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Jurnal Manajemen, Pendidikan dan Pemikiran Islam

ISSN(Online): 2988-2141

Vol 3 no 2 (2025): November 2025

<https://journal.as-salafiyah.id/index.php/jmpi>

Email: jpmi@as-salafiyah.id

Integrating 'Urf in the Legality of E-Commerce Transactions: Islamic Legal Analysis and Educational Management Implications of the COD Inspect First Method on Shopee

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INFORMASI ARTIKEL

Received: 07 Sept 2025

Revised: 30 Oct 2025

Accepted: 06 Nov 2025

Abstract: The rapid development of digital technology has transformed conventional buying and selling practices, particularly through e-commerce platforms such as Shopee. Among its prominent features, the Cash on Delivery (COD) Inspect First method allows consumers to verify products before making payment. This study analyzes the legitimacy of the COD Inspect First method under Islamic law using the concept of 'urf (customary practice) and explores its educational management implications for Islamic higher education institutions. Using a qualitative descriptive approach with a case study design, the study integrates normative juridical analysis, literature review, and observations of Shopee's COD practices. Findings indicate that COD Inspect First constitutes a valid custom ('urf shahih) as it is widely adopted, consistently applied, and does not contradict Qur'anic injunctions or hadith. The system promotes fairness, transparency, and mutual consent, aligning with the maqasid al-shariah (objectives of Islamic law). From an educational management perspective, the study highlights the urgency of integrating digital commerce literacy, Islamic economic ethics, and technology-based learning strategies into higher education curricula. These innovations are essential for preparing graduates to navigate the complexities of modern digital economies responsibly while upholding Islamic moral values.

Keywords: Cash on Delivery, 'Urf, E-commerce, Islamic Law, Educational Management

INTRODUCTION

The rapid advancement of digital technologies has profoundly reshaped global economic structures, altered

consumer behavior, and transformed educational management practices. In the era of the Fourth Industrial

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Revolution and the emerging paradigm of Society 5.0, technological innovations such as artificial intelligence, big data analytics, and online commerce platforms have become inseparable from human activity.(Ghobakhloo et al., 2023) Developments have led to a significant shift in how societies interact, trade, and learn. The integration of digital ecosystems has increased efficiency, connectivity, and innovation, creating new opportunities for economic growth and educational advancement. Across Southeast Asia, Indonesia has emerged as one of the fastest-growing digital economies, with its population demonstrating a high level of adaptability to e-commerce platforms. Among these platforms, Shopee has gained prominence by offering user-friendly interfaces and innovative features designed to enhance consumer trust and convenience.(Aksoy, 2023).

One of Shopee's most notable features is the Cash on Delivery (COD)

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Inspect First method, a payment mechanism that allows consumers to verify purchased goods before completing financial transactions. This feature has become especially popular among consumers from Generation Y and Generation Z,(Alfarizi & Sari, 2023) who dominate the demographic of digital-native buyers in Indonesia. COD Inspect First addresses one of the most persistent challenges in online transactions: consumer distrust of product authenticity and payment security. By allowing buyers to inspect goods before payment, Shopee has successfully reduced the risks associated with fraud, dissatisfaction, and disputes between buyers and sellers(Fawwaz & Mustomi, 2025). Consequently, the feature has contributed significantly to the acceleration of e-commerce adoption among communities previously reluctant to engage in digital financial systems. Its success demonstrates how technological innovation can be



leveraged to foster consumer confidence and increase participation in the digital economy.

Despite its practical benefits, the implementation of COD Inspect First raises important legal and ethical questions from the perspective of Islamic jurisprudence. The rapid evolution of digital commerce has presented new challenges for scholars of fiqh muamalah, or Islamic commercial law, to reinterpret classical principles in light of contemporary practices. Among the various concepts within Islamic jurisprudence, the notion of 'urf, or customary practice, is particularly relevant to assessing the validity of modern economic innovations. In Islamic legal theory, 'urf serves as a secondary source of law, used to validate societal customs as long as they are widely practiced, consistently applied, and not in contradiction with the Qur'an, the Sunnah, or established Islamic legal principles. COD Inspect First appears to

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fulfill these criteria, as it has become a commonly accepted norm in Indonesian society, encourages fairness and transparency in transactions, and aligns with Islamic principles regarding justice and mutual consent.(Elmahjub, 2021).

Nevertheless, the adaptation of Islamic legal principles to the realities of digital commerce demands careful scholarly consideration. The central concern is ensuring that technological innovations remain consistent with the objectives of maqasid al-shariah, the higher intents of Islamic law, which aim to protect essential human interests such as the preservation of wealth (hifz al-mal), faith (hifz al-din), intellect (hifz al-'aql), and social harmony (hifz al-'ird). (Mustapha, 2025). By analyzing COD Inspect First through the lens of maqasid al-shariah, this study seeks to demonstrate how Islamic jurisprudence can accommodate technological advancements while upholding ethical principles in commerce. The integration



of Islamic legal frameworks into discussions on digital economies is not merely a theoretical exercise but a necessity in shaping equitable and just socio-economic systems that respond effectively to contemporary challenges.

The relevance of this discourse extends beyond jurisprudence and directly influences educational management, particularly in the context of Islamic higher education (Lahmar, 2020). As digital economies expand globally, universities are increasingly challenged to produce graduates who are technologically competent, ethically conscious, and jurisprudentially knowledgeable. Islamic higher education institutions hold a unique responsibility to prepare students for participation in a rapidly evolving global economy while ensuring their decisions and behaviors remain grounded in Islamic values. The case of COD Inspect First offers a rich opportunity for educators to integrate real-world digital

commerce practices into academic programs, fostering analytical skills and ethical awareness simultaneously. This highlights the need for curriculum reform that bridges traditional Islamic knowledge with modern economic and technological realities.

The globalization of digital commerce introduces broader cross-cultural and cross-jurisdictional dimensions to the discussion (Hasan & Mohammad Shoeb Abdullah, 2022). While COD Inspect First is widely practiced in Indonesia, similar mechanisms exist in other regions of Asia, the Middle East, and Africa, each with distinct socio-economic and cultural contexts. Examining COD practices through the concept of 'urf allows for the establishment of a framework that balances local customs with universal Islamic principles. This positions the discourse within a global context, fostering comparative analyses that enrich our understanding of how



Islamic jurisprudence adapts to diverse technological environments. Such comparative perspectives are critical as digital platforms transcend national boundaries, requiring harmonized ethical standards that remain sensitive to cultural specificities.

The findings of this study have broader implications for the strategic management of Islamic higher education in responding to societal and technological change. Institutions must balance the dual objectives of preserving religious integrity and fostering competitiveness in a globalized, technology-driven environment. Achieving this balance necessitates a comprehensive approach to institutional governance that emphasizes interdisciplinary integration, ethical leadership, and collaborative innovation. By equipping students with both digital competencies and Islamic ethical frameworks, universities can cultivate graduates who are not only capable of

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participating in the digital economy but also positioned to influence it positively through values-driven decision-making.

Against this backdrop, the aims of this study are threefold. First, it examines the validity of COD Inspect First transactions within the framework of Islamic legal principles, focusing particularly on the application of 'urf and maqasid al-shariah. Second, it analyzes the implications of COD practices for curriculum innovation and strategic educational management within Islamic higher education. Third, it proposes practical strategies for integrating digital commerce ethics and Islamic economic values into educational programs, thereby preparing graduates for leadership roles in shaping ethical and inclusive digital economies.(Güney, 2024). By situating COD Inspect First at the intersection of Islamic law, technological innovation, and educational transformation, this research underscores the need for a



multidisciplinary response to the challenges of the digital age.

The rapid evolution of e-commerce technologies and consumer practices necessitates continuous engagement with Islamic jurisprudence and educational reform (Güney, 2024). As technological innovations increasingly redefine social and economic interactions, Islamic higher education institutions are called upon to integrate jurisprudential insights, ethical considerations, and digital literacy into their academic frameworks. Through a dynamic reinterpretation of 'urf and the objectives of maqasid al-shariah, this study highlights the enduring relevance of Islamic law in contemporary contexts while emphasizing its adaptability to changing technological landscapes. By embracing these reforms, Islamic universities can play a critical role in shaping graduates who are digitally skilled, ethically grounded, and prepared to contribute meaningfully to

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the development of just and sustainable digital economies

METHOD

This study adopts a qualitative descriptive research design to explore the legal validity of the Cash on Delivery (COD) Inspect First payment method within the framework of Islamic jurisprudence and to analyze its broader educational management implications. A qualitative approach was selected because it allows for an in-depth examination of the social, legal, and educational dimensions of the COD Inspect First practice.

By interpreting the phenomenon through the lens of fiqh muamalah and maqasid al-shariah, this study provides nuanced insights into how Islamic law adapts to emerging technological and economic practices in the digital era (Zuzanti, 2024). The descriptive nature of this research enables the investigation to focus on explaining and



contextualizing the phenomenon rather than testing causal hypotheses.

The study was conducted within the context of Indonesia's rapidly growing digital economy, where Shopee has emerged as one of the leading e-commerce platforms. COD Inspect First was selected as the focal point of this investigation because it represents a widely adopted practice among Indonesian consumers, particularly Generations Y and Z, and raises significant debates regarding its compatibility with Islamic legal principles. This context offers an ideal case to analyze how local customs ('urf) interact with global technological trends, providing valuable implications for both Islamic legal scholarship and educational policy development.

Data for this study were collected using three complementary techniques. First, a comprehensive literature review was conducted, focusing on classical and contemporary Islamic jurisprudence

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sources, national e-commerce regulations, and scholarly research on digital transaction ethics. Foundational fiqh texts, including works by classical jurists such as Al-Qarafi, Ibn Abidin, and Al-Syatibi, were analyzed to establish a theoretical basis for the role of 'urf in validating economic practices (Rofi'i & Fata, 2025). At the same time, contemporary studies from indexed journals and legal frameworks governing digital commerce in Indonesia were examined to situate COD Inspect First within the broader regulatory environment. Second, observational data were collected through direct engagement with Shopee's platform to understand how the COD Inspect First mechanism operates in practice. This included examining platform policies, consumer guidelines, and seller requirements related to COD transactions. The observation provided insights into how Shopee balances consumer trust, transparency, and



transaction security while integrating COD features within its marketplace ecosystem. Third, expert consultation and document analysis were employed to enhance the depth of interpretation. Legal opinions from Islamic scholars, fatwas issued by recognized institutions, and policy documents related to digital commerce were analyzed to evaluate whether COD Inspect First aligns with Islamic ethical and legal frameworks. By triangulating classical jurisprudence, digital transaction practices, and contemporary regulatory frameworks, this study ensures a holistic understanding of the phenomenon.

The data collected were analyzed using a normative juridical approach integrated with Miles, Huberman, and Saldaña's (2014) qualitative data analysis framework. The process began with data condensation, which involved selecting, simplifying, and organizing the most relevant legal, regulatory, and observational information. Next, the data

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were displayed thematically to highlight relationships between Islamic legal principles, COD practices, and educational management strategies. Finally, conclusion drawing and verification were conducted to ensure the findings were robust, logically grounded, and supported by multiple data sources. This systematic process allowed the study to articulate COD Inspect First not only as a technological innovation but also as a legally valid customary practice ('urf shahih) and a catalyst for curriculum reform in Islamic higher education.

Ethical considerations were prioritized throughout the research process. All data sources were obtained from publicly available materials, scholarly publications, or official institutional documents, ensuring transparency and academic integrity. The study did not involve direct interaction with human participants; thus, formal institutional review board



(IRB) approval was not required (Ederio et al., 2023). Nevertheless, the principles of academic honesty, cultural sensitivity, and respect for Islamic ethical norms were observed at every stage of the research.

The methodological framework combines juridical-normative analysis, qualitative inquiry, and educational policy perspectives to examine the intersection of Islamic law, e-commerce practices, and educational management. This integrated approach allows the study to move beyond purely doctrinal interpretations, offering a multidimensional analysis that connects legal theory, social practices, and institutional strategies. By employing a rigorous and context-sensitive methodology, the research contributes to both the academic discourse on Islamic jurisprudence and the practical development of curriculum innovation in Islamic higher education. (Jufriadi & Wahibah, 2025).

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RESULT AND DISCUSSION

COD Inspect First as a Valid Custom ('Urf Shahih)

The findings of this study demonstrate that the Cash on Delivery (COD) Inspect First method fulfills all the essential criteria of 'urf shahih (valid custom) (Fitri et al., 2024). within the framework of Islamic jurisprudence, making it legally permissible under Shariah. In the context of fiqh muamalah, 'urf refers to customary practices widely accepted and recognized by a society, which can be used as a legal basis provided that these practices do not contradict the Qur'an, the Sunnah, or established Islamic legal principles. COD Inspect First has emerged as one of the most widely adopted payment mechanisms within Indonesia's booming e-commerce ecosystem, particularly among the younger generations who dominate the country's digital marketplace (Suripto & Tan, 2023).

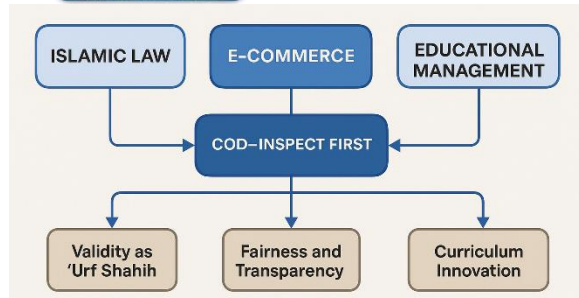


Figure 1: Conceptual Framework Linking Islamic Law, E-Commerce, and Educational Management through COD Inspect First

The widespread practice of COD Inspect First underscores its recognition as a socially accepted norm. Among Indonesian consumers, particularly Generations Y and Z, the method has become the preferred payment option because it mitigates financial risks and enhances consumer trust in online shopping.(Starostina et al., 2025) Younger buyers, who constitute the majority of Indonesia's digital-native population, are highly responsive to technological advancements yet remain cautious regarding online fraud and counterfeit products. By allowing consumers to inspect products before

payment, the system effectively addresses these concerns, making it a compelling alternative to prepaid digital transactions. The pervasiveness of this practice across diverse socio-economic groups and regions within Indonesia strengthens its qualification as a valid custom under Islamic jurisprudence.

Equally important is the consistency of implementation. COD Inspect First is not an isolated feature limited to specific marketplaces but has been institutionalized across multiple platforms, including Shopee, Lazada, and Tokopedia.(Ahmad, 2025) Its consistent application demonstrates that this method is no longer an experimental or temporary arrangement but has become a sustainable, embedded norm within Indonesia's digital economy. In Islamic legal theory, for a practice to qualify as 'urf shahih, it must exhibit long-term continuity and be accepted collectively by the community. COD Inspect First satisfies this requirement, as



it has transitioned from being a consumer-driven preference to a standardized industry practice endorsed by major e-commerce providers. The uniformity of this system across platforms also contributes to the predictability of consumer experiences and enhances trust between buyers and sellers, further validating its legal standing within Shariah.

COD Inspect First demonstrates clear alignment with the principles of Shariah. The method does not conflict with any explicit Islamic rulings and, in fact, reinforces the ethical foundations of commerce in Islam. Islamic law emphasizes values such as fairness, transparency, justice, and mutual consent (*ridha*) in all forms of transactions (Alsayed & Kayadibi, 2025). By enabling buyers to verify product quality before making payment, COD Inspect First promotes clarity in contracts (*akad*) and eliminates potential disputes arising from product misrepresentation.

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It safeguards both consumer rights and seller integrity, thus reflecting the higher objectives of *maqasid al-shariah*, particularly *hifz al-mal* (protection of wealth) and *hifz al-'ird* (protection of dignity). In this way, the feature contributes to creating an ethical marketplace that aligns technological innovation with religious principles.

Furthermore, the integration of COD Inspect First into mainstream e-commerce practices represents an important synthesis between traditional Islamic jurisprudence and modern economic realities. Historically, Islamic law has recognized the role of customary practices (*'urf*) in shaping transaction norms, provided they meet specific conditions of legality and social acceptance (Ahmad, 2025). COD Inspect First illustrates how contemporary societies can reinterpret classical principles within the context of emerging technologies and shifting consumer preferences. The method embodies a



practical application of fiqh muamalah in the digital economy, highlighting the adaptability of Islamic law in accommodating innovations without compromising foundational ethical values.

The recognition of COD Inspect First as 'urf shahih also has implications beyond its legal permissibility. It sets a precedent for evaluating other emerging digital commerce features, such as buy-now-pay-later schemes, digital wallets, and automated return systems, within an Islamic legal framework. By establishing COD as a legally valid custom, Islamic jurists and educational institutions are better positioned to develop guidelines and policies that ensure technological innovations remain compatible with Shariah. This proactive approach not only safeguards the rights of consumers

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and sellers but also promotes confidence in the digital economy, enabling broader participation from Muslim communities that might otherwise hesitate to engage in online transactions.

From an educational perspective, COD Inspect First offers an invaluable case study for teaching fiqh muamalah and digital commerce ethics in Islamic higher education institutions. It provides students with a concrete example of how Islamic legal theory can be applied to contemporary economic practices, fostering both analytical skills and practical understanding (Ibrahim et al., 2024). The case also illustrates the importance of interdisciplinary approaches that combine jurisprudential knowledge with insights from economics, technology, and consumer behavior.



Aspects	'Urf Shahih (Valid Custom)	'Urf Fasid (Invalid Custom)	COD Inspect First (Case Study)
Definition	A customary practice recognized by Islamic law because it is socially accepted, consistent, and not contradictory to Shariah principles.	A customary practice rejected by Islamic law because it contradicts Qur'an, Sunnah, or established fiqh principles.	A modern e-commerce payment method where buyers inspect goods before payment; evaluated as 'urf shahih under Shariah.
Legal Status	Permissible (mubah) and can be used as a legal reference in fiqh muamalah.	Prohibited (haram) and invalid as a legal source due to its contradiction with Shariah.	Considered permissible and legally valid under Islamic jurisprudence as long as its implementation fulfills Shariah conditions.
Criteria	<ul style="list-style-type: none"> - Widespread in society - Consistently practiced - Not in conflict with Qur'an and Sunnah. 	<ul style="list-style-type: none"> - Contradicts Qur'an or Sunnah - Leads to injustice or harm - Promotes unethical or exploitative behavior. 	<ul style="list-style-type: none"> - Widely practiced in Indonesia - Consistent across multiple platforms - Promotes fairness and transparency, aligning with Shariah.
Impact on Justice	Upholds fairness, trust, and mutual consent in transactions.	Leads to injustice, exploitation, or fraud.	Strengthens consumer protection, fosters trust, and reduces risk of fraud in digital marketplaces.
Relevance in E-Commerce	Supports ethical digital practices when integrated into modern systems.	Conflicts with ethical and legal frameworks; unsuitable for digital commerce.	Serves as a model for Shariah-compliant e-commerce practices and Islamic consumer protection.
Examples	<ul style="list-style-type: none"> - Using gold and silver as a medium of exchange in the past. - Transparent bargaining in traditional markets. 	<ul style="list-style-type: none"> - Gambling-based practices. - Interest-bearing transactions (riba). 	<ul style="list-style-type: none"> - Shopee's COD Inspect First system - Tokopedia and Lazada COD models.

Table 1: Comparison Between 'Urf Shahih, 'Urf Fasid, and COD Inspect First

In summary, the COD Inspect First method exemplifies a legally valid custom ('urf shahih) under Islamic jurisprudence because it satisfies the essential conditions of widespread adoption, consistent application, and alignment with Shariah principles. It reflects a socially recognized norm that enhances fairness, transparency, and mutual trust in online transactions. More importantly, its recognition bridges the gap between traditional legal frameworks and modern technological

innovations, demonstrating the continued relevance and adaptability of Islamic law in guiding contemporary economic practices. COD Inspect First thus represents not only a valid legal foundation for digital transactions but also a strategic educational tool for preparing future generations to navigate the ethical challenges of the evolving digital economy.

Fairness, Transparency, and Maqasid al-Shariah

The Cash on Delivery (COD) Inspect First model represents not only a technological innovation in modern commerce but also an ethical mechanism that upholds key values in Islamic jurisprudence. By allowing consumers to inspect purchased products before payment, this model promotes fairness, transparency, and mutual consent fundamental principles embedded in Islamic commercial law. In traditional fiqh muamalah, fairness and clarity in contractual agreements (akad) are



essential to ensuring that both parties enter a transaction based on full knowledge and mutual approval. COD Inspect First operationalizes these values by reducing the risk of disputes, misrepresentation, and fraud, thereby strengthening consumer trust and enhancing the credibility of online marketplaces.(Fahrezi & Dwinata, 2025).

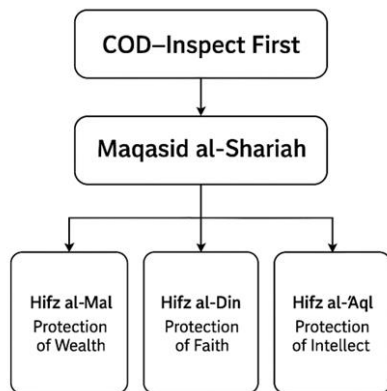


Figure 2. Relationship Between COD Inspect First and Maqasid al-Shariah in E-Commerce Practices

One of the central aspects of fairness promoted by this system is contractual transparency. In e-commerce transactions, consumers often face challenges related to asymmetric information, where sellers typically

possess greater knowledge about the quality, authenticity, and functionality of products than buyers(Pandey et al., 2024).

This imbalance can lead to dissatisfaction or exploitation if adequate safeguards are not in place. The COD Inspect First method addresses this issue by giving consumers the right to verify the goods prior to completing payment. Such a mechanism aligns with the Qur’anic injunctions emphasizing clarity in trade, as reflected in Surah Al-Baqarah (2:282), which calls for transparency, documentation, and mutual understanding in financial dealings. By reducing ambiguity, COD fosters an environment of trust and equity, which benefits both consumers and sellers in sustaining long-term commercial relationships.

The COD Inspect First model resonates deeply with the higher objectives of maqasid al-shariah the overarching aims of Islamic law



designed to preserve and promote human welfare. Specifically, COD directly supports several dimensions of maqasid: hifz al-mal (protection of wealth), hifz al-din (protection of faith), and hifz al-'aql (protection of intellect). Through hifz al-mal, COD safeguards consumers from potential financial harm arising from fraudulent transactions or misrepresented products. By ensuring that payment is made only after verifying the condition of goods, COD minimizes the risk of financial loss, thereby preserving individual and collective economic well-being.

In terms of hifz al-din, COD Inspect First reinforces Islamic ethical values by promoting honesty, integrity, and fairness in commerce. Islam views trade as a deeply moral activity, governed by ethical obligations to ensure that neither party suffers harm or deception. The Prophet Muhammad (peace be upon him) emphasized that *“the truthful and trustworthy merchant will*

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be with the Prophets, the truthful, and the martyrs” (Hadith narrated by Al-Tirmidhi)(M. Fadel et al., 2025). By enabling transparent transactions and preventing exploitation, COD embodies these moral imperatives, integrating technological advancement with spiritual accountability.

COD supports hifz al-'aql by empowering consumers to make informed decisions in an increasingly complex digital economy. In traditional marketplaces, buyers physically assess products before completing a purchase. E-commerce, by contrast, often removes this opportunity, requiring consumers to rely solely on product descriptions and images. COD restores a measure of consumer autonomy by reintroducing pre-purchase evaluation into digital transactions. This informed decision-making process protects the intellectual integrity of consumers, enabling them to exercise critical judgment and avoid



hasty or ill-informed choices that could lead to regret or financial harm.

In the context of Indonesia's growing digital economy, the COD Inspect First model offers a pathway to integrate technological innovation with religious and cultural values (Dellyana et al., 2023). It reflects an Islamic adaptation to modern economic challenges, ensuring that emerging e-commerce practices comply with Shariah while also responding to consumer demands for transparency and protection. This harmonization illustrates the flexibility of Islamic jurisprudence in accommodating societal changes while safeguarding its ethical foundations.

The COD Inspect First payment method exemplifies how modern commerce can align with the maqasid al-shariah by promoting fairness, transparency, and informed consent in digital transactions (Muhammad et al., 2025). It protects wealth by minimizing financial risks, upholds faith by

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embedding honesty and integrity into commercial practices, and safeguards intellect by empowering consumers to make thoughtful decisions. Beyond its legal permissibility, COD contributes to a values-driven digital economy where technological advancements coexist harmoniously with Islamic ethical frameworks. As the digital marketplace continues to evolve, COD stands as a model for how economic innovations can strengthen ethical consumerism and ensure that commerce remains an activity rooted in justice, responsibility, and mutual trust.

Educational Management Implications

The integration of Cash on Delivery (COD) Inspect First practices into the framework of Islamic education carries profound strategic implications for educational management (Supriatna, 2025). As the digital economy continues to evolve and reshape socio-economic structures, Islamic higher education institutions are faced with the dual



challenge of preparing graduates who are digitally competent and ethically grounded. The COD phenomenon offers a relevant case study that connects technological innovation, Islamic jurisprudence, and curriculum development, providing an opportunity for educational leaders to rethink policies, teaching strategies, and institutional priorities. Through this integration, Islamic universities can position themselves as active contributors to building a society that is capable of navigating digital transformation while remaining firmly anchored in Islamic values.

One of the most significant implications lies in the area of curriculum innovation (Law, 2022). Islamic higher education institutions must redesign their curricula to reflect the realities of the digital economy and the ethical challenges it presents. Integrating digital commerce literacy within study programs becomes

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essential to equip students with the knowledge and skills required to engage effectively in modern marketplaces. By embedding courses that explore e-commerce mechanisms, online payment systems, and digital transaction ethics, universities can provide students with a comprehensive understanding of how contemporary economic practices align—or conflict—with Islamic jurisprudence. Within this framework, fiqh muamalah should occupy a central position, enabling students to analyze emerging business models, such as COD Inspect First, through the lens of Islamic legal principles and maqasid al-shariah. This integration fosters critical thinking and empowers students to evaluate the permissibility, ethics, and implications of technological innovations on economic behavior.

COD Inspect First provides an excellent opportunity for case-based learning in higher education. Rather than limiting classroom discussions to



abstract legal theories, educators can incorporate COD practices as practical examples that bridge the gap between theoretical principles and real-world applications. Through simulations, role-playing activities, and transactional analyses, students can explore how Islamic legal frameworks are applied within digital marketplaces (Sugiarti et al., 2025). For example, an exercise could involve evaluating a COD-based e-commerce transaction from multiple perspectives, including those of the buyer, the seller, the platform provider, and the Islamic jurist. Such pedagogical approaches encourage active engagement, foster analytical problem-solving skills, and strengthen students' ability to integrate ethical considerations into practical decision-making processes.

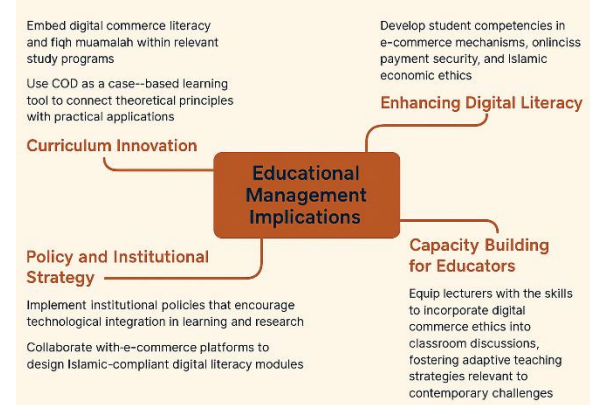


Figure 3: Educational Management Implications of COD Inspect First

Beyond curriculum and student competencies, the COD phenomenon highlights the need for policy innovation and institutional strategies in Islamic higher education. (Agwoje & Okeleke, 2023) Universities must establish comprehensive policies that encourage the integration of technology into all aspects of teaching, learning, and research.

Another crucial dimension of educational management involves institutional leadership and governance (Agwoje & Okeleke, 2023). University leaders play a pivotal role in shaping the strategic direction of Islamic



higher education by prioritizing the integration of technological innovation with Islamic values. Through visionary policies, institutions can encourage interdisciplinary collaboration between faculties of Islamic studies, business, economics, and information technology. Such collaboration fosters the development of holistic academic programs that combine jurisprudential knowledge with practical technological skills, enabling students to operate effectively in globalized, digitally driven environments.

The global implications of integrating COD into Islamic educational management are equally significant (Zahraini et al., 2025). As digital commerce transcends geographical boundaries, Muslim-majority societies worldwide face similar challenges in reconciling technological progress with religious values. By examining COD through the lens of Islamic legal theory and *maqasid al-*

JMPI

Jurnal Manajemen, Pendidikan dan Pemikiran Islam

ISSN(Online): 2988-2141

Vol 3 no 2 (2025): November 2025

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shariah, Indonesian universities can contribute to international discussions on Shariah-compliant e-commerce and digital consumer ethics.

In addition to academic and policy reforms, universities must also address the socio-cultural dimensions of digital transformation (Szabolcs, 2024). While COD Inspect First empowers consumers, it also reflects broader societal shifts in trust, behavior, and values. Understanding these dynamics is essential for educators seeking to foster graduates who are both digitally competent and socially responsible. Courses on digital commerce ethics should encourage students to critically evaluate their roles as consumers, producers, and policy advocates within emerging economic systems. By developing ethical leadership capacities, universities can prepare graduates who not only succeed in navigating technological disruptions but also contribute actively to shaping fair,



inclusive, and sustainable digital economies grounded in Islamic values.

The integration of COD practices into the framework of Islamic education provides a strategic opportunity for transforming educational management in response to the demands of the digital era (Zahraini et al., 2025). Through curriculum innovation, enhanced digital literacy, policy development, and capacity building for educators, Islamic universities can bridge the gap between technological advancement and religious values. COD Inspect First serves as a powerful case study demonstrating how Islamic higher education can remain relevant and forward-looking while preserving its ethical and spiritual identity.

CONCLUSION

This study concludes that the Cash on Delivery (COD) Inspect First payment method on Shopee represents a legally valid customary practice ('urf shahih) within the framework of Islamic

JMPI

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jurisprudence. Its widespread adoption, consistent implementation, and alignment with Shariah principles establish its permissibility, reinforcing fairness, transparency, and mutual consent in digital transactions. By allowing consumers to verify product quality before payment, COD strengthens consumer protection, mitigates financial risks, and fosters trust in digital marketplaces, all of which align with the maqasid al-shariah objectives of preserving wealth (hifz al-mal), upholding ethical conduct (hifz al-din), and enabling informed decision-making (hifz al-'aql). Beyond its legal recognition, this practice carries significant implications for educational management, particularly within Islamic higher education institutions, which must adapt to the realities of technological transformation while remaining rooted in Islamic values.



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Email: jpmi@as-salafiyah.id

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ISSN(Online): 2988-2141

Vol 3 no 2 (2025): November 2025

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