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Eliminating Gharar and Riba in Sharia E-Commerce Transactions: The Implementation of Islamic Sale and Purchase Principles in the Digital Era

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ABSTRACT

The digital transformation in the financial sector has brought significant changes to transaction patterns in society, including within Islamic boarding schools (pesantren). One such innovation is the cashless payment system, which offers efficiency, security, and convenience in transactions. This study aims to analyze the perceptions of students (santri) at Al-Ghozali Islamic Boarding School, Majalengka, regarding the use of cashless payment systems from the perspective of fiqh muamalah and digital Islamic economics. The research employs a qualitative approach using in-depth interviews, observation, and documentation techniques. The results show that most students accept digital payment systems as a form of modern convenience aligned with the principle of *maslahah mursalah*, as long as they do not involve elements of *riba* (usury) or *gharar* (uncertainty). The implementation of this system also contributes to more efficient, transparent, and controlled financial management within the pesantren. Moreover, this innovation supports the achievement of SDG 1 (No Poverty) through enhanced financial inclusion and SDG 8 (Decent Work and Economic Growth) by strengthening economic activities in the pesantren environment. The findings indicate that cashless payment systems can be integrated with fiqh muamalah principles and have a positive impact on the development of digital Islamic economics in pesantren settings.

Keywords: *Fiqh Muamalah, Digital Islamic Economics, Cashless Payment System, Santri, SDG 1, SDG 8.*

INTRODUCTION

The development of digital technology in the modern era has significantly affected various aspects of human life, including the financial sector. Digital transformation has given rise to a range of non-cash payment innovations, such as mobile banking, e-wallets, QRIS, and internet banking, all of which offer convenience, efficiency, and security in financial transactions. This shift toward a digital financial system represents an important step in supporting the realization of a cashless society, in line with the government's efforts to enhance national financial inclusion. However, the implementation of non-cash payment systems has not yet been fully accepted across all segments of society, particularly within Islamic boarding school environments. One example is Al-Ghozali Islamic Boarding School in Majalengka, which serves as a center of traditional Islamic education as well as a forum for shaping the character and religious understanding of its students. In this context, an important question arises as to how the students understand and perceive the use of non-cash payment systems from the perspective of *fiqh muamalah* (Rahman & Yuliani, 2024).

As an Islamic educational institution, Al-Ghozali Islamic Boarding School in Majalengka holds a strategic role in instilling Sharia values in all aspects of life, including the fields of economics and finance. Therefore, it is essential to examine students' understanding of the legal and ethical dimensions of using digital financial technology. From an Islamic perspective, the use of non-cash payment systems must observe fundamental principles such as the prohibition of *riba* (usury or interest), *gharar* (uncertainty), and *maisir* (speculation). At the same time, the principle of *maslahah mursalah* provides an opportunity for Muslims to benefit from technological innovation so long as it serves the public good and does not contradict Sharia law (Zaki et al., 2022).

In addition to its religious relevance, this study is also connected to the global agenda of the Sustainable Development Goals (SDGs), particularly SDG 1 on poverty eradication and SDG 8 on inclusive and sustainable economic growth. Non-cash payment systems can serve as an important instrument for expanding access to financial services, promoting digital financial literacy, and improving the economic welfare of communities, including those within Islamic boarding schools. Therefore, this study is important to undertake in order to explore more deeply how the students of Al-Ghozali Islamic Boarding School in Majalengka perceive non-cash payment systems, to what extent such systems are compatible with the principles of *fiqh muamalah*, and how their implementation may support the achievement of sustainable development goals (A'yun et al., 2025).

METHOD

The study was conducted at Al-Ghozali Islamic Boarding School, Majalengka Regency, West Java. This site was chosen because the institution has implemented a digital payment system through the use of student cards as a financial innovation within the boarding school environment. The research participants consisted of students from various educational levels (*junior high school, vocational high school, and Islamic senior high school*) who had used the non-cash payment system. Informants were selected using a purposive sampling technique, based on specific criteria such as their level of understanding of *fiqh muamalah*, experience in using digital systems, and involvement in the economic activities of the boarding school. The total number of informants was 10 students, supplemented by 2 financial administrators of the boarding school to support data triangulation.

1. Data Collection Techniques

Data were obtained through three main techniques, namely:

2. **In-depth interviews**, conducted with students and financial administrators at the boarding school to explore their understanding, perceptions, and attitudes toward the non-cash payment system.
3. **Direct observation**, undertaken to examine the practical use of digital cards in daily transaction activities at the cooperative store, canteen, and business units within the boarding school.
4. **Interview documentation**, consisting of records and supporting materials from interviews with students

RESULTS AND DISCUSSION

Pesantren Innovation in Developing the Digital Economy

The function of Islamic boarding schools is no longer limited to serving as centers for religious learning; they have also expanded into the fields of business and economics. One form of this development is the establishment of minimarkets as an effort toward economic empowerment. Al-Ghozali Islamic Boarding School in Majalengka represents one example of a pesantren that has begun to develop such an initiative. Since its establishment in March 2021, the institution has encountered challenges in its financial system, particularly because transactions were still conducted manually. The lack of administrative efficiency became a significant concern for the management. To address this issue and adapt to contemporary developments, the pesantren introduced an

innovation by replacing the cash-based system with a digital system using digital cards (Retnowati et al., 2025).

This innovation is expected to enhance the efficiency of financial management and transactions within the pesantren environment. The use of digital cards not only reduces the risk of losing cash, but also serves as an educational medium for students to develop digital financial literacy. Several internal challenges – such as students frequently losing their pocket money – and external factors – such as difficulties faced by parents in monitoring their children’s spending – encouraged the pesantren to establish a minimarket based on a digital payment system. This step has made the financial management of the pesantren more secure, efficient, and transparent (A’yun et al., 2025).

The main problem in buying and selling activities within the pesantren environment was the security of cash. Many students experienced financial loss as a result of theft or personal negligence. This condition not only caused inconvenience, but also had the potential to generate negative perceptions of life in the pesantren. In addition, unrestricted purchasing habits could trigger feelings of jealousy among students with limited financial means. One of the external factors driving the implementation of the digital payment system at Al-Ghozali Islamic Boarding School was the demand from parents. Many parents found it difficult to control their children’s spending when no limitations were imposed. Furthermore, for parents living outside West Java, sending money through conventional methods – via the banking facilities provided by the pesantren, which were not for individual ownership but intended for all students – was often inefficient. Therefore, the digital card system emerged as a more practical and secure solution. In this regard, Al-Ghozali Islamic Boarding School has integrated two relatively new elements that are still rarely implemented in other pesantren, particularly within Majalengka Regency: the introduction of technology into the pesantren environment and the development of an economic system that is still relatively new in the world of Islamic boarding schools. Both of these innovations, however, must remain aligned with religious principles as the primary consideration (A’yun et al., 2025).

Students' Understanding of the Non-Cash Payment System

The results and discussion of the student interviews indicate that, based on interviews conducted with several students at Al-Ghozali Islamic Boarding School, Majalengka, the majority demonstrated a positive attitude toward the implementation of the non-cash payment system within the pesantren environment. Most students regarded the system as a modern step that facilitates daily transactions, whether in the cooperative store, the canteen, or in the administrative activities of the pesantren. They perceived the use of digital cards as safer and more efficient than carrying cash, which is often at risk of being lost. One vocational high school student stated that the digital card system made it easier for them to manage their expenses, because the card balance could be checked directly and each use was properly recorded. The student explained, "Using the card makes spending more controlled; I am not as wasteful as when I used to carry cash. It also helps me learn how to manage my own money" (Khakim, 2025).

However, several junior high school students still expressed hesitation toward the use of the digital system. They admitted that they were not yet accustomed to it and felt more comfortable using cash. One student stated, "At first, I was confused because I did not understand how to use it, and I was afraid of pressing the wrong button or losing the balance." This statement suggests that differences in educational level and technological understanding influence the acceptance of the non-cash system.

From a religious perspective, most students understood that non-cash payment systems are permissible as long as they do not violate Sharia principles, such as involving *riba* or *gharar*. A student who had studied *fiqh muamalah* explained that, "If the transaction is clear, the money is lawful, and there is no prohibited additional charge, then it is permissible in Islam." This statement reflects a relatively strong religious awareness among the students that technological advancement is not inherently in conflict with Islamic law, provided that it remains within the boundaries of Sharia.

In addition, the pesantren played an important role in providing students with an understanding of this digital payment system. Through the guidance of religious teachers and the financial administrators of the pesantren, students were taught how to use digital cards properly while also being introduced to the relevant values of *fiqh muamalah*. These efforts helped reduce students' concerns regarding the halal status of the system. Such educational initiatives also represent an implementation of the principle of *maslahah mursalah*, namely public

benefit that does not contradict Sharia texts and brings benefit to the community (Retnowati et al., 2025).

Overall, the interview findings show that the students of Al-Ghozali Islamic Boarding School, Majalengka, have been able to adapt to the non-cash payment system and consider that digital technology can be utilized to support the economic activities of the pesantren. This acceptance cannot be separated from the support of the pesantren environment, which actively educates students, as well as the role of Sharia financial institutions such as Bank Syariah Indonesia (BSI), which assist in providing Sharia-based digital transaction facilities. These findings reinforce previous studies showing that the implementation of digital financial systems within pesantren environments not only improves transaction efficiency and security, but also strengthens students' understanding of modern Islamic economic values. Thus, the innovation of the non-cash payment system at Al-Ghozali Islamic Boarding School, Majalengka, represents a concrete example of the integration between the principles of *fiqh muamalah* and digital technological advancement oriented toward public benefit (*maslahah*) (Marta, 2025).



Fiqh Muamalah and Digital Financial Technology

From a terminological perspective, *fiqh muamalah* refers to the body of Islamic jurisprudence governing human interactions in economic activities beyond ritual worship. Its fundamental principles include the general permissibility of transactions, justice, transparency, and the prohibition of practices such as *riba* and *gharar* (Zaki et al., 2022).

The application of *fiqh muamalah* in daily life is essential for establishing a more just and sustainable economic system. In business transactions, for instance, both sellers and consumers are expected to uphold honesty and transparency in determining prices and the condition of goods. In debt-related transactions, Muslims are encouraged to avoid interest-based systems and instead adopt Sharia-compliant financing, where transactions are mutually beneficial and do not impose undue burden on either party. Furthermore, the principle of partnership in economic activities may be implemented through cooperative systems or joint ventures, where profits are distributed based on mutually agreed terms. By adhering to these principles, economic interactions can operate more fairly and in alignment with Islamic values. Thus, *fiqh muamalah* integrates Islamic ethical values into all aspects of economic life, contributing to the development of an economic system that is not only efficient and sustainable but also ethical and socially oriented.

Sharia Economic Principles in Digital Finance

The development of digital financial systems should remain grounded in the principles of Islamic economics, which emphasize justice, transparency, and collective welfare. One of the central principles is the prohibition of *riba*, defined as gain obtained without effort or risk, which is explicitly forbidden in Islam. In the context of digital finance, the prohibition of *riba* can be accommodated through the application of Sharia contracts such as *mudharabah* and *murabahah*, which reflect partnership and clarity of returns.

In addition, Islamic principles reject *gharar*, or excessive uncertainty in transactions. Digital technology, in this regard, serves as an instrument that enhances information transparency, thereby reducing ambiguity in transaction processes. Consequently, Islamic economic principles serve as a crucial foundation for developing digital financial systems that are not only innovative but also aligned with Sharia values (Suryawirawan, 2025).

Relevance to SDG 1 and SDG 8

Selain sesuai dengan prinsip fikih muamalah, penerapan sistem In addition to being consistent with *fiqh muamalah* principles, the implementation of non-cash payment systems also supports the Sustainable Development Goals (SDGs). SDG 1 emphasizes poverty alleviation through expanding access to financial services and improving societal welfare. Digital payment systems facilitate students in managing their finances, accelerate the flow of funds from parents to the pesantren, and create economic opportunities within the boarding school environment (Zaki et al., 2022).

Meanwhile, SDG 8 highlights the importance of inclusive and sustainable economic growth. Through the implementation of digital payment systems, pesantren can establish a Sharia-based technological economic ecosystem. Students and administrators are able to conduct transactions more transparently and efficiently, which in turn strengthens the local economy and empowers the pesantren community. This initiative is also aligned with national programs on Sharia and digital financial literacy promoted by the National Committee for Islamic Economy and Finance (KNEKS) and the Financial Services Authority (OJK) (Kasri & Sosiati, 2024).

Thus, the implementation of non-cash payment systems in pesantren is not merely a technological innovation, but also part of a broader transformation of the Sharia economy that aligns with *fiqh muamalah* values and supports sustainable development. This innovation demonstrates that Islamic principles can coexist with modern technological advancements, provided they are grounded in *maslahah* (public benefit) (Marta, 2025).

The Role of Financial Digitalization in Strengthening Pesantren Economy

Financial digitalization at Al-Ghozali Islamic Boarding School, Majalengka—through collaboration with Bank Syariah Indonesia (BSI)—has enhanced efficiency, security, and transparency in financial management. This system demonstrates that digital technology can be implemented in harmony with *fiqh muamalah* principles, as long as it upholds justice and avoids elements of *riba* and *gharar*. This finding is consistent with previous research indicating that financial digitalization in pesantren improves administrative efficiency and enables more transparent fund management based on Sharia principles (Khakim, 2025).

Moreover, Al-Ghozali Islamic Boarding School may serve as a model for the implementation of a Sharia-based digital economy at the local level. This innovation highlights that pesantren are not only institutions for religious education but also centers for economic empowerment that are adaptive to technological developments. Such initiatives support government and OJK programs aimed at enhancing Sharia financial literacy and inclusion among students, including programs such as *Santri Cerdas Finansial* (Zaki et al., 2022).

The role of financial institutions such as BSI is also crucial in strengthening the pesantren digital ecosystem through the provision of digital student cards, Sharia transaction training, and digital financial security education. The implementation of this system demonstrates that digital finance can be applied without neglecting *fiqh muamalah* principles, provided that transactions are conducted fairly, transparently, and free from *riba* and *gharar*. Furthermore, the

digitalization of pesantren economies is closely related to the Sustainable Development Goals, particularly SDG 1 (poverty alleviation) and SDG 8 (inclusive and sustainable economic growth). Through this system, pesantren can develop an Islamic-based economic community that promotes students' financial independence while strengthening the local economy. This effort is also aligned with policies of the Ministry of Religious Affairs and KNEKS, which emphasize the importance of inclusive financial systems within pesantren as part of national Sharia economic development (Zaki et al., 2022).



CONCLUSION

This study examined the implementation of a non-cash payment system at Al-Ghozali Islamic Boarding School, Majalengka, and explored students' perceptions of this innovation from the perspective of *fiqh muamalah*. Based on the findings, it can be concluded that Al-Ghozali Islamic Boarding School has taken a progressive step in integrating digital technology into its financial system. Through collaboration with Bank Syariah Indonesia (BSI), the pesantren has successfully implemented a digital payment system for students, which is used in daily economic activities such as purchases at the cooperative store and other internal transactions within the boarding school.

The implementation of this digital system provides various benefits, particularly in terms of efficiency, security, and financial transparency. The non-cash system minimizes the risk of losing pocket money, facilitates parental

monitoring of students' expenses, and accelerates transaction processes within the pesantren environment. From an educational perspective, this innovation also functions as a practical learning medium through which students can understand modern financial concepts based on Sharia principles. This demonstrates that the pesantren is not only a center of religious education but also an institution capable of adapting to technological advancement and the digital economy.

In general, students' perceptions of the non-cash payment system are positive, although a small number still express reservations due to concerns regarding *riba*, *gharar*, and dependence on technology. The majority of students believe that the use of digital systems is permissible as long as it does not contradict Sharia principles and brings benefit to the community. This view is in line with the concept of *maslahah mursalah*, whereby technological advancement may be accepted as long as it provides tangible benefit without causing harm.

From the perspective of *fiqh muamalah*, the non-cash payment system at Al-Ghozali Islamic Boarding School constitutes a valid form of modern *muamalah*, as it fulfills the principles of clarity, justice, and freedom from prohibited elements such as *riba*, *gharar*, and *maisir*. This finding demonstrates that Islamic law is flexible and capable of adapting to contemporary developments without neglecting its moral and spiritual foundations. Furthermore, the implementation of a digital financial system at Al-Ghozali Islamic Boarding School also contributes to the achievement of the Sustainable Development Goals (SDGs), particularly SDG 1 on poverty eradication and SDG 8 on inclusive and sustainable economic growth. Through Sharia-based digital financial literacy, students are able to learn how to manage money more wisely, understand modern transactions, and become technologically literate generations without abandoning Islamic principles.

Overall, Al-Ghozali Islamic Boarding School, Majalengka, serves as a concrete example of the integration between Islamic values and modern technology. The innovation of its digital payment system is not merely a form of adaptation to contemporary progress, but also a strategic step toward creating the economic self-reliance of the pesantren, strengthening the role of students in the digital economy, and demonstrating that technology can operate in harmony with the principles of *fiqh muamalah* oriented toward the benefit of the community.

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