

BRIDGING THE TEACHING OF FIQH AND DIGITAL TRADE: STUDENT REFLECTIONS ON SHARIAH-COMPLIANT E-COMMERCE LEARNING IN THE CLASSROOM

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Abstract: *The rapid expansion of e-commerce has reshaped consumer behaviour, particularly among youth, including Muslim students. While offering convenience and broader market access, online transactions also raise concerns regarding Shariah compliance, especially when Islamic literacy is limited. Despite the increasing participation of Muslim youth in digital marketplaces, little is known about how Islamic education influences their awareness and behaviour in ensuring ethical and lawful trade. This study aims to explore how students from the Diploma in Muamalat programme at Universiti Teknologi MARA (UiTM) Terengganu conceptualise Shariah-compliant e-commerce based on knowledge gained from their academic coursework. Using a qualitative research design, data were collected through semi-structured interviews with six purposively selected students and analysed thematically. Findings indicate that participants had a basic yet functional understanding of the permissibility of e-commerce within Islamic jurisprudence. They identified key compliance markers such as mutual consent, avoidance of gharar and riba, and the impermissibility of selling haram goods. Respondents also raised concerns over unethical selling practices, deferred payment schemes, and the challenge of verifying product authenticity in digital spaces. Importantly, students attributed their awareness to muamalat-related teaching and recognised the role of Islamic education in shaping responsible consumer and entrepreneurial behaviour. This study contributes to the discourse on Islamic digital literacy and underscores the pedagogical significance of teaching applied Shariah principles within contemporary commerce education. Future research could expand the demographic scope, evaluate the effectiveness of specific teaching approaches, or explore comparative outcomes across institutions with different muamalat curriculum.*

Keywords: *Shariah-compliant e-commerce, muamalat education, Islamic digital literacy, student experience, ethical consumerism, fiqh in practice, teaching impact.*

Introduction

The rapid advancement of information and communication technology (ICT) has significantly transformed human civilisation, particularly in the realm of commerce. One of the most notable developments is the emergence of e-commerce, which enables consumers to conduct transactions remotely, transcending geographical and temporal limitations. With just an internet-connected device, individuals can access global marketplaces without the constraints of physical travel or time (Department of Statistics Malaysia, 2024; UNCTAD, 2024). This shift has redefined traditional commercial practices, replacing face-to-face interactions with digital interfaces and giving rise to a new paradigm of electronic trade.

However, the integration of e-commerce into Muslim societies presents unique jurisprudential challenges. Classical Islamic legal texts do not explicitly address the mechanisms of online transactions, prompting contemporary scholars to engage in *ijtihad* to determine the permissibility and structure of such practices within the framework of Shariah (Muhammad et al., 2025; Ribadu et al., 2025). Key concerns include the validity of contracts executed through digital means, whether verbal, written, or symbolic, and the legal status of goods that are unseen or intangible at the point of sale (Ghazilan & Mallow, 2024; Yazid et al., 2023).

These issues are further complicated by the nature of e-commerce contracts, which often involve parties who are physically distant and may never interact directly. This raises questions about the legitimacy of consent, the existence and condition of the commodities being exchanged, and the qualifications of the contracting parties. From a Shariah perspective, the treatment of *gharar* (uncertainty), *riba* (usury), and the visibility of goods are central to determining the validity of such transactions (Muhammad et al., 2025; Hanim, 2022).

Therefore, this study aims to examine how students at UiTM Terengganu conceptualise and engage with e-commerce through an Islamic lens. It seeks to assess the extent to which their practices align with the principles of *muamalat* and to identify areas where further guidance or reform may be necessary. In doing so, the research contributes to the broader discourse on Shariah-compliant digital commerce and offers insights into the evolving intersection of technology and Islamic jurisprudence.

Problem Statement

The proliferation of e-commerce platforms has reshaped consumer behaviour globally, including among Muslim youth who are increasingly active in digital marketplaces (UNCTAD, 2024). While this trend reflects technological adaptability and entrepreneurial potential, it also raises concerns about the extent to which online transactions adhere to Shariah principles. Issues such as contract validity, product transparency, and the avoidance of prohibited elements like *gharar* and *riba* remain central to Islamic commercial jurisprudence (Muhammad et al., 2025; Yazid et al., 2023).

Despite the availability of *fiqh al-muamalat* courses in higher education institutions, there is limited empirical evidence on how such teachings influence students' actual e-commerce practices. Much of the existing literature focuses on theoretical frameworks or institutional compliance mechanisms, leaving a gap in understanding how young Muslim consumers internalise and apply Shariah principles in real-world digital transactions (Ribadu et al., 2025; Ghazilan & Mallow, 2024).

This study addresses that gap by exploring student reflections on Shariah-compliant e-commerce learning within the classroom. It aims to investigate how fiqh education shapes their conceptual understanding of digital trade, assess the alignment between their online practices and Islamic legal norms, and identify pedagogical strengths or limitations in current instructional approaches. By foregrounding student perspectives, the research contributes to the discourse on Islamic digital ethics and offers insights for curriculum enhancement in muamalat education.

Literature Review

Muamalah in the Islamic Economic System

In Islam, economic activities are governed under the broad concept of muamalah, which encompasses all forms of interpersonal and commercial dealings. The foundational legal maxim in this domain is “*al-aslu fi al-muamalat al-ibahah illa an yadulla al-dalil ‘ala al-tahrim*”—that is, all transactions are presumed permissible unless there is explicit evidence of prohibition in Shariah (Ali et al., 2023; Ribadu et al., 2025). This principle provides a dynamic and adaptive legal framework that accommodates evolving economic models, including digital commerce and financial technology. Within this framework, Islam emphasizes the integration of ethical values such as justice (*‘adl*), honesty (*sidq*), trustworthiness (*amanah*), and transparency (*M*) in all economic dealings (Hamid et al., 2022; Syibly & Purwanto, 2021). These values are not merely moral ideals but are legally and spiritually binding, ensuring that economic transactions contribute to social equity and communal welfare.

Recent scholarship also highlights the role of Maqasid al-Shariah (the higher objectives of Islamic law) in guiding economic behavior, particularly in promoting wealth circulation, preventing exploitation, and safeguarding human dignity (Kader, 2021; Qadri, 2025). In this regard, the Islamic economic system is not solely concerned with profit maximization but with achieving holistic well-being (*sa‘adah*) through ethical and socially responsible commerce. As digital platforms increasingly mediate trade, the principles of muamalah remain essential in ensuring that modern economic practices align with Islamic values and contribute to a just and inclusive economy (UNCTAD, 2024; Islamic Info Center, 2024).

Definition and Principles of *Al-Bai’* (Buying and Selling)

The term *al-bai’* in Islamic jurisprudence refers to the exchange of goods or services between two consenting parties, where ownership and rights are transferred through mutual agreement. It encompasses traditional and modern forms of trade, including barter systems, physical currency, and digital payments (Ghazilan & Mallow, 2024). The essential elements of a valid contract include offer (*ijab*), acceptance (*qabul*), consent of both parties, and a lawful subject matter. In contemporary contexts, these components have been interpreted to include electronic forms of consent, such as clicking a purchase confirmation, as long as the conditions of clarity, transparency, and mutual understanding are met (Zaidi et al., 2023).

The Emergence and Characteristics of E-Commerce

E-commerce is defined as the digital exchange of goods and services via platforms such as websites, mobile apps, and social networks. It offers a broader reach and greater convenience compared to traditional commerce and is powered by advancements in information and communication technology (UNCTAD, 2024). According to recent definitions, e-commerce is not limited to product sales but includes services, information transfer, and digital contracts (Islamic Economy Academy, 2024). This evolution has significantly altered the commercial

landscape, prompting new interpretations of Islamic law concerning the nature of virtual transactions.

The E-Commerce Transaction Process from an Islamic Lens

The e-commerce process typically involves browsing, product selection, digital payment, and delivery—either directly (e.g., food delivery) or indirectly via courier services. These stages closely parallel conventional transactions, but with a different medium of execution. In Shariah, the validity of a transaction hinges on the presence of *ijab* and *qabul* within the contract session (*majlis al-'aqd*). Contemporary scholars recognize that online confirmations can fulfill these requirements if clearly documented and understood by both parties (Muneer, 2016; PUO, 2022). Trust and transparency remain crucial due to the absence of physical presence, which underscores the need for truthful representations and ethical conduct.

Contemporary Fiqh Issues in E-Commerce

Several contemporary legal and ethical concerns arise in the context of e-commerce. These include *gharar* (excessive uncertainty), *riba* (interest), *maysir* (gambling), and the sale of prohibited items such as alcohol or pork. Another common issue is *bay' ma laysa 'indaka* which is selling goods that the seller does not yet own, such as in dropshipping or affiliate marketing models. Scholars propose mitigating these issues through recognized Islamic contracts like *wakalah* (agency) or *salam* (forward sale) to ensure compliance with Shariah principles (Muhammad et al., 2025).

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Legal Framework and Maqasid al-Shariah in Digital Trade

Although traditional fiqh does not directly address e-commerce, contemporary legal thought views digital trade as permissible when aligned with the objectives of Maqasid al-Shariah, namely, the protection of wealth, transparency, and mutual benefit. Scholars such as Wahbah Zuhaili argue that transactions that benefit society and do not conflict with established legal rulings may be justified under *maslahah* (public interest) (Wakhidah, 2019). Governments and regulatory bodies are also beginning to integrate Shariah-compliant frameworks into national e-commerce guidelines, particularly in Muslim-majority countries like Malaysia (Ghazilan & Mallow, 2024).

Definition and Evolution of E-Commerce

E-commerce, short for electronic commerce, refers to the buying, selling, marketing, and distribution of goods and services through electronic platforms such as websites, mobile applications, and social media networks. It encompasses a wide range of digital transactions, including business-to-consumer (B2C), business-to-business (B2B), and consumer-to-consumer (C2C) models (UNCTAD, 2024; Shopify, 2025). While the core principles of commerce remain—namely, the exchange of value between parties e-commerce distinguishes

itself by eliminating the need for physical interaction, enabling transactions to occur across borders and time zones with unprecedented speed and convenience.

Recent definitions emphasize that e-commerce is not limited to product sales but also includes the exchange of services, digital content, and information, all facilitated through internet-based technologies (Islamic Economy Academy, 2024; Clearly Payments, 2025). This digital transformation has been accelerated by the proliferation of smartphones, the expansion of 5G networks, and the integration of secure digital payment systems such as mobile wallets and QR-based transfers (PwC, 2025; Statista, 2025). As a result, e-commerce has become a dominant force in global trade, with online retail sales projected to exceed USD 8.3 trillion by 2025 (Clearly Payments, 2025).

From an Islamic perspective, the permissibility of e-commerce is grounded in the principle of *al-aslu fi al-muamalat al-ibahah*, which allows all commercial transactions unless explicitly prohibited by Shariah. However, the digital nature of e-commerce introduces new jurisprudential considerations, such as the validity of *ijab* and *qabul* in non-physical settings, the visibility of goods, and the avoidance of *gharar* (uncertainty) and *riba* (interest) (Muhammad et al., 2025; Zaidi et al., 2023).

In summary, e-commerce represents a convergence of technological innovation and commercial activity, reshaping how individuals and institutions engage in trade. Its continued evolution demands not only technical adaptation but also ethical and legal scrutiny, particularly within the framework of Islamic commercial jurisprudence.

E-Commerce in Action: Process and Shariah Considerations

The process of conducting e-commerce transactions involves several sequential stages that mirror traditional commerce but are executed through digital platforms. Typically, consumers begin by browsing online purchasing channels such as websites, mobile applications, or social media platforms. These platforms allow users to select products that meet their preferences, compare prices, and proceed to checkout. Once a product is selected, the total cost is calculated, and the buyer chooses a payment method commonly via debit or credit card, online banking, or digital wallets. Upon successful payment, the seller confirms receipt and initiates the delivery process (Wakhidah, 2019; Clearly Payments, 2025).

Delivery methods in e-commerce are generally categorized into direct and indirect channels. Direct delivery refers to immediate dispatch, often used for time-sensitive goods such as food or groceries, facilitated by services like Grab, Foodpanda, and Shopee Food. In contrast, indirect delivery involves third-party logistics providers such as J&T Express, Pos Laju, or Ninja Van, which typically require a longer fulfillment period (Wakhidah, 2019; DHL, 2025). The choice of delivery method is influenced by product type, urgency, and logistical infrastructure (Capital One, 2025).

From an Islamic jurisprudential perspective, the validity of e-commerce transactions hinges on the fulfillment of *ijab* (offer) and *qabul* (acceptance), which are the foundational elements of a valid contract (*aqd*). Classical fiqh requires that both *ijab* and *qabul* occur within the same contractual session (*majlis al-'aqd*) and be free from ambiguity (*gharar*) (Muneer, 2016). In the context of e-commerce, scholars have extended the interpretation of *majlis al-'aqd* to include digital interactions, where the offer is made through a product listing and the acceptance

is manifested when the buyer clicks the “confirm” or “agree” button (Zaidi et al., 2023; DSN-MUI, 2021).

Recent fatwas and scholarly discourse affirm that digital expressions of consent, such as clicking a purchase confirmation, are valid, provided the transaction is transparent, the goods are lawful (halal), and the terms are clearly stated (Islamic Economy Academy, 2024; Haroon Qureshi, 2023). Furthermore, the use of secure payment gateways and clear return policies enhances trust and aligns with the Islamic principles of fairness (*‘adl*) and mutual consent (*taradhi*) (Ribadu et al., 2025).

In practice, although online buyers and sellers do not meet face-to-face, their virtual interactions replicate the foundational structure of traditional transactions. The vendor presents the offer through digital listings or interfaces, while the buyer confirms acceptance by selecting the product and completing payment electronically. This mirrors the *ijab* and *qabul* mechanism, albeit in a modern form. Notably, most online transactions rely heavily on mutual trust, as neither party typically inspects the goods or interacts directly. Therefore, transparency, truthfulness, and ethical conduct are paramount to uphold Shariah principles. Any form of misrepresentation, uncertainty (*gharar*), or deception must be avoided to preserve the integrity and legality of the transaction. This further underscores the importance of sellers and buyers being honest and forthcoming throughout the process, as emphasized by Wakhidah (2019), particularly in ensuring that digital contracts meet both commercial and spiritual obligations.

E-Commerce Legislation in Islamic Law

The regulation of online buying and selling is a relatively recent development in Islamic jurisprudence, as classical fiqh texts do not explicitly address digital transactions. Nevertheless, contemporary scholars generally agree that e-commerce is permissible (halal), provided it adheres to the essential principles of muamalah and avoids elements prohibited by Shariah, such as *riba*, *gharar*, and *maysir* (Wakhidah, 2019; Islamic Economy Academy, 2024). This permissibility is grounded in the legal maxim, which is that all commercial transactions are allowed unless there is clear evidence of prohibition (Zainal Asyiqin, 2025).

Wahbah Zuhaili emphasizes that the foundational principle of muamalah is legality, so long as the transaction does not contradict explicit Shariah texts (*dalil qath’i*) or established legal rulings. He further argues that the evolving nature of human needs and technological advancements necessitates the application of the *Maslahah Mursalah* (public interest) principle in regulating e-commerce. As long as the system is secure, transparent, and does not facilitate harm, it is considered acceptable under Islamic law (Wakhidah, 2019; Shah & Susilo, 2022).

In Malaysia, the legal framework for e-commerce is undergoing significant reform to ensure better alignment with both consumer protection and Shariah compliance. The Ministry of Domestic Trade and Cost of Living has initiated a comprehensive review of the Electronic Commerce Act 2006 and related legislation to address regulatory gaps and benchmark against international best practices (The Malaysian Reserve, 2025). This includes evaluating whether platform operators and sellers should be subject to licensing or compliance-based oversight.

From a jurisprudential standpoint, Wahbah Zuhaili also stresses that any sale and purchase must fulfill the pillars (*arkan*) and conditions (*shurut*) of a valid contract. Failure to meet these criteria may render the transaction void or defective, thereby affecting ownership rights and potentially leading to injustice (*zulm*) (Zuhaili, 2001). This is particularly relevant in digital

contexts where *ijab* and *qabul* are expressed electronically, and the physical presence of goods or parties is absent.

Recent studies further support the view that e-commerce, when structured within the framework of *Maqasid al-Shariah*, can promote economic justice, financial inclusion, and ethical consumerism (Istianah, 2025; Al Farisi et al., 2025). The application of *Maslahah Hajiyyat* benefits that fulfill secondary needs has been cited as a justification for embracing e-commerce as a legitimate and beneficial mode of transaction in modern Muslim societies (Musanna, 2022).

While the foundational principles of muamalah offer a flexible framework for economic engagement, existing studies tend to focus on theoretical constructs or normative guidelines without adequately examining how these principles are operationalised in contemporary digital contexts. For instance, Hamid et al. (2022) and Syibly and Purwanto (2021) emphasise ethical values such as justice and transparency, yet their analyses remain largely conceptual, with limited empirical insight into how these values are upheld in online transactions. Similarly, although Kader (2021) and Qadri (2025) highlight the relevance of *Maqasid al-Shariah* in promoting equitable commerce, there is a noticeable gap in assessing how these objectives are translated into practice by Muslim consumers, particularly youth engaging in e-commerce.

Moreover, while UNCTAD (2024) and the Islamic Info Center (2024) acknowledge the transformative impact of digital platforms on trade, they do not sufficiently address the jurisprudential implications for Shariah compliance. This lack of integration between legal theory and user behaviour underscores the need for studies that bridge fiqh education with actual transaction practices. Therefore, the present research seeks to fill this gap by critically examining how students interpret and apply muamalah principles within digital trade environments, offering a grounded perspective that complements existing normative literature.

Methodology

Research Instruments

This study employed a qualitative research design using semi-structured interviews and library-based instruments to explore students' understanding of Shariah-compliant e-commerce. The interview guide was developed based on prior literature and Islamic jurisprudential principles relevant to muamalah (Wakhidah, 2019; Muneer, 2016). Semi-structured interviews were chosen for their flexibility and ability to elicit rich, in-depth responses while maintaining consistency across participants (Ruslin et al., 2022; Magaldi & Berler, 2020). The instrument was reviewed for clarity and relevance before data collection.

Research Participants

Participants were selected using purposive sampling, focusing on Diploma in Muamalat students at UiTM Cawangan Terengganu, Kampus Dungun, who had both academic exposure to Islamic commercial law and practical experience with online buying and selling. These students were deemed suitable due to their familiarity with Fiqh Muamalah and their engagement with digital commerce platforms (Zameram, 2022). A total of six informants were interviewed, comprising two male and four female students, aged between 19 and 20 years.

Sample Size Justification

The number of participants in this study was limited to six, in accordance with qualitative research principles that emphasise depth of insight over statistical generalisation. This decision aligns with the interpretivist paradigm, where the richness of individual narratives is prioritised to uncover nuanced understandings of complex phenomena.

Participants were selected through purposive sampling, specifically targeting individuals with prior exposure to Muamalat education and practical experience in online transactions. This criterion ensured that each participant possessed sufficient contextual knowledge to contribute meaningfully to the study's objectives.

Data collection was concluded upon reaching thematic saturation, defined as the point at which no new themes, codes, or conceptual patterns emerged from subsequent interviews (Guest et al., 2020). Saturation was not only observed in content repetition but also in the conceptual depth achieved across cases.

The decision to limit the sample to six participants was further guided by the study's focused scope, which explored specific behavioural and perceptual dimensions within a culturally bounded context. Smaller samples are particularly appropriate when the research involves a homogeneous group with shared experiences, as they allow for detailed within-case and cross-case analysis (Kallio et al., 2021).

Moreover, the use of semi-structured interviews enabled prolonged engagement with each participant, enhancing the credibility and transferability of findings. According to Kuckartz and Rädiker (2025), such methodological rigour compensates for smaller sample sizes by yielding analytically rich data that support robust thematic development.

The adequacy of six participants was further supported through iterative thematic analysis, where each interview was examined for conceptual saturation. As data collection progressed, no new codes or perspectives emerged, indicating that saturation had been reached not only in surface-level responses but also in the depth of thematic development (Guest et al., 2020). This was particularly evident given the homogeneity of the sample, where all participants shared similar educational exposure and transactional experiences. Such focused sampling is appropriate for qualitative studies that aim to explore specific behavioural and perceptual dimensions within a bounded context (Kallio et al., 2021). The interpretivist approach adopted in this study prioritised analytical richness over numerical representation, allowing for deep engagement with each participant's narrative.

Data Collection

Data were collected through semi-structured interviews, conducted via phone calls and messaging platforms to ensure accessibility and comfort. The interview guide included open-ended questions on *ijab* and *qabul*, ethical concerns in e-commerce, and perceptions of Shariah compliance. This method allowed for probing and clarification, enabling the researcher to explore emerging themes (Lobe et al., 2020; Kallio et al., 2021). Additional data were gathered from books, journals, and online sources to support triangulation. The interview guide included open-ended questions related to:

- i. Participants' understanding of *ijab* and *qabul* in online transactions
- ii. Perceptions of Shariah compliance in digital marketplaces
- iii. Ethical concerns such as *gharar*, *riba*, and *bay' ma laysa 'indaka*

The principle of data saturation was applied, whereby interviews were concluded once no new themes emerged (Guest et al., 2020). Supplementary data were also gathered from academic journals, fatwa compilations, and institutional reports to triangulate findings.

Data Analysis

Thematic content analysis was used to analyse the interview data. The process involved coding, categorising, identifying patterns, and synthesising themes aligned with the research objectives (Wakhidah, 2019; Kuckartz & Rädiker, 2025). Manual coding was supported by memo writing to enhance reflexivity and ensure analytical depth. The analysis focused on participants' understanding of Islamic legal principles in digital transactions and their application in real-life scenarios. The process followed four key stages:

- i. Initial coding – identifying meaningful units of data
- ii. Categorisation – grouping codes into subthemes
- iii. Pattern recognition – identifying recurring concepts
- iv. Synthesis – constructing overarching themes aligned with research objectives

This method enabled the researcher to systematically interpret qualitative data while preserving the richness of participants' narratives (Kuckartz & Rädiker, 2025; Looppanel, 2025). The use of manual coding was complemented by memo writing to enhance reflexivity and analytical depth.

To ensure rigour in theme construction, the coding process followed a multi-stage approach. Initial codes were generated manually from the transcripts, capturing meaningful units related to Shariah compliance and digital transaction ethics. These codes were then grouped into subthemes and reviewed against the research objectives. Memo writing was employed throughout to document analytical decisions and enhance reflexivity (Kuckartz & Rädiker, 2025). Themes were validated through constant comparison and triangulation with library-based sources, ensuring consistency and credibility (Wakhidah, 2019). The final themes were refined to reflect both the jurisprudential concepts discussed and the lived experiences of participants, thereby strengthening the interpretive validity of the findings (Looppanel, 2025).

Findings And Discussion

This study shows the findings and data gleaned from individual responses from students at UiTM Terengganu, Dungun Branch Campus, about their knowledge of e-commerce from an Islamic viewpoint. The study's objectives involved data extraction and analysis.

Engagement with E-Commerce Platforms

All six respondents reported regular participation in e-commerce activities. While all had experience as buyers, half of them. Respondents 1, 3, and 6 were also engaged in selling, mainly through small-scale businesses on Shopee and Instagram. Respondent 1 mentioned frequently purchasing health supplements and skincare items online, particularly during flash sales and promotional campaigns. Meanwhile, Respondent 3 had experience running a small accessory business where she managed orders, deliveries, and customer engagement through WhatsApp and Shopee. Respondent 6 combined her role as a part-time seller of stationery with active online shopping for groceries and daily necessities.

Respondents 2, 4, and 5 described themselves as regular buyers, often making purchases for academic materials, snacks, and clothing. Respondent 2 emphasised how e-commerce saves time and effort during exam weeks, while Respondent 4 used it mainly for ordering food and

personal care items. These insights reflect the respondents' high familiarity with the operational norms of online transactions and the convenience it offers for students with limited time and mobility.

Preferred Platforms and Justifications

Shopee was unanimously cited as the most used e-commerce platform among all participants. The preference stemmed from various factors: Respondent 2 appreciated Shopee's layered discount system, free shipping vouchers, and coin-based cashback system. Respondent 5 explained that Shopee's personalised recommendations made it easier for her to find affordable goods. Respondent 6 praised the platform's multiple payment options, including debit cards, Shopee Wallet, and COD (Cash on Delivery), which she deemed user-friendly for students.

Apart from Shopee, Respondents 1 and 3 noted using Instagram for niche or handmade products, such as modest fashion and personalized gifts. They valued the personal touch and direct seller interactions that Instagram offers. Respondent 4 also used WhatsApp to deal directly with local sellers, especially during Ramadan, for ordering kuih raya. This diversity of platform use shows that students tailor their e-commerce habits based on product type, trust level, and transaction purpose.

Understanding of E-Commerce from an Islamic Perspective

Respondents demonstrated an understanding that e-commerce is permissible in Islam as long as its implementation follows Shariah guidelines. Respondent 1 likened online transactions to traditional sales, with the offer (*ijab*) represented by product listings and the acceptance (*qabul*) taking place when the customer confirms the order and completes payment. Respondent 2 added that mutual consent (*taradhi*) and price transparency are key in ensuring that the contract is valid.

Awareness of Prohibited Elements in E-Commerce

Respondents expressed concern about illicit elements that sometimes appear in digital commerce. Respondent 4 described how vendors selling revealing clothing or products containing alcohol could unknowingly attract Muslim consumers, highlighting the need for clear labelling and halal certification. Respondent 5 raised concerns about leather goods made from pigskin, often mislabelled or undisclosed.

Respondents 2 and 3 reflected on scams and frauds they had encountered, such as receiving items that were significantly different from the advertised descriptions—instances of *gharar fahish* (excessive uncertainty). Respondent 1 added that unethical practices like selling defective items without disclosure or selling goods not owned by the seller (*bay' ma laysa 'indaka*) were common in small online shops. Respondent 6 observed that peer-to-peer selling in informal Instagram stores lacked oversight, which increased the risk of *zulm* (injustice) to the buyer. Their responses illustrate a real-world awareness of Shariah compliance risks in various e-commerce settings.

Concerns and Doubts in Online Shopping

Several respondents expressed doubts over specific aspects of e-commerce. Respondent 1 questioned whether the principle of *khiyar al-'ayb*, the buyer's right to revoke a sale due to defects, could be enforced when sellers ignore complaints. Respondent 4 shared a case where a food delivery arrived spoiled, but the seller refused a refund, raising concerns over consumer protection and transparency.

Respondent 3 highlighted uneasiness over pricing ethics, particularly when identical goods are sold at drastically different prices by different sellers with no justifiable reason. Respondent 2 expressed strong concerns over ShopeePayLater, explaining that late payment penalties may resemble *riba*, which would contradict Islamic finance principles. Respondent 5 added that she hesitated to buy from unknown sellers with no review history due to the absence of buyer protections. Respondent 6 raised issues about product authenticity, especially in the beauty and healthcare category, where counterfeit goods may pose health risks. These doubts reflect a critical awareness of fiqh concerns in digital contexts.

Importance of Islamic E-Commerce Literacy

All six respondents strongly agreed that understanding Islamic rulings related to e-commerce is essential. Respondent 1 mentioned that Islamic literacy enables both buyers and sellers to avoid haram practices unintentionally. Respondent 2 added that such awareness gives peace of mind (*ithmi'nan*) and helps transactions stay within the boundaries of barakah. Respondents 3 and 6 remarked that knowledge of akad, product transparency, and pricing ethics would help small business owners promote trust and long-term sustainability.

Respondent 5 noted that customers must bear responsibility by not supporting unethical sellers, while Respondent 4 suggested that Islamic e-commerce education should be integrated into entrepreneurship subjects. The responses reflect a sincere recognition of the link between ethical trading and spiritual accountability in Islam. The importance of e-commerce for society

Societal Relevance and Benefits of E-Commerce

All participants acknowledged the indispensable role of e-commerce in modern society. Respondent 2 highlighted its value during the pandemic, describing how access to food, medicine, and household goods was made easier. Respondent 6 supported this view, noting that elderly family members also benefited from e-hailing services for groceries. Respondent 1 shared that she uses e-commerce to purchase modest fashion, which is often unavailable in rural shops.

Respondents 3 and 5 emphasized its economic potential. For example, Respondent 3 explained that as a student with limited capital, she could still run a profitable side hustle using social media and courier services. Respondent 4 viewed e-commerce as a platform to reduce rural-urban digital disparity, particularly when combined with Islamic financial practices. Their insights collectively reinforce the notion that e-commerce, when governed by ethical and inclusive principles, can drive social welfare (*maslahah*) and empower underserved communities.

Recommendation for the authorities and Muslims not to be involved in prohibited e-commerce activity.

i. Regulatory and Educational Recommendations for Authorities

Respondents strongly advocated for proactive involvement by authorities in promoting Islamic literacy in digital commerce. Respondent 1 suggested the incorporation of e-commerce modules into the Islamic education curriculum, particularly in subjects such as Fiqh Muamalat or Islamic entrepreneurship. This approach will enable students to develop a sound understanding of ethical online trade from an early stage.

ii. Ethical Practices and Responsibilities of Sellers

Respondents stressed the importance of seller accountability in maintaining transparency and integrity throughout the online selling process. Respondent 4 asserted that sellers should possess basic knowledge of Shariah-compliant commercial ethics before initiating an e-commerce business. This includes avoiding the sale of prohibited items (e.g., alcohol, pork-derived products, non-modest apparel), refraining from deceptive marketing, and ensuring that descriptions of goods are accurate and not misleading.

Respondent 6 emphasised that sellers must avoid common pitfalls such as *bay' ma laysa 'indaka* (selling what one does not yet own) and must provide clear terms for payment, return, and delivery. The ethical obligation to prevent harm (*darar*) and to uphold trust (*amanah*) was consistently mentioned, underscoring the role of sellers as moral agents in Islamic trade.

iii. Roles of Consumers in Ethical Digital Participation

Equally, buyers are not exempt from responsibility. Several respondents, including Respondents 2, 3, and 5, advised consumers to conduct due diligence before making purchases. This includes verifying the halal status of products, reviewing seller ratings and customer feedback, and being cautious of discounts that may entice impulse buying without proper consideration. Respondent 1 highlighted that Islamic guidelines should prompt users to ask, "Is this transaction pleasing to Allah?" before proceeding.

Respondent 2 also expressed concern about the use of deferred payment platforms such as ShopeePayLater, which apply processing and late fees that may constitute *riba*. This aligns with the ruling by the Mufti of the Federal Territory, which prohibits instalment schemes involving interest or penalty-based charges. Therefore, buyers should avoid financial tools that introduce usurious elements into their transactions.

iv. Institutionalising Shariah-Compliant E-Commerce Awareness

Given the wide adoption of online trading platforms, all respondents supported the idea of incorporating Shariah-compliant e-commerce literacy into formal education systems. This would include awareness campaigns at the university level, workshops for micro-entrepreneurs, and the development of simplified Islamic guidelines for marketplace users.

Integrated Conclusion And Discussion

The present study explored the perceptions, experiences, and ethical considerations of Diploma in Muamalat students at UiTM Terengganu, Dungun Campus, toward e-commerce from an Islamic perspective. Through semi-structured interviews, the findings reveal that while students actively engage in online commercial activities, their awareness and internalisation of Islamic legal principles vary in depth but remain present across all responses.

A central observation is the dual role played by youth as both consumers and micro-entrepreneurs in the digital economy. All respondents had purchased items online, and half had sold products via platforms such as Shopee, Instagram, and WhatsApp. This reflects broader national trends in youth-driven digital entrepreneurship, as well as the increasing need to ensure that such activities adhere to Islamic guidelines on ethical trade.

From an Islamic jurisprudential standpoint, all respondents agreed on the permissibility of e-commerce provided it meets the Fiqh Muamalat requirements—*ijab, qabul, taradhi* (mutual consent), lawful goods, and the absence of *gharar* and *riba*. Their responses indicated a strong intuitive grasp of these principles, even though technical understanding remained limited. This aligns with contemporary scholarly discussions on the need to bridge traditional fiqh with modern commercial realities.

Importantly, the respondents articulated specific examples of haram practices in e-commerce, such as the sale of alcohol, non-halal fashion, misrepresentation, fraud, and the marketing of unowned goods (*bay' ma laysa 'indaka*). These concerns validate earlier literature suggesting that online marketplaces, while efficient, are susceptible to ethical blind spots if left unchecked.

One of the more nuanced insights from this study lies in the respondents' concern about emerging digital financial tools such as Buy Now, Pay Later schemes (e.g., ShopeePayLater). At least one respondent directly questioned the Shariah compliance of delayed payment mechanisms involving fees, echoing recent fatwas from national authorities such as the Mufti of Federal Territories, who ruled that late fees constitute *riba*. This demonstrates that young consumers are increasingly exposed to financial innovation, but also burdened with the responsibility of navigating compliance in ambiguous settings.

The study also reinforces that Islamic e-commerce literacy is deemed essential by all respondents. They emphasised that knowledge of what is halal and haram in digital trade not only ensures legal compliance but also protects consumers from exploitation and ensures ethical trade practices rooted in the pursuit of *barakah*. Their recommendations, ranging from education reform to stricter regulation, highlight the proactive role youth are willing to play in shaping a morally conscious online economy.

At a societal level, respondents appreciated the functionality of e-commerce, particularly during the COVID-19 pandemic. They valued its inclusivity, efficiency, and potential for economic empowerment, provided that these benefits do not compromise Islamic values. This reflects a Maqasid al-Shariah approach to digital commerce, where the preservation of wealth, prevention of harm, and promotion of justice must remain central.

In wrapping up, this study concludes that students of Islamic commerce are well-positioned to lead ethical transformations in Malaysia's growing digital economy. However, this potential must be nurtured through structured Islamic education, policy alignment, and community engagement. The online marketplace is not neutral—it is a moral space that must be consciously shaped through knowledge, vigilance, and responsibility.

Based on the thematic analysis of the respondents' feedback and guided by the principles of Fiqh Muamalat, this study offers several key recommendations that may contribute to the development of a more ethically grounded and Shariah-compliant e-commerce environment. These recommendations are rooted in real concerns and insights raised by the participants and are intended to inform policy, practice, and future research:

1. Integration of Islamic E-Commerce Modules into the Academic Curriculum

Findings revealed that while students possessed a basic understanding of Islamic commercial principles, their knowledge was largely intuitive and informal. As such, it is recommended that Islamic higher learning institutions, especially within diploma and undergraduate programmes, embed dedicated modules on Shariah-compliant e-commerce and digital trade ethics. This would cultivate a generation of digital entrepreneurs and consumers who are not only tech-savvy but also ethically conscious.

2. Shariah-Compliant Guidelines for E-Commerce Platforms

In light of respondents' concerns over *riba*, *gharar*, and haram goods on major platforms, it is recommended that national Islamic authorities, such as JAKIM and Shariah advisory councils, collaborate with major e-commerce providers (e.g., Shopee, Lazada) to establish a certification framework or ethical rating system for sellers adhering to Islamic business conduct. This may include visible halal-certified labels, transparent seller policies, and mechanisms for reporting Shariah non-compliant products.

3. Consumer Awareness and Verification Tools

Participants expressed scepticism toward pricing fairness, authenticity of goods, and buyer protection mechanisms. The researcher recommends the development of mobile-based verification tools or browser plugins to assist Muslim consumers in identifying halal-certified goods, seller histories, and finance terms. These tools can be built in partnership with fintech startups and Islamic NGOs concerned with consumer protection.

4. Ethical Entrepreneurship Training for Youth Sellers

As many students begin their online businesses without formal guidance, the study recommends that institutions such as MARA, UiTM, or Islamic youth development bodies offer targeted training programmes for Muslim digital entrepreneurs. These should include guidance on akad jual beli, return policies, avoidance of *bay' ma laysa 'indaka*, and ethical advertising, ensuring that their practices are both legally and spiritually sound.

5. Digital Finance Regulation for Buy-Now-Pay-Later (BNPL) Models

In response to the concern raised about ShopeePayLater, there is an urgent need for regulatory bodies to evaluate and standardise BNPL products in line with Shariah requirements. The researcher recommends that Shariah-compliant instalment schemes, like *Bai' Bithaman Ajil* (BBA) or *Murabahah*, be promoted as alternatives, supported with fee transparency and oversight from Islamic finance panels.

6. Encouragement of Applied Research on Islamic Digital Trade Ethics

Finally, this study highlights a need for further qualitative and mixed-method research into how Muslims interpret and apply Islamic ethics in digital consumer environments. It is recommended that future researchers explore comparative studies across institutions or regions, or investigate the behavioural impact of Islamic education on ethical decision-making in online trade.

Conclusions

This study offers a focused glimpse into how young Muslim students navigate and interpret the growing landscape of digital commerce through the lens of Islamic principles. Through the voices of Diploma in Muamalat students at UiTM Terengganu, the research uncovered not only

practical engagement with e-commerce platforms but also the emergence of critical ethical reflections grounded in Fiqh Muamalat.

The participants were not passive users of technology; they were thoughtful, values-driven individuals aware of both the benefits and spiritual implications of their choices. Their perspectives reflect a digital generation actively trying to reconcile modern commercial convenience with the timeless frameworks of Shariah. Discussions on prohibited items, contractual ambiguity, and deferred payment schemes reveal that these students are not merely adopting e-commerce trends but critically assessing their legitimacy through a religious filter.

While their level of jurisprudential depth may differ, the collective mindset leans toward ethical consciousness and moral caution. Importantly, their concerns and suggestions show a readiness to shape and improve the e-commerce space, not just for personal use, but for the betterment of the ummah.

Ultimately, this study underscores that Islamic e-commerce is not just about compliance; it is about cultivating accountability, trust, and intention in a virtual age. This awareness among students should not only be encouraged but harnessed into structured education, community dialogue, and broader institutional reforms so that Islamic values may flourish in every transaction, digital or otherwise.

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