

Systematic Literature Review: Development of Digital Marketplace Platforms Based on Islamic Legal Principles

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ABSTRACT

The development of digital marketplaces has transformed how people conduct economic transactions, including within the context of Islamic economics, which requires compliance with Sharia principles. Although digital technology has been widely adopted in digital marketplaces, it generally remains oriented toward efficiency and profit, and thus has not yet been fully able to implement the values of *fiqh muamalah* comprehensively. Therefore, this study aims to examine in depth how technology can be utilized as a normative system that supports Sharia compliance in digital marketplaces. This research employs a Systematic Literature Review (SLR) method to analyze scholarly articles related to Sharia-compliant e-commerce, digital payment systems, Islamic business ethics, and technology management. The literature was selected through stages of identification, screening, and thematic synthesis to obtain a comprehensive overview of technological solutions and the challenges of meeting Sharia requirements. The distinct contribution of this study lies in its emphasis that technology should be designed as a system embedded with specific values, rather than merely as a technically neutral tool. However, the implementation of Sharia-oriented technology still faces various challenges, such as algorithmic limitations, low levels of Sharia understanding, and the absence of integrated Sharia standards within digital regulations across different countries. This study concludes that Sharia compliance in digital marketplaces can only be achieved through an integrated approach that combines systems engineering, value-based organizational management, and the institutional implementation of Sharia regulation, so that digital transformation can align with the principles of justice, transparency, and benefit for the Muslim community within Islamic economics.

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1. INTRODUCTION

The development of digital technology has transformed how people engage in economic activities, particularly through digital marketplace and e-commerce platforms. Transactions that were previously conducted face-to-face have shifted toward system-based transactions mediated by algorithms and online platforms. This transformation has brought efficiency and convenience, but it has also generated ethical, legal, and normative challenges, especially within the context of Islamic economics, which is grounded in Sharia principles. From an Islamic perspective, economic activity is not merely a process of exchanging goods and services, but also a moral activity that must adhere to the principles of justice, honesty, transparency, and public benefit (*maslahah*). These principles are operationalized in *fiqh muamalah* through the prohibition of *riba*, *gharar*, and *maysir*, as well as the obligation to ensure the permissibility (*halal*) of the transaction object and the clarity of the contract (*akad*) [1]. Therefore, the digitalization of the economy requires reinterpretation and

adaptation of Sharia principles to ensure their continued relevance in the context of modern technology. However, existing studies on Sharia-related issues in digital marketplaces are often dispersed across legal, ethical, and technological discussions, making it difficult to derive consolidated guidance for platform design and governance. This gap highlights the need for a Systematic Literature Review to integrate and map the available evidence into a coherent framework for Sharia-compliant digital marketplaces.

Several studies indicate that although digital transactions no longer involve verbal *ijab qabul*, digital consent can substitute for it as long as it fulfills the elements of mutual willingness and contractual clarity [2]. Nevertheless, digital marketplace practices also give rise to phenomena that may conflict with Sharia values, such as transaction manipulation (fake orders), misleading promotions, impulsive consumption facilitated by BNPL (buy now pay later) services, and payment systems that may contain concealed forms of *riba* [3]–[5]. Yet, these issues are frequently examined in isolation, and the literature still lacks a comprehensive SLR that synthesizes which technology and governance mechanisms most effectively enable Sharia compliance across the end-to-end marketplace process.

Moreover, the literature emphasizes that Islamic business ethics have not been fully internalized in the design of digital platforms, causing technology to remain oriented toward efficiency and profitability without adequate consideration of moral and social impacts [6], [7]. This indicates a gap between Sharia norms as a value system and digital technology as an operational system. Several efforts have been undertaken to bridge this gap, including harmonizing *fiqh* with e-commerce [1], applying DSN-MUI fatwas in the context of online shops [8], and developing Sharia-compliant digital payment systems [9]. Recent studies highlight the need for artificial intelligence (AI)-based governance models to align digital finance with *maqasid al-shariah* [10], as well as growing interest in implementing Sharia compliance in e-commerce [11]. However, prior SLRs and review studies have largely focused on specific domains (e.g., payments, ethics, or legal compliance) rather than synthesizing end-to-end technological mechanisms across the marketplace lifecycle (listing, promotion, contracting, payment, delivery, and dispute resolution). They also rarely translate Sharia requirements into actionable system-level design implications (e.g., algorithmic rules, platform controls, and audit mechanisms) that developers and regulators can operationalize. Consequently, these studies remain partial and fragmented, and they have not yet provided a comprehensive picture of which technological solutions effectively support Sharia compliance in digital marketplaces.

Based on this background, this study aims to conduct a systematic synthesis of the relevant literature to address the main question: what technological solutions enable effective Sharia compliance on digital marketplace platforms? Using a Systematic Literature Review (SLR) approach, this study seeks to identify key patterns, concepts, and findings in the literature, while also mapping the challenges and opportunities for integrating digital technology with Islamic economic principles. Theoretically, this study is expected to contribute to the development of digital Islamic economics scholarship by expanding understanding of how normative values can be operationalized through technological systems. Practically, this study is expected to serve as a reference for platform developers, regulators, and Sharia supervisory boards in designing and managing digital marketplaces that are not only economically efficient, but also just, ethical, and compliant with Sharia principles.

2. METHOD

This study is a literature-based research employing the Systematic Review (SR) method, commonly referred to as a Systematic Literature Review (SLR). The SLR approach was used to systematically collect, critically assess, and synthesize prior studies in order to obtain a comprehensive understanding of how Sharia principles are implemented in digital marketplace platforms, and how such principles can be operationalized through platform design and governance.

The review procedure followed a PRISMA-based workflow (Figure 1). The literature search was conducted through the Google Scholar database on 29 December 2025 using the predetermined keyword “Sharia Principles in Digital Marketplace Platforms” (including the Indonesian equivalent used in earlier scoping). To ensure relevance to the research focus, the keyword was applied to the title, abstract, and keywords fields, and the initial search yielded 6,229 records.

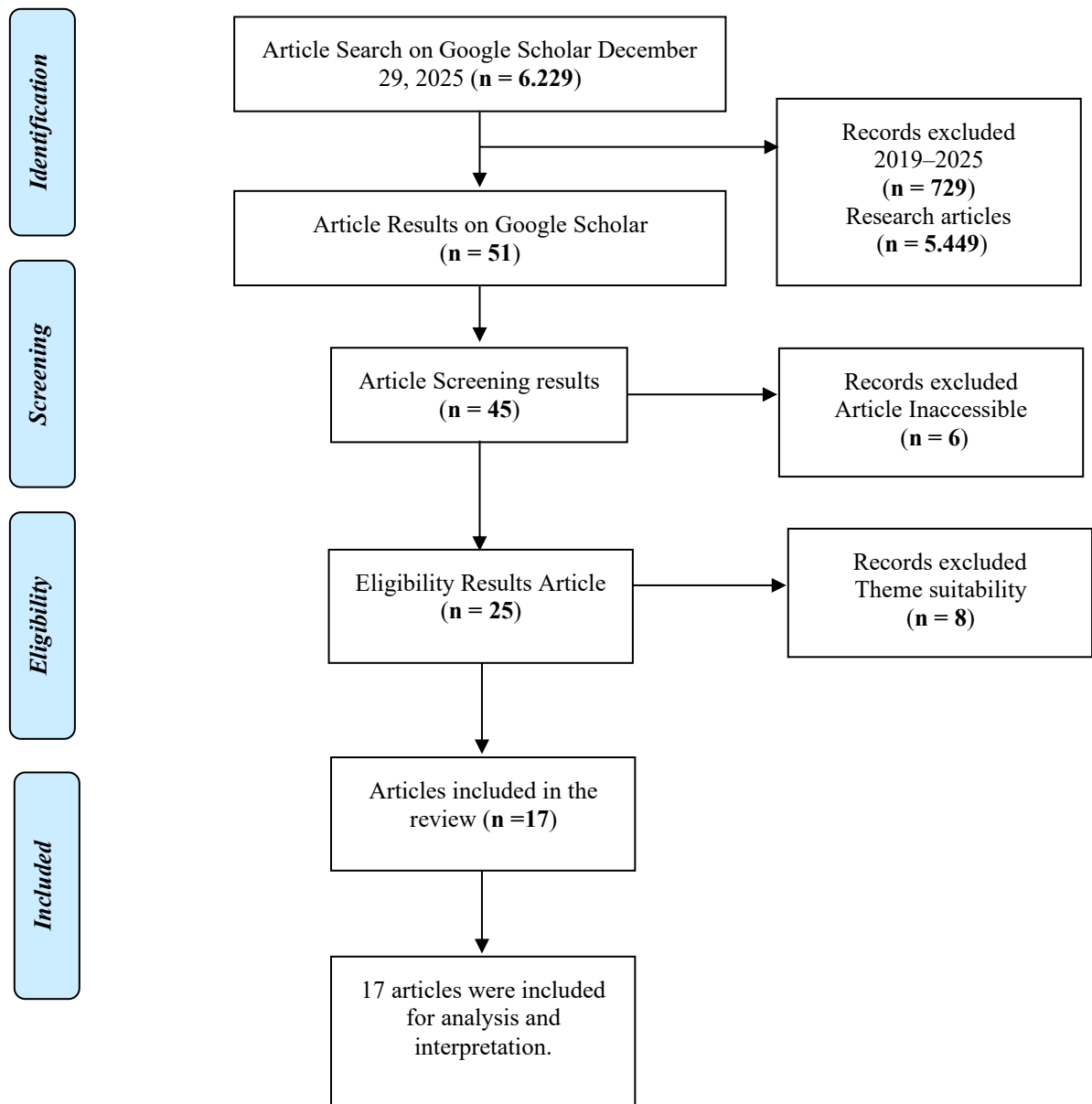


Figure 1. Systematic Literature Review flowchart with PRISMA

To make the selection process transparent and replicable, this study applied predefined inclusion and exclusion criteria. The inclusion criteria were: (1) publication year within the range 2019–2025; (2) substantive relevance to Sharia principles (fiqh muamalah) in digital marketplace/e-commerce contexts (e.g., akad/contract clarity, payment mechanisms, promotional ethics, consumer protection, governance, or digital supervision); and (3) availability of full text for review. Studies were excluded if they (1) were published outside the specified year range, (2) were not relevant to the research focus, or (3) were not accessible in full-text form.

In the identification stage, the search returned 6,229 records. An initial filtering was then conducted by limiting the publication years to 2019–2025, which excluded 729 records. From the remaining results, 5,449 records were excluded because they did not fall within the category of scholarly works that were relevant to the research topic, resulting in 51 records for further screening. During the screening stage, the titles and abstracts of these 51 records were examined to assess alignment with the research focus; 6 records were excluded because the full text could not be accessed, leaving 45 full-text articles for the next stage. The eligibility stage involved a full-text assessment based on thematic alignment, study focus, and substantive relevance to the research questions; from the 45 full-text articles, 28 were excluded due to insufficient fit with the research theme, resulting in 17 articles that met all eligibility criteria. At the final stage (included), 17 articles were selected and included in the systematic review for further analysis and interpretation.

For analysis, data were extracted from each included article in a structured manner to support synthesis and comparison across studies, including publication details (author/year and outlet), the primary Sharia-related focus (e.g., akad, payment, promotion ethics, governance), the technological mechanism or platform control discussed, and the implementation challenges identified. The extracted evidence was then synthesized thematically to address the research questions: RQ1, “What technological solutions enable Sharia compliance in digital marketplace platforms?” and RQ2, “What technical, organizational, and regulatory challenges emerge in implementing technology that supports Sharia principles?”

3. RESULTS AND DISCUSSION

The synthesis of the 17 selected articles indicates that Sharia compliance in digital marketplaces can be achieved through the integration of fiqh muamalah principles into the design of technological systems, platform policies, and digital supervision mechanisms. Based on the 17 sources that met the inclusion criteria, the study findings are summarized in Table 1.

Table 1. Research results on sharia compliance in digital marketplaces

Author(s) & Year	Journal (Name — Title)	Key Findings
Khoerulloha <i>et al.</i> , 2023	<i>AFEBI Islamic Finance and Economic Review</i> — “Harmonization of Fiqh with E-commerce: A Review”	<i>Fiqh muamalah</i> can be harmonized with modern e-commerce systems without losing its normative principles. Digital transactions are considered valid if they fulfill the pillars and conditions of contract (<i>akad</i>), including clarity of object, price, and mutual consent. Technology should be treated as a medium rather than a substitute for values; therefore, e-commerce system design should consciously accommodate justice, transparency, and the prohibitions of <i>riba</i> , <i>gharar</i> , and <i>maysir</i> . [1]
Mahmudulhassan & Muthoifin, 2024	<i>Maktabah Reviews on SDGs</i> — “Transactions Without Ijab Qabul in the 5.0 Era”	<i>Ijab qabul</i> in digital transactions does not need to be verbal or physical; it may occur implicitly through digital systems (e.g., “agree” buttons and checkout confirmations). As long as contractual clarity, informed consent, and absence of coercion are ensured, the transaction remains Sharia-valid. This expands Islamic legal understanding in response to digital economic realities. [2]
Aprianti & Alia, 2024	<i>AL-KHIYAR</i> — “Review of Islamic Law Regarding the Use of Free Shipping Vouchers”	Free-shipping vouchers are permissible in Islamic law if they do not create price ambiguity, manipulate consumer perceptions, or constitute deception. The study highlights the importance of transparency in digital promotions to prevent consumer harm and preserve justice. [12]
Musfiroh <i>et al.</i> , 2024	<i>Jurnal Justisia Ekonomika</i> — “Critical Review of Fake Orders on Shopee Live”	Fake orders undermine digital market integrity by creating an illusion of demand and manipulating consumer trust. From a Sharia perspective, this violates honesty (<i>sidq</i>), trustworthiness (<i>amanah</i>), and justice. The authors recommend automated detection systems and internal regulation to uphold transactional ethics. [5]
Meliza <i>et al.</i> , 2024	<i>JMIE</i> — “The Importance of Islamic Business Ethics in E-commerce Transactions”	Implementing Islamic business ethics in marketplaces significantly contributes to trust, customer loyalty, and business sustainability. Honesty, justice, and social responsibility are viewed as core foundations so that e-commerce is not only efficient but also morally grounded. [7]
Munjir <i>et al.</i> , 2025	<i>Mulawarman Law Review</i> — “Cash Swipe SpayLater: An Overview of Sharia Economic Law”	SpayLater services may have structures that potentially contain concealed <i>riba</i> and encourage excessive consumption. The authors stress the need to develop digital financing products based on Sharia contracts such as <i>murabahah</i> or <i>qardh hasan</i> . [4]
Adhani, 2025	<i>Jurnal Ilmiah Edunomika</i> — “SLR: Impulsive Buying in Shopee BNPL from a Sharia Economics Perspective”	BNPL systemically encourages impulsive buying and weakens consumer self-control, conflicting with Islamic principles of prudence (<i>ihtiyāṭ</i>) and moderation. The study recommends usage restrictions and consumer education. [3]

Muhajir & Ridwan, 2025	<i>AT-TAKLIM</i> — “Islamic Law Review of Digital Payment Systems in E-Commerce Platforms”	Digital payment systems may align with Sharia if they are designed to be transparent, interest-free, free from speculation, and do not generate injustice. Technology is positioned as a normative instrument when intentionally designed in accordance with Islamic values. [9]
Sani, 2025	<i>LA RIBA</i> — “Implementation of DSN-MUI Fatwa No. 146 on Online Shops: A Literature Study”	DSN-MUI fatwas can be operationalized in online shops through integration into platform policies, terms of service, and internal oversight mechanisms. Without such integration, fatwas remain normative and ineffective. [8]
Akramullah & Rusanti, 2025	<i>Integrative Perspectives of Social and Science Journal</i> — “Islamic Business and Consumption Ethics in the Development of Digital Payment: A Systematic Review”	Payment digitalization should be directed toward public benefit (<i>maslahah</i>), not merely market efficiency. Islamic consumption ethics are needed to prevent consumer exploitation and economic inequality within digital ecosystems. [6]
Nudin <i>et al.</i> , 2024	<i>Li Falah</i> — “Bridging Faith and Technology: Digital Innovation in Islamic Economic Practices”	Digital innovations (e.g., Sharia fintech, halal marketplaces, digital payments) can expand Muslim financial inclusion if designed according to <i>maqasid al-shariah</i> . Without a Sharia governance framework, technology may replicate conventional practices that conflict with Islamic values. [15]
Wahab <i>et al.</i> , 2025	<i>International Journal of Islamic Finance</i> — “Digital Shariah Governance and the Future of Islamic Finance”	Proposes an AI-based Sharia governance model capable of real-time transaction monitoring and cross-country compliance. Technology can function as a normative supervision instrument when combined with regulatory frameworks and Sharia authority. [10]
Wahdan <i>et al.</i> , 2025	<i>Journal of Multidisciplinary Research</i> — “E-Commerce Transactions under Islamic Economic Law”	Many e-commerce transactions in Indonesia have not fully met principles of contract (<i>akad</i>), transparency, and accountability. The study underscores the need for technical standards that ensure contractual clarity and consumer rights. [16]
Ribadu & Wan Ab. Rahman, 2019	<i>Applied Computing and Informatics</i> — “An Integrated Approach towards Sharia Compliance E-Commerce Trust”	Proposes the Sharia Compliance E-Commerce Trust (SCE-C Trust) framework integrating conventional e-commerce trust factors with Sharia compliance principles. Muslim consumer trust depends not only on system/service quality but also on Sharia compliance, integrity, vendor competence, and third-party assurance. Sharia compliance is positioned as a major trust enabler in Muslim e-commerce adoption. [11]
Herawan <i>et al.</i> , 2022	<i>TSARWATICA</i> — “Sharia Compliance: Consumer Perspective in E-Commerce Practices”	Muslim consumer trust in e-commerce remains low due to widespread fraud, product nonconformity, and unclear halal status, which hinders adoption of Sharia-compliant marketplaces. [14]
Fatakh <i>et al.</i> , 2025	<i>Jurnal Penelitian Hukum Ekonomi Syariah</i> — “Sharia Economic Law Analysis of Paylater Features in Online Marketplace Transactions”	Paylater features may contain <i>riba</i> and <i>gharar</i> and encourage excessive consumption, thus requiring restrictions and reformulation under Sharia contracts. [13]
Widiana & Hana Taqiya, 2025	<i>Islam in World Perspectives</i> — “Islamic Fintech in Indonesia”	Sharia compliance is a source of competitive advantage for Sharia fintech because it strengthens trust, user loyalty, and social legitimacy in the digital finance industry. [17]

RQ1. “Technological Solutions Enabling Sharia Compliance in Digital Marketplace Platform?”

First, the literature indicates that digital contracts (*akad*) can replace traditional *ijab qabul* forms without undermining Sharia validity. Digital consent (e.g., clicking “agree” or “checkout”) may be considered valid as long as it reflects mutual willingness and clarity of the transaction object. [1], [2].

Second, transparency in digital payment systems is a key determinant of Sharia compliance. Payment systems that are interest-free (*riba*-free), non-speculative, and transparent in fee structures are considered consistent with Islamic principles. [6], [9]

Third, manipulative practices such as fake orders and misleading promotions are shown to violate principles of honesty and justice; therefore, they require detection systems and internal digital regulation. [5], [12] From the buyer's perspective, uncertainty in delivery and deceptive conduct remain major barriers to compliance with Sharia principles. [14]

Fourth, the literature emphasizes Islamic business ethics as a normative foundation shaping user behavior and supporting the sustainability of the digital marketplace ecosystem. [6], [7]

Fifth, digital financial services such as BNPL and SpayLater may generate concealed riba and excessive consumption, and therefore should be restricted or reformulated in line with Sharia principles. [3], [4].

Overall, the review suggests that technology is not merely a neutral tool, but a normative structure that shapes economic behavior. Accordingly, Sharia compliance must be embedded from the system design stage. The harmonization of fiqh with technology shows that Islamic law is adaptive and contextual; however, such adaptation should not imply value compromise, but rather the translation of normative principles into digital mechanisms. [1] The expanded interpretation of akad in digital contexts also requires vigilance so that consent does not become superficial or manipulatively engineered; thus, information clarity and consumer protection become essential. [2] Critiques of BNPL and SpayLater indicate that not all technological innovations align with maqāṣid al-sharī'ah, particularly regarding the protection of wealth and social welfare. [3], [4] Furthermore, integrating fatwas into platform governance demonstrates that Sharia compliance requires institutional support, not merely individual awareness; without regulation and oversight mechanisms, Sharia principles are difficult to operationalize consistently. [8].

Therefore, effective technological solutions must be integrative—combining system design, internal regulation, digital supervision, and ethical education for users.

RQ2. “What Technical, Organizational, and Regulatory Challenges Emerge in Implementing Sharia-Supporting Technology?”

The literature synthesis indicates that challenges in developing digital marketplace platforms in accordance with Islamic legal principles can be grouped into three main categories: technical, organizational, and regulatory.

3.1. Technical Challenges

The literature shows that many platforms have not been able to translate fiqh muamalah concepts into digital system logic with sufficient precision. For example, systems are often unable to automatically distinguish between halal transactions and those containing elements of riba, gharar, or maysir [1], [9]. Paylater features in marketplaces may contain riba and gharar and encourage excessive consumption, thereby requiring restrictions and reformulation in line with Sharia contracts [13]. In addition, digital payment systems frequently integrate conventional services such as credit cards and BNPL that involve interest and penalties, which complicates the implementation of purely Sharia-compliant models [3], [4]. Technology also remains insufficiently advanced to detect manipulative practices such as fake orders, engineered reviews, or misleading promotions that contradict Islamic ethics [5].

3.2. Organizational Challenges

From an organizational perspective, the literature highlights low levels of Sharia literacy among platform developers, management, and digital business actors [6], [7]. As a result, Sharia principles are often treated merely as symbols or labels rather than as an operational framework. Furthermore, many platforms do not yet have internal Sharia supervisory units or continuous digital Sharia audit mechanisms [8]. Reliance on user compliance alone is also shown to be ineffective, because market competition pressures tend to encourage aggressive practices that may violate ethical standards.

3.2. Regulatory Challenges

Regulatorily, there is a gap between religious fatwas and state positive law. DSN-MUI fatwas, for instance, have not been fully integrated into national legal systems and the regulatory frameworks governing digital platforms [8]. Moreover, the cross-border nature of digital marketplaces complicates the enforcement of locally grounded Sharia standards, resulting in normative fragmentation and legal uncertainty [1].



Figure 2. Sharia-based Technology Development Diagram

These findings indicate that the challenges of implementing Sharia-oriented technology are systemic rather than purely technological. The technical challenges suggest that technology still operates within a conventional economic paradigm oriented toward efficiency and profit, making it difficult to internalize normative values such as justice and *maslahah* [9]. The organizational challenges reflect that digital transformation does not automatically entail ethical transformation. Without managerial commitment and an organizational culture grounded in Islamic values, technology remains merely an instrument rather than a vehicle for change [7]. Technological solutions alone are therefore insufficient; effective implementation also requires sound governance, ethical considerations, and regulatory alignment as critical factors for building a sustainable digital market that is Sharia-compliant [15], [17]. The regulatory challenges further demonstrate the need for collaboration among religious authorities, state regulators, and industry actors so that Sharia standards can be formally institutionalized [8].

4. CONCLUSION

Based on the research results and the synthesis of the literature, this study confirms that success in developing technology that supports Sharia law within digital marketplace platforms is not determined merely by the presence of particular features or the adoption of specific technologies. Rather, it is determined by the capacity of technology to function as a norm-governing system and to actively embed *fiqh muamalah* principles within the structure and operational processes of the platform. Accordingly, technology is no longer viewed as a neutral supporting tool, but as an institutional mechanism that shapes digital economic behavior in accordance with Sharia values.

The main findings indicate that effective technological solutions include: (1) digital contracts grounded in *akad* that are clearly structured within the system; (2) well-organized digital payment systems that are free from *riba* and speculation; and (3) digital oversight mechanisms capable of detecting and preventing fraudulent practices in real time.

The distinct contribution of this study lies in its emphasis that Sharia compliance can only be achieved when Islamic normative principles are translated into algorithmic rules, system logic, and technology management, rather than being confined to policy statements or user ethics alone. However, the development of Sharia-oriented technology still faces significant challenges. Technical challenges arise from the dominance of conventional system design paradigms that prioritize efficiency and profit, thereby limiting the algorithmic realization of justice and *maslahah*. Organizational challenges are reflected in the gap between technological innovation and managerial understanding of Sharia, while regulatory challenges indicate the absence of a legal ecosystem capable of integrating Sharia standards into cross-border digital regulations.

Therefore, this study emphasizes that developing digital marketplace platforms in accordance with Islamic legal principles requires an integrative approach based on value-embedded technology, combining system design, Sharia-based organizational management, and the institutional development of Islamic digital regulation.

This approach offers a novel contribution to the study of digital Islamic economics by shifting the focus from the question “Is technology halal?” to “How can technology be built so that it is inherently Sharia-compliant?” In doing so, digital transformation is expected to produce not only economic efficiency, but also justice, transparency, and *maslahah* as the fundamental objectives of Islamic economics.

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