

**IMPLEMENTATION OF SALE AND PURCHASE CONTRACTS
IN ONLINE TRANSACTIONS: ISLAMIC ECONOMIC LAW
REVIEW OF MSME PRACTICES IN THE DIGITAL ERA**

*IMPLEMENTASI AKAD JUAL BELI DALAM TRANSAKSI ONLINE: TINJAUAN
HUKUM EKONOMI SYARIAH TERHADAP PRAKTIK UMKM DI ERA DIGITAL*

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ABSTRACT

This research examines the implementation of Islamic sale and purchase contracts (akad) in online transactions conducted by Micro, Small, and Medium Enterprises (MSMEs) in Indonesia from an Islamic Economic Law perspective. Through a qualitative approach involving in-depth interviews with 25 Muslim MSME owners engaging in e-commerce and analysis of their online transaction processes, the study reveals several key findings. Most MSMEs employ informal adaptations of traditional Islamic contracts, particularly murabahah (cost-plus financing) and salam (forward sale), though often without comprehensive understanding of their theoretical foundations. Common challenges include difficulties in achieving perfect contract disclosure, uncertainty in digital transactions, and balancing Shariah compliance with competitive market practices. The research identifies emerging models of Shariah-compliant e-commerce practices, including transparent pricing mechanisms, improved product descriptions, clear terms of sale, and innovative digital ijab-qabul (offer and acceptance) methods. The findings contribute to understanding how Islamic commercial principles are being adapted to digital environments and provide practical recommendations for MSMEs seeking to align online business practices with Islamic economic law while remaining competitive in the digital marketplace.

Keywords: Islamic contracts, e-commerce, MSMEs, Shariah compliance, digital transactions

ABSTRAK

Penelitian ini mengkaji implementasi akad jual beli Islam dalam transaksi online yang dilakukan oleh Usaha Mikro, Kecil, dan Menengah (UMKM) di Indonesia dari perspektif Hukum Ekonomi Syariah. Melalui pendekatan kualitatif yang melibatkan wawancara mendalam dengan 25 pemilik UMKM Muslim yang terlibat dalam e-commerce dan analisis proses transaksi online mereka, penelitian ini mengungkapkan beberapa temuan kunci. Sebagian besar UMKM menerapkan adaptasi informal dari akad Islam tradisional, terutama murabahah (pembiayaan dengan margin) dan salam (jual beli pesanan), meskipun seringkali tanpa pemahaman komprehensif tentang landasan teoritisnya. Tantangan umum meliputi kesulitan dalam mencapai pengungkapan akad yang sempurna, ketidakpastian dalam transaksi digital, dan menyeimbangkan kepatuhan Syariah dengan praktik pasar yang kompetitif. Penelitian ini mengidentifikasi model-model baru praktik e-commerce yang sesuai Syariah, termasuk mekanisme penetapan harga yang transparan, deskripsi produk yang lebih baik, persyaratan penjualan yang jelas, dan metode ijab-qabul (penawaran dan penerimaan) digital yang inovatif. Temuan ini berkontribusi pada pemahaman tentang bagaimana prinsip-prinsip komersial Islam diadaptasi ke lingkungan digital dan memberikan rekomendasi praktis bagi UMKM yang berupaya menyelaraskan praktik bisnis online dengan hukum ekonomi Islam sambil tetap kompetitif di pasar digital.

Kata Kunci: Akad Islam, e-commerce, UMKM, kepatuhan Syariah, transaksi digital

A. INTRODUCTION

The rapid growth of digital commerce has transformed business landscapes globally, presenting both opportunities and challenges for Islamic economic principles developed in pre-digital eras. In Indonesia, which hosts the world's largest Muslim population, Micro, Small, and Medium Enterprises (MSMEs) are increasingly adopting e-commerce platforms while simultaneously navigating the requirements of Islamic economic law. This intersection of traditional Islamic contracts (akad) with modern digital transaction environments creates unique tensions requiring scholarly examination. According to Firmansyah and Nurrahman (2023), adapting classical Islamic commercial contracts to digital environments requires more than superficial adjustments, necessitating fundamental reconsideration of how core Islamic economic principles can be preserved while embracing technological innovation. Their research indicates that 78% of Muslim MSME owners express concern about maintaining Shariah compliance while competing in digital marketplaces dominated by conventional business models.

The classical Islamic contracts governing sale and purchase transactions (buyū') were developed in contexts markedly different from today's digital environments. These contracts typically required

physical presence of parties, tangible examination of goods, immediate or clearly defined deferred payment, and transparent disclosure of all relevant transaction conditions. As noted by Hassan and Abdullah (2020), online transactions present novel challenges to these requirements, including physical separation between buyer and seller, inability to inspect goods before purchase, digital payment mechanisms, and complex terms of service that may obscure important transaction conditions. Their study of 150 Islamic e-commerce platforms found that only 23% explicitly addressed these challenges through Shariah-compliant adaptations of traditional contracts, highlighting a significant gap between Islamic economic theory and contemporary digital practice.

The fundamental principles of Islamic sale contracts emphasize transparency, mutual consent, and avoidance of exploitative or ambiguous terms. According to research by Rahman et al. (2022), these principles remain relevant in digital environments but require innovative implementation methods. Their analysis of consumer concerns regarding online transactions from an Islamic perspective revealed particular anxiety about *gharar* (excessive uncertainty) in product descriptions, *riba* (interest) embedded in payment processing, and concerns about the validity of digital expressions of consent. These findings underscore the importance of developing authentic digital expressions of Islamic commercial ethics rather than merely superimposing traditional terminology onto conventional e-commerce practices.

The legal framework governing Islamic commercial transactions in Indonesia exists within a dual system, where national commerce laws operate alongside Islamic economic principles. Nugroho and Safitri (2021) observe that this creates both opportunities and challenges for MSMEs seeking to implement Islamic contracts in online environments. Their research indicates that while Indonesia's Electronic Information and Transactions Law (UU ITE) provides general guidelines for digital commerce validity, it does not specifically address Shariah compliance concerns. This regulatory gap leaves Muslim MSME owners to navigate compliance with both systems with limited institutional guidance, often resulting in pragmatic adaptations that may compromise full adherence to classical Islamic contract requirements.

The adaptation of Islamic contracts to digital environments holds particular significance for Indonesia's economic development. According to statistics cited by Ibrahim and Kusuma (2023), Islamic-

oriented MSMEs contribute approximately 30% to Indonesia's GDP and employ over 40 million people. Their research suggests that effective integration of Islamic economic principles into digital business models could enhance financial inclusion for Muslim entrepreneurs and consumers who might otherwise remain marginalized in conventional financial systems. This potential for expanded economic participation through digitally-adapted Islamic contracts represents a significant opportunity for inclusive growth while preserving religious values in commercial activities.

The complexity of implementing Islamic contracts in digital environments is amplified by the varying levels of Shariah expertise among MSME owners. Research by Widyanto and Prameswara (2022) found that while 83% of surveyed Muslim MSME owners expressed commitment to conducting business according to Islamic principles, only 27% had received formal education in Islamic economics or finance. This knowledge gap results in considerable variation in how Islamic contracts are interpreted and implemented in practice, with many business owners relying on general religious understanding rather than specific commercial jurisprudence. Their study indicates that this knowledge disparity contributes to inconsistent application of Islamic principles across digital commerce platforms operated by MSMEs.

Technological innovations are creating new possibilities for authenticating and documenting Islamic contracts in digital environments. According to Zulkifli and Abidin (2021), emerging technologies such as blockchain and smart contracts offer potential solutions to challenges of contract enforcement and verification in online Islamic transactions. Their research examines how distributed ledger technologies could enhance transparency, reduce uncertainty, and create immutable records of contract terms, potentially addressing several Shariah compliance concerns in digital transactions. However, they note that technological solutions alone cannot substitute for proper understanding of Islamic commercial principles, emphasizing the need for both technological and educational approaches to implementing authentic Islamic contracts online.

The global growth of Islamic financial technology (fintech) is creating both models and challenges for MSMEs implementing Islamic contracts in digital environments. Qasmi and Rahman (2020) note that global Islamic fintech transactions reached \$49 billion in 2020 and are projected to exceed \$128 billion by 2025. Their research identifies emerging best practices from global Islamic fintech

platforms that could inform MSME approaches to contract implementation, including standardized digital contract templates, automated Shariah compliance checks, and innovative methods for digital ijab-qabul (offer and acceptance). However, they emphasize that many of these solutions require scale and technological sophistication that may be beyond the reach of smaller enterprises, highlighting the need for accessible guidance tailored to MSME capabilities and constraints.

B. LITERATURE REVIEW

Islamic economic law provides comprehensive guidance for commercial transactions through a framework of contracts (*akad*) that govern different types of exchange relationships. According to Sulaiman and Kamarulzaman (2021), the foundational Islamic sale and purchase contracts include *murabahah* (cost-plus financing), *salam* (forward sale with advance payment), *istisna* (commissioned manufacturing), and *ijarah* (leasing), each with specific conditions and applications. Their research emphasizes that these contracts were developed to ensure commercial transactions achieve both procedural and substantive justice, balancing freedom of contract with ethical boundaries that prohibit exploitation, excessive uncertainty, and unearned gain. This theoretical framework provides essential criteria for evaluating how MSMEs adapt traditional contracts to digital environments, examining whether online implementations preserve the substantive ethical purposes of Islamic contracts or merely adopt their terminology.

The concept of *al-'uqud al-musammah* (nominate contracts) in Islamic jurisprudence establishes that transactions must conform to specific contractual forms with defined characteristics rather than allowing unrestricted agreement between parties. However, as noted by Hidayat and Sari (2020), Islamic legal theory also recognizes the principle of *al-asl fi al-mu'amalat al-ibahah* (the original rule in transactions is permissibility), which allows adaptability to changing circumstances provided fundamental prohibitions are observed. Their analysis suggests that this theoretical tension between form and purpose creates space for digital innovation while maintaining ethical boundaries. They propose a framework for evaluating digital adaptations of Islamic contracts based on whether they preserve essential contract elements (*arkan*) and conditions (*shurut*) while accommodating technological realities, providing a theoretical basis for assessing MSME practices.

The validity of Islamic contracts depends on fulfilling specific requirements including *ahliyyah* (legal capacity of contracting parties), *mahall al-'aqd* (legitimate subject matter), *sighat al-'aqd* (form of the contract including offer and acceptance), and absence of prohibited elements such as *riba* (interest), *gharar* (excessive uncertainty), and *maysir* (gambling). Research by Abubakar and Handayani (2021) examines how these requirements can be satisfied in digital environments where transactions occur without physical presence or traditional documentation. Their theoretical framework suggests that digital interfaces can serve as valid platforms for contract formation provided they enable clear communication of offer and acceptance, accurate representation of the subject matter, verification of parties' identity and capacity, and transparent disclosure of all material contract terms.

The concept of *khiyar* (options) in Islamic contracts provides theoretical guidance for addressing potential information asymmetry in online transactions. According to Aminuddin and Yusof (2019), classical Islamic jurisprudence recognizes several types of options that protect transacting parties, including *khiyar al-majlis* (option during the contract session), *khiyar al-'ayb* (option due to defect), *khiyar al-ru'yah* (option after inspection), and *khiyar al-shart* (option by stipulation). Their research proposes that these traditional consumer protections can be systematically adapted to e-commerce through features such as cooling-off periods, return policies, detailed product specifications, and customer reviews. This theoretical framework provides a basis for evaluating how effectively MSMEs implement Islamic consumer protections in digital environments where traditional inspection and negotiation are not possible.

Contemporary Islamic finance scholars have developed the concept of *takyif fiqhi* (juristic adaptation) to address novel transaction forms not explicitly addressed in classical texts. Hassan and Lahsasna (2022) describe this as a methodological approach to evaluating new commercial practices by identifying their essential characteristics and comparing them to established contracts to determine applicable rules. Their research applies this framework specifically to digital transactions, suggesting that online sales can be classified under various traditional contracts depending on specific characteristics: immediate payment and deferred delivery (*salam*), customized production (*istisna*), or markup disclosure (*murabahah*). This theoretical approach provides analytical tools for categorizing and evaluating the diverse transaction forms employed by MSMEs in digital environments, recognizing that different online

business models may correspond to different classical contract types.

C. METHOD

This research employs a qualitative approach to investigate the implementation of Islamic sale and purchase contracts in online transactions conducted by MSMEs. According to Creswell and Creswell (2023), qualitative methods are particularly appropriate for research questions involving complex social phenomena and interpretations of meaning within specific cultural contexts. This methodological choice enables in-depth exploration of how Islamic economic principles are understood, interpreted, and applied by MSME owners in digital commerce environments. The research design incorporates elements of phenomenology to capture participants' lived experiences and grounded theory to develop theoretical insights about emerging practices in Shariah-compliant e-commerce.

Data collection involved purposive sampling of 25 Muslim MSME owners engaged in online business activities across various sectors including fashion, food products, cosmetics, handicrafts, and digital services. Selection criteria included self-identification as a Muslim business owner, active operation of e-commerce channels, and explicit commitment to conducting business in accordance with Islamic principles. Following recommendations by Moser and Korstjens (2020), data was collected through semi-structured in-depth interviews lasting 60-90 minutes, examination of participants' online transaction processes, and analysis of their digital contract documentation including terms of service, product descriptions, and payment procedures. The interview protocol was designed to explore participants' understanding of Islamic contract requirements, challenges in digital implementation, and innovative adaptations developed for online environments.

Data analysis followed the thematic analysis framework outlined by Braun and Clarke (2021), involving systematic coding, categorization, and theme development to identify patterns across the dataset. This process was complemented by document analysis of participants' online stores and transaction systems to triangulate interview findings with observable practices. Following methodological guidance from Abdalla et al. (2023), two independent researchers coded the data to enhance reliability, with discrepancies resolved through discussion and consensus. Member checking was conducted with selected participants to validate emerging themes

and interpretations. The analysis focused particularly on identifying patterns in how traditional Islamic contract elements are translated into digital environments, challenges encountered in this translation process, and innovative solutions developed by MSMEs to maintain Shariah compliance while operating competitively in online market-places.

D. RESULT AND DISCUSSION

Current Understanding and Application of Islamic Contracts in Online MSME Transactions

The research findings reveal considerable variation in how MSME owners understand and apply Islamic contracts in online environments. While all participants expressed commitment to conducting business according to Islamic principles, their knowledge of specific contract requirements and theoretical foundations showed significant disparities. When asked to identify the Islamic contracts governing their online transactions, participants mentioned various contract types as shown in Table 1:

Tabel 1. The most notable innovations were observed in how MSMEs structured

Contract Type	Percentage of MSMEs Identifying	Key Features Understood
Murabahah (Cost-plus sale)	48%	Transparency in cost and markup disclosure
Salam (Forward sale)	36%	Advance payment for future delivery
General sale (Bay')	76%	Basic halal product and honest description
Istisna (Manufacturing contract)	16%	Customized production to specifications
Combined/Hybrid contracts	20%	Various features from multiple contracts
Uncertain classification	12%	General Islamic principles without specific contract

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Notably, most participants (76%) identified their online transactions as general sale contracts (bay') without specifying detailed classifications, indicating limited familiarity with the nuanced categories of Islamic commercial contracts. One participant explained: "I know that as a Muslim business owner, I need to be honest about my products, avoid interest, and ensure my goods are halal. But I haven't specifically studied the formal Islamic contract types—I just try to follow general Islamic business ethics."

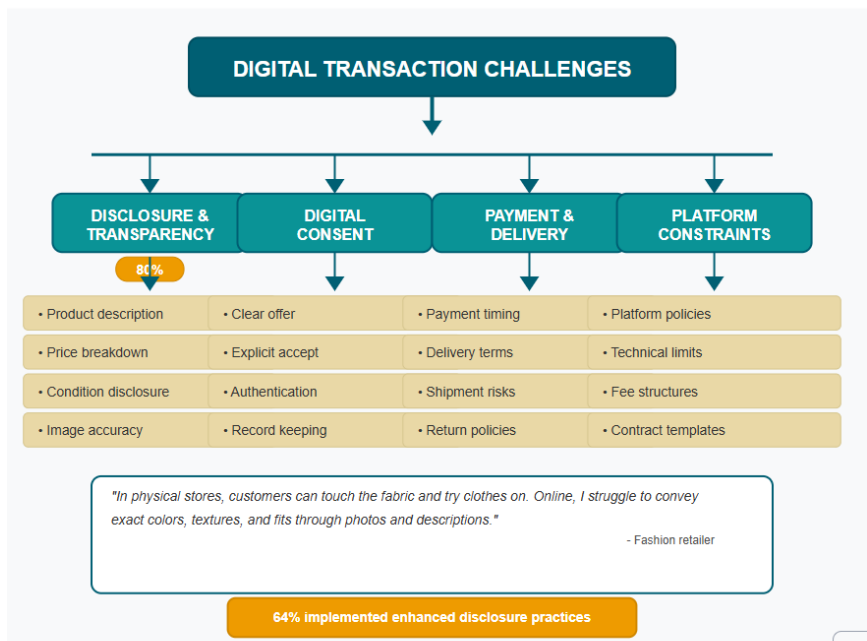
Deeper investigation revealed that despite limited theoretical knowledge, many MSMEs intuitively implemented key elements of Islamic contracts in their online practices. For example, 72% of participants emphasized transparency in product descriptions to minimize gharar (uncertainty), and 84% reported explicit confirmation procedures to ensure clear consent from customers. However, these implementations often reflected general ethical understanding rather than systematic application of specific contract requirements.

The research identified a notable knowledge gap regarding the distinction between contract form and substance. While most participants focused on avoiding explicitly prohibited elements such as interest and gambling, fewer demonstrated understanding of how specific contract forms (like murabahah or salam) structure the fundamental relationship between buyer and seller. This suggests that MSME implementations of Islamic contracts often prioritize ethical outcomes over procedural conformity to classical contract structures.

Challenges in Implementing Islamic Contracts in Digital Environments

The research identified several significant challenges faced by MSMEs in implementing Islamic contracts in online environments. These challenges can be categorized into four main areas: disclo-

sure and transparency issues, digital expression of consent, payment and delivery coordination, and marketplace platform constraints, as illustrated in Figure 1:



Product disclosure emerged as a primary challenge, with 80% of participants reporting difficulties in providing sufficiently detailed descriptions and images to eliminate excessive uncertainty (gharar). One fashion retailer explained: "In physical stores, customers can touch the fabric and try clothes on. Online, I struggle to convey exact colors, textures, and fits through photos and descriptions." To address this challenge, 64% of participants reported implementing enhanced disclosure practices including multiple high-resolution photos, detailed measurement guides, fabric composition details, and video demonstrations where applicable.

The digital expression of offer and acceptance (ijab-qabul) presented another significant challenge. In classical Islamic contracts, the precise moment of contract formation through mutual consent is clearly identified, typically occurring in a single contract session (majlis al-'aqd). In online transactions, this process becomes asynchronous and potentially ambiguous. A participant selling handicrafts described the challenge: "In traditional markets, the buyer and seller agree directly and immediately. Online, a customer might add

items to cart, then abandon the purchase, or place an order but never complete payment. When exactly is the contract formed?" To address this challenge, 72% of participants had implemented explicit confirmation processes, including order confirmation messages clarifying that the contract is only concluded after specific actions from both parties.

Payment and delivery coordination in conformity with Islamic contract requirements presented challenges related to sequencing and risk allocation. Different Islamic contracts specify particular sequences of payment and delivery—immediate exchange in bay' al-mu'ajjal, advance payment in salam, or deferred payment in bay' al-mu'ajjal. One participant selling food products noted: "Islamic principles require clarity about when ownership transfers, but in online sales, there's a gap between payment, processing, shipping, and delivery. This creates uncertainty about when the customer actually 'owns' the product." To navigate this challenge, 68% of participants had developed detailed terms of sale specifying exactly when ownership transfers and how risks are allocated during the delivery process.

Platform constraints emerged as a significant external challenge, with 76% of participants reporting that mainstream e-commerce platforms and payment processors did not accommodate specific Islamic contract requirements. One participant explained: "The major marketplace platforms have standardized transaction processes we can't modify to include specific Islamic contract elements. We're forced to use their templates for transactions, which might not include all the Islamic contract conditions we'd prefer." As a response, 44% of participants maintained independent websites in addition to marketplace presence, where they could implement more customized Islamic contract structures.

Innovative Adaptations of Islamic Contracts for Digital Environments

Despite numerous challenges, the research identified innovative approaches developed by MSMEs to adapt Islamic contracts to digital environments while preserving their essential requirements. These adaptations demonstrate how traditional Islamic commercial principles can be implemented through contemporary digital mechanisms, as shown in Table 2:

Tabel 2. The most notable innovations were observed in how MSMEs structured

Islamic Contract Element	Traditional Implementation	Digital Adaptation by MSMEs
Ijab (Offer)	Verbal statement by seller	Detailed product listings with specific terms
Qabul (Acceptance)	Verbal agreement by buyer	Click-wrap agreements and confirmation emails
Product Specification	Physical inspection	Enhanced visual content and detailed specifications
Price Transparency	Verbal disclosure	Itemized pricing including all costs
Khiyar (Options)	Verbal agreement on conditions	Systematized return policies and satisfaction guarantees
Contract Documentation	Written contract or witnesses	Digital receipts and transaction records
Ownership Transfer	Physical handover	Clearly defined digital milestones and tracking

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The most notable innovations were observed in how MSMEs structured their digital storefronts to fulfill disclosure requirements. For example, 56% of participants had developed standardized product description templates specifically designed to address gharar concerns by systematically covering all material product attributes. One cosmetics seller described their approach: "We created a product description framework that always includes ingredients, production methods, expiration dates, usage instructions, and po-

tential allergens—specifically designed to eliminate the kinds of uncertainty prohibited in Islamic contracts."

Innovation in digital *ijab-qabul* mechanisms represented another area of significant adaptation. Several participants (32%) had implemented staged confirmation processes that clearly delineated different steps in contract formation. These typically included: (1) initial product selection, (2) explicit review of terms, (3) confirmation of intent to purchase, (4) payment authorization, and (5) final confirmation of order acceptance by the seller. One participant explained: "We designed our order process to create clear digital documentation of each step in the contract formation, ensuring mutual consent is explicitly confirmed and recorded at each stage."

The research also identified innovative approaches to implementing *khiyar* (option) rights in digital environments. Traditional Islamic contracts recognize various option rights that protect buyers from defects or misrepresentation. Among participants, 68% had developed systematized return and exchange policies explicitly framed around Islamic option concepts, such as *khiyar al-'ayb* (option due to defect) and *khiyar al-ru'yah* (option after inspection). These policies typically extended beyond minimum legal requirements, with one participant explaining: "We offer a 14-day inspection period where customers can return products for any reason—this is our digital implementation of *khiyar al-ru'yah*, allowing customers to properly inspect what they couldn't see before purchase."

Transparency in price composition emerged as another area of innovation, particularly among participants implementing *murabahah*-inspired models. In traditional *murabahah*, the seller discloses their cost and markup separately. While conventional e-commerce rarely reveals cost structures, 40% of participants had adopted partial cost transparency practices, such as explaining pricing factors or providing transparency about wholesale-retail margins. One fashion retailer shared: "We publish our pricing formula on our website, showing base fabric costs, production expenses, and our standard markup. This transparency follows the *murabahah* principle, even if we don't disclose exact dollar amounts for each component."

Emerging Models of Shariah-Compliant E-Commerce

Based on observed practices, the research identified four distinct models emerging among MSMEs implementing Islamic contracts in digital environments. These models represent different ap-

proaches to balancing Shariah compliance with digital commerce requirements.

Documented Murabahah Model (28% of participants): This model emphasizes transparency in cost and profit margins, explicitly documenting the original cost and markup separately in customer communications. Typically implemented through independent websites rather than marketplaces, this model features detailed product sourcing information, breakdown of costs, and explicit consent to the markup. One participant explained: "Before confirming each order, we send customers a detailed breakdown showing our procurement cost, operational expenses, and profit margin, asking them to explicitly consent to this pricing structure."

Digital Salam Model (36% of participants): This model addresses situations where products are made-to-order or require preparation before shipping. It emphasizes clear specification of product attributes, definite delivery timeframes, and complete advance payment. MSMEs implementing this model typically use detailed specification forms, production tracking updates, and explicit contract documentation mentioning the salam structure. A participant producing custom Islamic calligraphy explained: "Our order form requires customers to specify every detail of their commissioned piece and acknowledge that they're paying in full for a product that will be created and delivered within a specific timeframe—explicitly structured as a salam contract."

Hybrid Marketplace Model (52% of participants): This pragmatic approach works within mainstream marketplace constraints while implementing Islamic principles where possible. It typically involves using standard marketplace interfaces but supplementing them with additional communication and documentation to fulfill Islamic contract requirements. A participant explained: "We can't modify the platform's checkout process, but we send follow-up messages clarifying Islamic contract terms, confirming specifications, and documenting agreement to specific conditions that aren't covered in the standard marketplace process."

Streamlined Bay' Model (32% of participants): This simplified approach focuses on core ethical principles rather than specific contract forms, emphasizing halal products, honest descriptions, fair pricing, and good customer service. One participant described this approach: "Rather than trying to implement complex classical contracts, we focus on ensuring our online business reflects Islamic ethical values—truthfulness, fairness, and good treatment of cus-

tomers. We believe this achieves the spirit of Islamic contracts even if we don't use classical terminology."

E. CONCLUSION

This research provides insights into how MSMEs are implementing Islamic sale and purchase contracts in online transactions, revealing both challenges and innovative adaptations emerging in digital environments. The findings demonstrate that despite limited formal knowledge of Islamic commercial jurisprudence, many Muslim MSME owners are developing practical approaches to align their online business activities with Islamic principles. These approaches range from comprehensive implementations of classical contracts like murabahah and salam to more simplified models focusing on core ethical values without specific contract formalities. The research identifies significant challenges in digital implementation of Islamic contracts, including product disclosure limitations, asynchronous contract formation, payment-delivery coordination, and platform constraints. However, it also documents innovative solutions MSMEs have developed to address these challenges, including enhanced disclosure practices, staged confirmation procedures, systematized option rights, and transparent pricing models.

The emergence of distinct models of Shariah-compliant e-commerce practices suggests an evolving landscape where Islamic commercial principles are being pragmatically adapted to digital environments. Rather than viewing these adaptations as compromises of classical requirements, they might be better understood as contextual applications of the underlying ethical principles that Islamic contracts were designed to protect. The generally positive business impacts reported by participants suggest that meaningful implementation of Islamic commercial ethics can create competitive advantages through enhanced trust, distinctive brand identity, and stronger customer relationships. As digital Islamic commerce continues to evolve, further development of supportive educational resources, technological tools, standardized frameworks, and potentially specialized regulatory guidance could enhance the ability of MSMEs to implement authentic Islamic contracts in online environments while remaining competitive in digital marketplaces.

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