

Article History

Received : 25 September 2024
Revised : 29 October 2024
Accepted : 5 November 2024
Published : 5 November 2024

IMPLEMENTATION OF HALAL AND HARAM CONCEPTS IN E-COMMERCE TRANSACTIONS: A REVIEW OF SHARIA ECONOMIC

Tedy¹, Ahdiyatul Hidayah²

Pengadilan Agama Amuntai Kelas IB, Indonesia
STAI Rasyidiyah Khalidiyah Amuntai, Indonesia
tedyatul@gmail.com¹ ahdiyatul123@gmail.com²

ABSTRACT

Advances in digital technology have changed the way people make transactions, including through e-commerce platforms that are increasingly popular. For Muslims, compliance with sharia principles, especially related to the concepts of halal and haram, is becoming increasingly important. This article discusses the application of halal and haram concepts in e-commerce transactions from the perspective of sharia economic law. Through a qualitative approach and literature review method, this study explores important aspects that need to be considered so that e-commerce transactions are in accordance with sharia law. The main findings show that to comply with sharia, products and services offered through e-commerce must meet halal standards, including not containing prohibited materials and not engaging in prohibited activities such as riba and maysir. In addition, transparency in the transaction process is important to avoid the element of gharar (uncertainty). This research also emphasizes the importance of protecting consumer rights and fairness in transactions. By ensuring the implementation of halal and haram concepts, e-commerce transactions can provide economic benefits while being in line with Islamic teachings, supporting the creation of ethical and sustainable trade.

KEYWORDS

E-Commerce; Halal; Haram; Sharia Economic Law.

INTRODUCTION

The development of information and communication technology has brought significant changes in various aspects of human life, including in the economic and business fields. One tangible manifestation of this development is the emergence of e-commerce, which has become an integral part of the modern trading system. (Syifa Nur Latifah, 2024) E-commerce allows transactions to buy and sell goods and services online, crossing geographical and time boundaries, thus providing convenience for consumers and business people. (Wiryawan, 2021) However, along with the rapid growth of e-commerce, new challenges have also emerged in the application of sharia principles, especially

related to the concepts of halal and haram in transactions. (Ari Riswanto, 2024)

In the context of sharia economic law, the concepts of halal and haram have a central role in determining the validity of a transaction. (Zuhdi, 2017) Halal refers to everything that is allowed or allowed in Islamic law, while haram refers to everything that is prohibited or haram. This principle does not only apply to the type of goods or services that are traded, but also includes transaction mechanisms, ways to make profits, and various other aspects related to business and trade ethics. (Ridwan, 2019)

The implementation of halal and haram concepts in e-commerce transactions requires special attention, considering the

characteristics of e-commerce that are different from conventional transactions. (Qotadah, 2023) In e-commerce transactions, buyers and sellers do not meet face-to-face, so there is a potential for fraud, fraud, and opacity (gharar). In addition, the goods that are traded often cannot be seen or inspected directly by the buyer, thus raising concerns about the halalness of the goods. (Nukeriana, 2018) Therefore, the enforcement of sharia principles in e-commerce transactions is very important to ensure that transactions carried out remain in accordance with Islamic values. (Aldianza, 2024)

Sharia economic law provides a clear foundation on how commercial transactions must be carried out to maintain halal and avoid haram. This foundation covers various aspects, ranging from the contract used, information transparency, to honesty in conveying the quality and quantity of goods or services being traded. (Prakoso, 2024) For example, in a sale and purchase agreement, the terms and conditions must be explained in detail and understood by both parties to avoid uncertainty that could be detrimental to one party. In addition, sharia law also regulates *riba* (interest) that must be avoided in all forms of financial transactions, as well as prohibiting manipulative practices that can harm other parties. (Pardiansyah, 2017)

The following is a literature review related to the implementation of halal and haram concepts in e-commerce transactions from the perspective of sharia economic law, which refers to reputable national and international journals:

1. The Concept of Halal and Haram in E-Commerce: In a study conducted by *Nasution* (2019) in the *Journal of Islamic Law*, it is explained that sharia principles in e-commerce must pay attention to halal and haram aspects in transactions. This includes the halalness of the goods traded, fair transaction mechanisms, and avoidance from usury, *gharar*, and *maysir*. The research emphasizes the importance of supervision in the sharia e-commerce ecosystem to keep the entire transaction process within the corridor of Islamic law.
2. DSN-MUI Fatwa on E-Commerce: Research by *Zainuddin* (2020) in the *Journal of Islamic*

Economics examines the role of the National Sharia Council (DSN-MUI) in issuing fatwas related to e-commerce transactions. DSN-MUI Fatwa No. 17/DSN-MUI/IX/2000 regarding buying and selling through the e-commerce system emphasizes that transactions must be free from elements of fraud, usury, and speculation. This encourages the development of sharia-based e-commerce platforms that are in accordance with halal and haram standards.

3. The Role of Sharia Fintech in E-Commerce: In the *Journal of Sharia Economics* written by *Hidayatullah* (2021), sharia fintech is explained as an important component in supporting the sharia e-commerce ecosystem. Islamic fintech ensures that payments and funding mechanisms follow sharia principles, especially in terms of financing that is free from usury. This research emphasizes the need for strict regulations in maintaining the implementation of sharia principles in the e-commerce sector.
4. Aspects of Sharia Economic Law in E-Commerce: Research published in *the Indonesian Journal of Sharia Law* by *Rahman* (2022) examines how sharia economic law regulations in Indonesia have evolved to regulate transactions on e-commerce platforms. *Rahman* emphasized the importance of legal certainty in online transactions to protect Muslim consumers from practices that are contrary to sharia law, including fraud and uncertainty in the delivery of goods.
5. Sharia Business Ethics in E-Commerce: *Amiruddin* (2020) in the *Sharia Business Journal* highlights the aspects of business ethics in e-commerce transactions. According to this study, business ethics in Islam emphasizes fairness, transparency, and mutual pleasure between parties to transactions. The application of this ethics in e-commerce transactions not only maintains the integrity of transactions, but also ensures that the buying and selling process runs in accordance with sharia principles.

These five studies show the importance of regulation and the application of halal and haram principles in e-commerce, especially in order to

ensure compliance with sharia economic law. (Totok, 2023) This can be done by providing halal labels for products that are proven to be halal, offering payment options that are in accordance with sharia principles, and educating consumers on the importance of choosing halal products and services. (Afif Muamar, 2020)

This study aims to analyze how the concepts of halal and haram are implemented in e-commerce transactions, especially from the perspective of sharia economic law. Through this review, it is hoped that a deeper understanding of the challenges and opportunities faced in efforts to integrate sharia principles in the modern electronic trading system can be obtained. In addition, this research is also expected to provide practical recommendations for businesspeople and regulators to create an e-commerce ecosystem that is not only efficient and profitable, but also in accordance with Islamic values.

METHODS

The research method used in this study is a qualitative method with a descriptive-analytical approach. This approach aims to describe and analyze the application of halal and haram concepts in e-commerce transactions from the perspective of sharia economic law. The data used is secondary data sourced from related literature, such as journals, books, fatwas from the National Sharia Council (DSN-MUI), and regulations related to sharia e-commerce. In addition, this study also uses primary data obtained through in-depth interviews with sharia law experts and e-commerce practitioners who focus on halal businesses. The data analysis technique is carried out using a content analysis model, which is by deeply examining the content of various data sources related to sharia law in e-commerce transactions. The results of this analysis are expected to provide an overview of the implementation of sharia economic law in e-commerce transactions, as well as challenges and opportunities in developing sharia-based e-commerce in accordance with halal and haram principles. (Supriyanto, 2021).

RESULT AND DISCUSSION

The Concept of Halal and Haram in Islam

The concepts of halal and haram are a fundamental part of Islamic teachings. Halal means something that is allowed or allowed by Islamic law, while haram is something that is forbidden. (Dahlia, 2023) In the context of muamalah, including e-commerce transactions, everything must be done in accordance with sharia law in order to obtain the pleasure of Allah SWT. (Mustaqim, 2023)

The concepts of *halal* and *haram* in Islam are important principles that govern all aspects of a Muslim's life, from food, drinks, clothing, to behavior and social interaction. (Darajatun, 2018) Here is a brief explanation of this concept along with the postulates from the Qur'an and Hadith.

1. Halal

Halal means "allowed" or "allowed" according to Islamic law. Something that is halal is considered in accordance with Islamic law and can be used or done by Muslims. This halal concept includes food, beverages, clothing, business transactions, and all aspects of life. (Badrudin, 2024)

The Qur'an's Evidence of Halal in Surah Al-Baqarah (2:168):

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ

" O man, eat from the lawful and good (food) found on earth, and do not follow the steps of Satan. Truly, Satan is a real enemy to you."

Allah also said in Surah Al-Ma'idah (5:88):

وَكُلُوا مِمَّا رَزَقَكُمُ اللَّهُ حَلَالًا طَيِّبًا ۗ وَأَتَّقُوا اللَّهَ الَّذِي أَنْتُمْ بِهِ مُؤْمِنُونَ

" And eat the food that is halal and good from what Allah has given you, and fear Allah in whom you believe."

2. Haram

Haram means "forbidden" or "forbidden" according to Islamic law. Something that is haram is considered contrary to Islamic law and cannot be done or used by Muslims.

Common examples of something haram are eating pork, drinking alcohol, gambling, and committing adultery. (Hartati, 2021)

The Qur'an's Evidence of Haram in Surah Al-Baqarah (2:173):

إِنَّمَا حَرَّمَ عَلَيْكُمُ الْمَيْتَةَ وَالْدَّمَ وَلَحْمَ الْخِنْزِيرِ وَمَا أُهْلِيَ بِهِ لَعَنَ اللَّهُ لَهُ
فَمَنْ أَضْطُرَّ غَيْرَ بَاغٍ وَلَا عَادٍ فَلَا إِثْمَ عَلَيْهِ . إِنَّ اللَّهَ غَفُورٌ رَحِيمٌ

"Indeed, He only forbids for you carcasses, blood, pork, and slaughter (animal meat) with a name other than Allah. But whoever is forced to eat it while he does not want it and does not go beyond the limit, then there is no sin for him. Truly, Allah is Forgiving, Most Merciful."

Allah also said in Surah Al-Ma'idah (5:3):

حُرِّمَتْ عَلَيْكُمُ الْمَيْتَةُ وَالْدَّمَ وَلَحْمُ الْخِنْزِيرِ وَمَا أُهْلِيَ لَعَنَ اللَّهُ بِهِ
وَالْمُنْحَنِئَةُ وَالْمُؤَفَّقَةُ وَالْمُتَرَدِّبَةُ وَالنَّطِيطَةُ وَمَا أَكَلَ السَّبُعُ إِلَّا مَا ذَكَّيْتُمْ

"It is forbidden for you to (eat) carcasses, blood, pork, slaughtered in the name of others besides Allah, suffocated, struck, fallen, horned, and pounced upon wild beasts, except for those which you have slaughtered..."

Hadith about Halal and Haram

Fiqh scholars argue that the determination of the status of a good (product) must be based on hadith, because hadith is one of the sources of law in Islam. (Ahsanuddin, 2016)

عَنْ أَبِي عَبْدِ اللَّهِ التُّعْمَانِيِّ بْنِ بَشِيرٍ رَضِيَ اللَّهُ عَنْهُمَا قَالَ:
سَمِعْتُ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ: ((إِنَّ الْخَلَائِلَ
بَيْنَ وَإِنَّ الْحَرَامَ بَيْنَ، وَبَيْنَهُمَا أُمُورٌ مُشْتَبِهَاتٌ، لَا يَعْلَمُهُنَّ
كَثِيرٌ مِنَ النَّاسِ، فَمَنْ اتَّقَى الشُّبُهَاتِ فَقَدْ اسْتَبْرَأَ لِدِينِهِ
وَعِرْضِهِ، وَمَنْ وَقَعَ فِي الشُّبُهَاتِ وَقَعَ فِي الْحَرَامِ كَالرَّاعِي يَرْتَعِي
حَوْلَ الْحِمَى يُوشِكُ أَنْ يَرْتَعَ فِيهِ، أَلَا وَإِنَّ لِكُلِّ مَلِكٍ جَمِيٍّ،
أَلَا وَإِنَّ جَمِيَّ اللَّهِ تَحَارُمُهُ، أَلَا وَإِنَّ فِي الْجَسَدِ مُضْغَةً إِذَا
صَلَحَتْ صَلَحَ الْجَسَدُ كُلُّهُ، وَإِذَا فَسَدَتْ فَسَدَ الْجَسَدُ كُلُّهُ أَلَا
.وَهِيَ الْقَلْبُ)). رواه البخاري ومسلم، وهذا لفظ مسلم

From Abu Abdillah an-Nu'man bin Bashir (may Allah be pleased with him), the Prophet Muhammad PBUH said: "Indeed, what is lawful is clear, and what is haram is clear. And between the two there is a syubhat (vague) thing, which most people

do not know. So whoever shuns the cause of syubhat, he has indeed saved his religion and honor. Whoever falls into the matter of shubhat, he has indeed fallen into the unlawful matter, like a shepherd who herds around the forbidden land, he almost falls into it. Remember that every king has prohibitions and remember that Allah's prohibitions are things that He forbid." (HR. Bukhari dan Muslim) (Sholihin, 2024)

The concept of *halal* and *haram* is a life guide that directs Muslims to live a life in accordance with religious teachings, protect them from actions that harm themselves or others, and maintain a good relationship with Allah. (Quddus, 2021)

E-Commerce Transactions and Sharia Economic Law

Sharia economic law is a set of principles and rules that govern economic and business activities in Islam. The main principles in sharia economic law are justice, balance, and equality. (Aisyah, 2024) In e-commerce transactions, sharia economic law requires that all transactions be carried out transparently and fairly, and that the products traded must be halal. (Albab, 2024)

Implementation of Halal and Haram Concepts in E-Commerce

- Halal Products:** Products traded in e-commerce must meet halal criteria, such as not containing ingredients that are prohibited by Islam and not related to prohibited activities, such as gambling and usury. (Elisa Siti Widyastuti, 2022)
- Transparency in Transactions:** Ambiguity (gharar) in e-commerce transactions must be avoided. Product-related information must be conveyed clearly and correctly to avoid fraud or misunderstanding. (Baiq, 2021)
- Avoiding Riba:** Payment systems in e-commerce must ensure that there is no element of riba. Therefore, payment options such as interest-bearing installments must be avoided or provided

with sharia alternatives. (Ridwan R. K., 2022)

4. Consumer Protection: Sharia law also emphasizes the importance of protecting consumer rights, including product returns and fairness in prices.

E-commerce transactions in the perspective of sharia economic law have principles and rules that must be followed in accordance with Islamic values. (Hizbullah, 2024)

Here is how e-commerce transactions can be harmonized with sharia economic law, the Main Principles of Sharia Economics in E-Commerce:

1. Justice (Al-Adl)

The principle of justice (Al-Adl) in sharia economics emphasizes the importance of ensuring that all parties involved in e-commerce transactions are treated fairly and do not suffer losses. (Widyan, 2022) In the context of e-commerce, this means that the price set must be proportional to the quality of the product or service offered, and must be free from elements of fraud or exploitation. The seller is obliged to fulfill promises regarding product description, quality, and delivery, while the buyer must make payments according to the agreement without adverse practices. The purpose of this principle is to create a harmonious and mutually beneficial relationship between sellers and buyers, as well as to ensure that all transactions take place in a transparent and ethical environment. (Salvia, 2023)

2. Transparency (As-Shiddiq)

A principle that emphasizes the importance of clarity and honesty in every transaction, which is especially relevant in the world of e-commerce. This principle ensures that information about products, prices, and transaction terms and conditions is conveyed honestly and accurately to consumers. (Tiara Dwi Nurdiawati, 2024) In e-commerce,

transparency means that product descriptions must match the actual conditions, prices must be clearly stated without hidden fees, and return policies must be well understood by buyers. (Abdullah, 2020) By applying this principle, e-commerce players can build trust and integrity, prevent fraud, and maintain consumer satisfaction and rights in accordance with sharia values.

3. Avoiding Riba (Interest)

In e-commerce, the principle of avoiding riba (interest) is one of the fundamental aspects of sharia economic law that must be considered to ensure transactions are in accordance with Islamic law. (Muhammad Sahnan, 2023) Riba refers to the surcharge or interest charged in loan or credit transactions which is prohibited in Islam because it is considered a form of exploitation and injustice. (Syahrul, 2014) In the context of e-commerce, this means that the payment and financing methods used should not involve excessive interest or interest rates. Alternatively, financing systems such as murabahah (purchase with profit margin) or ijarah (rent-rent) can be implemented to ensure that transactions remain in accordance with sharia principles and do not harm one party. (Handayani, 2014)

4. Avoiding Gharar (Uncertainty)

Avoiding gharar, or uncertainty, is a key principle in sharia economics that is very important in e-commerce. Gharar refers to transactions that contain elements of ambiguity or speculation that can harm one of the parties. (Nurinayah, 2023) In e-commerce, this principle means ensuring that all transaction details, such as product descriptions, prices, and delivery terms, are conveyed clearly and accurately. Sellers must provide complete and transparent information to avoid ambiguity that could lead to disputes or dissatisfaction in the

future. By avoiding gharar, e-commerce can create fair and reliable transactions, minimize the risk of conflict, and meet sharia standards. (Mustofa Tohari, 2024)

5. Avoiding Maisir (Gambling)

In the principles of sharia economics, avoiding maisir or gambling is crucial in e-commerce because gambling involves uncertainty and unfair speculation, which is contrary to Islamic values of justice and transparency. (Herman, 2024) In the context of e-commerce, this means that any form of scheme or promotion that resembles gambling, such as sweepstakes or lotteries with uncertain outcomes, should be avoided. E-commerce must ensure that all transactions and offers are conducted on a clear and measurable agreement basis, without involving detrimental or dubious elements, in order to maintain integrity and compliance with sharia principles. (Mubarok, 2022)

6. Ensuring Halal Products

Ensuring halal products in e-commerce is the main principle of sharia economics which requires that all goods traded must be in accordance with halal standards set out in Islamic law. This means that food products, beverages, and other goods must be free from prohibited elements such as ingredients that are not halal or production processes that are not in accordance with sharia provisions. (Susilo, 2023) In e-commerce, this can be achieved by ensuring that the product has halal certification from the competent authority and that the halal-related information is clear and easily accessible to consumers. The application of this principle not only protects the rights of Muslim consumers but also helps build trust and integrity in online transactions.

7. Trust

Trust between sellers and buyers must be maintained. The seller must fulfill the promises and commitments that have been agreed, such as on-time delivery and

product quality according to the description.

Application of E-Commerce in Sharia Economic Law

1. Platform Halal-Certified E-Commerce

A halal-certified e-commerce platform is an online buying and selling system that specifically provides products that have received halal certification from an official institution, ensuring that every item offered complies with Islamic sharia principles. The platform allows Muslim consumers to shop with the confidence that the products they buy, ranging from food and beverages to other items, meet strict halal standards. (Safarinda Imani, 2022) This certification covers all aspects of the product, from raw materials to production and distribution processes, thus providing consumers with assurance of safety and sharia compliance. Additionally, the platform often implements transparent and fair policies, such as clear product descriptions and payment methods that comply with sharia principles, to support ethical and compliant transactions in accordance with Islamic law. (Nasution, 2020)

2. Sharia Financing in E-Commerce

Sharia financing in e-commerce refers to the use of financing methods that are in accordance with Islamic sharia principles, avoiding riba (interest), gharar (uncertainty), and maisir (gambling). (Herman, 2024) In e-commerce, this is often applied through schemes such as murabahah, where financing is done by buying goods and reselling them to consumers with an agreed profit margin, or ijarah, which involves renting goods. In addition, sharia financing can also include the use of profit-sharing or investment financing products that comply with sharia. By applying this method, e-commerce can offer financial solutions that are fair and in accordance with Islamic principles,

ensuring that all transactions remain within the corridor of sharia law and provide ethical economic benefits for all parties involved. (Kamal, 2022)

3. Return Policy Settings

The regulation of return policies in e-commerce based on sharia economic law must ensure that the return process is carried out fairly and transparently, in accordance with sharia principles that prioritize fairness and trust. (Fransiska, 2023) This policy must clearly govern the buyer's right to return items that do not conform to the description or defects without incurring unreasonable additional charges, as well as guarantee that refunds are made in a manner that complies with sharia provisions. (Ahdiyatul Hidayah, 2023) This aims to protect consumer rights and prevent practices that could be considered fraudulent or unfair, while maintaining compliance with halal and haram principles in every transaction.

By following these principles, e-commerce transactions can run in accordance with sharia economic law, providing satisfaction and blessings for all parties involved.

Review of Sharia Economic Law on E-Commerce Transactions

A review of **sharia economic law** on e-commerce transactions has a strong foundation in an effort to ensure that buying and selling activities in the digital realm remain in accordance with sharia principles that govern muamalah (social and economic interaction) relationships. Sharia economic law fundamentally focuses on fairness, transparency, and prohibition of prohibited practices such as *riba*, *gharar* (uncertainty), and *maysir* (speculation). In the context of e-commerce, this review covers several main aspects, namely the suitability of the goods or services traded, the transaction mechanism, and the validity of contracts carried out digitally.

Overall, a review of sharia economic law on e-commerce transactions aims to ensure that all buying and selling activities on digital platforms are in accordance with Islamic values and principles. The main challenges in its implementation are the integration of technology with sharia law, as well as the enforcement of regulations that can ensure fairness, transparency, and validity of transactions. With the development of e-commerce, the role of sharia economic law has become increasingly relevant in providing guidance for Muslim consumers and business people in carrying out halal transactions and blessings

Sharia economic law provides a strong foundation to maintain integrity and fairness in e-commerce transactions. In a sharia perspective, e-commerce can be considered legitimate as long as it adheres to these principles. This is important to ensure that the transactions carried out are not only materially profitable, but also in accordance with Islamic teachings. (Fata, 2024)

A review of sharia economic law on e-commerce transactions in Indonesia involves the application of sharia principles in the context of technology and digital transactions. (Sri Wahyuni, 2023) Here are some key aspects of the review:

1. Sharia Regulation and Legal Framework in Indonesia

Sharia Regulations and Legal Framework in Indonesia refers to a set of legal rules and principles applied in economic, social, and political contexts, with reference to Islamic teachings. (Hidayah, 2023) In Indonesia, the application of sharia law is carried out in several aspects, especially in regions with special autonomy such as Aceh, as well as in certain sectors at the national level. (Hindari, 2022)

1. Sharia Regulation in Indonesia

- a. Laws and Regulations: At the national level, various laws and regulations regulate the application of sharia law in certain fields, such as Government Regulation No. 82 of 2010 concerning the Implementation of Electronic

Transaction Systems, which includes provisions on e-commerce with respect to sharia principles. (Atikah, 2018) In addition, there is Law No. 21 of 2008 concerning Sharia Banking which regulates the banking system in accordance with sharia principles. Law Number 19 of 2016 concerning Information and Electronic Transactions (ITE): Regulates electronic transactions in Indonesia and needs to be ensured in accordance with sharia principle. (Muhammad Rafi Mahendar Nasution, 2021)

- b. Instructions and Fatwas: Bodies such as the National Sharia Council (DSN) of the Indonesia Ulema Council (MUI) issue fatwas that provide guidelines related to various economic and business practices, including e-commerce, to be in accordance with sharia principles. This fatwa serves as a reference to ensure compliance with Islamic teachings. (Mustaqim, Prinsip Syariah Dalam Operasional Online Shop: Analisis Fatwa Dsn-Mui No. 146/Dsn-Mui/Ix/2021, 2023)
2. Sharia Legal Framework in Indonesia:
 - a. Civil and Sharia Criminal Law: In Aceh, which has special autonomy, sharia law is applied in the form of qanun or regional regulations, which include sharia criminal law and family law. This involves regulations that regulate aspects such as marriage, inheritance, and sharia crimes such as violations of adab. (Gayo, 2017)
 - b. Application in the Economic Sector: The sharia legal framework also includes regulations in economic sectors such as Islamic banking, Islamic insurance, and the Islamic capital market. This regulates the way business and financial transactions are conducted in accordance with sharia principles, such as the prohibition of *riba*, *gharar*, and *maisir*. (Nurhisam, 2016)

Thus, sharia regulations and legal frameworks in Indonesia aim to ensure that practices in various sectors, both at the national and regional levels, are in accordance with Islamic principles, as well as provide guidelines for economic actors and communities in carrying out activities in accordance with religious teachings.

5. Challenges and Opportunities on the Concept of Halal and Haram in E-Commerce Transactions

a. Challenge

- Technology Uncertainty: Maintaining transparency and clarity in digital transactions can be challenging due to their intangible nature.
- Technology Uncertainty: Maintaining transparency and clarity in digital transactions can be challenging due to their intangible nature. (Fajar Satriyawan Wahyudi, 2023)

b. Chance

- Global Halal Market: Indonesia as a country with the largest Muslim population has great potential in the global halal e-commerce market. (Saputri, 2020)
- Sharia Innovation: Encourage innovation in the development of e-commerce products and services in accordance with sharia principles. (Apriyanti, 2018)

By complying with sharia principles in e-commerce, transactions can be carried out in a fair, transparent, and in accordance with Islamic law, providing optimal benefits for business actors and consumers in Indonesia.

Therefore, the review of sharia economic law on e-commerce transactions in Indonesia emphasizes the importance of applying sharia principles in digital transactions to ensure compliance with Islamic law. In this context, the principles of fairness, transparency, and trust are the main focus, considering that e-commerce transactions often involve uncertainty and physical invisibility between sellers and buyers. Sharia economic law prohibits the practice of *riba*, *gharar*, and *maisir*, which must be avoided in every transaction to maintain blessings and

justice. (Subagja, 2023) In Indonesia, oversight by halal certification bodies and the implementation of appropriate sharia payment methods are important steps to ensure that e-commerce platforms comply with sharia regulations, provide protection for Muslim consumers and create a fair and transparent market. (Subagja, "Tinjauan Shopeepay Later dalam Perspektif Hukum Ekonomi Syariah: Studi Fenomenologi di Kota Bekasi, 2023)

CONCLUSION

The implementation of halal and haram concepts in e-commerce transactions is a crucial aspect in sharia economic law that requires the application of the principles of justice, transparency, and compliance with Islamic law. In the context of e-commerce, this includes ensuring that all goods and services traded are in accordance with sharia law, including food and beverage products that must have halal certification as well as transactions that are free from *riba*, *gharar*, and *maisir*. This is important to maintain integrity and blessings in transactions and protect consumer rights.

The application of halal and haram principles in e-commerce faces various challenges, such as ensuring transparency in online transactions where goods cannot be physically seen before purchase. To overcome these challenges, e-commerce platforms must implement clear policies regarding product descriptions, prices, and return terms, as well as provide payment methods that comply with sharia principles. This aims to create a fair and reliable shopping environment for Muslim consumers.

On the other hand, the application of sharia economic principles in e-commerce also opens up significant opportunities, such as the development of special platforms that offer halal products and the provision of sharia-compliant financing services. By integrating halal and haram principles in every aspect of e-commerce transaction, business people can increase consumer confidence, expand the market, and

ensure that business practices are carried out in accordance with religious guidance. This not only contributes to economic well-being but also to the fulfillment of religious obligations for Muslims.

REFERENCE

- Ahsanuddin, M. (2016). The Value of Moral Education in Shi'ir Imam Shafi'i. *CENDEKIA*, 8(01), pp. 26-40.
- Aisyah, S. F. (2024). Islamic Business Ethics: Implementation of the Principles of Justice and Responsibility in Sharia Economics. *El-Iqthisady: Journal of Sharia Economic Law*, pp. 49-61.
- Al Mustaqim, D. (2023). Sharia Principles in Online Shop Operations: Analysis of DSN-MUI Fatwa No. 146/DSN-MUI/IX/2021. *AB-JOIEC: Al-Bahjah Journal of Islamic Economics*, 1(1), pp. 1-13.
- Al Mustaqim, D. (2023). Halal Certification as a Form of Muslim Consumer Protection: An Analysis of Sharia Maqashid and Positive Law. *AB-JOIEC: Al-Bahjah Journal of Islamic Economics*, 1(2), pp. 54-67.
- Apriyanti, H. W. (2018). Sharia Banking Product Innovation Model in Indonesia. *Economica: Journal of Islamic Economics*, 9(1), pp. 83-104.
- Atikah, I. (2018). Legal Regulation of Online Buying and Selling Transactions (E-Commerce) in the Technological Era. *Muamalatuna*, 10(2), pp. 1-27.
- Baiq, P. A. (2021). Legal Protection of Personal Data in E-Commerce Transactions: A Perspective of Islamic Law and Positive Law. *DIKTUM: Journal of Sharia and Law*, 19(2), pp. 149-165.
- Darojatun, R. (2018). Halal Product Trends, Sharia Lifestyle and Symbolic Piety: A Study of Middle-Class Muslims: Halal Product Trends, Sharia Lifestyle and Symbolic Piety: A Study of Middle-Class Muslims. *Wardah*, 19(2), pp. 135-157.
- Fata, Z. (2024). Analysis of Online Buying and Selling Transactions in Islamic Economic Perspectives: A Review of Sharia

- Compliance. *JIESP: Journal of Islamic Economics Studies and Practices*, 3(1), pp. 32-46.
- Gayo, A. A. (2017). Legal aspects of the implementation of qanun jinayat in Aceh province. *De Jure Journal of Legal Research*, 12(2), pp. 131-154.
- Handayani, M. A. (2014). Product Innovation as an Alternative to Conversion of Murabahah Financing Contracts with the Musharakah System (Case Study on Bank Sumsel Babel Syariah Palembang Branch). *Fordema*, 11(2), pp. 35-47.
- Hartati, N. (2021). Sharia Stock Investment in the Indonesia Stock Exchange in the Perspective of Sharia Economic Law. *Journal of Sharia Economic Law*, 5(01), pp. 31-48.
- Herman, H., Husna, J., Biddinika, M. K., Yulianto, D., Fitriah, F., & Suwanti, S. (2024). The framework of the digital asset system on the blockchain infrastructure is in line with Islamic Shariah. *JUPI (Scientific Journal of Informatics Research and Learning)*, 9(2), pp. 768-781.
- Hidarya, I., & Badrudin, E. (2024). Review of Sharia Economic Law on Consuming and Trading Food and Beverage Products That Have Not Been Halal Certified. *Sharia: Journal of Islamic Studies*, 1(2), pp. 29-47.
- Hidayah, A. (2023). Ulema Opinion On Providing For Wives Who Do Not Live In The Same House. *Istidal: Journal of Islamic Law Studies*, 10(2), pp. 134-147.
- Hidayah, A., Faralita, E., Fahrozi, F., & Rifani, A. (2023). Empirical Factors of Takliq Talaq Through Electronic Media in View of Positive Law And Islamic Law. *Sharia: Journal of Law and Thought*, 23(2), pp. 177-190.
- Hindari, F. (2022). The existence of special autonomy of the Special Region of Aceh in the context of the economic growth of the community in Aceh. *Scientific Journal of Batanghari University Jambi*, 22(3), pp. 2024-2031.
- Imani, S., Mi'raj, D. A., Bawana, T. A., & Malik, A. R. (2022). E-Commerce Platform As a Halal Life Style Ecosystem Innovation of the Maqashid Shariah Approach. *Journal of Digital Business and Innovation Management*, 1(2), pp. 101-118.
- Jumriani, J., & Hezbollah, H. (2024). Cash on Delivery (CoD) Sharia Economic Perspective. *Journal of Environmental Economics and Sustainability*, 1(2), pp. 1-17.
- Kamal, J. (2022). Problems in Sharia Banking (Murabahah Financing Contracts). *An-Nahl Journal: Journal of Sharia Sciences*, 9, pp. 18-27.
- Khasanah, R., & Ridwan, M. (2022). Review of Islamic Law on Shopee Application E-Commerce Transactions with the Paylater Method. *Journal of Indragiri Multidisciplinary Research*, 2(2), pp. 123-131.
- Khomayny, M., & Abdullah, M. W. (2020). The treatment of financing fines is based on the Al-Adl concept in maintaining the existence of Islamic banks' businesses. *Journal of Iqtisaduna*, 6(2), pp. 91-103.
- Latifah, S. N., Wahidah, E. Y., & Amany, A. (2024). An Analysis of Islamic Law on the Implementation of Sharia Business on E-Commerce Platforms. *Quranomic: Journal of Islamic Economics and Business*, 3(2), pp. 44-51.
- Maharani, R., & Prakoso, A. L. (2024). Protection of Consumer Personal Data by Electronic System Operators in Digital Transactions. *USM Law Review Journal*, 7(1), pp. 333-347.
- Muamar, A., Samsudin, S., & Fitriyah, L. (2020). Electronic wallets in Ovo customer transactions according to the perspective of MaqaSid Syari'ah. *Al-Mustashfa: Journal of Sharia Economic Law Research*, 5(1), pp. 92-105.
- Mubarok, M. M. (2022). E-Commerce in the Perspective of Sharia Economic Law. *Journal of Research Innovation*, 2(8), pp. 2493-2500.
- Mujahidin, I., & Susilo, H. (2023). E-Commerce Transactions (Online Buying and Selling) in the Perspective of Sharia Economics. *International Journal Mathla'ul Anwar of Halal Issues*, 3(1), pp. 78-89.

- Nasution, L. Z. (2020). Strengthening the Halal Industry for Regional Competitiveness: Challenges and Policy Agendas. *Journal of Regional Economics Indonesia (JREI)*, 1(2), pp. 33-57.
- Nasution, M. R. M., Marlina, M., & Akhyar, A. (2021). The implementation of Law Number 19 of 2016 concerning Information and Electronic Transactions is related to freedom of opinion from the perspective of human rights. *Scientific Journal of Metadata*, 3(2), pp. 719-743.
- Nukeriana, D. (2018). Implementation of Halal Certification on Food Products in Bengkulu City. *Qiyas: Journal of Islamic Law and Justice*, 3(2), 154-165.
- Nurdiawati, T. D., Mukhsin, M., & Abduh, M. (2024). An Islamic Economic Review of Buying and Selling with the Cash On Delivery (Cod) Method in Tiktok Live Streaming Promotion. *Ar-Ribhu: Journal of Sharia Management and Finance*, 5(1), pp. 140-155.
- Nurhisam, L. (2020). Sharia Compliance in the Sharia Financial Industry. *Ar-Raniry: International Journal of Islamic Studies*, 3(1), pp. 23-44.
- Nurinayah, N. (2023). The Practice of Gharar in Islamic Economic Transactions: An Analysis of Fiqhiyah Principles. *Tadayun: Journal of Sharia Economic Law*, 4(1), pp. 63-78.
- Pardiansyah, E. (2017). Investment in Islamic economic perspectives: theoretical and empirical approaches. *Economica: Journal of Islamic Economics*, 8(2), pp. 337-373.
- Permata, R. J., & Albab, U. (2024). The application of Islamic business ethics in buying and selling marketplaces. *Mu'amalatuna: Journal of Sharia Economics*, 7(1), pp. 17-27.
- Qotadah, H. A. (2023). The essence and application of the rules of fiqh tafriq al-halal 'an al-haram (idza ijtama'al-halal wa al-haram ghuliba al-haram). *Khuluqiyya: Journal of Legal Studies and Islamic Studies*, pp. 131-148.
- Quddus, M. F. (2021). Criticism of consumerism in Islamic consumption ethics. *MALIA: Journal of Islamic Economics*, 13(1), pp. 43-60.
- Ridwan, M. (2019). Nilai Filosofi Halal Dalam Ekonomi Syariah. *Profit: Jurnal Kajian Ekonomi Dan Perbankan Syariah*, 3(1), pp. 14-29.
- Riswanto, A., Joko, J., Napisah, S., Boari, Y., Kusumaningrum, D., Nurfaidah, N., & Judijanto, L. (2024). *Ekonomi Bisnis Digital: Dinamika Ekonomi Bisnis di Era Digital*. PT. Sonpedia Publishing Indonesia.
- Rozi, A. F., & Aldianza, M. (2024). E-Commerce Dalam Perspektif Ekonomi Syariah Dan Perannya Untuk Meningkatkan Penghasilan Masyarakat. *Indonesian Journal of Economy and Education Economy*, 2(2), pp. 264-273.
- Sahnan, M., Ismail, N., & Al-Ayyubi, S. (2023). Analisis Prinsip Konsumsi Islam Terhadap Perilaku Konsumen Dalam Berbelanja Online Shop. *Jurnal Syarikah: Jurnal Ekonomi Islam*, 9(2), pp. 278-288.
- Salvia, P. N. (2023). Implementasi Maqasid Syariah Dalam Bisnis Online. *Ekonom: Jurnal Ekonomi dan Bisnis*, 3(3), pp. 155-160.
- Saputra, R., & Damayanti, V. (2023). Perlindungan Konsumen Dalam Transaksi E-Commerce Internasional. *Repertorium: Jurnal Ilmiah Hukum Kenotariatan*, 12(2), pp. 240-251.
- Saputri, O. B. (2020). Pemetaan potensi indonesia sebagai pusat industri halal dunia. *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah*, 5(2).
- Sholihin, R. (2024). Konsep Halal dan Haram (Perspektif Hukum dan Pendidikan). *Journal Of Islamic And Law Studies*, 8(1), Pp. 1-8.
- Subagja, A. Z. (2023). Tinjauan ShopeePay Later dalam Perspektif Hukum Ekonomi Syariah: Studi Fenomenologi di Kota Bekasi. *Al-Tasyree: Jurnal Bisnis, Keuangan dan Ekonomi Syariah*, 15(01), pp. 52-62.

- Supriadi, S., & Dahlia, D. (2023). Aktualisasi Prinsip Tazkiyah dalam Makna Halalan Thayyiban (Halal Dan Baik) dalam Kegiatan Ekonomi Islam. *Alhaqiqah: Jurnal Komunikasi dan Penyiaran Islam*, 4(1), pp. 30-40.
- Syahrul, H. S. H. (2014). Analisis Kritis Terhadap Bunga Bank. *Diktum: Jurnal Syariah Dan Hukum*, 12(2), 186-193.
- Tohari, M., Ariansyah, A. F., & Rahmani, Z. R. (2024). -Implementasi Akhlak Al Karimah Di Dalam Ekonomi Islam:-. *Jurnal Bilqolam Pendidikan Islam*, 5(2), pp. 1-12.
- Totok, A. P. (2023). Investasi Dalam Perspektif Ekonomi Islam. *At-Tawazun, Jurnal Ekonomi Syariah*, 11(01), pp. 47-67.
- Wahyudi, F. S., Setiawan, M. A., & Armina, S. H. (2023). Industri Halal: Perkembangan, Tantangan, and Regulasi di Ekonomi Islam. *Innovative: Journal Of Social Science Research*, 3(6), pp. 1801-1815.
- Wahyuni, S., Asmuni, A., & Anggraini, T. (2023). Analisis maqashid dan masalah transaksi e-commerce di Indonesia. *Jurnal Riset Pendidikan Ekonomi*, 8(2), pp. 124-133.
- Widyan, L. (2022). Prinsip Dasar Rancang Bangun Ekonomi Islam. *Al-Maqashid: Journal of Economics and Islamic Business*, 2(1), pp. 1-11.
- Widyastuti, E. S., Kamila, T. R., & Saputra, P. A. A. (2022). Perlindungan Konsumen dalam Transaksi e-Commerce: suatu Perspektif Hukum Islam. *Milkiyah: Jurnal Hukum Ekonomi Syariah*, 1(2), pp. 43-50.
- Wiryanawan, I. W. G. (2021). Urgensi Perlindungan Kurir Dalam Transaksi E-Commerce Dengan Sistem COD (Cash On Delivery). *Jurnal Analisis Hukum*, 4(2), pp. 187-202.
- Yanti, N., & Fransiska, S. (2023). Analisis Penerapan Mekanisme Akad Murabahah Pada Pembiayaan Multiguna Konsumtif Di Pt Bank Sumut Syariah Kcp Panyabungan. *Jurnal Ilmiah Ekonomi Dan Manajemen*, 1(4), pp. 122-131.
- Zuhdi, M. H. (2017). Prinsip-Prinsip Akad Dalam Transaksi Ekonomi Islam. *Iqtishaduna*, 8(1), pp. 78-115.