

GHARAR IN DIGITAL ECONOMIC TRANSACTIONS: A QUALITATIVE ANALYSIS OF E-COMMERCE PRACTICES

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ARTICLE INFO :

Keywords :

Gharar,
E-commerce,
Sharia principles

Article History :

Received :2024-05-04

Revised : 2024-07-15

Accepted :2024-09-01

Online :2024-09-20

ABSTRACT

The development of digital technology has changed e-commerce transactions, where uncertainty in transactions has become an important issue in Islamic economics. This research aims to analyze the form of gharar in e-commerce and find solutions based on sharia principles. The method used is a literature study with a descriptive approach, and data is collected from secondary sources such as books and journals. The research results show that gharar often appears in the form of unclear product descriptions, non-conformity of goods, and non-transparent return policies, which have a negative impact on consumer trust. The recommended solution is to increase information transparency and improve return policies on e-commerce platforms. Technology such as blockchain can be a solution to reduce gharar and create a fair e-commerce ecosystem according to sharia principles.

INTRODUCTION

The development of digital technology has driven major changes in various sectors of the economy, including in the field of e-commerce transactions. Transactions through e-commerce or electronic commerce have become an integral part of the global economy, especially in Indonesia, which has one of the largest e-commerce markets in Southeast Asia. As the use of e-commerce increases, new challenges arise in terms of transaction fairness and information transparency. One of the concepts relevant to this challenge in the perspective of Islamic economics is garar. Gharar refers to uncertainty, ambiguity, or irregularity in a transaction that is potentially detrimental to one of the parties (Farikhin & Mulyasari, 2022).

The development of digital technology has brought about significant transformations in the economy, including in e-commerce. As an important component of the global economy, especially in Indonesia, e-commerce is driving increasingly massive digital transactions. However, behind the ease there are serious challenges related to fairness and transparency of transactions. In the perspective of Islamic economics, the concept of gharar is very relevant to explain this challenge. Gharar includes aspects of uncertainty, ambiguity, or lack of clarity that can be detrimental to one of the parties to the transaction. Therefore, gharar mitigation is the key to creating a sustainable e-commerce ecosystem (Hayati et al., 2022).

E-commerce also relies on various intermediaries, such as payment and shipping service providers, which can potentially add complexity and risk to transactions. This uncertainty arising from third parties is also a form of gharar, where consumers cannot be sure when the goods will arrive or if the goods will be received in good condition (Ningrum et al., 2023).

The urgency of discussing gharar in e-commerce transactions is increasingly felt with the increasing penetration of e-commerce in Indonesia. According to a Statista report, Indonesia is projected to have 221 million e-commerce users by 2025, and the volume of digital transactions continues to increase exponentially. However, this high growth was also accompanied by an increase in the number of consumer complaints related to uncertainty in online transactions, such as items that do not match the description or late delivery (Safitri & Widiati, 2022).



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In the Islamic economic perspective, transactions that contain elements of uncertainty or gharar are strictly prohibited because they are considered unfair and detrimental to one of the parties. Gharar can be avoided with clarity of information, transparency, and clear arrangements in every transaction process. Thus, a deeper understanding of how gharar emerges in e-commerce transactions is essential, especially in the context of the ever-evolving digital economy (Pertiwi et al., 2021).

The importance of addressing gharar in digital transactions is also recognized by practitioners and academics by stressing that information transparency and a reliable delivery system are key steps in creating transactions that comply with Sharia principles. Therefore, further efforts are needed to develop e-commerce transaction standards that are in line with Sharia values, so that Muslim consumers can feel safe in transactions (Adinda Satria Bagus, 2024).

Furthermore, research by Hassan and Ali shows that gharar risks in online transactions often affect the level of consumer confidence in e-commerce platforms. They note that "the element of uncertainty in digital transactions can negatively impact consumer confidence, especially those with sensitivity to sharia principles" (Rashid Hassan & Tariq Ali, 2022).

Based on this, this study becomes important to explore how the impact of gharar appears in e-commerce transactions, as well as providing solutions that are in accordance with Sharia principles to minimize uncertainty and increase transparency in digital economic transactions.

The method of analysis used in this study is descriptive analysis. Descriptive analysis aims to describe phenomena or events systematically, factually and accurately, without trying to look for causes or deeper relationships between variables. With this method, the researcher can provide a detailed overview of the collected data in a qualitative form. In this study, books and scientific articles are analyzed descriptively to understand the themes relevant to the research topic, as well as to present a deep and comprehensive understanding of the phenomenon under study.

There are several studies that have addressed the issue of wills for people different religions, of course, from different points of view, as follows :

1. M. Fikri Ismail research titled Gharar in electronic transactions Muamalah's Fiqh perspective in the journal *Jurnal Hukum Ekonomi Syariah* 2020 the results of research that focus on gharar in electronic transactions from muamalah's fiqh perspective usually show that gharar often appears in digital transactions due to uncertainty related to goods, product descriptions, and return policies.

2. Nadrattuzaman Hosen in a study entitled analysis of Gharar forms in economic transactions this study analyzes the various forms of gharar in economic transactions. The results showed that unclear and uncertain transactions, such as the sale of goods that do not yet exist or vagueness in product specifications, can cause losses to the parties involved. This study emphasizes the importance of clarity of information to avoid gharar elements in transactions.

3. Rahmat Hidayat in a study entitled The Study of Gharar, Riba, and Maisir in the perspective of Islamic economic transactions this study discusses the relationship between gharar, riba, and maisir in economic transactions. Results show that gharar-containing transactions are often associated with high uncertainty, which in turn can be detrimental to consumers. The study recommends the need for clear regulation to protect consumers from gharar practices in the digital economy.

4. Dedi Riswandi in a research entitled e-Commerce transactions in Islamic Economic Perspective. This study explores how e-commerce transactions can be conducted in accordance with Sharia principles. The results show that although e-commerce introduces some new challenges related to gharar, the application of sharia principles can help overcome these problems by providing guidance on clarity in transactions.

5. Heri Sudarsono in a study entitled sharia economy in the Digital Era: transformation and challenges this study examines the challenges faced by the sharia economy in a digital context. The results suggest that gharar can appear in online transactions that lack transparency, and suggest the application of technology to improve clarity and fairness in transactions.

Similarities between previous research and this journal lie in the focus on the concept of gharar and sharia-based approaches. The difference lies in the journal's specific focus on modern digital e-commerce, the integration of technology-based solutions, and more detailed and contextual recommendations for digital economic transactions.

LITERATURE REVIEW

A. Understanding Gharar in an economic context

Gharar refers to the uncertainty or ambiguity that exists in a contract or transaction. In Islamic Sharia, business practices that contain gharar are considered illegitimate because they can lead to injustice. Therefore, a deep understanding of the types of gharar, such as price uncertainty and product quality, is essential in analyzing e-commerce transactions. (New York, 2021)

In this gharar buying and selling system there is an element of consuming other people's property by Vanity. Allah forbids the eating of other people's property in a way that is false as mentioned in his word.

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْخِلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ

"And do not devour the property of one another in falsehood, and do not bring it to the judge, that you may devour the property of others in sin, while you know." (2 :188)

In Islamic Sharia, the sale of gharar is forbidden. With the basis of the words of the Prophet Sallallaahu 'alaihi wa sallam in the Hadith of Abu Hurairah which reads:

نَهَى رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ عَنْ بَيْعِ الْحَصَاةِ وَعَنْ بَيْعِ الْغَرَرِ

It means "Rasulullah Sallallaahu 'alaihi wa sallam forbade buying and selling al-hashah and buying and selling gharar".

Hadith on the Prohibition of gharar in buying and selling, as mentioned in HR. Muslim No. 1513, is considered a Saheeh Hadith by the majority of Hadith scholars, as it was narrated by Imam Muslim in the book of Saheeh Muslim. This hadith is included in the collection of Sahih Muslim, one of the books of Hadith whose authenticity is recognized by all scholars of Ahlus Sunnah wal Jama'ah. Imam Muslim lists only those hadiths that meet the strict conditions of validity, including a strong isnaad (line of narration) and the absence of defects in the narration. Therefore, this hadith is considered authentic by Imam Muslim. (Basyariah, 2022)

In more depth, gharar includes uncertainty in various aspects of the transaction, such as unclear product specifications, discrepancies between the products received and those advertised, or ambiguous return policies. In e-commerce, gharar often arises due to uncertainty caused by limited product information, clarity of the condition of the goods, to uncertainty about the delivery time. In other words, gharar can arise due to a lack of clear and transparent information, which ultimately has the potential to cause consumers to experience losses or feel unfair in the buying and selling process. (Basyariah, 2022)

In the literature of fiqh muamalah, gharar is considered as an element that can invite disputes, especially when one party has more complete information than the other party, resulting in unbalanced transactions. For example, in e-commerce transactions, sellers who do not provide complete information about the condition of the goods or do not explain the return policy can cause consumers to feel disadvantaged. This is becoming increasingly relevant with the rapid development of e-commerce in the digital age, where transactions often involve third parties, such as online delivery and payment services, which adds a layer of risk and uncertainty to transactions. (Mohamad Ainun Najib, 2023)

The scholars stressed the importance of avoiding gharar to maintain fairness in transactions. In Islamic economics, fairness (al - ' adl) and transparency (al-shafafiyyah) are basic principles that must be enforced to protect the rights and interests of all parties involved in a transaction. Therefore, in e-commerce transactions involving gharar elements, mitigation measures such as increasing information transparency, providing accurate product descriptions, and implementing technology that can support transaction security are essential to minimize such uncertainty. (Tedy & Hidayah Ahdiyatul, 2024)

B. Shariah principles in the Digital Economy

1) Justice (Al - ' Adl)

The principle of justice is the main basis in any economic transaction. In the context of the digital economy, this means that all parties involved in transactions must be treated fairly. The information provided must be clear and not misleading, and consumer rights must be protected. Justice also requires the avoidance of practices that could harm either party, such as fraud and exploitation. (Nailul Izaty et al., 2024)

2) Transparency (Al-Shafafiyyah)

Transparency is an important aspect of digital transactions. All relevant information about a product or service must be clearly communicated to consumers, including pricing, specifications, and return policies. Vagueness of information can create gharar (uncertainty) and harm consumers. Therefore, the implementation of transparency in e-commerce will increase consumer confidence and create a healthier environment for transactions. (Dhinarti & Amalia, 2019)

3) prohibition against usury (interest)



One of the most recognized principles of Sharia is the Prohibition of usury, that is, the practice of collecting interest on loans. In the digital economy, this has implications for financial management, where all financial transactions must be free of usury. For example, loan or financing services must be carried out based on the principle of profit-sharing (profit sharing) or Musharakah, not based on interest.(Budiantoro et al., 2018)

4) prohibition against Gharar (uncertainty)

This principle requires that all transactions must be carried out with clarity and certainty. Transactions containing elements of uncertainty (gharar) such as gambling or speculation are prohibited in Sharia. In the digital context, this means that e-commerce platforms must avoid practices that can generate doubts for consumers, such as the sale of goods that are not yet available or are not clear about their condition and quality.(Wahyuni, 2023)

5) Social Responsibility

A digital economy that complies with Sharia principles also emphasizes social responsibility. Companies should pay attention to the social impact of their business activities and contribute to the well-being of society. This can be the implementation of Corporate Social Responsibility (CSR) and the development of products that benefit society, as well as adhering to good business ethics.(Afif et al., 2023)

6) prohibition against Maisir (gambling)

In the digital economy, all forms of gambling-related activities and high-risk speculation should be avoided. This principle aims to protect society from unnecessary losses. Therefore, digital platforms that offer products or services must ensure that they do not engage in practices considered as maisir.(Hidajat, 2020)

Sharia principles emphasize on fairness, transparency, and responsibility in every transaction. In the context of e-commerce, the application of these principles aims to create an ethical and fair business environment, where all parties have equal access to information. Transparency of information can reduce gharar and increase consumer confidence.

C. Impact Of Gharar On Consumer Behavior

Gharar, which means uncertainty or ambiguity in transactions, has a significant impact on consumer behavior, especially in the context of e-commerce. Here are some of the main impacts of gharar on consumer behavior:

1) doubt and skepticism

One of the most direct impacts of gharar is the growing sense of doubt and skepticism in consumers. When consumers feel unsure about the quality of a product or the clarity of information, they tend to reconsider their purchase decisions. For example, if product descriptions are inaccurate or photos do not reflect actual conditions, consumers could feel that they are at risk of loss. Research by Zulkifli and Harun shows that about 70% of respondents feel hesitant to transact when faced with unclear information.(Zulkifli & Harun, 2021)

2) careful decision making

Another impact of gharar is more careful decision making. Consumers tend to look for additional information to reduce uncertainty before making a purchase decision. They may be reading reviews, seeking recommendations from friends, or looking for more information about a product. This suggests that gharar encourages consumers to be more active in the process of searching for information, but can also slow down purchasing decisions.(Hamzah Muchtar, 2017)

3) Avoidance Of Transactions

When gharar increases, consumers may choose to avoid transactions altogether. For example, if they feel unsure about payment security or unclear return policies, they may prefer not to shop on certain platforms or buy directly into stores(Sari & Ledista, 2022). Research by abdullah and hamzah suggests that uncertainty can make consumers more likely to seek other, more trustworthy alternatives.

4) dissatisfaction and decreased loyalty

Negative experiences associated with gharar can lead to prolonged dissatisfaction. If consumers receive a product that does not meet expectations as a result of previous vagueness, they are likely to feel disappointed and dissatisfied. This can have a negative impact on consumer loyalty to the brand or platform. That consumers who feel disadvantaged by gharar are more likely to turn to competitors who offer better clarity and transparency.(Aisyiyah et al., 2019)

5) impact on Reputation and marketing

The impact of gharar is not only limited to individuals, but can also affect the reputation of e-commerce platforms. In the digital age, a bad experience from one consumer can quickly spread through social media and online reviews. Negative reviews resulting from gharar's experience can hurt the platform's overall reputation, affect the perception of other potential customers, and impact sales. Zulkifli and Harun confirmed that negative

reviews due to gharar can decrease the attractiveness of the platform for new consumers.(Zulkifli & Harun, 2021)

METHODS

A. Types Of Research

This study uses the type of research literature review (literature review) as the main method. Literature study is a method that collects and analyzes information from various existing sources, be it books, scientific articles, or other documents, to get a comprehensive picture of the topic under study (Yusuf, 2019). In the context of this research, literature study is conducted by reviewing various books and relevant scientific sources. Literature studies provide advantages in the form of in-depth understanding without having to do field research, making it more efficient in terms of time and resources (Zainal Nasution, 2017).

B. Descriptive Research Approach

This study uses a descriptive approach, which is an approach that aims to describe phenomena that occur systematically, factually, and accurately about the facts or properties of the object under study (Mansur, 2017). In the context of this study, a descriptive approach was used to describe how gharar in digital economic transactions: a qualitative analysis of e-commerce practices. This approach helps to map and explain the social and economic policies implemented by each Caliph as well as their impact on society.

C. Data sources and methods of analysis

In this study, the data source used is the primary data source, according to Arikunto, the primary data source is data obtained directly from original sources, such as books and scientific articles relevant to the research topic which means data collected directly from original sources (Arikunto, 2016). Primary Data in this context is information obtained from recent books, scientific articles, and documents that have been published that are relevant to the research topic. Primary data sources are an essential component of ensuring that research is based on valid, valid, and up-to-date information. Books and scholarly articles are important primary sources because they provide perspectives from experts who have researched similar topics.

In addition, scientific articles published in reputable journals are also considered as primary sources because they go through a review process by experts in the field (Arikunto, 2010). Documents, such as research reports published by academic institutions or research organizations, are also valuable sources to support research conclusions. By using primary sources, the researcher ensures that the information analyzed is original data and has not been reinterpreted by third parties.

The method of analysis used in this study is descriptive analysis. Descriptive analysis aims to describe phenomena or events systematically, factually, and accurately, without trying to find causes or relationships between variables that are more profound (Sugiyono, 2017). With this method, the researcher can provide a detailed overview of the collected data in a qualitative form. In this study, books and scientific articles are analyzed descriptively to understand the themes relevant to the research topic, as well as to present a deep and comprehensive understanding of the phenomenon under study. This study uses the type of research literature review (literature review) as the main method. Literature study is a method that collects and analyzes information from various existing sources, be it books, scientific articles, and other documents, to get a comprehensive picture of the topic under study (Yusuf, 2019). In the context of this research, literature study is conducted by reviewing various books and relevant scientific sources. Literature studies provide advantages in the form of in-depth understanding without having to do field research, making it more efficient in terms of time and resources (Zainal Nasution, 2017).

RESULTS AND DISCUSSION

1. Impact of gharar on consumer confidence

In e-commerce transactions, gharar which means uncertainty or ambiguity plays a significant role in affecting consumer confidence. Uncertainties that arise in the form of unclear product information, ambiguous return policies, as well as discrepancies between advertised and received products can directly undermine consumer confidence in e-commerce platforms.

This research shows that when consumers encounter gharar, they tend to feel doubt and discomfort. For example, if the product description is inaccurate or the photos shown do not reflect the real condition of the goods, consumers feel that they are at risk of loss. In this case, uncertainty creates negative feelings that can encourage consumers to look for other alternatives or even cancel the intention to shop.



Zulkifli and Harun found that about 70% of respondents felt hesitant to transact with sellers who did not provide complete and clear information. This study confirms that consumer confidence depends largely on how transparent and truthful the information provided by the seller is. When the information provided is inadequate, it will arise gharar, which in turn lowers consumer confidence. (Zulkifli & Harun, 2021)

Therefore, to build consumer confidence in digital transactions, e-commerce platforms need to address the gharar problem in a more effective way. Increasing transparency of information, providing accurate product descriptions, and implementing clear return policies are crucial measures to reduce uncertainty. Thus, reducing gharar will not only increase consumer confidence but will also support the growth and sustainability of e-commerce businesses in the future.

2. Impact of Gharar on customer satisfaction

In the context of e-commerce, gharar which is uncertainty or ambiguity in transactions has a significant impact on customer satisfaction. The study identified that gharar elements often appear in various aspects of online transactions, such as vagueness of product information, inaccurate descriptions, and ambiguous return policies. This uncertainty can ruin a customer's shopping experience, which has direct implications for their satisfaction levels.

The findings from this study show that when customers encounter gharar, they tend to feel disappointed and dissatisfied with the transactions made. For example, if a consumer buys a product based on a misleading description and receives an item that does not live up to expectations, this will lead to significant dissatisfaction. In addition, gharar can also reduce customer loyalty to a platform. Consumers who feel disadvantaged by uncertainty are more likely to turn to competitors who offer better clarity and transparency. In this case, the dissatisfaction caused by gharar has an impact not only on the purchase decision of the moment, but also on the consumer's decision to make a purchase in the future. (Pancarini et al., 2023)

In an increasingly digitally connected world, a bad experience from a consumer can quickly spread through social media and online reviews, which can further affect the perception of other potential customers. Zulkifli and Harun asserted that negative reviews resulting from gharar's experience can be detrimental to the reputation of the e-commerce platform as a whole, impacting the number of users and revenue generated.

Therefore, it is important for e-commerce platforms to address the issue of gharar in order to increase customer satisfaction. Increased transparency of information, provision of accurate product descriptions, and implementation of a clear return policy are strategic steps that can be taken. By reducing gharar, the platform not only improves customer satisfaction but also builds stronger loyalty as well as creates a positive and sustainable shopping experience.

In conclusion, gharar has a clear and significant impact on customer satisfaction in e-commerce transactions. Overcoming uncertainty in transactions is key to increasing customer satisfaction and loyalty, which ultimately contributes to the long-term success of e-commerce platforms.

3. Gharar mitigation strategy in Digital transactions

In the context of digital transactions, uncertainty is a significant challenge that e-commerce players need to overcome to create a safe and satisfying shopping experience for consumers. This study explores various mitigation strategies that can be applied to reduce gharar elements and increase customer confidence and satisfaction, namely

1) Increased Transparency Of Information

One of the main strategies found in this study is the increase in transparency of information related to products sold. E-commerce platforms must provide clear and accurate product descriptions, including technical specifications, product photos from various angles, as well as information regarding the origin of the goods. According to (Zulkifli & Harun, 2021), consumers who get complete and clear information tend to feel more confident in making purchases, thereby reducing the element of uncertainty.

2) clear return policy

A transparent and easy to understand return policy is also an important step in gharar mitigation, consumers feel safer transacting if they know that there is a return option if the product received does not match the description. Thus, the implementation of a consumer-friendly return policy not only increases confidence but can also reduce the risk of dissatisfaction due to uncertainty. (Liu & Du, 2023)

3) application of technology for Transaction Security

The use of advanced technology is also an important strategy in gharar mitigation. Technologies such as blockchain can be used to increase transparency and security in transactions. By utilizing blockchain, every transaction can be permanently recorded and auditable by all parties involved. This helps reduce gharar by providing clear and non-manipulable records, as well as giving consumers more confidence in the integrity of

transactions. The addition of blockchain technology has great potential to increase security and trust in digital transactions. (Yulian et al., 2024)

4) Education and training for sellers

Another mitigation strategy is to provide education and training for sellers on e-commerce platforms. Education on the importance of transparency, honesty, and understanding of Sharia law in buying and selling can help sellers to avoid the practice of gharar. Research shows that sellers who understand the implications of gharar tend to be more careful in presenting products and information to consumers. (Budi Harto et al., 2023)

5) Improved Customer Service

Improved customer service is also an effective strategy to overcome gharar. Consumers need to feel that they have access to adequate support if they experience problems with their transactions. E-commerce platforms that provide responsive customer service and help in resolving problems will be better able to reduce uncertainty and increase customer satisfaction.

In order to reduce gharar in digital transactions, the implementation of a comprehensive mitigation strategy is essential. By improving information transparency, clarifying return policies, leveraging technology for security, providing education to sellers, as well as improving customer service, e-commerce platforms can create a safer and fairer environment for all parties. This will not only increase customer trust and satisfaction but also support the continued growth in the e-commerce industry. (Aravik et al., 2023)

Some strategies that can be implemented to reduce gharar, such as the use of clear contracts and transparent return policies. The study suggests that e-commerce platforms need to provide quality assurance and transparency in all aspects of transactions to reduce uncertainty for consumers.

4. The role of policy in reducing Gharar

Clear policies and strict regulations play an important role in reducing gharar or uncertainty in e-commerce transactions. The results of research conducted by Mansor show that the implementation of a comprehensive consumer protection policy is able to significantly reduce the risk of gharar. This includes oversight of e-commerce practices, consumer protection from misleading information, as well as strict enforcement of laws against violations associated with uncertainty in transactions. (Mansor et al., 2022)

Policies that support transparency in transactions are needed to create consumer confidence in e-commerce platforms. For example, arrangements regarding accurate product descriptions, the use of Representative product photos, as well as the implementation of a clear return policy are some of the things that must be considered to minimize the risk of gharar.

In addition, this study also underlines the importance of cooperation between the government and the e-commerce industry in developing effective and relevant policies. E-commerce platforms often face challenges in understanding regulatory changes or adapting to new policies. Therefore, an open dialogue between regulators and industry players is essential to create a policy framework that is adaptive to technological and market developments. This cooperation will also encourage awareness among e-commerce platforms about the importance of complying with Sharia principles in digital transactions, especially in reducing gharar elements.

Strong law enforcement is also an integral part of gharar reduction policies. Without effective enforcement, platforms that engage in unethical practices in digital transactions are likely to remain detrimental to consumers. Shows that well-supervised platforms, where consumers have clear access to report violations, show lower levels of gharar and higher consumer confidence. Thus, policies that include comprehensive oversight of e-commerce practices can provide a safer environment for consumers, while fostering sustainable growth in the digital industry. (Mansor et al., 2022)

CONCLUSION

The study shows that gharar, or uncertainty in e-commerce transactions, impacts customer trust and satisfaction. Vagueness of product information, ambiguous return policies, and discrepancies between advertised and received products can reduce consumer confidence and trigger dissatisfaction. To build trust, e-commerce platforms need to implement effective mitigation strategies, including increased transparency of product information and clear return policies.

The application of technologies such as blockchain can increase transparency and security, providing consumers with guarantees about the accuracy of information. Education for sellers and improved customer service are also important to reduce gharar. In addition, clear policies and consumer protection regulations must be implemented to create a secure transaction environment. By reducing gharar, e-commerce platforms can

increase customer trust and satisfaction, support sustainable growth, and achieve long-term success in the e-commerce industry.

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