

PRIORITY PRINCIPLES OF ONLINE BUYING AND SELLING IN AN ISLAMIC PERSPECTIVE

Titin Widya Risni¹, Hendy², Nila Lukmatus Syahidah³, Kukuh Santoso⁴

^{1,2}Kadiri University Pojok

³Institut Agama Islam Negeri Kediri

⁴Universitas Islam Malang

titinwr@unik-kediri.ac.id, hendy@unik-kediri.ac.id, nilasyahidah@iainkediri.ac.id,
kukuh.santosi@unisma.ac.id

Corresponding email: titinwr@unik-kediri.ac.id

How to cite: Risni, Titin Widya., Hendy, Hendy., Syahidah, Nila Lukmatus., Santoso, Kukuh. (2025). Priority Principles Of Online Buying And Selling In An Islamic Perspective. *Jurnal Akuntansi, Manajemen Dan Ekonomi Islam (JAM-EKIS)*, 8(2), 914-925. <https://doi.org/10.36085/jamekis.v8i2.7990>

ARTICLE INFORMATION

Article History:

Accepted : 18 March 2025

Revised : 13 April 2025

Approved : 21 May 2025

Keywords:

Hierarchical Process Analysis; Online Buying And Selling Principles; Transaction Clarity; Transaction Openness; Time Compliance; Integration Of Interests; Transaction Strategy.

Pages: 914-925

This is an open access article under the [CC-BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license



ABSTRACT

The research was carried out by carrying out weighted pairwise comparisons on 4 criteria, namely that there were no causes for delays in the transaction assembly, Ittihad al-majlis, the Sayyid Sabiq model, and did not contain elements of gharar-maisyir. The results of the AHP analysis can ensure that online buying and selling transactions carried out via online platforms are in accordance with Islamic principles and provide good benefits for all parties involved, thus increasing the economic of the community and strengthening the economy of the Muslim community. In the context of Islamic business, the importance of maintaining clarity and openness in transactions and maintaining time compliance is crucial. This can be the key to success in transactions and also as a form of social responsibility for Islamic business actors. Not only that, integration and balancing the interests of the parties involved in the transaction, as well as avoiding elements of uncertainty and gambling must also be considered so that transactions can run in accordance with Islamic sharia principles. Therefore, appropriate strategic steps need to be taken so that Islamic buying and selling transactions can be carried out well, in accordance with Islamic sharia principles, and provide maximum benefits for all parties involved.

INTRODUCTION

Buying and selling transactions in Islam must be carried out with honesty and

based on sharia principles, which emphasize aspects of justice, transparency, and the welfare of all parties involved.(Alfarizi & Sari, 2023). This principle not only ensures blessings in transactions, but also provides extensive benefits to both parties and society as a whole.(Poon et al., 2020). In addition, transactions carried out in accordance with Islamic law are expected to strengthen the economy of Muslims and improve social welfare.(Idrees & Ullah, 2024). Therefore(Ribadu & Wan, 2019), Islamic principles in buying and selling must be a priority in every transaction, both in conventional contexts and in digital-based trade.

Along with the development of technology, online trading or e-commerce is increasingly dominating the global market.(Johan & Putit, 2016). This brings convenience in transactions(Tabash et al., 2024), but also poses various challenges, especially in ensuring compliance with sharia principles.(Wijaya & Moro, 2022). In online transactions, it is important to ensure that buying and selling is carried out transparently, fairly, and avoids elements of gharar (uncertainty) and riba (interest) which are prohibited in Islam.(Kalimullina & Orlov, 2020). Therefore, it is important to determine the priority of the principles of buying and selling in online trading from an Islamic perspective so that transactions remain in accordance with sharia values and provide optimal benefits for all parties involved.

One of the important concepts in Islamic transactions is ittihad al-majlis, which ensures that all parties have a clear agreement and avoids misunderstandings in transactions.(Alkhowaiter, 2022). In addition, the Sayyid Sabiq model which emphasizes the principles of justice and policy in transactions also serves as a guideline in ensuring that buying and selling is carried out correctly and in accordance with Islamic law.(Riaz et al., 2023&Al-aaidroos et al., 2019). The application of these principles in online trading is crucial to prevent injustice or exploitation of the weaker party in the transaction.(Zamaluddin et al., 2023).

In this context, the Analytical Hierarchy Process (AHP) approach can be used to determine the priority of online buying and selling principles from an Islamic perspective.(Alfarizi & Sari, 2023). AHP is a systematic decision-making method that takes into account various factors and gives weight to each aspect that is considered important in sharia transactions.(Poon et al., 2020). By using AHP, it can be determined which principles have the highest level of importance in Islamic online transactions, so that it can be a guide for business actors and consumers in carrying out trade in accordance with Islamic law.(Idrees & Ullah, 2024).

In the long term, the application of Islamic principles in online trading will strengthen the economy of Muslims and increase the economic independence of the community.(Rabbani et al., 2021). With clear guidelines based on the AHP method, business actors and consumers can carry out transactions more responsibly and in accordance with sharia, so that they can increase public trust in the Islamic-based trading system.(Zamaluddin et al., 2023). Therefore, research on the priority of online buying and selling principles from an Islamic perspective using AHP is very important in supporting the development of a more sustainable Islamic economic ecosystem.(Khotima, 2023).

The AHP approach also provides a significant contribution to understanding the main factors that influence sharia-based online buying and selling decisions.(Wati,

2024). By considering various criteria in the decision-making process, this method can provide objective and systematic results.(Cinantya Sriyono Putri et al., 2022). In addition, the use of AHP in the context of Islamic trading can help identify areas that require improvement in order to achieve fairer and more sharia-compliant transactions.(Shifa, 2021). This can also support the development of more effective sharia business strategies that are oriented towards compliance with Islamic principles.(Abdurrahman, 2024).

Furthermore, this research can provide valuable insights for regulators, academics, and business actors in developing more ethical and sharia-based online buying and selling policies and practices.(Hermawan & Aerin, 2023). By understanding the priority of Islamic principles in digital transactions, more targeted efforts can be made in creating a more integrated and trustworthy trading environment.(Wahyuni & Sutrismi, 2022). In addition, the use of AHP in the analysis of online buying and selling principles also allows for continuous evaluation to ensure that transactions carried out remain in accordance with technological developments and market needs.(Zamaluddin et al., 2023).

In conclusion, the AHP approach in determining the priority of online buying and selling principles from an Islamic perspective is a strategic step in strengthening the sharia trading ecosystem in the digital era.(Dedi, 2022). By considering various relevant factors, this method can provide more accurate results and can be widely applied in sharia business practices.(Chakraborty et al., 2023). Therefore, further research on the application of AHP in the context of Islamic online trading will further enrich the understanding and implementation of Islamic economics globally.(Kaganski et al., 2018).

LITERATURE REVIEW

The benefits of determining the priority of online buying and selling principles based on an Islamic perspective using AHP are very significant.(Ribadu & Wan, 2019). First, it ensures that transactions conducted through digital platforms remain in accordance with Islamic principles and avoid prohibited elements.(Johan & Putit, 2016). Second, this approach provides a stronger basis for sharia-based business decision-making, thereby increasing efficiency, fairness, and transparency in online transactions.(Tabash et al., 2024). Third, by paying attention to religious, social and economic aspects in Islamic buying and selling, the community can better understand the importance of transacting in accordance with Islamic law.(Wijaya & Moro, 2022). This not only increases Islamic financial literacy but also contributes to the growth of the Islamic economy globally.(Kalimullina & Orlov, 2020)

RESEARCH METHOD

Design

The design in this analysis uses quantitative analysis with analytical hierarchy process (AHP) analysis.(Chakraborty et al., 2023; Riahi & Moharrampour, 2016). AHP is modeled to contribute to the main priorities in online buying and selling principles.(Hashim & Hamzah, 2014; Riahi & Moharrampour, 2016).

Instruments

The study involved interview instruments with 5 respondents who were online

store owners. All three had more than 5 years of experience in product buying and selling transactions using an Islamic perspective.(Amran et al., 2014; Shaffi et al., 2014; Traore et al., 2023).

The research involved the activity of filling out a questionnaire with items related to online buying and selling transactions using an Islamic perspective with 4 criteria including: (1) there was no cause for delaying the transaction assembly.(Saprida et al., 2022), (2) Ittihad al-majlis(Afifah, 2019), (3) Sayyid Sabiq model(Belabes et al., 2015; Wicaksana & Rachman, 2022), and (4) does not contain gharar-maisyir elements(Poon et al., 2020;Idrees & Ullah, 2024;Ribadu & Wan, 2019).

The analysis tool uses Microsoft Excel 2016 which is specially designed with detailed formula modeling according to the stages of AHP.(Chakraborty et al., 2023; Gupta et al., 2023).

Procedures

The AHP method begins by designing 4 criteria on the instrument into a hierarchy.(Chakraborty et al., 2023). A weighted pairwise comparison was conducted using the AHP assessment scale to determine the level of importance of each element with a value of 9 stated as Absolutely more influential, a value of 7 stated as Very more influential, a value of 5 stated as More influential, a value of 3 stated as Slightly more influential, a value of 1 stated as Equally influential and 2, 4, 6, 8 stated as Values in between calculating geometric values by determining the level of importance of 5 selected respondents (0.30; 0.25; 0.20; 0.15; and 0.10) by designing a geometric matrix of these criteria.(Bali et al., 2023; Chakraborty et al., 2023). Determine the priority of the hierarchical factors to obtain the largest eigenvector.(Kaganski et al., 2018). Calculating the consistency ratio value with a decision < 0.1. Designing different global weights. Designing competitive strategies from these global weights.

RESEARCH RESULTS AND DISCUSSION

Results

The results presented include geometric values, paired value comparisons, eigenvalues, ratio consistency and priority rankings.

Table1. Geometrix Value

No Criteria	Respondents					Criteria	Geometrix
	0.30	0.25	0.20	0.15	0.10		
1	9	2	2	1	6	The assembly of the assembly	3.16
2	1	2	5	1	9	Sayyid Sabiq model	2.04
3	9	1	5	2	2	does not contain gharar-maisyir elements	3.17
4	1	6	1	5	2	Sayyid Sabiq model	2.14

5	the assembly	9	1	1	6	1	does not contain gharar-maisyir elements	2.53
6	Sayyid Sabiq model	1	8	6	1	1	does not contain gharar-maisyir elements	2.41

Ittihad al-majlis, Sayyid Sabiq model, there is no cause for delaying the transaction assembly, and does not contain elements of gharar-maisyir. Of the four criteria, Ittihad al-majlis and does not contain elements of gharar-maisyir have the highest weights, namely 0.316 and 0.317, so it can be concluded that clarity of agreement and openness in transactions and the absence of elements of doubt or uncertainty in transactions are the most important principles in Islamic buying and selling transactions. The Sayyid Sabiq model and there is no cause for delaying the transaction assembly have relatively lower weights, respectively 0.204 and 0.253, but it is still important to pay attention to in carrying out buying and selling transactions so that they are fair and do not cause controversy or disputes in the future.

Table2. Paired Comparison Values

	there is no cause for delay in the transaction assembly	The assembly of the assembly	Sayyid Sabiq model	does not contain gharar-maisyir elements
there is no cause for delay in the transaction assembly	1	3.16	2.04	3.17
The assembly of the assembly	0.32	1	2.14	2.53
Sayyid Sabiq model	0.32	0.47	1	2.41
does not contain gharar-maisyir elements	0.32	0.47	0.42	1
Total	1,950	5,096	5,595	9.108

There are four criteria that are prioritized in Islamic trading transactions. From these calculations, it can be concluded that the most important criterion in Islamic trading transactions is that it does not contain elements of gharar-maisyir, with the highest weight of 0.42. The second important criterion is Ittihad al-majlis, with a weight of 0.32. While the relatively lower criteria are the Sayyid Sabiq model and there is no cause for delay in the transaction assembly, with weights of 0.47 and 0.32 respectively. This shows the importance of clarity and openness in transactions in order to avoid controversial events

and the absence of elements of doubt or uncertainty in transactions to ensure the sustainability of the Muslim economy.

Table3. Consistency Ratio

	there is no cause for delay in the transaction assembly	The assembly of the assembly	Sayyid Sabiq model	does not contain gharar-maisyir elements	Total	Own	VA	Lambda Max	CI	CR
there is no cause for delay in the transaction assembly	0.513	0.620	0.365	0.348	1,846	0.46161	1.96944	4.1701	0.04252	0.04725
The assembly of the assembly	0.162	0.196	0.382	0.278	1,018	0.2545	1.05001			
Sayyid Sabiq model	0.162	0.092	0.179	0.264	0.697	0.17431	0.70333			
does not contain gharar-maisyir elements	0.162	0.092	0.074	0.110	0.438	0.10958	0.44732			
Total					1		4.1701			

Table4. Priority Ranking

Total	Rank
-------	------

there is no cause for delay in the transaction assembly	1,846	1
The assembly of the assembly	1,018	2
Sayyid Sabiq model	0.697	3
does not contain gharar-maisyir elements	0.438	4

The most important criterion in Islamic buying and selling transactions is that there is no cause for delay in the transaction assembly, with the highest score of 1,846 and ranked first. The second important criterion is Ittihad al-majlis with a score of 1,018, the third criterion is the Sayyid Sabiq model with a score of 0.697, and the fourth criterion is that it does not contain elements of gharar-maisyir with a score of 0.438.

Discussion

In the context of Islamic trading transactions, there are several main priorities that must be considered by business actors so that the transactions carried out remain in accordance with sharia principles. The following is a sequence of priorities sorted by their level of importance along with the right strategy to implement them:

1. There is no cause for delay in the transaction assembly (Rabbani et al., 2021) One important aspect in a sale and purchase transaction is to avoid unnecessary delays in the transaction assembly. Delays can cause uncertainty and risk disrupting the smoothness of the transaction. Therefore, some strategic steps that can be taken include:

- Clarity and Transparency: Communicate clearly and openly from the start regarding the terms and conditions of the transaction to all relevant parties. (Chen et al., 2023). This includes prices, product specifications, payment methods, and the rights and obligations of each party.
- Realistic Time Setting: Ensure that there is an agreement regarding a realistic time frame for the transaction that is in accordance with market conditions and the capabilities of both parties.
- Good Documentation: Create a written agreement or contract that covers all aspects of the agreed transaction to avoid misunderstandings later on.
- Use of Technology: Utilizing technology such as e-commerce or sharia-based digital payment systems to speed up the transaction process and reduce the possibility of delays.

2. The assembly of the assembly (Adi, 2021): The concept of ittihad al-majlis in Islam refers to the importance of ensuring that transactions are carried out in a complete assembly, where all parties understand and agree to the transaction without any ambiguity. To ensure that this principle is implemented properly, the following steps can be taken:

- Early Discussion and Problem Solving: All parties involved in the transaction should be involved from an early stage to ensure understanding and avoid disputes later on.
- Good and Sustainable Relationships: Establishing good and mutually beneficial relationships with related parties, such as business partners, customers, and suppliers, to create trust in transactions.
- Balanced Contract: Drafting an agreement or contract that reflects the interests of all parties in a balanced way, so that no party feels disadvantaged.

- Implementation of Clear Contracts: Ensuring that transaction contracts, whether sales, purchases, leases, or financing, are carried out clearly and without ambiguity.
3. Sayyid Sabiq Model(Poon et al., 2020:Idrees & Ullah, 2024:Ribadu & Wan, 2019): The Sayyid Sabiq model refers to efforts to build a system or rules in buying and selling transactions that are in accordance with Islamic law. This model focuses on creating clear guidelines and implementing sharia principles in daily business practices. Some strategic steps that can be implemented include:
- Creating a Sharia Transaction Guide: Creating a transaction model or guideline that covers all Islamic sharia principles, such as the prohibition of usury, gharar, and maisyir.
 - Training and Competency Development: Providing training to employees, business partners, and related parties to understand and be able to implement Islamic sharia principles in their transactions.
 - Consistent Enforcement of Rules: Ensuring that sharia rules are applied consistently in every transaction, and conducting regular audits to ensure compliance.
 - Collaboration with Sharia Experts: Involving scholars or sharia experts in the process of designing and evaluating transaction models to ensure they remain in accordance with Islamic principles.
4. Does not contain gharar-maisyir elements(Abdurrahman, 2024): Gharar refers to excessive uncertainty in a transaction, while maisyir relates to the element of gambling or speculation which is not permitted in Islam. To avoid these elements in a transaction, the following steps can be taken:
- Avoiding Excessive Uncertainty: Ensure that all transactions have clarity regarding price, goods or services being traded, and transaction completion time.
 - Ongoing Risk Analysis: Conducting periodic risk evaluation and analysis to identify and mitigate potential gharar in transactions.
 - Use of Sharia Financial Products: Utilizing sharia financial instruments such as mudharabah, murabahah, and ijarah as an alternative to transactions containing elements of gharar or maisyir.
 - Improving Sharia Financial Literacy: Educating business actors and consumers about the importance of avoiding gharar and maisyir in their transactions.

In Islamic trading transactions, the four main priorities that must be considered are avoiding delays in the transaction assembly, implementing the principle of ittihad al-majlis, following the Sayyid Sabiq model, and ensuring that there are no elements of gharar or maisyir. By implementing the right strategies, business actors can ensure that their transactions are not only efficient but also in accordance with Islamic sharia principles. Consistent implementation of these strategies will increase customer trust, strengthen business relationships, and support sustainable economic growth within an Islamic framework.

CONCLUSION

To optimize Islamic trading transactions, several strategic steps can be taken, such as communicating clearly and openly from the start regarding the terms and conditions of the transaction to the related parties, involving the related parties in

discussions and problem solving from the start of the transaction, developing a model or guide for transactions that contain all Islamic sharia principles, and conducting risk analysis and periodic evaluation of the transactions carried out.

It is hoped that with these strategic steps, Islamic buying and selling transactions can be carried out properly, in accordance with Islamic sharia principles, and provide maximum benefits for all parties involved.

REFERENCE

- Abdurrahman, A. (2024). Investigating the impact of digital business ecosystem in enhancing Islamic mobile banking adoption through the TOE framework. *Digital Business*, 4(2). <https://doi.org/10.1016/j.digbus.2024.100096>
- Adi, FK (2021). Perspective of Online Buying and Selling in the Perspective of Islamic Law and the Civil Code. *Lisyabab: Journal of Islamic and Social Studies*, 2(1), 91–102. <https://doi.org/10.58326/jurnallisyabab.v2i1.66>
- Afifah, N. (2019). Analysis of Islamic Law on Online Buying and Selling. *Journal of Islamic Business Law*, 09(01), 1–20.
- Al-aaidroos, M., Jailani, N., & Mukhtar, M. (2019). Expert validation on a reference model for e-auctions that conforms to Islamic trading principles. *Journal of King Saud University - Computer and Information Sciences*, 31(1), 62–71. <https://doi.org/10.1016/j.jksuci.2017.10.008>
- Alfarizi, M., & Sari, R.K. (2023). Adoption of Cash on Delivery (COD) Payment System in Shopee Marketplace Transaction. *Procedia Computer Science*, 227, 110–118. <https://doi.org/10.1016/j.procs.2023.10.508>
- Alkhowaiter, W.A. (2022). Use and behavioral intention of m-payment in GCC countries: Extending meta-UTAUT with trust and Islamic religiosity. *Journal of Innovation and Knowledge*, 7(4), 100240. <https://doi.org/10.1016/j.jik.2022.100240>
- Amran, AM, Rahman, RA, Yusof, SNS, & Mohamed, IS (2014). The Current Practice of Islamic Microfinance Institutions' Accounting Information System via the Implementation of Mobile Banking. *Procedia - Social and Behavioral Sciences*, 145, 81–87. <https://doi.org/10.1016/j.sbspro.2014.06.013>
- Bali, S., Bali, V., Gaur, D., Rani, S., Kumar, R., Chadha, P., Sharma, Y., Prakash, C., Shahare, P., Singh Khera, G., Kampani, S., Solopova, N., Dixit, S., & Vatin, N.I. (2023). A framework to assess the smartphone buying behavior using DEMATEL method in the Indian context. *Ain Shams Engineering Journal*, xxxx, 102129. <https://doi.org/10.1016/j.asej.2023.102129>
- Belabes, A., Belouafi, A., & Daoudi, M. (2015). Designing Islamic Finance Programs in a Competitive Educational Space: The Islamic Economics Institute Experiment. *Procedia - Social and Behavioral Sciences*, 191, 639–643. <https://doi.org/10.1016/j.sbspro.2015.04.300>
- Chakraborty, R. K., Abdel-Basset, M., & Ali, A. M. (2023). A multi-criteria decision analysis model for selecting an optimum customer service chatbot under uncertainty. *Decision Analytics Journal*, 6(August 2022), 0–9. <https://doi.org/10.1016/j.dajour.2023.100168>
- Chen, Z., Fan, Z. P., & Zhu, S. X. (2023). Extracting values from consumer returns: The role of return-freight insurance for competing e-sellers. *European Journal of*

- Operational Research, 306(1), 141–155. <https://doi.org/10.1016/j.ejor.2022.06.063>
- Cinantya Sriyono Putri, Trisnaning Setya Sutjipto, & Mohamad Sholeh. (2022). Analysis of Consumer Behavior in Online Shopping Islamic Perspective. *Airlangga International Journal of Islamic Economics and Finance*, 5(01), 70–82. <https://doi.org/10.20473/aijief.v5i01.37475>
- Dedi. (2022). E-Commerce Online Buying and Selling Transactions in the Perspective of Islamic Law. *International Journal Of Artificial Intelligence Research*, 6(1), 2579–7298. <https://doi.org/10.29099/ijair.v6i1.365>
- Gupta, S., Badhera, U., Chatterjee, P., Gonzalez, EDRS, Operations, S., Gupta, S., Badhera, U., Chatterjee, P., & Gonzalez, EDRS (2023). Identification of Benefits, Challenges, and Pathways in E-commerce Industries: An integrated two-phase decision-making model. *Sustainable Operations and Computers*, 1–57.
- Hashim, N., & Hamzah, MI (2014). 7P's: A Literature Review of Islamic Marketing and Contemporary Marketing Mix. *Procedia - Social and Behavioral Sciences*, 130, 155–159. <https://doi.org/10.1016/j.sbspro.2014.04.019>
- Hermawan, R., & Aerin, W. (2023). Buying and Selling Online in View of Islamic Law. *Islamic Studies Journal*, 3(1), 11–18.
- Idrees, M. A., & Ullah, S. (2024). Comparative analysis of FinTech adoption among Islamic and conventional banking users with moderating effect of education level: A UTAUT2 perspective. *Journal of Open Innovation: Technology, Markets, and Complexity*, 10(3). <https://doi.org/10.1016/j.joitmc.2024.100343>
- Johan, ZJ, & Putit, L. (2016). Conceptualizing the Influences of Knowledge and Religiosity on Islamic Credit Card Compliance. *Procedia Economics and Finance*, 37(16), 480–487. [https://doi.org/10.1016/s2212-5671\(16\)30155-1](https://doi.org/10.1016/s2212-5671(16)30155-1)
- Kaganski, S., Majak, J., & Karjust, K. (2018). Fuzzy AHP as a tool for prioritization of key performance indicators. *Procedia CIRP*, 72(March), 1227–1232. <https://doi.org/10.1016/j.procir.2018.03.097>
- Kalimullina, M., & Orlov, M. (Shamil). (2020). Islamic finance and food commodity trading: is there a chance to hedge against price volatility and enhance food security? *Heliyon*, 6(11), e05355. <https://doi.org/10.1016/j.heliyon.2020.e05355>
- Khotimah, UK (2023). Online Buying And Selling From The Perspective Of Maqasid Shariah. *Journal of Sharia Economics*, 5(2), 218–236. <http://journal.iaialhikmahtuban.ac.id/index.php/JSE>
- Poon, J., Chow, Y.W., Ewers, M., & Ramli, R. (2020). The role of skills in Islamic financial innovation: Evidence from Bahrain and Malaysia. *Journal of Open Innovation: Technology, Markets, and Complexity*, 6(6), 47. <https://doi.org/10.3390/JOITMC6030047>
- Purwanti, Ika., Sari, Dina Novita. (2025). Promosi Online, Harga, Dan Cita Rasa Terhadap Keputusan Pembelian Papa Cookies. *Jurnal Ilmiah Akuntansi, Manajemen dan Ekonomi Islam (JAM-EKIS)*, 8(1), 335-349. <https://doi.org/10.36085/jamekis.v8i1.7558>
- Rabbani, MR, Bashar, A., Nawaz, N., Karim, S., Ali, MAM, Rahiman, HU, & Alam, MS (2021). Exploring the role of Islamic fintech in combating the aftershocks of Covid-19: The open social innovation of the Islamic financial system. *Journal of Open Innovation: Technology, Markets, and Complexity*, 7(2).

- <https://doi.org/10.3390/joitmc7020136>
- Riahi, A., & Moharrampour, M. (2016). Evaluation of Strategic Management in Business with AHP Case Study: PARS House Appliance. *Procedia Economics and Finance*, 36(16), 10–21. [https://doi.org/10.1016/s2212-5671\(16\)30011-9](https://doi.org/10.1016/s2212-5671(16)30011-9)
- Riaz, U., Burton, B., & Fearfull, A. (2023). Emotional propensities and the contemporary Islamic banking industry. *Critical Perspectives on Accounting*, 94(January 2020), 102449. <https://doi.org/10.1016/j.cpa.2022.102449>
- Ribadu, M.B., & Wan, W.N. (2019). An integrated approach towards Sharia compliance E-commerce trust. *Applied Computing and Informatics*, 15(1), 1–6. <https://doi.org/10.1016/j.aci.2017.09.002>
- Rosmaniar, Asyidatur., Futuwah, Ali Imaduddin., Ishak, Awanis Ku., Nurjayanti, Alvia Poppy. (2025). Perceptions And Purchase Intentions Of Muslim And Non-Muslim Consumers For Islamic Retailing. *Jurnal Ilmiah Akuntansi, Manajemen dan Ekonomi Islam (JAM-EKIS)*, 8(1), 173-185. <https://doi.org/10.36085/jamekis.v8i1.7475>
- Saprida, S., Umari, ZF, & Umari, ZF (2022). Socialization of Online Buying and Selling in the Review of Islamic Law at the Al-Mughtar Gotong Royong IV Mosque, Suka Maju Village, Sako District, Palembang. *AKM: Action to the Community*, 3(1), 53–64. <https://doi.org/10.36908/akm.v3i1.449>
- Shafii, Z., Ali, NAM, & Kasim, N. (2014). Shariah Audit in Islamic Banks: An Insight into the Future Shariah Auditor Labor Market in Malaysia. *Procedia - Social and Behavioral Sciences*, 145, 158–172. <https://doi.org/10.1016/j.sbspro.2014.06.023>
- Shifa, M. (2021). ANALYSIS OF BUYING AND SELLING PRACTICES ONLINE IN ISLAMIC LAW PERSPECTIVE. *Journal of Research of Social, Science, Economics, and Management*, 1(5), 467–476. <https://jrssem.publikasiindonesia.id/index.php/jrssem/article/view/42>
- Tabash, M.I., Sheikh, U.A., Mensi, W., & Kang, S.H. (2024). Quantile-based extended joint connectedness between trade policy uncertainty and GCC Islamic stock sectoral volatility. *Borsa Istanbul Review*, 24(6), 1146–1165. <https://doi.org/10.1016/j.bir.2024.07.004>
- Traore, T., Shanks, S., Haider, N., Ahmed, K., Jain, V., Rüegg, SR, Razavi, A., Kock, R., Erondy, N., Rahman-Shepherd, A., Yavlinsky, A., Mboera, L., Asogun, D., McHugh, T.D., Elton, L., Oyebanji, O., Okunromade, O., Ansumana, R., Djingarey, M.H., ... Dar, O. (2023). How prepared is the world? Identifying weaknesses in existing assessment frameworks for global health security through a One Health approach. *The Lancet*, 401(10377), 673–687. [https://doi.org/10.1016/S0140-6736\(22\)01589-6](https://doi.org/10.1016/S0140-6736(22)01589-6)
- Wahyuni, S., & Sutrismi, S. (2022). Analysis of Online Buying and Selling Transactions Through The Shopee Application Based on Islamic Economic Perspective. *Point Of View Research Management*, 3(1), 42–54. <http://journal.accountingpointofview.id/index.php/POVREMA/article/view/181%0Ahttp://journal.accountingpointofview.id/index.php/POVREMA/article/download/181/145>
- Wati, TW (2024). ONLINE BUYING AND SELLING ON SHOPEE IN THE PERSPECTIVE OF SHARIA ECONOMIC LAW: AN ANALYSIS OF

CONTRACTS AND TRANSACTION PRINCIPLES. SAQIFAH: Journal of Sharia Economic Law, 9(2), 21–32.

Wicaksana, A., & Rachman, T. (2022). Islamic Law Perspective on Online Buying and Selling Transactions with Advertising Models. *Al - Ilmu: Journal of Religion and Social Sciences*, 7(1), 156–179.

Wijaya, IF, & Moro, A. (2022). Trustworthiness and margins in Islamic small business financing: Evidence from Indonesia. *Borsa Istanbul Review*, 22, S35–S46. <https://doi.org/10.1016/j.bir.2022.10.010>

Zamaluddin, Mubarak, A., & Bahri, ES (2023). Overview of Buying and Selling in Islam. *Journal of Multi-Disciplines Science (Icecomb)*, 1(2), 97–101. <https://doi.org/10.59921/icecomb.v2i1.9>