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CONSUMER WILLINGNESS IN ONLINE BUYING AND SELLING TRANSACTIONS IN MAKASSAR CITY (Fiqhi Muamalah Analysis)

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Abstract

The development of information technology has driven changes in economic transaction patterns from conventional systems to digital systems through various online buying and selling platforms. This transformation provides convenience in transactions, but also raises various issues related to consumer willingness, information transparency, and the application of business ethics from the perspective of Islamic jurisprudence (fiqhi muamalah). This study aims to analyze consumer willingness in online buying and selling transactions in Makassar City based on the principles of Islamic jurisprudence (fiqhi muamalah). The study uses a descriptive qualitative approach with data collection techniques through in-depth interviews, observation, documentation, and literature studies of consumers conducting online transactions. The results show that online buying and selling contracts have fulfilled the pillars and requirements of buying and selling according to Islamic jurisprudence (fiqhi muamalah), namely the presence of a seller and a buyer, the object of the transaction, the price, and the ijab qabul (consent) conducted through electronic media. In addition, transactions are carried out based on the principles of Islamic business ethics, which include honesty (*as-sidq*), trust, openness (*at-tabliqh*), justice, responsibility, and benefit, to encourage the formation of consumer willingness. The concept of willingness in online transactions also includes aspects of sharia permissibility, achievement *of maqāṣid al-syarī'ah*, and the use of qiyas in responding to developments in modern trade technology. Thus, online buying and selling practices in Makassar City are essentially in line with the principles of Islamic jurisprudence (fiqhi muamalah) as long as they are carried out honestly, transparently, fairly, and without elements of usury, gharar, or coercion.

Keywords: Consumer Willingness, Online Buying and Selling Transactions, Fiqhi Muamalah, Islamic Business Ethics, Electronic Contracts.

INTRODUCTION

Management is the process of planning, organizing, implementing, and controlling organizational resources to achieve goals effectively and efficiently. In the era of digital transformation, management functions are not only directed at achieving company profits, but also at managing customer relationships through quality service, information transparency, and the application of business ethics. The development of information technology has driven changes in people's behavior in conducting economic activities, particularly through online buying and selling transactions that offer convenience, speed, and efficiency. However, this progress also requires transaction governance that can guarantee security, trust, and protection of consumer rights (Umami, Muzakkiy, & Muis, 2024).

From a muamalah jurisprudence perspective, one of the fundamental elements determining the validity of a contract is the willingness (an-tarāḍin minkum) between the seller and the buyer. Consumer willingness is not simply an agreement to carry out a transaction, but rather a form of readiness born from clear information and the absence of any element of coercion or deception. Then, as well as ambiguity (*gharar).* Therefore, online buying and selling transactions can only be assessed in accordance with Sharia principles if all parties receive transparent information regarding the

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transaction object, price, payment mechanism, and their respective rights and obligations (Zamharir & Azzahro, 2024).

Makassar, as one of the largest trade and service centers in Eastern Indonesia, has seen a growth in the use of marketplaces and social media as a means of online buying and selling. Digital trading activity is growing, supported by high internet usage, easy access to e-commerce applications, and changes in people's lifestyles, which favor practical transactions. Furthermore, the increasing intensity of these transactions requires examination from a fiqh muamalah perspective, particularly regarding the extent to which online buying and selling practices fulfill the principle of consumer consent, as enjoined in the Qur'an through the concept of *an-tarāḍin minkum* (Siagian, 2024).

Consumer willingness in online buying and selling transactions is influenced by various factors, including clarity of product information, price transparency, seller honesty, quality of service, security of the payment system, punctuality of delivery, ease of returning goods (*return*), as well as legal protection for consumers. If these factors are met, consumer trust and willingness will increase, resulting in fair and mutually beneficial transactions. Conversely, if product information does not reflect actual conditions, there is promotional manipulation, delivery delays, or goods received do not meet specifications, consumer willingness can be reduced or even lost because consent is given based on imperfect information (Siagian, 2024; Zamharir & Azzahro, 2024).

Based on an initial survey through observation of the activities of the people of Makassar City as well as various consumer reviews on the marketplace platform, various complaints were still found, such as goods received not matching the description, late delivery, unilateral cancellation of transactions, less responsive seller service, and the refund process (*refund*) which requires a considerable amount of time. This condition indicates that even though the transaction was carried out voluntarily at the beginning of the contract, its implementation still leaves problems that can reduce consumer willingness. From a muamalah fiqh perspective, such a situation has the potential to contain elements of *gharar,* which is contrary to the principles of justice and honesty in transactions (Maulana & Muttaqin, 2024).

This phenomenon indicates that the development of digital commerce has not been fully balanced by the implementation of the principles of Islamic jurisprudence (fiqhi muamalah). Some business actors are still more focused on economic profit than on fulfilling Sharia values, which prioritize honesty, openness, trustworthiness, and the willingness of both parties. However, Islam emphasizes that every transaction must be carried out based on mutual consent, without any element that harms either party. Therefore, this study examines Consumer Willingness in Online Buying and Selling Transactions in Makassar City (Analysis of Islamic Fiqhi Muamalah). It is important to understand how the principle of consumer consent is implemented in digital transaction practices, the factors that influence it, and to contribute to the development of digital business practices that are in accordance with sharia principles (Umami et al., 2024; Dianti et al., 2024).

Previous research shows that online buying and selling transactions, from a fiqh muamalah perspective, are essentially permissible as long as they fulfill the pillars and conditions of the contract and uphold the principles of willingness, honesty, and transparency (Zamharir & Azzahro, 2024). Furthermore, Siagian (2024) emphasized the importance of legal protection for consumers as a form of justice in electronic transactions. Umami et al. (2024) concluded that harmony between Islamic law and state regulations is the main foundation of digital transactions. Muksin (2024) found that dropshipping practices are permissible if they meet the provisions of sharia contracts, while Salmawati and Hidayat (2024) emphasized that clarity of the transaction object is a primary requirement for creating willingness between the parties in digital buying and selling.

Based on previous research, most studies still focus on the legal analysis of online buying and selling transactions, the validity of contracts, consumer protection, and the implementation of the principles of Islamic jurisprudence (fiqhi muamalah) on various digital platforms (Zamharir & Azzahro, 2024; Siagian, 2024; Umami et al., 2024). Research on consumer willingness (an-tarāḍin minkum) as the main variable is still relatively limited, especially those that empirically examine consumer behavior in online buying and selling transactions in Makassar City. Furthermore, previous research has predominantly used a normative approach, thus not comprehensively describing the relationship between digital transaction practices and the implementation of the principle of willingness in Islamic jurisprudence (fiqhi muamalah).

The novelty of this research lies in its analytical focus on consumer willingness as the primary indicator in assessing the suitability of online buying and selling transactions from a fiqh muamalah perspective. Unlike previous research that focused more on the validity of contracts or the legal aspects of transactions, this study integrates normative analysis of fiqh muamalah with empirical phenomena of consumer behavior in Makassar City. The results are expected to produce an analytical model for implementing the principles of *an-tarāḍin minkum*in in digital transactions, so that it can provide theoretical contributions to the development of Islamic economic studies and become practical recommendations for online business actors in building transactions that are fair, transparent, and in accordance with Islamic values.

LITERATURE REVIEW

Jurisprudence of Muamalah

Fiqhi muamalah is a branch of Islamic jurisprudence that regulates interpersonal relationships in economic and social activities based on Islamic law. In the context of online buying and selling transactions, fiqhi muamalah emphasizes that every contract must fulfill the pillars and requirements of buying and selling, namely the presence of a seller, a buyer, a transaction object, a price, and acceptance of the contract based on the consent of both parties. *an-tarāḍin minkum*. In addition, transactions must be free from elements of gharar, tadlis, usury, or practices that harm one of the

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parties, thereby realizing justice and welfare for all transaction participants (Ahyani & Muharir, 2024; Umami et al., 2024).

Consumer Willingness (An-Tarāḍin Minkum)

Consumer consent is a fundamental principle in Islamic economic law, demonstrating a voluntary agreement between the seller and buyer without coercion, deception, or concealment of information. In digital transactions, consent is not only demonstrated through a willingness to make payments but also through transparency regarding product specifications, price, quality, and delivery and return mechanisms. The higher the level of transparency and honesty of business actors, the greater the opportunity to create consumer consent, thus ensuring that transactions meet the principles of justice as taught in Islamic jurisprudence (Zamharir & Azzahro, 2024; Siagian, 2024).

Online Buying and Selling Transactions

Online buying and selling transactions are a form of muamalah contract conducted electronically, utilizing the internet as a means of communication between sellers and buyers. From a sharia perspective, electronic transactions are permitted as long as they meet the principles of clarity of the contract object, information transparency, payment security, and a balance of rights and obligations for both parties. Therefore, the application of Islamic business ethics such as honesty, trustworthiness, responsibility, and good service is a crucial factor in building trust and maintaining consumer willingness in digital transactions (Dianti et al., 2024; Muksin, 2024).

METHOD

Research methods are scientific guidelines used to systematically obtain, process, and analyze data so that research objectives can be achieved objectively. This study uses qualitative methods to deeply understand consumer willingness to engage in online buying and selling transactions in Makassar City, based on the perspective of Islamic jurisprudence (fiqhi muamalah). This approach allows researchers to uncover the meaning, experiences, and practices of transactions based on real-world conditions (Creswell & Poth, 2024; Miles et al., 2024).

Research Ethics

Research ethics is the primary foundation for conducting this research to ensure that the entire process is in accordance with moral and academic principles. The researcher applies **informed consent**, maintains the anonymity and confidentiality of informant data, respects participant rights, and minimizes potential risks during the research. Furthermore, the researcher upholds scientific integrity by avoiding fabrication, falsification, and plagiarism. The entire research process is conducted based on the principles of honesty, objectivity, and academic responsibility (American Psychological Association, 2024; Resnik, 2023).

Type and Location of Research

This research is field research (field research) with a qualitative descriptive approach. Field research was chosen because it allowed researchers to obtain data directly from informants regarding consumer willingness practices in online buying and selling transactions. The research location was in Makassar City, South Sulawesi Province, considering that the area has rapid e-commerce development and a community that actively utilizes marketplaces as a means of digital transactions, making it relevant to the research objectives (Creswell & Poth, 2024; Sugiyono, 2023).

Research Approach

The research approach used is a fiqh muamalah approach with qualitative methods. This approach aims to analyze online buying and selling transaction practices based on sharia principles, particularly regarding willingness (*an-tarāḍin minkum*), honesty, justice, and trustworthiness in the contract. The researcher acts as the main instrument (*human instrument*) who collects data, interprets information, and draws conclusions based on empirical facts found in the field (Creswell & Poth, 2024; Miles et al., 2024).

Research Informants

Research informants were selected using purposive sampling, selecting individuals with experience and knowledge of online buying and selling transactions. Informants included marketplace consumers, online business owners, Islamic economics academics, religious leaders, and others familiar with electronic transaction practices. The number of informants was determined until data saturation was reached, when the information obtained was repeated, and no significant new data was found to address the research focus (Creswell & Poth, 2024; Sugiyono, 2023).

Data Collection Techniques

Data collection was conducted through observation, in-depth interviews, documentation, and literature review. Observation was used to observe online transaction practices, while semi-structured interviews were conducted to obtain in-depth information from informants. Documentation was used to collect transaction evidence and other supporting documents. A literature review was conducted through a review of the Quran, Hadith, books on Islamic jurisprudence (fiqhi muamalah), scientific books, journals, and regulations related to electronic transactions (Miles et al., 2024; Creswell & Poth, 2024).

Research Instruments

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The main instrument in this study is the researcher (*human instrument*), who plays a role in determining the focus of the research, selecting informants, collecting data, and conducting direct analysis. Supporting instruments include interview guidelines, observation sheets, field notebooks (*field notes*), a voice recorder, a documentary camera, and a document review list. The use of these various instruments aims to obtain complete, valid data that aligns with the empirical conditions of the research (Miles et al., 2024; Creswell & Poth, 2024).

Data Types and Sources

The data types used consist of primary and secondary data. Primary data was obtained directly through observations, interviews, and documentation of research informants. Meanwhile, secondary data was obtained from the Quran, Hadith, books on Islamic jurisprudence (fiqhi muamalah), reference books, scientific journals, laws and regulations, and official documents related to online buying and selling transactions. Both data sources were used to strengthen the analysis of the research phenomenon (Sugiyono, 2023; Creswell & Poth, 2024).

Data Analysis Techniques

The data analysis technique used the interactive model of Miles, Huberman, and Saldaña, which includes data collection, data condensation, data presentation, and conclusion drawing and verification. The analysis was conducted continuously from the beginning to the end of the study. To ensure data validity, the researcher applied source triangulation, technical triangulation, and time triangulation. *Member checking* and increased diligence were also applied so that the research results have credibility and can be scientifically accounted for (Miles et al., 2024; Creswell & Poth, 2024).

RESEARCH RESULTS AND DISCUSSION

Research result

This study aims to analyze consumer willingness to engage in online buying and selling transactions in Makassar City from a fiqh muamalah perspective. The results are compiled based on data contained in research documents, including interviews, document reviews, and analysis of electronic transaction practices carried out by the community. The research findings indicate that consumer willingness is influenced by the marketplace's ease of use, transparency of product information, seller honesty, transaction security, and the conformity of buying and selling practices with the principles of fiqh muamalah. Furthermore, the study found that the application of the principles of *tarāḍin* (mutual consent), justice, and rights *cucumber* becomes an important factor in building consumer trust in online buying and selling transactions.

Consumer Views on Online Buying and Selling Transactions

The research results show that Makassar residents have made online buying and selling transactions a primary alternative for meeting their daily needs. Consumers use various marketplace platforms such as Shopee, Tokopedia, and Lazada because they are considered convenient for obtaining products without having to visit a store in person. Besides offering time efficiency, marketplaces also make it easy to compare prices, product quality, shipping costs, and various available promotions. However, several obstacles remain, particularly discrepancies between product images and the items received and delivery delays, which impact consumer satisfaction levels.

Table 1. Consumer Views on Online Buying and Selling Transactions

Aspect	Research Findings	Meaning of Findings
Facilities	Consumers can shop anytime and anywhere through the marketplace.	Online transactions provide flexibility of time and place, thereby increasing consumer convenience.
Efficiency	Consumers can easily compare products, prices, and payment methods.	The transaction process is faster, more practical, and saves time compared to conventional shopping.
Price	The products offered are relatively more competitive because there are many seller choices.	Competition between sellers provides economic benefits for consumers.
Constraint	Some items do not match the images or descriptions shown.	Mismatched information can reduce consumer trust and willingness to make transactions.

Source: Results of research document review.

Based on the interview results contained in the research document, the majority of informants stated that online transactions offer benefits such as ease of obtaining goods, time efficiency, and ease of payment. However, several informants also stated that receiving goods that do not meet specifications reduces trust in sellers. This situation indicates that technological convenience must be balanced with the delivery of accurate product information to create transactions based on mutual consent.

Implementation of Willingness (*Tarāḍin*) in Online Buying and Selling Transactions

The results of the study show that willingness (*tarāḍin*) is a crucial element in the implementation of online sales contracts. Willingness is not only defined as the consumer's willingness to make payment, but also as a voluntary agreement after obtaining clear information about the product being purchased. In electronic transactions, contracts are executed digitally, such as through approval when placing an order, payment confirmation, or communication through a marketplace application. As long as the process is voluntary and free from fraud, the transaction is deemed to comply with the principles of Islamic jurisprudence (fiqhi muamalah).

Table 2. Implementation of the Principle of Willingness (***Tarāḍin***) in Online Buying and Selling Transactions

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Principle	Implementation in Online Transactions	Implications for Consumer Willingness
Volunteering	Transactions are carried out based on one's own will without coercion.	The contract meets the principle of mutual consent and is therefore valid according to the jurisprudence of muamalah.
Contract	Agreements are made through electronic media, applications, or marketplaces.	An electronic contract has legal force if it meets the pillars and conditions of sale and purchase.
Information Disclosure	The seller provides information regarding the specifications, price, and condition of the goods.	Transparency increases trust and reduces the potential for disputes.
Honesty	Product information is provided according to actual conditions.	Honesty is the basis for forming consumer willingness and satisfaction.

Source: Results of research document review.

Research findings show that information transparency is the factor most frequently cited by informants as a prerequisite for a feeling of willingness to engage in a transaction. Consumers feel more confident purchasing a product if the seller provides authentic photos, complete specifications, a clear price, and a return mechanism in the event of a discrepancy. Conversely, incomplete or misleading information can potentially diminish this element of willingness, as consumers feel disadvantaged after the transaction is completed.

Application of Fiqhi Muamalah Principles in Online Transactions

Analysis of the research results shows that online buying and selling practices are basically acceptable in Islamic jurisprudence as long as they comply with sharia principles. These principles include honesty (*love*), justice (*'adl*), information transparency, not containing elements of *gharar* (ambiguity), as well as providing rights to consumers if the goods received do not match the agreement. Informants also assessed that the existence of product return features and consumer protection in marketplaces demonstrates the implementation of Sharia values in electronic transactions.

Table 3. Application of Fiqhi Muamalah Principles in Online Buying and Selling Transactions

Principles of Muamalah Fiqh	Application in Online Transactions	Research Analysis Results
Honesty (*Shidq*)	The seller provides product information according to actual conditions.	Honesty increases consumer trust and maintains the continuity of transactions.
Kheer	Consumers are allowed to return goods if they do not match their order.	Right *cucumber* protects against consumer losses.
Gharar	The seller avoids unclear information regarding the object of sale and purchase.	The smaller the element of *gharar*, the higher the level of legal certainty of the transaction.
Justice	The rights and obligations of sellers and buyers are implemented in a balanced manner.	Justice creates mutually beneficial transaction relationships in accordance with sharia.

Source: Results of research document review.

Based on the overall research results, it can be concluded that consumer willingness to engage in online buying and selling transactions in Makassar City is influenced by the quality of information provided by sellers, the level of honesty in offering products, the security of the transaction system, and the protection of consumer rights. Online transaction practices that meet the principles of *tarāḍin*, honesty, justice, and rights *protection.* Demonstrating compliance with the concepts of Islamic jurisprudence (fiqhi muamalah) can increase public trust in conducting transactions through the marketplace. Conversely, if there are elements of unclear information, fraud, or a mismatch between the goods and the description, the element of consent is diminished, and the goal of fair transactions according to Islamic law is not fully achieved.

Discussion

This research discussion outlines the results of a study on consumer willingness in online buying and selling transactions in Makassar City, based on a fiqh muamalah perspective. The analysis linked field findings with theory and previous research to provide an overview of the implementation of sharia principles in electronic transactions, the factors influencing consumer willingness, and their implications for the development of digital commerce based on Islamic values.

1. Consumer Willingness from the Perspective of Fiqhi Muamalah

   The results of the study show that willingness (*tarāḍin*) is the primary element determining the validity of an online buying and selling transaction. This willingness is demonstrated through the seller and buyer's willingness to conduct the transaction without any coercion, fraud, or information manipulation. In practice, consumer willingness is influenced by the clarity of product specifications, price, payment method, and the conformity of the goods received with the information provided by the seller. These findings indicate that electronic contracts conducted through marketplaces still comply with the principles of Islamic jurisprudence (fiqhi muamalah) as long as there is a conscious and voluntary agreement between both parties.

   The results of this study align with those of Umami et al. (2024), who stated that electronic contracts have valid legal standing if they fulfill the pillars and conditions of Islamic buying and selling, particularly the willingness of the parties. Research by Dianti et al. (2024) also explains that the principle of *an-tarāḍin minkum* transparency is the primary foundation of digital transactions, making information transparency an integral part of the contract. However, this study confirms that consumer willingness not only arises during the contract but is also influenced by the consumer's experience after receiving the goods. This means that the consistency between product information and the condition of the goods is a clear indicator of the continuity of the principle of willingness in online buying and selling transactions.

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2. Factors Influencing Consumer Willingness in Online Transactions

Research findings show that several factors influence consumer willingness to make online transactions, namely ease of use of the marketplace, transparency of product information, seller honesty, payment security, and the availability of a product return mechanism (*refund* and *return*). Consumers tend to be willing to make a transaction if all product information is clearly presented and there are no discrepancies between the description and the item received. Conversely, discrepancies in product specifications can lead to feelings of loss, which can reduce consumer trust in the seller.

These findings align with Siagian's (2023) research, which states that the quality of information and seller credibility influence consumer trust in e-commerce. Zamharir and Azzahro's (2024) research also found that information transparency is a crucial factor in building consumer satisfaction in digital marketplaces. This study expands on previous findings by demonstrating that, from a fiqh muamalah perspective, transparency is not only a business strategy but also a moral and Islamic legal obligation to avoid elements of corruption—G*harar* (uncertainty). Therefore, the higher the level of information transparency, the greater the opportunity for mutual agreement between both parties in an online sales contract.

3. Implementation of Fiqhi Muamalah Principles in Online Buying and Selling Transactions

The research results show that online buying and selling practices in Makassar City have essentially accommodated the principles of Islamic jurisprudence (fiqhi muamalah). However, their implementation is not yet fully optimal. The marketplace provides various features that support the realization of valid contracts, such as product descriptions, a clear payment system, order confirmation, delivery tracking, and a return service if the product does not meet the agreement. These features reflect the application of the principle of honesty (*love*), justice (*'adl*), and rights, which is an important part of Islamic sales law. However, research also found that some sellers still do not provide complete information about the condition of the goods, which has the potential to create elements of fraud. *Gharar, or* ambiguity, in transactions. This situation demonstrates that the development of digital technology needs to be balanced with increased awareness of Sharia business ethics so that transactions not only meet formal legal requirements but also adhere to Islamic moral values.

The findings of this study align with Muksin's (2024) research, which explains that the development of e-commerce provides significant opportunities for the implementation of sharia contracts, provided they meet the pillars and conditions of buying and selling. Similarly, Dianti et al.'s (2024) research confirms that the existence of consumer protection features and review systems (*review*s) and return services is a form of implementing the values of fairness and consumer rights protection in digital transactions. However, the results of this study provide a more specific contribution by showing that the success of implementing fiqhi muamalah is not only determined by the marketplace system, but also by the seller's commitment to maintaining honest information and consumer awareness in understanding their rights and obligations before entering into a contract. Thus, implementing the principles of fiqhi muamalah is a shared responsibility between platform providers, sellers, and consumers to create fair, transparent, and sharia-compliant transactions.

4. Implications of Consumer Willingness for the Development of Sharia-Based Digital Commerce

The research results show that consumer willingness has significant implications for the development of Sharia-compliant digital commerce. The higher the level of consumer trust and willingness, the greater the opportunity for long-term relationships between sellers and buyers. This willingness drives increased consumer loyalty, strengthens the seller's reputation, and creates a healthy and equitable trading climate. From a fiqh muamalah perspective, transactions are not solely oriented toward economic profit but also prioritize the values trustworthiness, honesty, responsibility, and the common good. Therefore, online businesses need to ensure that the entire transaction process is transparent, from the delivery of product information to the resolution of disputes in the event of product discrepancies. Implementing these principles will increase public trust in the Sharia-compliant e-commerce system.

The findings of this study support the research of Umami et al. (2024), which stated that the application of sharia principles in digital commerce can increase consumer trust and satisfaction. Siagian's (2023) research also explains that trust is a key factor determining the sustainability of electronic transactions and consumer loyalty to a marketplace. Unlike previous research, this study confirms that consumer willingness is influenced not only by technological aspects and service quality, but also by adherence to the principles of Islamic jurisprudence (fiqhi muamalah), such as:*tarāḍin*, honesty, justice, and rights*cucumber*These findings indicate that the development of the digital trade ecosystem in Makassar City needs to be directed at strengthening Islamic economic literacy, improving business ethics among business actors, and optimizing consumer protection so that online transactions not only provide economic benefits but also reflect Islamic values of justice and sustainability.

CONCLUSION

Based on the research results, it can be concluded that the principle *tarāḍin* (Willingness) is a fundamental element that determines the validity of a transaction according to Islamic jurisprudence. Willingness is not only expressed verbally but can also be expressed through writing, gestures, or actions that indicate an agreement between the seller and buyer. In online buying and selling transactions, electronic contracts conducted through marketplaces fulfill the element of willingness if they occur voluntarily, transparently, and without any element of coercion or fraud. The development

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of online businesses has also made it easier for the people of Makassar to conduct transactions quickly, efficiently, and flexibly through various digital platforms.

The seller's honesty greatly influences consumer willingness to provide product information, the suitability between the description and the goods received, the security of the payment system, and the availability of dispute resolution mechanisms and rights. *Cucumber* if there is a discrepancy in the goods. This study also shows that the online business ethics applied have reflected the values fiqhi muamalah, namely the principles of honesty, trust, responsibility, justice, openness of information, and respect for the rights and obligations of the parties in the contract. Therefore, the application of the principles of fiqhi muamalah in digital transactions not only guarantees the validity of the contract according to sharia, but also increases consumer trust, satisfaction, and protection, thereby encouraging the creation of a fair, safe, transparent, and sustainable e-commerce ecosystem in accordance with Islamic economic values.

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