

IMPLEMENTATION OF AMANAH AND ADAMUL GHARAR PRINCIPLES IN ONLINE TRADING PRACTICES AMONG SMALL AND MEDIUM ENTERPRISES IN RANAI CITY

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ABSTRACT

This study aims to examine the implementation of the principles of *amanah* (trustworthiness) and *adamul gharar* (absence of uncertainty) in online trading practices among small and medium enterprises (SMEs) in Ranai City, as well as to identify the underlying factors that shape such practices amid the limited theoretical understanding of Islamic economics among the business actors. This study employs a qualitative approach with a case study design, utilizing in-depth interviews, observation, and documentation as data collection techniques. Data analysis was conducted using the interactive model proposed by Miles, Huberman, and Saldaña, while data validity was assessed through the criteria established by Lincoln and Guba. The findings reveal that the principles of *amanah* and *adamul gharar* have been factually manifested through honest product presentation, transparent transactional communication, and consistency between digital information and the actual condition of goods. These practices are not grounded in formal muamalah literacy, but rather emerge organically from strong local community social bonds, cultural internalization of religious values, digital market reputation pressure, and the normative influence of informal trader networks. These findings contribute to contemporary Islamic economic discourse by demonstrating that muamalah values can be realized through cultural pathways without requiring formal theoretical prerequisites, while simultaneously supporting the achievement of SDG 8 and SDG 10 through a fair and sustainable digital trading ecosystem.

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INTRODUCTION

Ranai City, as the administrative center of Natuna Regency, represents a considerably dynamic region in terms of local economic development. According to data from the Cooperative, SME, and Trade Office (Diskumdag) of

Natuna Regency in 2024, approximately 1,847 active small and medium enterprises (SMEs) are distributed across Ranai City. Of this number, roughly 32 percent, or around 590 business units, have transitioned to online-based sales systems through various digital platforms, including WhatsApp Business, Instagram, Facebook Marketplace, Shopee, and TikTok Shop. This figure indicates that the penetration of business digitalization in Ranai City has been considerably significant over the past several years.

What is particularly noteworthy about this phenomenon is that these SME actors do not conduct their online trading practices based on a theoretical understanding of Islamic economic principles, but rather solely on the basis of habits, trust, and social norms that have become deeply rooted in their daily buying and selling interactions. This characteristic is inseparable from the geographic and sociological conditions of Natuna as an archipelagic region. Unlike urban centers where market transactions are largely anonymous and mediated by institutional mechanisms, the island community of Ranai City is defined by dense, face-to-face social networks in which reputation, reciprocity, and mutual trust function as the primary regulators of economic behavior. In such a setting, business actors and their customers frequently share overlapping social ties, as neighbors, fellow mosque congregation members, or members of the same kinship networks, creating a high-accountability social environment where dishonesty carries immediate reputational consequences that no digital platform algorithm could replicate. This structural condition renders the social cost of *gharar* and breach of *amanah* considerably higher in Ranai City than in anonymous national marketplace settings, and it is precisely this context that makes the formation of Islamic-aligned business practices here organically distinct, deeply embedded, and analytically irreducible to findings drawn from Shopee or TikTok Shop studies conducted in urbanized, socially fragmented settings.

In practice, the majority of business actors display their products as they are, provide clear pricing information, respond to buyers' inquiries openly, and avoid manipulating product images or descriptions. This pattern reflects the character of *amanah* and the minimal presence of *gharar* elements in transactions, even though the business actors are not yet formally acquainted with either concept. This condition appears to be functioning successfully and running relatively well. Consumer trust has been established, transactions proceed smoothly, and no significant complaints related to fraud or widespread product ambiguity have emerged. This factually demonstrates an alignment between the practices being carried out and Islamic *muamalah* values, although awareness of this alignment has not yet been verified academically. This is the starting point of the present study: that what is happening in Ranai City appears to be practically successful, and it warrants deeper examination as to whether that success genuinely reflects the substantive implementation of the principles of *amanah* and *adamul gharar*.

Normatively, Islamic economics scholars and *muamalah fiqh* experts set considerably strict standards regarding the validity of buying and selling transactions, including those conducted online. Honesty and transparency of product information constitute absolute requirements that must not be overlooked. Najib and Abduh assert that *gharar* in online trading frequently arises from unclear product descriptions, discrepancies between images and the actual condition of goods, and non-transparent return mechanisms (Najib & Abduh, 2023). In a similar vein, Ningrum, Darutama, and Sholihah found that the majority of people who actively transact online have not yet adequately understood the concept of *gharar*, leaving the possibility of transactional ambiguity widely open (Ningrum, Darutama & Sholihah, 2023). From the perspective of contemporary *muamalah fiqh*, Alfarizi and Imsar state that the validity of online trading contracts is highly dependent on the fulfillment of the principles of transparency, mutual consent, and freedom from elements of *gharar*, *riba*, and *tadlis* (Alfarizi & Imsar, 2025). Furthermore, Lichasanah and Kurniawati demonstrate that although technical features on digital platforms can be optimized, their implementation in practice more frequently prioritizes business interests over compliance with Islamic values (Lichasanah & Kurniawati, 2025). In a practical context, Hasang and Muthoifin affirm that the genuine application of Islamic business ethics demands consistency between digital presentation, product descriptions, and the actual condition of goods, which in many cases remains a serious problem on online platforms (Hasang & Muthoifin, 2025). The systematic review by Zulkepli further demonstrates that *gharar* dimensions in modern Islamic financial and commercial transactions remain a persistent analytical challenge, particularly because rigorous scholarly definition and deployment of *gharar*'s conceptual boundaries continue to evolve within the jurisprudential tradition (Zulkepli, 2024). Tang et al. additionally affirm that

the akad framework in digital business must be re-examined through a fiqh muamalah lens to ensure its relevance and validity within e-commerce contexts where automation and third-party mediation are prevalent (Tang et al., 2024). Accordingly, it is ideally not easy for SME actors, particularly those without a background in Islamic theoretical frameworks, to conduct online transactions that are truly free from gharar and fully reflective of the principle of amanah.

There exists a conspicuous gap between *das sein* and *das sollen* as described above. On one hand, field data indicates that the online trading practices of SMEs in Ranai City are functioning well with minimal transactional conflict. On the other hand, theoretical standards assert that without adequate understanding of the principle of amanah and the prohibition of gharar, it is difficult for business actors to genuinely implement these values in a consistent and substantive manner. This gap raises a fundamental question: how are the principles of amanah and *adamul gharar* actually manifested in the online trading practices of SMEs in Ranai City, do they occur consciously and in a structured manner, or do they merely take place as cultural reflexes without a strong foundational understanding? This gap simultaneously gives rise to a substantive research problem. If SME actors turn out to be conducting practices aligned with Islamic values merely by coincidence or purely due to social norms, then the sustainability and consistency of such practices cannot be guaranteed. Conversely, if it can be demonstrated that they are factually implementing the principles of amanah and *adamul gharar*, even without theoretical labels, then this finding carries important implications for models of SME development grounded in Islamic values. From this emerges the research questions: How are the principles of amanah and *adamul gharar* implemented in the online trading practices of SMEs in Ranai City? And what factors drive the formation of such practices amid the limited theoretical understanding of their practitioners?

A number of studies have examined the relationship between Islamic business ethics, the principle of gharar, and digital transactions among SMEs. Studies on elements of gharar in online trading indicate that the problem of informational ambiguity remains a dominant issue on marketplace platforms (Najib & Abduh, 2023; Ningrum, Darutama & Sholihah, 2023; Rahmi & Baidhowi, 2025; Adel & Rinaldi, 2024). Other studies analyze the validity of digital contracts from a muamalah fiqh perspective and find that online contracts are susceptible to gharar and *tadlis* due to the absence of physical interaction (Alfarizi & Imsar, 2025; Lichasanah & Kurniawati, 2025; Hasang & Muthoifin, 2025; Tang et al., 2024). Several studies have also examined the application of Islamic business ethics values on platforms such as Shopee and ShopeeFood, finding that a gap still exists between normative values and actual practice (Alawiyah, Iqrima & Satriana, 2026; Hasang & Muthoifin, 2025). The relationship between syariah compliance, consumer trust, and digital platform quality has further been demonstrated in recent empirical work showing that the integration of Islamic principles into e-commerce systems significantly enhances consumer trust and transaction accountability (Ismail et al., 2025; Fauziyah & Muttaqin, 2024). From the perspective of sharia-based digital SME empowerment, it has been found that the integration of technology with Islamic business ethics contributes to increased consumer trust and business sustainability (Mariam et al., 2026; Rifa'i, 2025; Rukmanda et al., 2025). Studies linking SME digitalization with SDG achievement have also begun to develop, emphasizing that trustworthy and transparent business practices support inclusive economic growth (Abdillah & Sholihah, 2023; Meriyati et al., 2025; Aqmal, Muthoifin & Ashraf, 2025).

From the mapping above, it is apparent that existing studies generally address gharar or Islamic business ethics from a normative-theoretical perspective, or examine specific platforms such as Shopee, TikTok Shop, and major national marketplaces operating within urbanized, socially fragmented environments where buyer-seller anonymity is the norm. No study has specifically examined the implementation of the principles of amanah and *adamul gharar* in the context of local SMEs in an archipelagic region such as Ranai City, Natuna, where the tight-knit social fabric of island communities generates a qualitatively different transactional environment, and where business actors carry out such practices in a non-theoretical manner shaped by local wisdom and communal accountability rather than formal Islamic economic literacy. This gap constitutes the space for the present study to offer a new contribution, both empirically and conceptually, to contemporary Islamic economic discourse.

The novelty of this study lies in its focus on the implementation of the principles of amanah and adamul gharar within the context of local archipelagic SMEs that have minimal access to formal Islamic economic education. Unlike previous studies that are generally based on normative approaches or conducted on national digital platforms, this study directly explores how muamalah values are manifested in the actual practices of business actors who operate based on local wisdom and customary norms embedded within the unique social ecology of an island community. These findings have the potential to generate a bottom-up model of Islamic value implementation that is relevant to the development of Islam-based SMEs in peripheral and archipelagic regions of Indonesia. The ethical framework proposed by Aloufi, Khan, and Hussain regarding Islamic ethics and digital trust further reinforces the conceptual foundation upon which such a bottom-up model can be constructed (Aloufi, Khan & Hussain, 2025).

This study is urgent given that SMEs constitute the backbone of the local economy as well as an instrument for achieving the SDGs, particularly SDG 8 on inclusive economic growth and decent work, and SDG 10 on reducing economic inequality. Online trading practices that are trustworthy and free from gharar directly support the realization of a fair, reliable, and sustainable digital trading ecosystem. If such practices are shown to function effectively in Ranai City despite the absence of theoretical understanding, then their academic documentation and analysis becomes important as a replicable model for SME empowerment. Conversely, if substantial weaknesses are identified, this study serves as a strategic foundation for local government and stakeholders to design more targeted programs for strengthening digital muamalah literacy. In this regard, the socioeconomic and ethical framework for sharia-based MSME empowerment advanced by Rukmanda et al. (2025) offers a directly applicable reference point for translating the findings of this study into actionable development policy.

Based on the foregoing background, this study formulates two complementary research questions. First, how are the principles of amanah and adamul gharar factually implemented in online trading practices among SMEs in Ranai City, encompassing the patterns, forms, and consistency of such practices in the field. Second, what factors underlie the formation of amanah and adamul gharar practices among SME actors in Ranai City who conduct online transactions without an adequate theoretical foundation in Islamic economics.

RESEARCH METHODS

This study employs a qualitative approach with a case study design. The qualitative approach was selected because it aims to understand the meanings that individuals attach to a social phenomenon (Creswell, 2014), specifically how micro, small, and medium enterprise (MSME) actors in Ranai City implement the principles of amanah (trustworthiness) and adamul gharar (absence of uncertainty) in their online trading practices. The case study design was adopted because this phenomenon is closely bound to a distinctive local social and economic context, in accordance with the research strategy that investigates contemporary phenomena in depth within real-life contexts (Yin, 2018). Data were collected through in-depth interviews with six online MSME actors purposively selected based on their active engagement in digital platform-based trading through channels such as WhatsApp Business, Instagram, Facebook Marketplace, Shopee, and TikTok Shop, observation of transaction practices on digital platforms, and documentation in the form of screenshots of buying and selling interactions as well as official data from the Department of Cooperatives and Trade (Diskumdag) of Natuna Regency.

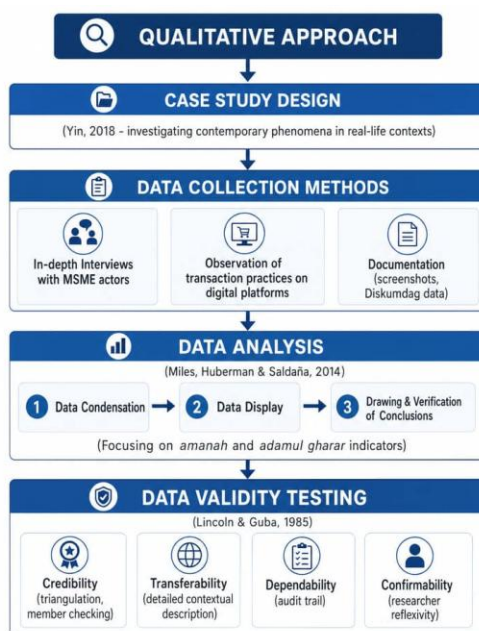


Figure 1. Research Methodology Framework

Data analysis followed the interactive model of Miles, Huberman, and Saldaña, which encompasses data condensation, data display, and the drawing and verification of conclusions (Miles et al., 2014). Condensation was carried out by focusing information on indicators of *amanah* and *adamul gharar*, such as the honesty of product descriptions and the consistency between digital representations and the actual condition of goods. Data validity testing was conducted with reference to the four criteria of Lincoln and Guba, namely credibility through source triangulation and member checking, transferability through detailed contextual description, dependability through an audit trail, and confirmability through researcher reflexivity (Lincoln & Guba, 1985), in order to ensure that the findings genuinely reflect field realities.

RESULT AND DISCUSSION

RESULT

Implementation of the Principles of *Amanah* and *Adamul Gharar* in Online Trading Practices among MSMEs in Ranai City

Based on the findings of in-depth interviews and observations of online trading practices conducted by MSME actors in Ranai City, it was found that the principles of *amanah* and *adamul gharar* have factually manifested in their day-to-day digital transactions, although they are not always consciously recognized as part of formal Islamic economic values. These manifestations are evident in several consistent and recurring patterns observed in the field.

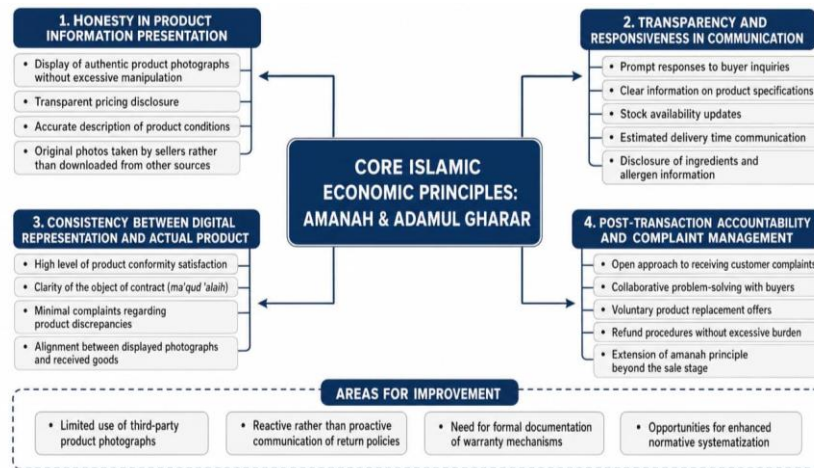


Figure 2. Implementation of the Principles of *Amanah* and *Adamul Gharar*

The first pattern identified is honesty in the presentation of product information. The majority of the MSME actors studied display product photographs as they are without excessive manipulation, disclose prices transparently, and describe the condition of goods honestly to prospective buyers. One informant who sells clothing through WhatsApp Business stated that she always sends original product photos taken by herself rather than images downloaded from other stores, as she believes buyers have the right to know exactly what they will receive. This pattern is substantially aligned with the core of the *amanah* principle in Islamic *muamalah*, namely the seller's obligation to convey accurate and non-misleading information to the buyer (Najib & Abduh, 2023). No systematic practice of image manipulation was found, although in a number of cases there were limitations in photo quality that were not intentional acts of deception.

The second pattern is openness and responsiveness in transactional communication. MSME actors who are active on platforms such as Instagram and Facebook Marketplace demonstrate a pattern of open communication in responding to buyer inquiries, whether regarding product specifications, stock availability, or estimated delivery times. Observations of the comment sections and direct messages on the MSME accounts studied revealed that buyer questions were answered promptly and informatively. Food and beverage business actors using WhatsApp, for instance, consistently provided information regarding the ingredients used, including when buyers inquired about specific allergen content. This kind of openness reflects a minimal presence of *gharar* in transactions, as *gharar* fundamentally arises from ambiguity and uncertainty that is allowed to remain unresolved in the course of a transaction (Alfarizi & Imsar, 2025).

The third pattern identified is consistency between products as presented digitally and the goods actually received by buyers. Based on a review of customer feedback and interviews with a number of consumers who had previously transacted with Ranai City MSMEs online, it was found that the level of satisfaction regarding product conformity was considerably high. Complaints concerning discrepancies between received goods and their descriptions or displayed photographs were relatively rare and not widespread. This indicates that, in practice, Ranai City MSME actors have fulfilled one of the essential requirements of a *gharar*-free transaction, namely the clarity of the object of the contract (*ma'qud 'alaih*), encompassing the existence, attributes, and actual condition of the goods. This situation stands in contrast to findings from national marketplace platforms, which indicate a persistently high gap between digital representations and the actual condition of products (Hasang & Muthoifin, 2025).

The fourth pattern is a relatively open approach to complaint handling and product returns. Although not all MSME actors have formally documented return policies, the majority of informants stated that they are willing to receive complaints and seek solutions jointly with buyers in the event of product discrepancies. Some even voluntarily offer product replacement or refunds without burdensome procedures. This disposition reflects a dimension of *amanah*

that extends beyond the offering stage and continues into the post-sale phase, which in the context of *fiqh muamalah* constitutes part of the seller's responsibility regarding the validity and suitability of the goods being traded.

Nevertheless, this study also identified a number of gaps warranting attention. Among a small number of MSME actors, the practice of using product photographs sourced from third parties was found, which did not fully represent the actual condition of their merchandise. Furthermore, information regarding return mechanisms and product warranties was not always communicated proactively to buyers, but was instead conveyed only upon the buyer's explicit inquiry. These minor gaps, although not yet reaching the threshold of *gharar* that would invalidate a contract, nonetheless carry the potential to generate uncertainty that is at odds with the spirit of *adamul gharar* in Islamic *muamalah* (Lichasanah & Kurniawati, 2025). Overall, the implementation of the principles of *amanah* and *adamul gharar* among Ranai City MSMEs can be categorized as practically sound, though it has yet to be fully perfected and normatively systematized.

Factors Underlying the Formation of *Amanah* and *Adamul Gharar* Practices among MSMEs in Ranai City

An equally significant finding of this study is the identification of factors underlying the formation of *amanah* practices and the minimization of *gharar* among MSME actors in Ranai City, notwithstanding their limited theoretical understanding of formal Islamic economic concepts. These factors are layered in nature and mutually reinforcing.

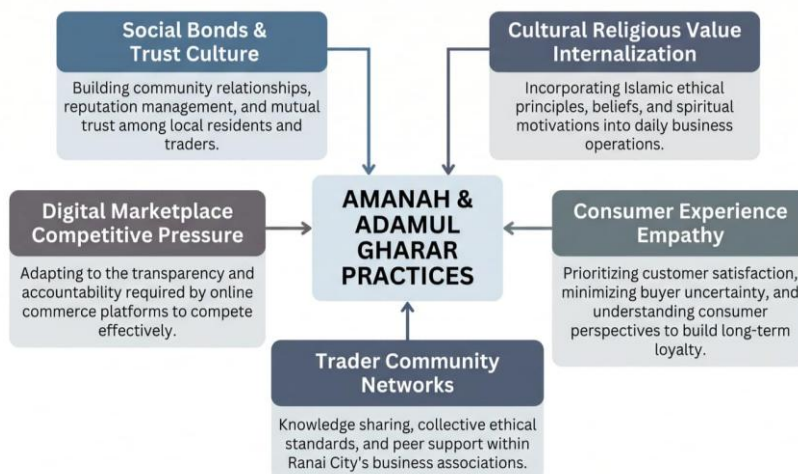


Figure 3. Factors Underlying the Formation of *Amanah* and *Adamul Gharar* Practices among MSMEs

The first and most dominant factor is the strength of social bonds and a culture of trust within the local community of Ranai City. As a small city serving as the administrative center of an archipelagic regency, Ranai City possesses a relatively homogeneous social structure in which residents are generally acquainted with one another. The MSME actors interviewed consistently noted that they would not dare to engage in deceptive or misleading conduct toward buyers, as the community in which they trade is the same community in which they reside, maintain neighborly relations, and socialize on a daily basis. Personal reputation within the local community constitutes a highly valued form of social capital that they are unwilling to sacrifice for the sake of short-term gain. This condition creates a mechanism of social control that indirectly encourages honest and transparent behavior in transactions, in alignment with the function of the *amanah* value as a guardian of trust in *muamalah* relationships (Creswell, 2014 in the context of social meaning-making).

The second factor is the internalization of religious values through cultural, rather than theoretical, processes. The majority of MSME actors in Ranai City are Muslims who were raised in an environment that upholds honesty in trade as an integral part of lived religious practice rather than formal academic learning. Several informants noted that the message to conduct trade honestly had been imparted to them since childhood by their parents and through

religious study circles, such that these values had become embedded in their habitus as business practitioners. This bottom-up, lived-experience-based process of value internalization has yielded practices that are substantively close to Islamic *muamalah* standards, even in the absence of explicit theoretical framing. This finding reinforces the view that Sharia values need not necessarily be present in the form of formal conceptual understanding in order to be realized in actual practice (Rifa'i, 2025).

The third factor is the competitive pressure of the digital marketplace, which indirectly promotes honesty as a business strategy. MSME actors in Ranai City who sell through digital platforms are aware that buyer reviews, testimonials, and account reputation constitute assets that are decisive for the sustainability of their businesses. A dissatisfied buyer can easily leave a negative review that directly undermines the confidence of other prospective buyers. This awareness of digital market mechanisms motivates business actors to maintain honesty and informational transparency not solely out of moral compulsion, but also as a result of rational business calculation. Notably, the outcome of this business calculation converges at the same point as the demands of the *amanah* and *adamul gharar* principles in Islam, namely transparency and the absence of misleading elements in transactions. This phenomenon demonstrates that within a healthy digital ecosystem, Islamic business ethics and market logic can operate in tandem and mutually reinforce one another (Mariam et al., 2026).

The fourth factor is the experience of engaging in online transactions as consumers, which cultivates empathy among business actors. The majority of the MSME actors studied had previously or were still actively engaged as buyers on digital platforms, thereby gaining firsthand understanding of the discomfort experienced upon receiving a product that does not correspond to the description or photographs presented by the seller. This experience as consumers generates empathy that is subsequently transformed into personal standards for selling. Several informants explicitly stated that they treat buyers as they themselves would wish to be treated when in the position of a buyer. This principle of reciprocity, which in Islam is recognized as part of the ethics of *muamalah*, practically produces behavior that minimizes *gharar* and reinforces the *amanah* dimension across every transaction they conduct.

The fifth contributing factor is the role of trader communities and informal inter-business networks in upholding standards of commercial practice. In Ranai City, informal networks exist among fellow online traders who share experiences with one another, including insights regarding the importance of maintaining buyer trust and avoiding practices that could damage the reputation of the local trading community as a whole. These networks are not formal in nature, such as associations or cooperatives, but operate organically through community WhatsApp groups, informal gatherings, and everyday interactions. The normative pressure exerted by these trader communities further reinforces the formation of an online trading ecosystem that collectively upholds the values of honesty and transparency, ultimately creating conditions consonant with the demands of the *amanah* and *adamul gharar* principles from the perspective of Islamic *muamalah* (Abdillah & Sholihah, 2023).

It can therefore be concluded that the formation of *amanah* and *adamul gharar* practices among Ranai City MSMEs is not the product of structured theoretical understanding, but rather the result of a confluence of strong local community social bonds, culturally mediated religious value internalization, competitive digital market pressures, consumer-experience-based empathy, and the normative influence of informal trader community networks. This finding carries an important implication: the cultivation of Islamic-value-based MSMEs need not necessarily begin with the transfer of theoretical knowledge, but may instead commence with the strengthening of cultural and social factors that already exist and have proven to function effectively in the field.

DISCUSSION

Implementation of the Principles of *Amanah* and *Adamul Gharar* in Online Trading Practices among MSMEs in Ranai City

The findings of this study indicate that the principle of *amanah* in the online trading practices of Ranai City MSMEs is concretely manifested through patterns of honest product presentation, open communication, and consistency between digital information and the actual condition of goods. This is consistent with the assertion of

Najib and Abduh that *gharar* in online trading frequently arises from ambiguous product descriptions, discrepancies between images and the actual condition of goods, and non-transparent return mechanisms (Najib & Abduh, 2023).

In the context of Ranai City MSMEs, the gaps identified above are in fact relatively closed by the day-to-day practices of business actors who consistently present their products as they are and respond to buyer inquiries in an informative manner. This means that the field findings not only confirm existing theoretical concerns, but simultaneously demonstrate that in certain local contexts, *gharar*-free practices can be realized even in the absence of adequate conceptual understanding on the part of the practitioners themselves.

Factors Underlying the Formation of *Amanah* and *Adamul Gharar* Practices among MSMEs in Ranai City

The findings of this study identify that the dominant factors underlying the formation of *amanah* and *adamul gharar* practices among Ranai City MSMEs are the strength of local community social bonds functioning as a reputational control mechanism, the cultural internalization of religious values, and the competitive pressures of the digital marketplace that render honesty a rational business strategy.

These findings both reinforce and extend the argument of Rifa'i, who asserts that the integration of Islamic business ethics values in digital MSME practices contributes to increased consumer trust and business sustainability (Rifa'i, 2025). What distinguishes the present findings from that argument is that, in the case of Ranai City MSMEs, such value integration does not occur through formal education or intervention, but rather through social and cultural processes that unfold organically. This constitutes a novel finding that conceptually challenges the common assumption that the application of Islamic *muamalah* values requires theoretical literacy as its primary prerequisite.

CONCLUSION

Nevertheless, this study is not without limitations. Its findings are drawn exclusively from Ranai City as a single research site, which limits their generalizability beyond this particular social and cultural context. The relatively small number of informants, while sufficient for in-depth qualitative inquiry, further constrains the breadth of claims that can be drawn from the data.

Future researchers are therefore encouraged to replicate this study across other archipelagic and border regions of Indonesia to test whether the organic formation of *amanah* and *adamul gharar* practices identified here represents a broader pattern or remains specific to the conditions of Natuna. Comparative studies involving multiple sites, larger informant pools, and mixed-method designs would significantly strengthen the empirical foundation of the bottom-up Islamic value implementation model proposed by this study.

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