

CHAPTER 1

INTRODUCTION

1.1 Background of the Study

The development of information technology has brought significant changes in various aspects of life, including the trade sector.¹ The digitalization of the economy has given rise to new transaction systems, such as online stores and marketplaces, which are now the primary choice for businesses and consumers for buying and selling. In Indonesia alone, the e-commerce market is projected to reach USD 185.71 billion by 2030, with very rapid growth.² This phenomenon is also driven by the use of smartphones, which will account for 79.5% of e-commerce transactions by 2024, as well as the adoption of live shopping, which has been used by 6 out of 10 consumers for shopping.³

However, despite this convenience, the digital trading system also presents new challenges, particularly in terms of consumer protection, information integrity, and business ethics. The lack of direct interaction between sellers and buyers in online transactions makes product information provided through digital platforms the sole basis for consumer decision-making.⁴ Therefore, information transparency is a crucial element, as 75% of people use social media to research products before purchasing, and customer reviews have been shown to influence purchase intention and build trust.

From an Islamic economic perspective, technological advances and modern trade models, such as online stores, must be aligned with Sharia principles. Islam not only regulates aspects of worship but also provides guidance for muamalah activities, including buying and selling. Principles such as

¹ Mutiara Eka Putri, "Analisis Tantangan Dan Peluang Kewirausahaan Industri Halal Dalam Pertumbuhan Ekonomi", *Journal of Economics and Business* 2, no.1 (2024): 109–17.

² Indonesia E-Commerce Market Size & Share Analysis-Growth Trends & Forecast (2025-2030), Mordor Intelligence, <https://www.mordorintelligence.com/industry-reports/indonesia-e-commerce-market>.

³ Anggia Putri Lestari et al., "E-Commerce In Indonesia's Economic Transformation And Its Influence On Global Trade", *International Journal of Computer in Law & Political Science* 4, no.10, (April 2024): 5. <https://doi.org/10.34010/injucolpos.vxi.xxxx>.

⁴ Dian Rosalia, "Strategi Komunikasi Digital Dalam Pemasaran: Studi Peran Media Sosial Dalam Keputusan Pembelian Konsumen," *Indonesian Journal for the Economics, Management and Technology* 9, no.2 (2025): 493. <https://doi.org/10.35870/emt.v9i2.3851>.

honesty(*shidq*), transparency of information (*al-bayān*), not deceiving (*tadlīs*),⁵ as well as maintaining fairness in transactions, are basic values that must be maintained in all forms of economic activity, including those that take place online.

To address this challenge, the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) issued Fatwa No. 146/DSN-MUI/XII/2021 concerning Sharia Principles in Online Shop Operations. This fatwa serves as a crucial guideline for ensuring online store operations are conducted in accordance with Sharia principles. It outlines the obligation of business actors to provide accurate and complete information, the prohibition on concealing product defects, and the importance of transparency and social responsibility in online store operations.⁶ One key point relevant to the development of today's online shopping system is the existence of customer review features, which serve as vital tools for fostering transparency and consumer trust.

Nevertheless, a preliminary observation of the digital channels utilized by Nibras House Secang a Muslim fashion brand with a significant digital presence reveals a critical operational gap. It was found that nominal price listings and customer testimonials are not openly displayed on the product interface. This omission presents a compelling subject for analysis, considering that transparent pricing and customer reviews are essential elements in building trust among potential buyers, especially in an online system where direct physical interaction is absent.

Nibras House Secang is an appropriate subject for research because it is a store that actively utilizes digital platforms for commerce yet exhibits a unique operational phenomenon. The store demonstrates a structured management framework ranging from promotion to customer service, which allows for a comprehensive analysis based on DSN-MUI Fatwa No. 146/2021. With its daily business activities and broad consumer reach, this store is considered

⁵ Misbahul Ulum, "Prinsip-Prinsip Jual Beli Online Dalam Islam Dan Penerapannya Pada E-Commerce Islam Di Indonesia," *Jurnal Dinamika Ekonomi dan Bisnis* 17, no.1, (Maret 2020): 57. <https://ejournal.unisnu.ac.id/JDEB>.

⁶ Dewan Syariah Nasional-Majelis Ulama Indonesia, "Fatwa Nasional-Majelis Ulama Indonesia No: 146/Dsn-Mui No.21. Tentang Online Shop Berdasarkan Prinsip Syariah": 11.

representative of modern Muslim e-commerce practices and suitable for academic study.

In Islam, transparency is inextricably linked to honesty. Information providers must be truthful to ensure recipients are fully informed. The inclusion of prices and customer reviews reflects the seller's commitment to social responsibility and serves as an important evaluation metric for potential consumers.⁷ Therefore, the absence of public price listings and a review system at Nibras House Secang is highly relevant to examine. This study seeks to assess whether these practices align with, or require adjustment to meet, the provisions of DSN-MUI Fatwa No. 146/DSN-MUI/XII/2021.

This situation highlights a potential gap between the ideal values espoused in Sharia and their technical implementation in the field. In Islam, buying and selling are not limited to the fulfillment of goods but also encompass honesty in conveying information and maintaining the rights of all parties fairly.⁸ Therefore, an academic study of the operational practices of online stores like Nibras House Secang is essential as part of efforts to improve the implementation of Sharia principles in the digital ecosystem.

Based on these considerations, this study aims to evaluate the online store management system of Nibras House Secang and analyzed its compliance with DSN-MUI fatwa No. 146/DSN-MUI/XII/2021, particularly regarding information transparency. The results are expected to contribute to strengthening Sharia business practices in the online store ecosystem and while also serving as a reference and input for Islamic digital businesses to optimize the implementation of Sharia principles comprehensively.

1.2 Formulation of the Problem

1. How is the online store management system of Nibras House Secang implemented in digital buying and selling practices?

⁷Abuyazid Bustomi, "Tanggung Jawab Pelaku Usaha Terhadap Kerugian Konsumen", 16, no.2, (Fakultas Hukum Universitas Palembang, 2018): 3.

⁸ Citra Andanari. M Et Al., "Prinsip Kejujuran Dalam Jual Beli Menurut Perspektif Al-Qur'an", *Jurnal Cakrawala Ilmiah* 2, no.6, (Februari, 2023): 9. <https://bajangjournal.com/index.php/J>.

2. How is the management of the Nibras House Secang online store analyzed in accordance with the provisions of DSN-MUI Fatwa No. 146/DSN-MUI/XII/2021?

1.3 Objective of Research

1. To find out the management system of the Nibras House Secang online shop in digital buying and selling practices.
2. To find out and analyze how the Nibras House Secang online store is managed in terms of the provisions contained in the DSN-MUI Fatwa No. 146/DSN-MUI/XII/2021 concerning Sales and Purchase Agreements Through Electronic Systems.

1.4 Benefits of research

This research is expected to provide benefits, both theoretically and practically, as follows:

1.4.1 Theoretically

This research is expected to contribute to the development of knowledge in the field of Islamic economics, particularly in studies regarding the management practices of Sharia Online Store and the implementation of the provisions of DSN-MUI Fatwa No. 146/DSN-MUI/XII/2021. The results of this study also serve as a reference for future researchers examining the relationship between Islamic fatwas and digital business practices.

1.4.2 In Practical Terms

Practically, this research is useful for the management of the Nibras House Secang online store as an evaluation tool to improve operational management in accordance with Sharia principles as outlined in DSN-MUI Fatwa No. 146/DSN-MUI/XII/2021. For the public, this research can improve understanding in selecting digital platforms that align with Sharia regulations. Meanwhile, for supervisory or regulatory institutions, the results of this study can provide input in formulating policies and overseeing Sharia-compliant online store practices.

1.5 Literature Review

Sharia marketplaces in Indonesia have strived to implement principles in accordance with the DSN-MUI fatwa, particularly in aspects of sale and purchase contracts, *ijārah*, and *wakālah*, as well as the prohibition of usury and gharar. A Nurzainah Ramadhani et al. (2025) observed that Sharia marketplaces such as Salam Market and Everos have adopted Sharia-compliant payment systems and contract transparency. However, user understanding and limited oversight remain challenges, requiring stronger education and collaboration with authorities. While Ramadhani's research focuses on the macro-level ecosystem of Sharia marketplaces generally, this research differentiates itself by shifting the focus to the micro-level: a specific case study of a single online seller, Nibras House Secang. This distinction is crucial to understanding how individual business actors comply with regulations within the broader marketplace system.⁹

Aza Nur (2023) explains the strategy for developing online marketing in sharia business, which encompasses the Prophet Muhammad's five main principles: honesty, sincerity, professionalism, silaturami, and generosity. By prioritizing these ethics, marketplaces can create a fairer ecosystem. However, Aza Nur's work is primarily concerned with marketing strategies. In contrast, this research moves beyond marketing tactics to analyze operational compliance. Specifically, this study investigates the practical transparency of pricing and the availability of reviews at Nibras House Secang, providing a legal compliance perspective rather than a strategic marketing one.¹⁰

Takwim et al. (2024) examined innovation in Islamic products in digital era, finding that digitalization improves accessibility and transparency through innovations like fintech and blockchain. Unlike Takwim's study, which centers on technological product innovation, this research focuses on the manual operational aspects of an online store. It emphasizes how information

⁹ A Nurzainah Ramadhani Et Al., "Implementasi Fatwa Dsn-Mui Dalam Transaksi Digital: Studi Pada Marketplace Syariah Di Indonesia", *Jurnal Kajian Islam Dan Sosial Keagamaan* 2, no. 3 (2025): 426. <https://jurnal.ittc.web.id/index.php/jkis/index>.

¹⁰ Aza Nur Fitriyani Prihatin, "Pengembangan Marketing Online Shop Fifau Hijab Perspektif Hukum Ekonomi Syariah", *Al-Muamalat (Jurnal Ekonomi Syariah)* 10, no.2, (July, 2023): 1–12, <https://doi.org/10.15575/Am.V10i2.27327>.

transparency is managed in day-to-day transactions without necessarily relying on complex financial technologies like blockchain.¹¹

Research by Abdillah and Pramesti (2024) shows that consumer ratings and reviews significantly influence purchasing decisions in e-commerce. High ratings build trust, while fake reviews raise doubts, underscoring the importance of transparent reviews for digital reputation. This current research builds upon this premise but takes a distinct angle: instead of measuring the influence of reviews on buying decisions, it investigates the legal validity of a store that completely omits these review features. This study analyzes the implications of such omission under the specific lens of Fatwa DSN-MUI No. 146/2021.¹²

Research by Is Susanto (2024) shows that Islam emphasizes the importance of both values in business transactions, by providing guidelines for maintaining integrity between sellers and buyers, as well as demanding responsibility in providing clear and accurate information. While Susanto provides the general ethical framework, this research operationalizes those concepts into a concrete empirical investigation. It tests whether these theoretical principles of "honesty" are actually reflected in the user interface and transaction flow of Nibras House Secang.¹³

Putri Indah's (2022) research describes the business platform of salamin.id and suggests that e-commerce platform development must consider its business model to determine compliant contracts. In contrast to Putri Indah's work, which focuses on platform business model analysis, this research strictly evaluates operational compliance. It seeks to determine whether Nibras House

¹¹ Ahsani Takwim Et Al., "Inovasi Produk Dan Layanan Keuangan Syariah Di Era Digital", *Jurnal Ekonomi & Bisnis* 12, no.2, (Agustus 2024): 208. <http://ejournalppmunsa.ac.id/index.php/jeb>.

¹² Radhin Fauzan Abdillah, "Dampak Rating Dan Ulasan Konsumen Terhadap Keputusan Pembelian Di ECommerce," *Prosiding Seminar Nasional Amikom Surakarta*, (Sukoharjo: STM IK Amikom Surakarta, 2024):1448, <https://ojs.amikomsolo.ac.id/index.php/semnasa/article/view/579>.

¹³ Is Susanto, "Transparansi Jual Beli Online: Perspektif Etika Islam Dalam Praktik E-Commerce", *At-Tasharruf (Jurnal Kajian Hukum Ekonomi Syariah)* 2, no. 1, Mei 2024): 25. <http://dx.doi.org/10.29300/at-tasharruf.v2i1.6248>

Secang's specific operational choices comply with the strict requirements of Sharia fatwas, regardless of the platform used.¹⁴

Research by Rifky Pratama Arief (2023) confirms that consumers have strong legal protection under the Consumer Protection Law for goods that do not match images, obliging business actors to provide compensation. This research differs fundamentally in its legal perspective. Instead of relying on positive state law (Consumer Protection Law), this study exclusively employs Islamic Economic Law to determine the religious validity of the transactions, offering a different dimension of "protection" for Muslim consumers.¹⁵

A study by Dede Al-Mustaqim (2023) titled "Sharia Principles in Online Shop Operations: Analysis of DSN-MUI Fatwa No. 146/2021" specifically discusses the application of Sharia principles to digital transaction activities, based on DSN-MUI Fatwa No. 146 of 2021. This study examines the importance of clear contracts (*sighat*), seller responsibility, transparency in product information, and prohibitions on elements of *gharar*, *ribā*, and *tadlīs*. Furthermore, it also discusses the use of *ijarah* contracts in the delivery process. Dede's work serves as the theoretical foundation for this study. However, this research fills the gap by moving beyond theory to empirical application. It provides evidence of how the specific clauses of Fatwa No. 146/2021 are applied or violated in real-world trading practices at Nibras House Secang.¹⁶

Another study by Herlina, Lita, and Novita (2023), entitled "The halalness of online Shop transactions, assessing contract validity and the prohibition of *gharar* and *tadlīs* to ensure integrity. This research contributes to the literature by examining the implementation of these principles in a very

¹⁴ Putri Indah Permatasari, "Analisa Proses Bisnis Dan Model Bisnis Pada Platform E-Commerce Syariah Salamin.Id", *Syarikat (Jurnal Rumpun Ekonomi Syariah)* 5, no.1, 9030, (2022): 171–80, <https://doi.org/10.25299/Syarikat>.

¹⁵ Rifky Pratama Arief, "Hukum Perlindungan Konsumen Atas Barang Yang Tidak Sesuai Dengan Gambar Pada Transaksi Di Marketplace", *Unes Law Review* 6, no. 2, (2023): 4956. <https://dinastirev.org/JEMSI>.

¹⁶ Dede Al Mustaqim, "Prinsip Syariah Dalam Operasional Online Shop : Analisis Fatwa Dsn-Mui No. 146/Dsn-Mui/xi/2021", *Ab-Joiec (Al-Bahjah Journal Of Islamic Economics)* 1, no. 1 (2023): 1–13, <https://doi.org/10.61553/Abjoiec.V1i1.9>.

specific case (Nibras House Secang) that has not been studied before, providing new empirical data rather than general observations.¹⁷

Research by Srihani, Hasanah, and Musthofa (2022) examined the influence of Sharia compliance on consumer trust using a quantitative approach with 430 respondents. In contrast to Srihani's quantitative method, this study employs a qualitative approach. This allows for a deeper, descriptive exploration of "why" and "how" the management policies at Nibras House Secang are formed, providing a depth of analysis that statistical data cannot capture.¹⁸

Zuheri and Ghozali (2025) utilized library research to analyze DSN-MUI Fatwa No. 146/2021 through the *Sadd Al-Dzari'ah* perspective, framing it as a preventive mechanism against digital transaction risks such as *gharar* and data misuse. While they concluded that the fatwa provides a normative framework for ethical commerce, their study remains theoretical. In contrast, this research offers empirical novelty by conducting a field case study at Nibras House Secang to assess the practical implementation of price transparency and customer reviews.¹⁹

Finally, research by Yuniar and Ngazizah (2020) examines online buying and selling from an Islamic legal perspective, emphasizing that transactions are permissible if they fulfill contract pillars and ensure price transparency. This research updates the discussion by focusing specifically on the implementation of the latest DSN-MUI Fatwa (2021) and observing practices in specific stores, ensuring the analysis is relevant to current regulations.²⁰

¹⁷ Herlina Et Al., "Kehalalan Transaksi Online Shop Dalam Perspektif Hukum Ekonomi Syariah", *Jimpa (Jurnal Ilmiah Mahasiswa Perbankan Syariah)* 3, no.2 (2023): 431-444, <https://doi.org/10.36908/Jimpa.V3i2.246>.

¹⁸ Endang Sriani Et Al., "The Role Of Sharia Compliance In Online Shop Applications In Improving Consumers Trust", *Iqtishadia* 15, no. 2 (2022): 309, <https://doi.org/10.21043/Iqtishadia.V15i2.13606>.

¹⁹ Ahmad Ardian Zuheri And M. Lathoif Ghozali, "Prinsip Ekonomi Syariah Dalam Operasional Online Shop: Analisis Fatwa Dsn-Mui No. 146/Dsn-Mui/Xii/2021 Perspektif Sadd Al-Dzari'ah", *Ekonomica Sharia (Jurnal Pemikiran Dan Pengembangan Ekonomi Syariah)* 10, no. 2 (2025): 391-410, <https://doi.org/10.36908/Esha.V10i2.1189>.

²⁰ Anisa Yuniar, "Online Buying And Selling Agreements From An Islamic Law Perspective", Dalam Prosiding ICCoLaSS (*International Collaboration Conference on Law, Sharia and Society*), (IAIN Kudus, 2023): 58. <https://proceeding.iainkudus.ac.id/index.php/ICCoLaSS/article/download/332/167>.

Table1. Previous Research Comparison Matrix

No	Author & Year	Previous Title/Focus	Research Differences with Research (Originality)
1	A Nurzainah Ramadhani et al. (2025)	Implementation of the DSN-MUI Fatwa in digital transactions in general in Sharia marketplaces such as Salam Market and Everos.	This research shifts the focus from the general marketplace ecosystem to a specific case study of a single online store (Nibras House Secang) to understand micro-level compliance.
2	Aza Nur Fitriyani Pihatin et al. (2023)	Online marketing strategies and the five business principles of the Prophet Muhammad at the Fifau Hijab shop	While previous research focused on marketing strategies, this study comprehensively analyzes operational compliance, specifically regarding information transparency and the availability of buyer reviews.especially in terms of information transparency and buyer reviews.
3	Ahsani Takwim et al. (2024)	Innovation of Islamic financial products and services in the digital era, such as fintech and blockchain.	Unlike previous research that centered on technological product innovation, this study focuses on the manual operational management of transparency within an online store without relying on complex

			fintech.
4	Radhin Fauzan Abdillah & Aurora Nendita Pramesti (2024)	The influence of consumer ratings and reviews on general purchasing decisions in e-commerce.	Instead of testing the influence of ratings on decisions, this study specifically analyzes the legal validity of a store that completely omits review features, using Nibras House Secang as a case study.
5	Is Susanto (2024)	The importance of the principles of honesty and transparency in online buying and selling from a general Islamic ethical perspective.	This research moves beyond general ethical frameworks by operationalizing these principles into a concrete empirical investigation of user interface and transaction flows.
6	Putri Indah Permatasari & Masruchin (2022)	Analysis of the process and business model of Salamin.ID e-commerce platform.	This research does not focus on business model analysis, but strictly evaluates operational compliance with specific Sharia fatwas requirements.
7	Rifky Pratama Arief (2023)	Consumer legal protection against goods that do not match the image in marketplace	Fundamental difference in legal perspective: Unlike previous research that relied on Positive

		transactions from a normative legal approach (State Law).	Law (Consumer Protection Law), this study exclusively analyzes the issue from the perspective of Islamic Economic Law.
8	Dede Al-Mustaqim (2023)	General analysis of DSN-MUI Fatwa No. 146/2021 theoretically.	This research fills the gap between theory and practice by analyzing the actual implementation of Fatwa No. 146/2021 in the daily operations of Nibras House Secang.
9	Herlina, Lita, & Novita (2023)	The permissibility of online shop transactions from the perspective of Islamic economic law in general.	This research provides novelty by examining the implementation in a unique, specific case study that has never been researched before, offering new empirical data.
10	Srihani, Hasanah, & Musthofa (2022)	The influence of general sharia compliance on online store consumer trust using a quantitative approach.	Unlike previous research that used quantitative methods, this study employs a qualitative approach to gain an in-depth understanding of "why" and "how" management policies are formed.
11	Zuheri & Ghozali (2025)	The primary focus is to elucidate how this	This research establishes its novelty by

		fatwa serves as a preemptive mechanism to avert potential detriment, fraud (<i>tadlis</i>), and uncertainty (<i>gharar</i>) prior to their manifestation	transitioning from a normative, library-based framework to an empirical field study, specifically scrutinizing the operational realities of price transparency and the absence of customer reviews at Nibras House Secang.
12	Yuniar & Ngazizah (2020)	Online buying and selling from the perspective of Islamic law in general.	This research updates the literature by focusing specifically on compliance with the latest Fatwa (DSN-MUI 2021), ensuring relevance to current regulations.

From the literature review above, it can be concluded that while previous studies have extensively discussed digital transactions in general marketplaces, marketing strategies, and normative theories of Islamic law, there is a significant gap in the existing research. Specifically, no prior research has comprehensively examined the implementation of Fatwa DSN-MUI No. 146/DSN-MUI/XII/2021 within the specific context of Nibras House Secang, particularly concerning its unique operational management, such as the absence of review features and price transparency. Therefore, this research is urgently needed to bridge the gap between theoretical fatwas and empirical practice, providing a qualitative analysis of compliance that has not been addressed by previous scholars.

1.7 Writing Systematics

In the proposal entitled "An Analysis of Sharia Compliance Implementation in Online Store Operations (A Case Study of Nibras House

Secang)” the discussion is grouped into four parts with the following systematic arrangement:

1. **CHAPTER I:** This chapter establishes the fundamental framework of the research. It encompasses the study background, the problem formulation (including problem identification, limitations, and specific research questions), research objectives, and the research benefits for researchers, academics, and the research site. It concludes by outlining the writing systematics employed throughout this thesis.
2. **CHAPTER II: THEORETICAL FRAMEWORK AND LITERATURE REVIEW** This chapter elucidates the theories and previous scholarship used as the analytical foundation. It includes a comprehensive literature review and explains key concepts such as the definition of buying and selling (*al-bay'*), the pillars and conditions of valid transactions, e-commerce principles, and specifically the DSN-MUI Fatwa regarding Online Shops. These concepts serve as the theoretical cornerstone for the study.
3. **CHAPTER III: RESEARCH METHODOLOGY** This chapter details the methodological procedures utilized in the study. It covers the research approach and type, the research location, subjects and objects of the study, data sources, data collection techniques, and the data analysis techniques employed to process the findings.
4. **CHAPTER IV: ANALYSIS AND DISCUSSION** This chapter presents the core of the study, containing the analysis and discussion of the empirical data. It begins with a general overview of the research object (Nibras House Secang) and proceeds to critically analyze the findings against the problem formulations. The discussion focuses on interpreting how the store's operational management, particularly regarding price transparency and the omission of review features, aligns with or deviates from Sharia compliance and Fatwa DSN-MUI No. 146/2021.
5. **CHAPTER V: CONCLUSION AND RECOMMENDATION** This final chapter synthesizes the study's outcomes. It presents the conclusions drawn from the analysis and discussion in the previous chapter, providing

a definitive answer to the research questions. Furthermore, it offers constructive recommendations for the research object (Nibras House Secang) to improve its compliance, as well as suggestions for future academic research.

