia is supported by Law No. 11 of 2008 concerning Electronic Information and Transactions as amended by Law No. 19 of 2016, Law No. 8 of 1999 concerning Consumer Protection, and the Compilation of Sharia Economic Law (KHES), which collectively provide legal recognition for electronic contracts and digital transactions (Lawra & Mulyeni, 2022; Dewi et al., 2025). Electronic agreements are legally valid as long as they fulfill legal consent, legal capacity, clear object, and lawful cause. However, product mismatch, misleading information, and weak supervision still frequently occur in digital commerce, indicating that legal legitimacy still faces practical challenges (Hidayah et al., 2025).

In the perspective of Sharia Economic Law, the legitimacy of digital commerce should not only be understood as formal legality but also as substantive legitimacy based on *maqāṣid al-sharī'ah*. legitimacy should realize justice and public benefit, especially in protecting wealth (*hifz al-mal*) and ensuring fairness in economic relations (Saputro et al., 2025). Therefore, rethinking digital trade legitimacy becomes important because the existence of regulations alone is insufficient without integrating ethical values, consumer protection, and Sharia based fairness mechanisms. Thus, legal legitimacy in e-commerce should be directed toward balancing technological efficiency, legal certainty, and justice in accordance with Sharia principles.

### **Implementation of Sharia Principles in E-Commerce Governance**

This finding is in line with Hanim (2022), who explains that e-commerce practices are permissible in Islamic law as long as contractual certainty and fulfillment of rights and obligations are guaranteed. The legitimacy of Sharia e-commerce therefore depends not only on digital contracts but also on the implementation of transparency, fairness, and mutual consent (*an tarāḍin*) in digital commerce practices (Hermansyah, 2023). Consequently, legal certainty should be accompanied by ethical values to reduce the risk of disputes in online transactions.

From the perspective of Islamic legal theory, the application of Sharia principles in e-commerce governance must not only rely on technological convenience, but must also comply with the ethical and normative foundations of Islamic trade law (*fiqh muamalah*). Islam essentially permits trade activities as long as transactions are conducted fairly, transparently, and free from prohibited elements. This principle is explicitly emphasized in the Qur'an through Surah Al-Baqarah verse 275, which states that Allah has permitted trade (*al-bay'*) and prohibited usury. This verse indicates that commercial activities, including digital transactions, are legally permissible as long as they avoid exploitative and unfair practices. Furthermore, Surah An-Nisa verse 29 emphasizes that transactions must be conducted based on mutual consent (*an tarāḍin minkum*), which implies that all parties involved in digital trade must have the same awareness, willingness, and transparency in the agreement. Therefore, the application of Sharia principles in digital trade must not only focus on technological efficiency, but must also ensure fairness and legal certainty in accordance with Islamic law.

In Islamic commercial jurisprudence, the validity of a transaction is determined by the fulfillment of the pillars and conditions of the contract (*akad*), which include the authorized parties (*al-'aqidain*), a clear transaction object (*ma'qud 'alaih*), mutual agreement (*ijab qabul*), and a legitimate purpose. Therefore, the legitimacy of digital commerce cannot depend solely on platform accessibility or transaction efficiency, but must also guarantee contract certainty and legal clarity. This theoretical basis is in line with Hanim (2026), who explains that e-commerce practices are still permissible even without face to face interaction, as long as the rights and obligations of the transacting parties are clearly fulfilled. Furthermore, Jannah & Dwi (2024) explain that digital transactions can be analogous to *bai' al-salam*,

where payment is made first and the product is delivered later according to the agreed specifications. This argument is reinforced by Iqbal (2026), who emphasizes that the legitimacy of digital commerce depends on the absence of prohibited elements such as gharar, maysir, riba, and tadlis.

This theoretical explanation is further supported by Hidayah et al. (2025), who identified that misleading information and product mismatches remain significant challenges in digital markets, indicating the presence of uncertainty (gharar) in online transactions. Therefore, the implementation of Sharia principles in e-commerce governance requires stronger transparency mechanisms, honest communication, and clear information systems to ensure fairness between transacting parties. In this regard, ethical values such as honesty (ṣidq), trust (amanah), justice (al-'adl), and mutual benefit (maslahah) should be fundamental principles in digital commerce governance.

Furthermore, DSN-MUI Fatwa No. 146/DSN-MUI/XII/2021 provides a normative framework for implementing Sharia principles in online store operations, emphasizing contract clarity, halal product standards, information transparency, and the prohibition of exploitative practices (DSN-MUI, 2021). These principles are also supported by academic analysis regarding the application of Sharia requirements in digital commerce (Iqbal, 2026).

However, practical challenges remain. Product mismatch, misleading information, hidden transaction risks, and fraudulent activities continue to occur in digital marketplaces, indicating the presence of gharar in online commerce (Hidayah et al., 2025). Nurjannah et al. (2025) further argue that rapid digitalization often creates gaps in supervision systems, making it difficult to guarantee Sharia compliance in every online transaction. Such practices demonstrate that legal legitimacy alone is insufficient without effective supervision and compliance mechanisms. Thus, implementation of Sharia principles should ensure clear product specifications, fair pricing, honest communication, and transparent transaction mechanisms.

In addition to regulatory compliance, the successful implementation of Sharia e-commerce is also influenced by user trust and religiosity. Research conducted by Afief El Ashfahany et al. (2023) found that perceived usefulness, ease of use, and religiosity significantly influence users' intention to adopt Sharia e-commerce platforms. This finding indicates that the effectiveness of Sharia governance in e-commerce depends not only on legal legitimacy but also on public trust and awareness regarding Sharia compliant transactions. Therefore, digital commerce platforms should not only comply with regulations but also strengthen ethical and religious values to increase consumer confidence.

### **Governance Model and Regulatory Challenges of Sharia E-Commerce**

The governance of Sharia e-commerce in Indonesia still faces various regulatory and practical challenges. Rapid technological development is often not accompanied by adaptive legal mechanisms, resulting in a gap between legal regulations and the realities of digital business practices (Nurjannah et al., 2025). Consequently, legal certainty, consumer protection, and Sharia compliance remain major concerns in digital commerce governance.

The findings of this study demonstrate that governance in digital commerce should not merely focus on the legality of electronic transactions but also on the effectiveness of supervision systems capable of protecting consumers and maintaining Sharia compliance. Digitalization in Islamic economic activities requires stronger supervision mechanisms to ensure that technological innovation remains aligned with Sharia principles (Anadila et al., 2026). Harmonization between state regulations, DSN-MUI fatwas, and technological governance is necessary to strengthen legal certainty and compliance in digital commerce practices.

From an Islamic governance perspective, oversight and accountability are crucial for maintaining justice and preventing exploitation in economic activities. In classical Islamic economic governance, the concept of hisbah refers to a supervisory mechanism aimed at monitoring market activity, preventing fraud, and ensuring fairness between sellers and buyers. The principle of hisbah demonstrates that market governance focuses not only on economic efficiency but also on ensuring ethical responsibility, transparency, and consumer protection. Therefore, in the context of digital commerce, the oversight system should not rely solely on platform policies but should also involve stronger legal oversight mechanisms to ensure compliance with legal regulations and Sharia principles.

The rapid development of digital commerce also requires an adaptive governance approach to respond to increasingly complex technological changes. In this regard, the concept of *maslahah mursalah* becomes relevant because Islamic law recognizes the need for adaptive legal interpretation to protect the public interest and societal welfare. As e-commerce practices continue to rapidly expand, governance mechanisms must remain flexible while ensuring legal certainty and consumer protection. This principle aligns with the concept of *siyāsah shar’iyyah*, which emphasizes the importance of responsive governance to maintain justice and prevent social harm.

This theoretical perspective aligns with (Nurjannah et al., 2025), who argue that rapid technological developments often create legal and supervisory gaps in digital transactions. Similarly, (Anadila et al., 2026) emphasize the need for stronger supervisory mechanisms to ensure digital economic activities remain aligned with Sharia principles. Furthermore, (Gazani et al., 2025) explain that adaptive supervisory systems are becoming increasingly important to maintain compliance in the digital commerce ecosystem, particularly regarding transparency and consumer protection.

Furthermore, Syahrudin et al. (2024) explain that consumer complaint systems, information transparency, and stronger oversight mechanisms contribute significantly to increasing trust and minimizing legal uncertainty in digital commerce. Therefore, Sharia e-commerce governance relies not only on technological innovation but also requires collaboration between regulators, digital platforms, the DSN-MUI authorities, and the public to achieve sustainable, transparent, and accountable digital commerce governance.

In addition, the existence of legal instruments such as the ITE Law, Consumer Protection Law, KHES, and DSN-MUI Fatwa No.146/DSN-MUI/XII/2021 demonstrates that Indonesia already possesses a normative foundation for Sharia e-commerce governance. Nevertheless, practical implementation remains inconsistent due to weak supervision and limited digital literacy among users (Dewi et al., 2025). Therefore, strengthening governance requires collaboration between regulators, digital platform providers, and religious authorities to ensure the implementation of transparent and accountable digital trade mechanisms.

Therefore, this study argues that the legitimacy of digital trade should not merely focus on the legality of electronic contracts but should also include effective governance mechanisms, transparency, consumer protection, and Sharia supervision. The integration of national legal instruments, KHES, DSN-MUI Fatwa No.146//DSN-MUI/XII/2021, and technological innovation is necessary to create digital commerce practices that are fair, transparent, and aligned with the values of Sharia Economic Law. This finding confirms that rethinking digital trade legitimacy requires a more integrative governance model capable of balancing technological efficiency, legal certainty, and Sharia compliance in e-commerce practices.

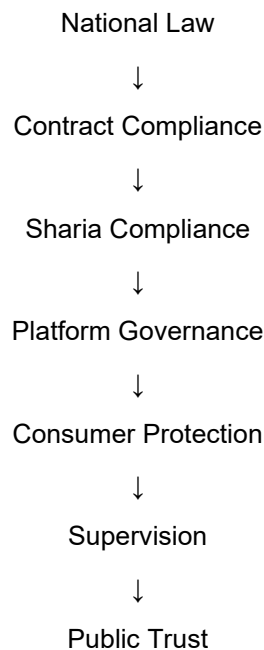
Table 1. **Table 1.** Legal Harmonization Framework for Sharia E-Commerce Governance

| Table 2. No | Table 3. Aspect               | Table 4. National Law                                       | Table 5. Sharia Framework                                         | Table 6. Governance Impact            |
|-------------|-------------------------------|-------------------------------------------------------------|-------------------------------------------------------------------|---------------------------------------|
| Table 7. 1  | Table 8. Electronic Contract  | Table 9. ITE Law recognizes electronic agreements           | Table 10. Akad requires consent, clear object, and lawful purpose | Table 11. Strengthens legal certainty |
| Table 12. 2 | Table 13. Transparency        | Table 14. Consumer protection requires accurate information | Table 15. Prevents gharar and tadbis                              | Table 16. Builds consumer trust       |
| Table 17. 3 | Table 18. Consumer Protection | Table 19. Provides consumer rights and remedies             | Table 20. Based on justice and hifz al-mal                        | Table 21. Prevents exploitation       |

|             |                             |                                                  |                                                    |                                          |
|-------------|-----------------------------|--------------------------------------------------|----------------------------------------------------|------------------------------------------|
| Table 22. 4 | Table 23. Payment Mechanism | Table 24. Electronic payments require compliance | Table 25. Avoids riba and prohibited elements      | Table 26. Supports ethical transactions  |
| Table 27. 5 | Table 28. Supervision       | Table 29. Requires regulatory oversight          | Table 30. Hisbah and Sharia supervision principles | Table 31. Creates accountable governance |

### Integrated Sharia E-Commerce Governance Model

Based on the legal harmonization analysis, this study proposes an Integrated Sharia E-Commerce Governance Model that connects national legal compliance and Islamic legal principles in digital trade governance. The model consists of sequential elements:



National law provides the legal foundation for electronic transactions, while contract compliance ensures the validity of digital akad. Sharia compliance evaluates conformity with principles such as avoidance of gharar, riba, and tadlis. Platform governance strengthens transparency and accountability, followed by consumer protection and supervision mechanisms that ultimately build public trust in Sharia based e-commerce practices.

### CONCLUSION

This study concludes that e-commerce practices are essentially permissible from the perspective of Sharia Economic Law, provided they fulfill the pillars and conditions of the contract (akad), maintain legal certainty, and avoid prohibited elements such as uncertainty (gharar), speculation (maysir), usury, and tadlis in digital transactions. The legitimacy of e-commerce practices is not only understood as formal legality through state regulations, but must also be interpreted substantively through the application of Islamic legal principles, including justice (al-'adl), transparency, mutual consent (antarādin), and public benefit (maslahah). In this regard, the principles of maqāṣid al-sharī'ah, particularly the protection of property (hifz al-mal), are an important foundation in ensuring justice and legal protection in digital commerce. Furthermore, the implementation of Sharia principles in e-commerce governance requires transparency of product information, clarity of contracts, fair payment mechanisms, and a stronger oversight system to ensure compliance with Islamic principles. Although Indonesia already has a normative legal framework through the Compilation of Sharia Economic Laws (KHES), the ITE Law, the Consumer Protection Law, and DSN-MUI Fatwa No. 146/DSN-MUI/XII/2021,

practical challenges such as misleading information, product differences, weak oversight, and limited digital literacy remain significant concerns in digital commerce practices. Therefore, strengthening sharia e-commerce governance requires synergy between legal regulations, sharia supervision, digital platform providers, and public awareness to create fair, transparent, accountable, and sustainable digital commerce practices in accordance with the values of Sharia Economic Law.

### ACKNOWLEDGMENT

Praise be to Allah SWT for all His gifts, blessings, and guidance, enabling the author to successfully complete this research. Blessings and peace be upon the Prophet Muhammad, peace be upon him, who has guided humanity to the path of truth and knowledge. The author would like to express his sincere gratitude to all those who have provided support, assistance, and contributions to the preparation of this research. He would especially like to thank his supervisor for his valuable guidance, direction, and input throughout the research process. He also expresses his deepest gratitude to his beloved parents for their prayers, love, sacrifices, moral support, motivation, and encouragement. Their support and prayers have been a source of strength for the author in completing this research. He would also like to express his gratitude to the sharia economic law study program, faculty of Islamic studies, Muhammadiyah University of Surakarta, for their academic support throughout the research process. Furthermore, the author would like to thank his beloved family, friends, and colleagues who have provided support, assistance, motivation, and encouragement during the process of completing this research.

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