



The Role of Sharia-Compliant Digital Payment Systems in Promoting Seller Honesty and Transparency in E-Commerce

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Received: 2025-09-13; Accepted: 2025-10-10; Published: 2025-10-31

ABSTRACT

This study aims to examine the role of sharia-compliant digital payment systems in helping sellers maintain honesty and transparency on e-commerce platforms. Amidst the rapid development of the digital economy, sharia principles such as the prohibition of interest, uncertain risks, and opportunity-based financing have become obstacles to online transactions. This study used a descriptive qualitative method and collected data through literature review. The results indicate that sharia-compliant digital payment systems can strengthen transaction honesty through valid, clear contracts that comply with sharia law. Honesty in sharia-compliant fintech is an important foundation for preventing fraudulent practices and information manipulation. Furthermore, digital transparency in e-commerce is crucial for building buyer trust, particularly through seller verification, product reviews, and buyer protection. Digital platforms are also required to maintain data security and provide a reporting system that responds quickly to issues. By consistently implementing sharia-compliant digital payment systems, sharia-compliant digital payment systems can create a fair, sustainable, and meaningful business environment, as well as increase the competitiveness of halal micro, small, and medium enterprises (MSMEs) in the era of globalization. This study recommends collaboration between the government, Islamic scholars, and industry players to strengthen sharia-compliant financial regulations and education.

Keywords: : *sharia digital payments; seller honesty; transaction transparency; e-commerce; sharia contracts*

INTRODUCTION

From an Islamic perspective, trade and commercial transactions constitute one of the major discourses that receive serious attention. Islam establishes relatively strict provisions governing trade and buying-selling practices. In conducting commercial transactions, Islam strongly emphasizes the principle of mutual consent (*ridha*) and strictly prohibits *riba*, as stated in Qur'an Surah Al-Baqarah verse 275. As the primary source of Islamic law, the Qur'an explicitly regulates the fundamental principles of trade. It strongly encourages and motivates Muslims to engage in commerce in their daily lives. At the same time, the Qur'an also recognizes and legitimizes commercial activities and provides basic principles that may serve as references for buying and selling practices. Among these are the Qur'an's recognition of both individual and collective rights to possess wealth without coercion, its acknowledgment of the delegated authority over legally owned property by individuals or groups, its provision of freedom to conduct transactions within the limits prescribed by Sharia, and its view that wealth is inviolable, such that the unlawful use of another person's property without the consent of its rightful owner is strictly prohibited (Rivai, 2011, as cited in Ulum, 2020).

Electronic commerce, commonly referred to as e-commerce, is a method of exchanging goods, information, and services between companies or other parties through digital platforms such as the internet, telephone networks, or other digital media. Online buying and selling are fundamentally similar to direct transactions, except that the two parties do not meet physically. Social media platforms such as Instagram have become important tools in the process of selling and marketing products, as they are frequently used to share images of goods offered for sale. With the advancement of information technology, business activities have undergone significant changes and gained broader opportunities, while transactions have become easier to conduct. People from various backgrounds have taken advantage of these technological developments to sell goods online. The internet also functions as a global communication medium that facilitates the exchange of information and serves as a medium for conducting online transactions through e-commerce (Rizal et al., 2025).

In the business world, honesty cannot always be assumed. A lack of understanding and application of Islamic business ethics in online business remains a challenge for Muslim entrepreneurs. Although online business offers considerable opportunities for Muslim business actors, recent studies indicate substantial differences in the understanding and implementation of Islamic ethical principles in the context of digital commerce. Research such as *E-*

Commerce and Islamic Business Ethics: Exploring Challenges and Opportunities (Mughal et al., 2020), as cited by Saaidin and Ismail, notes that there is still a lack of clear guidance for conducting online business in a manner consistent with Islamic values. This situation makes it difficult for Muslim entrepreneurs to ensure that their online business practices conform to Islamic ethical and moral principles (Rizal et al., 2025).

METHOD

This study employed a descriptive qualitative approach aimed at gaining an in-depth understanding of how Sharia-compliant digital payment systems contribute to promoting seller honesty and transparency on e-commerce platforms. A qualitative approach was chosen because it is well suited to explaining the underlying context of values, norms, and Sharia principles relevant to the issue under study. The data used in this research were secondary data obtained from various credible sources, including scholarly journals, books, and other academic literature. Data collection was conducted through a literature review, involving the examination, identification, and analysis of various documents and references relevant to the research topic.

RESULTS AND DISCUSSION

1. Sharia-Compliant Digital Payment Systems and Sharia Principles in Transactions

A digital payment system is an electronic financial transaction method that does not require cash, but instead relies on the internet and smartphones. This process enables the instant and secure transfer of funds through various platforms, such as digital wallets, mobile banking, and QR code scanning. With the emergence of fintech, e-commerce, and other contemporary financial innovations, there is a significant opportunity to increase the volume of Sharia-based transactions. However, these innovations also raise important questions regarding how Sharia principles can be consistently applied amid the dynamics of an ever-changing market. In this regard, it is essential to examine the extent to which concepts such as the prohibition of *riba*, *gharar*, and *maisir* are implemented in contemporary economic transactions.

The successful implementation of Sharia principles depends on the development of appropriate financial products and services, public understanding, and robust regulatory frameworks. In many cases, limited knowledge of the basic concepts

of Sharia constitutes a major obstacle to encouraging broader adoption. Therefore, studying and understanding Islamic finance is essential to support the effective implementation of these principles across various economic sectors. In addition, supervision and regulation play a critical role in ensuring that contemporary financial products and services remain Sharia-compliant. To establish clear and practical standards, governments and relevant institutions must collaborate with Islamic scholars and economic practitioners. These standards must also be sufficiently flexible to accommodate innovation while preserving fundamental Sharia principles.

The objective of a modern economy grounded in Sharia principles is to establish an economic system that is just, balanced, and sustainable. Economic practices are based on Islamic values that emphasize justice, transparency, and sustainability, while prohibiting *riba*, *gharar*, and *maisir*. These principles provide guidance for Muslims in conducting economic transactions that prioritize blessing and public benefit. Sharia principles are centered on the elimination of harmful practices, such as *riba* (interest), *gharar* (uncertainty), and *maisir* (gambling or speculation). These principles are applied to protect consumer rights by emphasizing clarity and certainty in transactions, including the following (Jannah et al., 2025):

a. Preventing Losses Caused by Uncertainty

Gharar involves uncertainty regarding information or the condition of traded goods and services, which may result in losses for one of the parties. Regulation therefore aims to minimize such risks by requiring transactions to be conducted with clear and transparent information.

b. Ensuring Fairness in Transactions

Islam promotes fair and balanced transactions by prohibiting *gharar*. By protecting consumers from practices that exploit ambiguity for one-sided gain, a more just and ethical commercial environment can be established.

c. Protecting Consumers from Excessive Speculation

Speculative activities, which are characterized by the assumption of substantial risk for uncertain gain, often involve elements of *gharar*. The prohibition of such practices is therefore intended to protect consumers from significant financial losses that may arise from excessive speculation.

In the contemporary economy, Sharia principles are implemented through various innovative financial mechanisms. One example is the use of *mudharabah* and *musyarakah* as alternatives to the interest-based credit systems commonly found in conventional finance. In addition, contracts such as *murabahah* (sale with

a profit margin), *salam* (forward sale with advance payment), and *istisna* (manufacturing contract) allow for more flexible transactions while remaining compliant with Sharia. Although Sharia principles have demonstrated their relevance in the contemporary economy, several challenges remain in ensuring their proper implementation amid technological development and globalization. These challenges include inconsistent regulation, limited public literacy in Islamic finance, and the need for more diverse financial products. Therefore, collaboration among governments, Islamic scholars, and industry actors is crucial for strengthening the implementation of Sharia principles in the contemporary economy so that they can effectively meet the needs of the Muslim community in the era of globalization (Rofiullah, 2024).

2. The Role of Sharia-Compliant Digital Payment Systems in Seller Transparency

In e-commerce, digital transparency is essential for ensuring the security, authenticity, and reliability of the products received by customers. In today's rapidly expanding digital economy, consumers seek not only convenient transactions but also clear information regarding where products originate, how they are distributed, and who is involved in the process. Although digital transparency is highly important, this sector continues to face numerous obstacles. One of the main challenges is the limited accessibility of information related to digital supply chain practices, particularly when sellers source products from various suppliers that do not adhere to clear standards.

Consumers often lack information regarding product origin, packaging, and distribution methods. As a result, they encounter difficulties in verifying product authenticity, legal compliance, or quality certification. In addition, the involvement of third parties in logistics and delivery processes is often not transparent in operational practice, which further complicates the issue and increases uncertainty regarding accountability. This lack of clarity may reduce consumer trust and heighten the risk of counterfeit products and digital fraud. Consumers may also face difficulty in tracking deliveries in real time or identifying who is responsible in the event of delays, damages, or lost goods. In the long term, such conditions may harm the overall e-commerce ecosystem, particularly micro, small, and medium enterprises (MSMEs) and professional business actors (Rabani et al., 2025).

Therefore, in buying and selling transactions, it is essential to ensure that both parties clearly understand the goods being sold, including their

characteristics, quantity, and price, in order to avoid disputes or fraudulent practices. In this regard, a valid *akad* (contract) is necessary to uphold the principles of justice and honesty in economic activities or *muamalah*. Islam emphasizes that transactions must take place on the basis of mutual consent and must be free from coercion and deception. With a valid and transparent *akad*, both parties share the same understanding of the terms of the agreement, thereby minimizing the potential for fraud or exploitation.

Furthermore, the *akad* determines the type of transaction being conducted, such as sale and purchase (*bai'*), lease (*ijarah*), profit-sharing partnership (*mudharabah* or *musyarakah*), or loan (*qardh*). Each type of *akad* is governed by different fiqh rules; therefore, it is important for both parties to ensure that the contract they employ is consistent with Sharia principles. An incorrect selection or determination of the *akad* may render the transaction invalid under Islamic law.

In addition, the *akad* serves as the legal foundation of a transaction. A transaction is considered valid under Sharia only if it fulfills the required elements, including the contracting parties (*'aqid*), the object of the transaction (*ma'qud 'alaih*), and the offer and acceptance (*ijab* and *qabul*). Accordingly, the *akad* constitutes a highly important component in Sharia-based transactions, because if one of these essential elements is absent, the contract is deemed void and the transaction is not recognized as legally valid under Sharia. Thus, the *akad* is not merely an administrative procedure, but rather an essential instrument for ensuring that the entire transaction process is conducted in accordance with Islamic principles that emphasize justice, clarity, and freedom from prohibited elements.

3. The Application of Honesty Values in Sharia Fintech

Tadlis refers to a situation in which one party in a transaction deliberately conceals information from the other party with the intention of deceiving them, particularly because the buyer does not fully understand the actual condition of the transaction. In Islam, the ethical values of justice and honesty are held in the highest regard. These values are reflected in all aspects of life, including business activities. Since *tadlis* involves deception and manipulation of information, it clearly contradicts Islamic principles, as the Prophet Muhammad (peace be upon him) stated: "*Whoever deceives is not one of us.*" This hadith demonstrates the firm prohibition in Islam against all forms of fraud and dishonesty in human

interactions. Likewise, the Qur'an explicitly forbids believers from unlawfully taking the rights of others (Jannah et al., 2025).

Honesty occupies a central position in a civilized society because it creates peace, eliminates fear, and upholds justice, as reflected in Qur'an Surah Al-Baqarah verse 282 and in the hadith of the Prophet Muhammad (peace be upon him), which warns traders not to cheat in weights and measures (HR. Baihaqi). This principle is particularly relevant in the practice of Cash on Delivery (COD) payments, where price transparency is essential. The rounding up of payment amounts by couriers without clear explanation may violate the principle of justice and reduce consumer trust.

Every individual involved in electronic commerce must therefore understand and uphold moral values. In other words, such moral values should become an inherent part of one's character, as they reflect one's faith in Allah. Thus, although trade may naturally be pursued for profit, in Islam commercial activity is not solely aimed at maximizing financial gain, but also at attaining *barakah* (blessing). Blessing in business refers to the sustainability and legitimacy of the enterprise, achieved through reasonable profits that are permissible in the sight of Allah SWT.

4. Strengthening Consumer Trust and the Sustainability of Digital Business

Consumer trust refers to the confidence and sense of assurance that customers place in a product or brand, including the expectation that sellers will fulfill their promises and provide goods or services in accordance with customer expectations. Within this definition, the integrity and consistency of sellers are essential in meeting their commitments to customers. Consumer trust may also be understood as the positive expectation that customers have toward producers regarding their ability to deliver products that meet customer expectations.

Consumers' perceptions of producers' capabilities play a crucial role in building customer trust. Customer trust can be measured through three main components: **integrity**, which reflects the extent to which a company is honest and committed to fulfilling its promises; **benevolence**, which indicates that a company has good intentions and is concerned with the interests of its customers; and **competence**, which reflects how well a seller understands and responds to customer needs. Customer trust significantly influences purchasing decisions, as strong trust in an online store can encourage consumers to make purchases. In this regard, **e-service quality** plays an important role in building trust on e-

commerce platforms, which in turn significantly affects consumer purchasing decisions.

Amid the increasingly complex development of the digital era, digital platforms have become an essential part of various activities, including shopping and communication. These platforms function as intermediaries between sellers and buyers and therefore play a crucial role in ensuring that every transaction is conducted smoothly, fairly, and transparently. At the most basic level, digital platforms must be honest in providing consumers with accurate and comprehensive information. This includes all relevant product information, such as prices, return policies, and applicable terms and conditions. Clear information is essential so that consumers can make informed purchasing decisions and avoid disappointment (Mustajab, 2025).

Furthermore, digital platforms must have systems in place to handle complaints effectively. Platforms should provide prompt responses and make every effort to resolve issues in the best possible manner. Consumers must also have access to easily reachable channels through which they can express complaints or report problems they experience. In addition, it is important for platforms to maintain a clear reporting system so that customers can track how their complaints are being addressed (Mustajab, 2025). Therefore, digital platforms also play a vital role in safeguarding customers' personal data. Unauthorized access to the personal data collected by platforms must be prevented at all costs. Data breaches may cause significant financial and psychological harm to consumers. For this reason, platforms must implement strict security protocols and conduct regular security audits to ensure that consumer data remain protected.

In addition, digital platforms must support fair and healthy business practices by prohibiting fraud, spam, and copyright violations. To promote healthy competition among sellers, platforms should also establish detailed and transparent policies. By creating a business-friendly environment, such platforms can strengthen consumer trust and attract more qualified sellers.

To create fair and transparent practices, online platforms may adopt several measures as follows (Hutabalian et al., 2025):

a. Seller account verification is conducted to ensure that sellers are legitimate and legally recognized individuals or entities, thereby reducing the likelihood of fraud.

b. Consumer review and rating systems allow customers to evaluate the products they purchase, thus providing useful information for other potential buyers before making purchasing decisions.

c. Buyer protection services are provided to protect consumers by guaranteeing refunds in the event of problems with purchased products.

d. Collaboration with government institutions is carried out to ensure compliance with applicable regulations and to safeguard consumer rights.

Consumer trust constitutes a fundamental element in the sustainability of the digital halal industry ecosystem. Such trust emerges from the **integrity**, **competence**, and **benevolence** of service providers. These aspects reinforce one another and serve as an essential foundation for building loyalty and enhancing the competitiveness of halal MSMEs in a digital economy that is increasingly based on values and transparency.

CONCLUSION

This study demonstrates that Sharia-compliant digital payment systems play a crucial role in enhancing seller honesty and transparency on e-commerce platforms. Grounded in fundamental Sharia principles – such as the prohibition of *riba* (interest), *gharar* (uncertainty), and unjust loss – these systems promote transactions that are fair, transparent, and free from deception. A valid *akad* (contract) serves as a fundamental basis for ensuring mutual agreement between sellers and buyers, while also strengthening legal certainty and trust within the transaction process.

The value of honesty, which is strongly emphasized in Islamic teachings, has proven effective in preventing misrepresentation and data manipulation, particularly in payment methods such as Cash on Delivery (COD). Moreover, digital transparency plays a vital role in building consumer trust, which directly influences the growth and sustainability of digital businesses, especially halal-based micro, small, and medium enterprises (MSMEs).

E-commerce platforms bear significant responsibility in providing reliable verification systems, consumer protection mechanisms, and robust data security. Furthermore, collaboration among governments, Islamic scholars, and industry actors is essential to strengthen regulatory frameworks and enhance Sharia financial literacy. Through such collective efforts, the digital business ecosystem can develop sustainably while remaining aligned with Islamic values.

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