



## Digital Market Transactions And Shariah Compliance: A Case Study Of Cash-On-Delivery (COD) Practices On Shopee In Indonesia

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**Abstract:** This study examines the implementation of Cash-on-Delivery (COD) transactions through the Shopee e-commerce platform in Gowa Regency, Indonesia, from the perspective of Islamic economics and Shariah compliance. The primary motivation of this research is to address the growing tension between technological innovation in digital marketplaces and adherence to Islamic ethical and legal principles. Specifically, the study explores how COD practices are understood and enacted by buyers, sellers, and couriers, and whether these practices align with the requirements of valid contracts ('aqd) under fiqh muamalah. Employing a qualitative phenomenological design, data were collected through in-depth interviews, field observations, and document analysis from fifteen participants directly involved in Shopee's COD system. Thematic analysis was conducted to identify behavioral patterns, perceptions of trust, and instances of contractual ambiguity. The results reveal that while COD is widely preferred by consumers for its perceived safety and convenience, many misunderstand its binding nature, often resulting in unilateral cancellations and financial losses for sellers and couriers. These findings highlight inconsistencies between users' transactional behavior and Shariah principles of transparency (amanah), risk-sharing, and justice ('adl). The study concludes that COD can remain permissible within Islamic jurisprudence if key contractual conditions - clear pricing, mutual consent, and khiyar (right of option) are explicitly upheld during the delivery encounter. It recommends targeted digital literacy initiatives, regulatory oversight, and platform policy reforms to harmonize practical efficiency with ethical accountability. By bridging empirical consumer behavior with Islamic economic jurisprudence, this research contributes to the broader discourse on ethical governance and faith-based digital economy development.

**Keywords:** Cash-on-Delivery, Shopee, Islamic Economics, Shariah Compliance, Consumer Behavior

### INTRODUCTION

The rapid evolution of Indonesia's digital economy has been profoundly shaped by the growth of e-commerce platforms, particularly Shopee, which has transformed the landscape of retail transactions. Over the past decade, digital transformation has accelerated due to advancements in technology, favorable regulatory frameworks, and shifts in consumer behavior (Khairuddin et al., 2024). The widespread adoption of internet services—rising from 171.17 million users in 2018 to 202.6 million in 2021 has facilitated this transformation, providing the foundation for unprecedented expansion in online commerce (Khairuddin et al., 2024). Among



the various payment systems available, the Cash-on-Delivery (COD) mechanism continues to be one of the most popular methods among Indonesian consumers, especially within Muslim-majority communities. COD transactions embody a tangible expression of trust, fairness, and transparency, values deeply aligned with Islamic ethical principles (Hafid et al., 2024).

Despite the growing penetration of digital payment systems, COD remains prevalent because it offers an immediate sense of security and assurance. This payment system allows consumers to inspect goods before completing transactions, thus reducing the risk of fraud and misrepresentation (Vandiny et al., 2022). The pandemic further accelerated the adoption of e-commerce and reinforced consumer dependency on payment systems that guarantee transactional safety (Syahrul Ra et al., 2020), (Najib, 2024). However, as e-commerce ecosystems mature, there arises a critical question of how Islamic values, consumer trust, and digital transformation can coexist harmoniously within modern online trade mechanisms.

Previous research has explored COD primarily from two perspectives: operational efficiency and legal compliance. Studies focusing on logistics and payment efficiency have highlighted the method's role in enhancing customer satisfaction and reaching unbanked populations (Do et al., 2023). Meanwhile, legal analyses have examined COD from the standpoint of contractual validity and dispute resolution under national and Islamic law (Lahuri & Handayani, 2023). While both strands of research offer valuable insights, they share a notable limitation: insufficient engagement with the ethical, religious, and phenomenological dimensions of consumer decision-making. COD, in the context of Islamic e-commerce, cannot be understood solely as a logistical solution—it also functions as an ethical expression of *amanah* (trustworthiness), *'adl* (justice), and *maslahah* (social welfare) (Daly & Frikha, 2014), (Hasan, 2024).

The strengths of prior studies lie in their contribution to understanding the economic logic and risk management aspects of COD transactions. Quantitative studies, for instance, have effectively demonstrated the link between consumer trust and technological usability (Do et al., 2023). However, they often fail to capture the qualitative dimensions of religious belief and moral reasoning that underlie these trust dynamics. Conversely, legal-descriptive studies have clarified the permissibility of COD under Islamic jurisprudence but lack empirical exploration of consumer perspectives. These gaps underscore the need for a more integrative approach that combines ethical



theory, behavioral insight, and socio-cultural analysis to explain why COD continues to flourish even in digitally advanced environments.

The central research problem addressed in this study is thus: how do Islamic ethical principles and Shariah governance influence consumer trust and behavior in COD-based e-commerce systems in Indonesia? Addressing this question requires examining not only the structural and regulatory aspects of COD but also the moral and psychological mechanisms that shape consumer trust. Trust is not merely a product of technological reliability; it is deeply embedded in ethical and cultural frameworks. Muslim consumers, particularly in Indonesia, tend to interpret transactional trust through the lens of Shariah values—seeking assurance that digital practices remain consistent with religious teachings (Hafid et al., 2024), (Hasan, 2024). As such, trust and compliance are intertwined, forming a moral economy that bridges the digital and the spiritual.

This research adopts a qualitative phenomenological-netnographic approach to examine consumer perceptions and experiences with COD transactions. The combination of phenomenology and netnography allows for the exploration of lived experiences within digital environments, offering insights into how ethical considerations, trust, and economic behavior intersect (Ilmiati et al., 2024). By analyzing online discussions, consumer testimonials, and transaction narratives on Shopee and related platforms, the study seeks to uncover the cognitive and affective dimensions of COD behavior among Muslim consumers. This approach also facilitates a deeper understanding of how Islamic moral reasoning manifests in real-time digital interactions.

The proposed framework integrates the concept of *maqasid al-shariah*—the higher objectives of Islamic law, which emphasize justice, welfare, and transparency—with contemporary theories of digital trust and consumer ethics. Through this synthesis, the study aims to advance a multidimensional understanding of e-commerce trust that transcends conventional economic explanations. The COD system, in this regard, is not merely a payment alternative but a reflection of moral agency and ethical consumption in a rapidly digitizing society (Suhada et al., 2020), (Bin-Nashwan, 2025). By connecting Shariah governance and digital trust, this study responds to the growing need to align financial innovation with moral accountability.



Furthermore, this research acknowledges the complex regulatory ecosystem that supports COD transactions in Indonesia. National frameworks such as Law No. 8/1999 on Consumer Protection and Law No. 11/2008 on Electronic Information and Transactions provide the legal foundation for digital trade (Budiono et al., 2024), (Irianto, 2024). Complementing these are fatwas from the National Sharia Council (DSN-MUI), which ensure compliance with Islamic principles, particularly in areas concerning transparency, consent, and risk-sharing (Khalidin et al., 2023). These intersecting legal and religious structures form a unique dual-compliance environment, ensuring both statutory and spiritual legitimacy in e-commerce practices.

Despite these developments, several challenges persist. Ethical violations such as misleading product descriptions, unilateral cancellations, and unfair refund policies undermine the sense of amanah and erode consumer confidence. At the same time, the limited integration of Sharia-compliant digital finance mechanisms—such as Islamic fintech applications and halal certification for online sellers—hampers the realization of a fully ethical e-commerce ecosystem (Abdullah et al., 2024). Therefore, enhancing Shariah-compliant governance within e-commerce systems is not only a matter of legal reform but also of fostering moral consciousness and institutional trust.

In addressing these challenges, the study offers several contributions. First, it develops a conceptual model linking Islamic ethical values with digital trust theory, thereby expanding the analytical scope of Islamic consumer behavior research. Second, it provides empirical insights into the lived experiences of consumers using COD systems, contributing to a deeper understanding of how Islamic values are enacted in digital economies. Third, it offers practical recommendations for policymakers and e-commerce stakeholders to design governance mechanisms that balance innovation with ethical responsibility. In doing so, the study aligns with Indonesia's national agenda for a sustainable and inclusive digital economy (Asyiqin, 2025).

## **METHOD**

This study employs a qualitative phenomenological-netnographic design to explore how consumers, sellers, and couriers involved in Shopee's Cash-on-Delivery (COD) system perceive and enact Islamic ethical values in their digital commercial experiences. The research follows an interpretivist paradigm, prioritizing subjective meaning and human interpretation over numerical quantification. This paradigm aligns with Islamic epistemology, which values ma'rifah



(experiential knowledge) and emphasizes moral and spiritual dimensions of economic behavior (Hayati & Fatarib, 2022). By applying the phenomenological framework of Moustakas (Moustakas, 1994), the study aims to uncover the “essence” of participants’ lived experiences with COD transactions through the lens of Shariah ethics.

Grounded in the *Maqasid al-Shariah* perspective, the research interprets participants’ digital practices as reflections of higher Islamic objectives: *‘adl* (justice), *maslahah* (welfare), and *amanah* (trustworthiness). This interpretive lens provides both a moral and analytical framework to assess whether COD, as practiced on Shopee, upholds ethical standards consistent with Islamic jurisprudence (Yusuf et al., 2023). The integration of phenomenology and Maqasid-based interpretation allows for a nuanced understanding of human agency and moral reasoning within e-commerce environments.

The empirical setting for this study is Gowa Regency, South Sulawesi, an area representing a transitional socio-economic environment where traditional cash-based transactions coexist with rapidly expanding digital commerce systems. The choice of this location reflects the contextual diversity of Indonesian consumers who navigate between modern digital practices and established local values. A total of 15 participants were selected using purposive sampling to ensure demographic and occupational diversity. The participants included Shopee buyers ( $n = 7$ ), small-scale sellers ( $n = 5$ ), and delivery couriers ( $n = 3$ ), each with a minimum of six months of active engagement in Shopee’s COD transactions. This sample size aligns with phenomenological research norms that prioritize depth of understanding over representativeness (Moustakas, 1994), (Creswell & Poth, 2017). The inclusion of multiple stakeholder perspectives strengthens the analysis by illuminating how ethical trust, fairness, and Shariah compliance are interpreted across different roles within the COD ecosystem.

## **RESULTS AND DISCUSSION**

### **Trust and Transparency in COD Transactions**

The analysis revealed that trust (*amanah*) constitutes the central pillar of consumer engagement within Shopee’s Cash-on-Delivery (COD) system. Across both interviews and online community data, respondents consistently described COD as a secure and transparent payment mechanism that aligns with Islamic values of *gharar* avoidance. The ability to inspect goods before



payment was perceived as a manifestation of ethical assurance and honesty in trade, fulfilling the Qur'anic emphasis on fairness and clarity in contractual dealings (Suhada et al., 2020), (Mustofa, 2019).

Netnographic observations further supported this finding, as many Shopee users emphasized that COD enables transparency and reduces transactional anxiety. One recurring comment on the platform stated, "COD is safer for us; at least we see what we pay for." This sentiment reflects Tsary (Tsary, 2023) assertion that transparency serves as a key determinant of consumer confidence in digital transactions. Transparency in this context not only functions as a risk mitigation mechanism but also reinforces the moral dimension of amanah, where both buyers and sellers share mutual responsibility for fairness. This finding corroborates Vandiny et al., (Vandiny et al., 2022), who identified perceived security and convenience as central to COD adoption in emerging markets.

From a phenomenological perspective, participants associated trustworthiness with the ethical behavior of couriers and sellers, indicating that personal interactions remain vital in shaping consumer confidence even within digital systems. The intersection of ethical conduct and technological structure demonstrates that amanah operates as both a moral obligation and an operational standard in sharia-compliant commerce.

### **Fairness and Contractual Balance ('*Adl* and '*Aqd*)**

The second theme focused on the principles of fairness and contractual integrity, revealing that consumers perceive COD as a practical realization of '*adl* (justice) and '*aqd* (valid contract). Participants emphasized that mutual consent and clarity of terms are essential for a legitimate digital transaction, aligning with Yusuf et. al., who maintained that informed agreement is a prerequisite for sharia validity (Yusuf et al., 2023). In COD, payment occurs only after product verification, ensuring that both contractual fairness and consumer satisfaction are achieved.

However, despite its perceived fairness, some participants reported inconsistencies in seller practices—such as refusal to honor COD or incomplete deliveries—that violated amanah and undermined the principle of '*adl*. These cases highlight ethical and operational weaknesses within the implementation of COD, echoing Lahuri and Handayani observation that COD's permissibility depends on maintaining balance and fulfilling obligations (Lahuri & Handayani, 2023). When



fairness is disrupted, the trust foundation erodes, emphasizing the necessity for robust Shariah governance frameworks that enforce ethical compliance across digital supply chains.

The data suggest that maintaining justice in digital contracts requires more than system efficiency; it demands continuous ethical monitoring, seller education, and consumer awareness. As Ruyanto argued, contractual justice is sustained not by automation but by moral discipline embedded in both individual and institutional behavior (Ruyanto, 2025)

### **Consumer Agency and the Practice of *Khiyar***

The third theme centered on consumer agency through *khiyar*, or the right to rescind transactions if unsatisfied with goods. Most respondents acknowledged that Shopee's return and refund mechanisms effectively operationalize *khiyar al-shart*, providing freedom and autonomy consistent with Islamic jurisprudence. The availability of this option enhances consumers' sense of empowerment and control over their purchasing decisions, which in turn reinforces trust and satisfaction (Suhada et al., 2020).

Phenomenological accounts revealed that consumers value this discretion as part of ethical self-determination. One respondent stated, "Shopee gives us room to decide. We pay only when we are sure." This statement reflects the internalization of *khiyar* as a moral right rooted in justice and mutual respect. Such agency aligns with Ruyanto's interpretation that ethical commerce in Islam is predicated on informed and voluntary participation (Ruyanto, 2025). The inclusion of return policies and buyer protection functions therefore embodies not only consumer rights but also spiritual integrity, ensuring that commerce remains a vehicle for trust and cooperation.

The findings also suggest that *khiyar* enhances procedural justice within digital markets by balancing power between buyers and sellers. This aligns with Hayati and Fatarib, who emphasized that *maqasid al-shariah* aims to uphold welfare and justice through participatory and transparent mechanisms (Hayati & Fatarib, 2022).

### **The Ethical Construction of *Amanah* in Digital Markets**

The fourth theme explores how *amanah* transcends the notion of trust to encompass ethical responsibility and accountability within e-commerce ecosystems. Respondents repeatedly associated Shopee's internal policies -such as seller verification, buyer protection, and complaint resolution systems - with practical expressions of *amanah*. These mechanisms establish



institutional accountability, ensuring that honesty and reliability are not only moral ideals but operational realities (Sanusi et al., 2020).

Netnographic data revealed that users frequently equate ethical behavior with platform integrity, as reflected in comments praising “responsible sellers” or criticizing “broken promises.” Such digital discourses mirror societal expectations that ethical integrity should underpin all commercial interactions. The moralization of digital behavior observed here parallels Dawam Raharjo’s argument that Islamic capitalism must integrate justice, welfare, and spiritual accountability into economic life (Azzumi & Aziz, 2023).

Phenomenologically, participants framed amanah as a reciprocal moral relationship rather than a one-sided expectation. Trustworthiness, they argued, must be demonstrated equally by consumers (through timely payments) and sellers (through product honesty). This mutual accountability embodies the Islamic ethos of balance and equity (mizan), reaffirming that Shariah-compliant commerce depends on collective moral agency rather than institutional enforcement alone.

### **Integrating Themes: Toward an Analytical Model of Islamic Digital Trust**

Synthesizing the four major themes - trust, fairness, agency, and responsibility - the study developed an Analytical Model of Islamic E-Commerce Ethics in COD Transactions. This model positions amanah and ‘adl as foundational ethical anchors that govern market conduct, while khiyar operates as a procedural safeguard ensuring voluntary consent and consumer empowerment. Together, these principles function to minimize gharar and enhance the legitimacy of online trade under Islamic law.

The model highlights the reciprocal nature of ethical relationships in e-commerce: consumers depend on seller honesty and system transparency, while sellers rely on consumer integrity and timely payment. The interaction between these variables sustains a cycle of moral accountability that reflects both the spirit and substance of Islamic jurisprudence (Yusuf et al., 2023). This ethical reciprocity also aligns with Kozinets’ perspective that immersive qualitative inquiry is vital to capture how cultural and moral meanings shape online behavior (Kozinets, 2022).

The findings also reaffirm that technological design can operationalize Shariah values. Features such as transparent pricing, clear product descriptions, and traceable refunds translate



moral imperatives into functional systems. This operational ethics exemplifies what Hasan terms “technological amanah”—the embedding of moral consciousness into platform infrastructure to ensure reliability and fairness (Hasan, 2024).

## CONCLUSION

This study concludes that Shopee’s Cash-on-Delivery (COD) system represents a practical and ethically coherent manifestation of Shariah-compliant e-commerce in Indonesia. By integrating phenomenological and netnographic insights, the research demonstrates that the four Islamic ethical pillars—*‘aqd* (contract), *gharar* (uncertainty avoidance), *khiyar* (option), and *amanah* (trust)—collectively form the foundation of consumer trust and moral accountability in digital transactions. COD’s operational model allows consumers to verify products before payment, mitigating uncertainty and fostering fairness, while simultaneously reinforcing transparency and accountability among sellers. This alignment between consumer behavior and Islamic ethical principles underscores that digital innovation can coexist harmoniously with religious and moral values.

Theoretically, the study advances the discourse on Islamic digital commerce by bridging classical jurisprudential concepts with modern consumer behavior. It enriches the field of Islamic economics and digital ethics by offering a model that operationalizes *Shariah* principles through everyday market mechanisms. This conceptual synthesis contributes to the broader understanding of how ethical integrity can be embedded within technological infrastructures, promoting not only compliance but also social welfare and justice. The research also extends phenomenological inquiry into the digital realm, illustrating how consumer perceptions and online discourses together construct ethical meaning within contemporary e-commerce ecosystems.

Practically, the findings provide actionable insights for policymakers, digital platforms, and Islamic financial institutions. E-commerce companies are encouraged to institutionalize ethical mechanisms - such as transparent return policies, verified seller programs, and consumer education on Shariah-compliant transactions - to strengthen trust and loyalty. Regulatory bodies should consider integrating Shariah governance frameworks into digital commerce regulations, ensuring ethical consistency and consumer protection. Collaboration between fintech developers, scholars,



and religious authorities can foster innovative solutions that align Islamic moral principles with technological efficiency.

For future research, scholars should explore the intersection of Shariah governance, artificial intelligence, and digital financial inclusion, investigating how emerging technologies such as blockchain can reinforce transparency and ethical accountability. Comparative studies across Muslim-majority economies would further clarify how local cultural and regulatory contexts shape ethical e-commerce practices. Additionally, longitudinal studies assessing the evolution of consumer trust in COD and other hybrid payment models could provide valuable insights into the sustainability of Shariah-compliant digital ecosystems. In essence, this study reaffirms that ethical and faith-based governance is not an obstacle to digital advancement but rather its moral compass. By situating Islamic values at the heart of e-commerce innovation, Indonesia can cultivate a digital economy that is both globally competitive and spiritually grounded—embodying justice, trust, and welfare as envisioned in the Maqasid al-Shariah.

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