



THE INFLUENCE OF SHARIA LAW ON CONSUMER TRUST IN ONLINE SHOPPING AT SHOPEE

PENGARUH HUKUM SYARIAH TERHADAP KEPERCAYAAN KONSUMEN
DALAM JUAL BELI ONLINE DI SHOPEE

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ABSTRACT

This study examines the influence of Sharia law principles on consumer trust in online transactions conducted through the Shopee e-commerce platform. Using a mixed-methods approach, the research investigates how Islamic legal frameworks affect purchasing decisions, consumer confidence, and transaction satisfaction among Muslim consumers. Data was collected through surveys and in-depth interviews with 250 Shopee users across various regions in Indonesia. Results indicate that Sharia-compliant practices significantly enhance consumer trust, with halal certification, transparent pricing policies, and ethical business conduct emerging as key trust factors. The study contributes to understanding the intersection of religious values and digital commerce, offering practical implications for e-commerce platforms seeking to build trust in Muslim-majority markets.

Keywords: Sharia law, consumer trust, e-commerce, Shopee

ABSTRAK

Penelitian ini mengkaji pengaruh prinsip-prinsip hukum Syariah terhadap kepercayaan konsumen dalam transaksi online yang dilakukan melalui platform e-commerce Shopee. Dengan menggunakan pendekatan metode campuran, penelitian ini menyelidiki bagaimana kerangka hukum Islam mempengaruhi keputusan pembelian, kepercayaan konsumen, dan kepuasan transaksi di kalangan konsumen Muslim. Data dikumpulkan melalui survei dan wawancara mendalam dengan 250 pengguna Shopee di berbagai wilayah di Indonesia. Hasil menunjukkan bahwa praktik yang sesuai dengan Syariah secara signifikan meningkatkan kepercayaan konsumen, dengan sertifikasi halal, kebijakan harga yang transparan, dan perilaku bisnis yang etis muncul sebagai faktor kepercayaan utama. Studi ini berkontribusi pada pemahaman tentang persinggungan nilai-nilai agama dan

perdagangan digital, menawarkan implikasi praktis bagi platform e-commerce yang berusaha membangun kepercayaan di pasar dengan mayoritas Muslim.

Kata Kunci: Hukum Syariah, kepercayaan konsumen, e-commerce, Shopee

A. INTRODUCTION

The exponential growth of e-commerce in Muslim-majority countries has created a unique intersection between traditional Islamic values and modern digital commerce practices. This convergence has raised important questions about how Sharia law principles influence consumer behavior, particularly regarding trust in online transactions. With Indonesia being the world's largest Muslim-majority country, the application of Sharia principles in e-commerce platforms like Shopee represents a significant area for scholarly investigation. Rahman (2020) argues that Sharia compliance in business transactions has become increasingly important for Muslim consumers who seek to align their consumption behaviors with their religious values, especially in the rapidly evolving digital marketplace.

The concept of trust in online transactions has been extensively studied in conventional e-commerce contexts, but fewer studies have examined how religious frameworks, particularly Islamic principles, shape this trust. According to Alam and Sayuti (2021), Sharia law provides comprehensive guidelines for commercial transactions that emphasize transparency, fairness, and ethical conduct. These principles, when applied to digital platforms, may significantly influence consumer confidence and willingness to engage in online purchases. The integration of Sharia principles into e-commerce represents a growing trend that merits deeper academic inquiry, especially considering that the global Islamic economy is projected to reach \$3.2 trillion by 2024 (Hassan and Ali, 2022).

Shopee, as one of the leading e-commerce platforms in Southeast Asia, has implemented various features that cater to Muslim consumers, including halal product categories and Sharia-compliant payment options. Hamid and Rahman (2019) suggest that such adaptations reflect the growing recognition of Islamic consumer needs in the digital marketplace. However, comprehensive research on how these Sharia-compliant features affect consumer trust specifically within the Shopee platform remains limited. This gap in the literature necessitates a focused investigation to understand the relationship between Sharia principles and consumer trust in this particular e-commerce context.

The digital transformation of commerce has created new challenges for applying traditional Sharia principles to online transactions. Issues such as *gharar* (uncertainty) and *riba* (interest) take on new dimensions in the context of digital platforms. Mohd Dali et al. (2022) highlight that the absence of physical inspection of products before purchase, which is typical in online shopping, raises questions about *gharar* that must be addressed to ensure Sharia compliance. Understanding how consumers navigate these religious considerations when making online purchases is crucial for both theoretical advancement and practical applications in e-commerce.

Consumer trust is particularly vital in online contexts where physical cues are absent and transaction risks are perceived to be higher. Abdullah and Ahmad (2021) note that Muslim consumers often face additional concerns related to product permissibility (*halal* status), ethical business practices, and fair pricing that are rooted in Sharia principles. These considerations may influence their trust formation processes differently from non-Muslim consumers. Investigating these differences can provide valuable insights into the diverse ways that trust is established in multicultural e-commerce environments.

The Indonesian market presents a fascinating case study for examining the influence of Sharia law on e-commerce trust due to its unique blend of religious devotion and technological adoption. With over 220 million Muslims and one of the fastest-growing digital economies in Southeast Asia, Indonesia exemplifies the tension and harmony between Islamic values and digital commerce innovation. Putra and Ismail (2023) observe that Indonesian consumers increasingly demand Sharia compliance in their online shopping experiences, reflecting a broader trend of religious considerations influencing economic behaviors in the digital age.

Previous research by Zainuddin and Zainol (2020) has demonstrated that *halal* certification significantly impacts purchase intentions among Muslim consumers in conventional retail settings. However, in the online context, visual certification alone may be insufficient to establish trust. Additional factors such as seller reputation, review systems, and platform policies that align with Sharia principles may play equally important roles in building consumer confidence. This research aims to identify and analyze these various trust factors within the specific context of Shopee's e-commerce platform.

The social dimension of trust in e-commerce also warrants examination through the lens of Sharia principles. Ibrahim and Ahmad (2022) suggest that community endorsement and social proof are particularly influential for Muslim consumers due to the collective nature of many Islamic societies. Online reviews, seller ratings, and community recommendations may therefore carry additional weight when they address Sharia compliance aspects of products and transactions. Understanding these social dynamics can help e-commerce platforms develop more effective trust-building mechanisms for Muslim consumers.

Technology acceptance models have rarely incorporated religious factors as significant variables affecting adoption and trust. Mukhtar and Mohsin Butt (2021) propose that conventional technology acceptance frameworks should be expanded to include religious considerations when applied to Muslim-majority markets. This research seeks to contribute to this theoretical expansion by examining how Sharia principles interact with established trust factors in technology acceptance, potentially offering a more culturally nuanced understanding of e-commerce trust formation in Muslim contexts.

The practical significance of this research extends beyond academic inquiry. As global e-commerce platforms seek to expand into Muslim-majority markets, understanding how Sharia principles influence consumer trust can inform strategic adaptations that enhance market penetration and consumer loyalty. Khan and Mohammed (2022) emphasize that e-commerce businesses that successfully align their practices with Sharia principles gain competitive advantages in Muslim markets. By providing empirical evidence on the relationship between Sharia compliance and consumer trust on Shopee, this research aims to offer actionable insights for e-commerce stakeholders operating in similar cultural contexts.

B. LITERATURE REVIEW

The intersection of religious principles and consumer behavior has gained increasing scholarly attention in recent years, particularly regarding how Islamic values influence economic decision-making. Hanzae and Ramezani (2011) conducted a comprehensive review of Islamic consumer behavior, finding that adherence to Sharia principles significantly impacts product selection, vendor preference, and trust formation among Muslim consumers. Their research suggests that religiously observant Muslims evaluate commercial transactions not merely through utilitarian and hedonic

lenses but also through a moral-religious framework that emphasizes halal (permissible) products and ethical business practices. This religious dimension adds complexity to traditional consumer behavior models when applied to Muslim markets.

Trust in e-commerce has been conceptualized as a multidimensional construct involving cognitive, affective, and behavioral components. According to McKnight and Chervany (2019), online trust encompasses beliefs about the competence, benevolence, and integrity of the transaction partner, as well as the structural assurances provided by the platform. For Muslim consumers, Wahab and Ahmad (2020) argue that this trust framework must be expanded to include Sharia compliance as a fundamental dimension. Their research demonstrates that perceived compliance with Islamic principles serves as a prerequisite for trust formation among religious consumers, functioning as a threshold criterion that must be satisfied before other trust factors are considered. This suggests that conventional e-commerce trust models may require significant modification when applied to religiously observant Muslim populations.

The concept of barakah (divine blessing) represents another distinctive aspect of Islamic consumer behavior that influences trust in commercial transactions. Saeed and Hassan (2018) explain that Muslim consumers often seek barakah in their purchases by ensuring that the products and transaction processes align with Sharia principles. This pursuit extends beyond material utility to include spiritual benefits and blessings believed to accrue from religiously permissible consumption. Their research indicates that e-commerce platforms that explicitly signal Sharia compliance may activate this barakah-seeking motivation, thereby enhancing consumer trust through religious reassurance. This spiritual dimension of trust remains largely unexplored in mainstream e-commerce literature, representing a significant gap that this research aims to address.

E-commerce platforms operating in Muslim-majority countries have increasingly implemented Sharia-compliant features to address the specific needs of religious consumers. Zulkifli and Rahman (2021) documented various adaptations made by major platforms, including halal product categories, interest-free payment options, and charity (sadaqah) features integrated into purchase processes. Their comparative analysis found that platforms with more comprehensive Sharia-compliant features demonstrated higher trust levels among Muslim consumers. However, their research also revealed that mere surface-level religious signaling without substantive compliance could backfire, leading to distrust and accusations of religious exploitation. This suggests that authentic implementa-

tion of Sharia principles is essential for building genuine consumer trust.

The technological infrastructure of e-commerce platforms intersects with Sharia requirements in several critical areas. Ibrahim and Mohd Nor (2020) identified specific technological features that enhance Sharia compliance in online marketplaces, including verification systems for halal certification, transparency tools that reveal complete supply chain information, and secure payment systems that avoid interest-based transactions. Their research demonstrates that Muslim consumers evaluate e-commerce platforms not only on conventional criteria such as ease of use and security but also on the extent to which the technological infrastructure facilitates Sharia-compliant transactions. As Shopee continues to develop its platform for Muslim-majority markets, understanding these technological requirements becomes increasingly important for building consumer trust.

C. METHOD

This study employs a mixed-methods research design to investigate the influence of Sharia law on consumer trust in online shopping at Shopee. According to Creswell and Creswell (2018), mixed-methods approaches provide complementary perspectives that enable researchers to develop more comprehensive insights than would be possible through either quantitative or qualitative methods alone. This methodological choice is particularly appropriate for studying the complex intersection of religious values and consumer behavior in digital contexts, where multiple factors influence trust formation. The sequential explanatory design used in this study first collects and analyzes quantitative data, followed by qualitative inquiry to help explain and interpret the statistical results.

The quantitative phase of this research utilizes an online survey distributed to Shopee users who self-identify as Muslims and have completed at least five transactions on the platform within the past six months. The survey instrument was developed based on previously validated scales for measuring e-commerce trust, with modifications incorporating Sharia-specific dimensions identified through the literature review. Hair et al. (2019) recommend that measurement instruments in consumer research undergo rigorous validation to ensure reliability and validity. Following this guidance, our survey instrument was pre-tested with a panel of experts in Islamic finance and e-commerce, then pilot-tested with a sample of 30 respondents to assess internal consistency and construct validity before full de-

ployment. The final sample included 250 respondents selected through stratified random sampling to ensure representation across different age groups, income levels, and geographical regions within Indonesia.

For the qualitative phase, semi-structured interviews were conducted with 20 participants purposively selected from the survey respondents to represent diverse perspectives and experiences. Bryman (2016) argues that purposive sampling in qualitative research enables researchers to select information-rich cases that illuminate the questions under study. The interview protocol explored participants' perceptions of Sharia compliance in online shopping, their trust-building processes, and specific experiences with Shopee's Sharia-related features. These interviews, lasting 45-60 minutes each, were recorded, transcribed, and analyzed using thematic analysis procedures outlined by Braun and Clarke (2021). This qualitative component provides deeper insights into the lived experiences of Muslim consumers navigating religious considerations in their online shopping decisions, complementing the broader patterns identified through quantitative analysis.

D. RESULT AND DISCUSSION

The quantitative analysis reveals a strong positive correlation ($r=0.72$, $p<0.001$) between perceived Sharia compliance and overall trust in Shopee's e-commerce platform among Muslim consumers. This finding aligns with Abdullah's (2022) assertion that religious values significantly influence consumer trust formation in digital marketplaces. Survey respondents ranked halal certification as the most important Sharia-related feature (mean=4.67 on a 5-point Likert scale), followed by transparent pricing policies (mean=4.53) and ethical business conduct by sellers (mean=4.41). Demographic analysis further indicates that this correlation is stronger among more religiously observant consumers ($\beta=0.34$, $p<0.01$) and those with higher levels of religious education ($\beta=0.29$, $p<0.01$), suggesting that religious knowledge mediates the relationship between Sharia principles and trust.

Thematic analysis of the qualitative interviews identified several key mechanisms through which Sharia principles influence consumer trust on Shopee. Participants consistently mentioned the importance of halal verification systems, with one respondent explaining: "I feel confident purchasing on Shopee because I can easily identify which products have halal certification." This finding sup-

ports Hassan and Awang's (2021) research demonstrating that visible halal indicators serve as critical trust signals in digital environments where physical inspection is impossible. Additionally, participants emphasized the importance of fair business practices, particularly transparent pricing and honest product descriptions, as fundamental to both Islamic business ethics and their trust in online sellers.

Factor analysis of the survey data revealed that Sharia-related trust dimensions cluster into three main components: product compliance (explaining 34% of variance), transaction ethics (explaining 27% of variance), and social responsibility (explaining 16% of variance). This multidimensional structure suggests that Muslim consumers evaluate Sharia compliance through various lenses rather than as a unified concept. Rahman and Ibrahim (2022) similarly found that Islamic consumption ethics encompass multiple domains that consumers weigh differently depending on product category and purchase context. Our findings extend this understanding to the specific context of e-commerce, demonstrating how various aspects of Sharia compliance contribute distinctly to overall trust formation.

The data reveals significant variations in the importance of Sharia compliance across different product categories. Trust concerns related to Sharia principles were most pronounced for food products (mean importance=4.83), personal care items (mean=4.61), and clothing (mean=4.22), but less prominent for electronics (mean=3.14) and household tools (mean=2.98). This pattern reflects the traditional focus of Islamic consumption ethics on bodily consumption and personal adornment, as noted by Mukhtar and Butt (2022). However, several participants expressed growing interest in extending Sharia considerations to all purchase categories, reflecting what Zulkifli (2023) describes as the "comprehensive Islamization of consumption practices" among increasingly conscious Muslim consumers.

Survey results indicate that Shopee's implementation of Sharia-compliant features has positively influenced purchasing behavior, with 67% of respondents reporting increased purchase frequency and 72% indicating greater transaction values after the introduction of these features. These behavioral outcomes align with Ibrahim and Ahmad's (2021) findings that Sharia compliance functions not merely as a trust factor but also as a competitive advantage that drives consumer loyalty and spending in Muslim markets. Interview participants specifically mentioned Shopee's introduction of a dedi-

cated halal product section and interest-free payment options as innovations that significantly enhanced their comfort with the platform.

Analysis of consumer perceptions reveals a significant gap between desired and perceived levels of Sharia compliance on Shopee. While consumers express high satisfaction with halal product verification (mean satisfaction=4.28), they report lower satisfaction with seller transparency (mean=3.82) and conflict resolution processes (mean=3.56). This gap represents what Wahab (2021) terms the "compliance expectation gap" that exists in many Islamic financial and commercial services. Interview participants elaborated on this gap, expressing concerns about the authenticity of some halal claims and difficulties in verifying the complete supply chain of products—issues that suggest opportunities for technological and policy improvements on the platform.

Comparative analysis between traditional trust factors and Sharia-specific factors reveals interesting interactions. While conventional factors such as reputation systems, secure payment infrastructure, and user interface quality remain important predictors of trust ($\beta=0.41$, $p<0.001$), the addition of Sharia-related factors to the regression model significantly improved explanatory power ($\Delta R^2=0.23$, $p<0.001$). This finding suggests that religious considerations function as complementary rather than substitutive trust factors, enhancing rather than replacing conventional e-commerce trust mechanisms. As Hassan (2022) argues, Muslim consumers do not abandon rational assessment criteria but rather add religious dimensions to their evaluative frameworks.

E. CONCLUSION

This research contributes significantly to understanding the complex relationship between religious values and consumer trust in digital marketplaces. The findings demonstrate that Sharia law principles substantially influence consumer trust in online shopping at Shopee, operating through multiple dimensions that include product compliance, transaction ethics, and social responsibility. The integration of religious considerations with conventional trust factors creates a distinctive trust formation process among Muslim consumers that e-commerce platforms must acknowledge to successfully serve this growing market segment. As noted by Ibrahim (2023), the digitalization of Islamic consumption represents not

merely a technological shift but a socio-religious transformation that requires thoughtful adaptation from e-commerce providers.

The practical implications of this research extend to various stakeholders in the e-commerce ecosystem. For platform developers, the findings highlight the importance of integrating Sharia-compliant features throughout the customer journey rather than as isolated elements. For sellers, the research emphasizes that building trust with Muslim consumers requires authentic commitment to Islamic business ethics, including transparency, fairness, and honest representation. For policy makers, the study underscores the need for regulatory frameworks that acknowledge religious dimensions of e-commerce trust. Future research should explore how emerging technologies such as blockchain and artificial intelligence can address specific Sharia compliance concerns in e-commerce, potentially opening new frontiers in trust-building mechanisms for religious consumers in digital marketplaces. Additionally, comparative studies across different Muslim-majority countries could further illuminate how cultural factors interact with religious principles to shape e-commerce trust in diverse Islamic contexts.

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