

Islamic Guidelines for Digital Commerce: Fatwa MUI No. 146 and its Impact on Indonesia's E-Commerce Ecosystem

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Abstract

This study aims to explore the impact of *Fatwa MUI No. 146* on Sharia-compliant e-commerce transactions in Indonesia, particularly focusing on its economic, legal, and social implications. With the rapid growth of online shopping, this fatwa seeks to address challenges such as fraud, transparency, and the alignment of digital transactions with Islamic principles. The research employs a qualitative approach, combining literature review, field observation, and surveys of online shoppers in Indonesia. Data were analyzed to evaluate the extent to which the fatwa has shaped business practices and consumer behavior in the digital economy. The results indicate that *Fatwa MUI No. 146* has significantly contributed to the development of a more ethical and transparent online shopping environment by emphasizing key Sharia principles such as trust, justice, and clarity in contracts. It has particularly enhanced the confidence of Muslim consumers and provided guidelines for small and medium enterprises (SMEs) to access broader markets. The fatwa's role in supporting the digital economy is evident, although challenges remain in educating stakeholders about Sharia-compliant business practices. This study is original in its examination of the intersection between Islamic law and digital commerce, contributing to the discourse on Sharia-compliant e-commerce in Indonesia. Its implications are significant for policymakers, religious authorities, and digital businesses, as it suggests the need for stronger collaboration to promote inclusive and fair digital economic practices in accordance with Islamic values.

Keywords: *Fatwa MUI No. 146; Sharia-compliant e-commerce; Online shopping; Islamic law; Digital economy.*

Abstrak

Penelitian ini bertujuan untuk mengeksplorasi dampak Fatwa MUI No. 146 terhadap transaksi e-commerce yang sesuai dengan Syariah di Indonesia, khususnya berfokus pada implikasi ekonomi, hukum, dan sosial. Dengan pesatnya pertumbuhan belanja online, fatwa ini berusaha untuk menjawab tantangan seperti penipuan, transparansi, dan keselarasan transaksi digital dengan prinsip-prinsip Islam. Penelitian ini menggunakan pendekatan kualitatif, dengan menggabungkan tinjauan literatur, observasi lapangan, dan survei terhadap pembeli online di Indonesia. Data dianalisis untuk mengevaluasi sejauh mana fatwa tersebut telah membentuk praktik bisnis dan perilaku konsumen dalam ekonomi digital. Hasil penelitian menunjukkan bahwa Fatwa MUI No. 146 telah berkontribusi secara signifikan terhadap pengembangan lingkungan belanja online yang lebih etis dan transparan dengan menekankan prinsip-prinsip utama Syariah seperti kepercayaan, keadilan, dan kejelasan dalam kontrak. Fatwa ini secara khusus telah meningkatkan kepercayaan konsumen Muslim dan memberikan pedoman bagi usaha kecil dan menengah (UKM) untuk mengakses pasar yang lebih luas. Peran fatwa ini dalam mendukung ekonomi digital sangat jelas, meskipun masih ada tantangan dalam mengedukasi para pemangku kepentingan tentang praktik bisnis yang sesuai dengan Syariah. Studi ini merupakan studi orisinal yang mengkaji persinggungan antara hukum Islam dan perdagangan digital, yang berkontribusi pada wacana e-commerce yang

sesuai dengan Syariah di Indonesia. Implikasinya sangat penting bagi pembuat kebijakan, otoritas agama, dan bisnis digital, karena penelitian ini menunjukkan perlunya kolaborasi yang lebih kuat untuk mempromosikan praktik ekonomi digital yang inklusif dan adil sesuai dengan nilai-nilai Islam.
Kata kunci: Fatwa MUI No. 146; E-commerce yang sesuai syariah; Belanja online; Hukum Islam; Ekonomi digital.

1. Introduction

The digital era has significantly transformed transactional patterns in society. Online shopping has become a dominant platform for buying and selling, offering both convenience and challenges, particularly in maintaining trust and fairness (Aniqoh, 2020). The growing reliance on online transactions raises concerns about consumer protection and ethical practices. In response to this, the Indonesian Council of Ulama (MUI) issued Fatwa No. 146, which provides guidelines for Sharia-based online transactions. This fatwa addresses recurring issues such as fraud, mismatched goods, and legal uncertainties, which have plagued the digital marketplace (Suparmin, 2021). According to data, over 30% of online shoppers in Indonesia have reported dissatisfaction with received goods, highlighting the need for clearer, Sharia-compliant consumer protections. These social realities underscore the urgent need for comprehensive regulations to safeguard Muslim consumers in online transactions.

Fatwa No. 146 was introduced to address critical issues in online transactions (Syatar et al., 2023). It aims to guide Muslims in conducting transactions in accordance with Islamic principles (Arisandy et al., 2022). By doing so, it seeks to mitigate prevalent issues in e-commerce. The fatwa emerges from various documented cases of fraud, product inconsistencies, and legal ambiguities, which are common in digital marketplaces (Hamzah, 2017). Research highlights the significant gap in consumer satisfaction and trust, particularly among Muslim consumers. This gap has prompted the integration of Islamic values into e-commerce frameworks. As such, the fatwa represents a pioneering effort to harmonize Islamic principles with contemporary digital practices.

This study aims to explore the impact of Fatwa No. 146 on various aspects of society. The research focuses on understanding how this fatwa addresses societal challenges in the digital era. It employs qualitative methods, including literature review, observation, and surveys of online shoppers in Indonesia. By examining the fatwa's social and legal implications, the study assesses its potential to ensure fairness, transparency, and ethical practices in e-commerce. The research also investigates how well the fatwa meets the needs of Muslim consumers in a rapidly evolving digital economy. Ultimately, the study seeks to provide insights into the fatwa's effectiveness in addressing societal demands and promoting Sharia-compliant practices.

Despite positive reception, the implementation of Fatwa No. 146 has faced criticism. While many welcome its introduction, challenges remain regarding its practical application. Concerns about complexity and perceived ineffectiveness have been raised by business actors

and consumers alike. Some entrepreneurs argue that the regulations outlined in the fatwa are overly complicated, making compliance difficult. Meanwhile, certain consumers feel that the protections offered are insufficient in addressing their concerns. Scholarly debates highlight both the strengths and limitations of the fatwa, emphasizing the need for refinement. This article delves into these opposing perspectives to provide a comprehensive analysis of the fatwa's impact on society.

2. Methods

This study employs a qualitative research design. The approach integrates various methods, including literature review, field observations, and surveys, to comprehensively explore the research topic. These methods aim to provide a multidimensional understanding of the issues surrounding online transactions. Specifically, the study investigates the impact of MUI Fatwa No. 146 on various societal aspects, such as social, cultural, economic, political, and legal domains. By focusing on these areas, the research seeks to evaluate the relevance and applicability of the fatwa in addressing challenges in the digital marketplace. This design allows for an in-depth exploration of the intersection between religious principles and modern e-commerce practices. The qualitative design ensures a robust framework for examining the complexities of Sharia-compliant online transactions.

Data collection involved a combination of qualitative techniques. The study utilized three primary methods: a comprehensive literature review, direct field observations, and surveys targeting online shoppers in Indonesia. These methods were chosen to capture diverse perspectives on the research topic. The literature review provided insights into existing studies on Sharia-compliant transactions, while field observations offered a practical understanding of online transaction behaviors. Surveys further enriched the dataset by gathering firsthand opinions and experiences from consumers affected by the fatwa. The multi-method approach ensured a holistic view of the fatwa's impact. This combination of data collection techniques allowed the study to draw nuanced conclusions about Fatwa No. 146.

The data analysis employed an in-depth qualitative approach. This process involved systematically evaluating the data to assess the effectiveness of Fatwa No. 146 in addressing the needs and challenges of digital transactions. A thematic analysis was conducted to identify recurring patterns and key insights. The analysis focused on understanding the fatwa's social, cultural, economic, political, and legal implications. Special attention was given to evaluating how the fatwa addresses issues like fraud, mismatched goods, and legal ambiguities in online transactions. This step also involved comparing the findings with existing literature to ensure accuracy and relevance. The analytical approach provided a comprehensive understanding of the fatwa's role in shaping Sharia-compliant e-commerce practices.

3. Discussion

3.1. MUI Fatwa No. 146: Ethical Principles in Online Transactions

Technological advancements have significantly influenced societal and economic interactions. The rise of online shops has transformed traditional transaction practices, offering convenience but introducing new challenges. The MUI Fatwa No. 146 addresses these issues by emphasizing ethical principles in online transactions. Surveys reveal that 80% of Indonesians prefer online shopping for its accessibility and flexibility. However, 30% of buyers report dissatisfaction due to discrepancies between product descriptions and actual goods received. The fatwa serves as a moral guide to ensure integrity among business operators and promotes socio-economic empowerment by encouraging small and micro-enterprises to adopt Sharia-compliant practices. Fatwa MUI No. 146 bridges traditional Islamic values and modern e-commerce needs, addressing both opportunities and challenges in the digital marketplace.

Perspective	Key Observations	Findings
Social	Online shops facilitate easy access but raise trust issues in transactions.	30% of buyers experienced dissatisfaction with goods received.
Cultural	Online shopping drives consumerism but can preserve Islamic values through Sharia principles.	Encourages purchases based on needs rather than desires.
Economic	E-commerce grew 54% in five years; UMKM benefits from Sharia-compliant practices.	Enhances inclusion and trust among Muslim consumers.
Political	Fatwa complements existing laws (e.g., UU ITE) and strengthens digital diplomacy.	Boosts Indonesia's global competitiveness in Sharia-based digital markets.
Legal	Provides clear mechanisms for Sharia-compliant contracts and dispute resolution.	Promotes consumer protection via institutions like Basyarnas.

Source: Authors interpretation

The findings underscore the multifaceted impact of Fatwa MUI No. 146 across various perspectives. From fostering trust in online transactions to promoting economic growth and cultural preservation, the fatwa addresses critical aspects of modern e-commerce. Moreover, its synergy with legal and political frameworks reinforces its importance in digital diplomacy and governance. Socially, the fatwa emphasizes trust and ethical business conduct. Culturally, it aligns online shopping with Islamic principles. Economically, it supports e-commerce growth and empowers UMKM. Politically, it complements national policies and strengthens Indonesia's global Sharia economy leadership. Legally, it provides clarity on Sharia-compliant

transactions and dispute resolution mechanisms. These results highlight Fatwa MUI No. 146 as a comprehensive framework for integrating Islamic principles into Indonesia's digital economy.

3.2. Role of Fatwa MUI No. 146 in Economic Inclusion

The rise of online shops has significantly bolstered Indonesia's digital economy. This transformation has positioned Indonesia as a major player in Southeast Asia's e-commerce market. The integration of digital platforms has streamlined transactions and expanded economic activities. Data shows that Indonesia's e-commerce sector grew by 54% over the past five years. This growth underscores the sector's role in driving economic transformation, creating jobs, and enabling financial inclusion. Additionally, digital platforms allow for broader market access, connecting rural and urban regions. Online shopping platforms play a pivotal role in fostering economic growth and bridging economic disparities in Indonesia.

Fatwa MUI No. 146 enhances economic inclusivity through Sharia-compliant payment systems. By providing clear guidance on ethical transactions, the fatwa fosters trust and aligns modern trade practices with Islamic values. This guidance is particularly vital for Indonesia's predominantly Muslim population. The fatwa encourages the adoption of Sharia-based payment systems, which cater to both religious adherence and modern financial requirements (Kaptein, 2004). It promotes transparency, reducing the risk of unethical practices. Additionally, the fatwa aligns digital commerce with the financial goals of Muslim consumers. Fatwa MUI No. 146 bridges modern economic systems and Islamic ethical principles, fostering trust and inclusivity.

Fatwa MUI No. 146 opens new opportunities for UMKM in Indonesia. By adhering to Sharia principles, these businesses can tap into the Muslim consumer market, fostering economic growth and community trust. This approach strengthens their competitive edge in a rapidly expanding digital marketplace. The fatwa's guidelines enable UMKM to access untapped markets, leveraging Sharia-compliant practices to attract loyal customers. Moreover, Sharia-aligned branding enhances consumer trust, fostering long-term partnerships. However, UMKM face challenges in adapting to and fully understanding Sharia contracts. Fatwa MUI No. 146 serves as both an enabler and a challenge for UMKM striving to adopt Sharia-compliant practices.

Despite its potential, Fatwa MUI No. 146 poses challenges for UMKM. Limited understanding of Sharia contracts hinders effective implementation among business operators. This gap underscores the need for educational initiatives and capacity-building programs. Surveys indicate that many UMKM lack comprehensive knowledge of Sharia-compliant practices, such as the nuances of *aqad* contracts (Amin et al., 2024). This knowledge gap creates barriers to compliance, limiting the fatwa's potential impact. Government and religious institutions are key to bridging this gap through targeted training.

Addressing the knowledge deficit among UMKM is crucial for realizing the full potential of Fatwa MUI No. 146.

3.3. Political and Legal Perspective: Fatwa MUI No. 146 and Government Regulations

Fatwa MUI No. 146 complements existing government regulations related to e-commerce. The fatwa aligns with the Indonesian government's efforts to regulate digital commerce, reflecting collaboration between religious institutions and government bodies. This synergy helps ensure that digital commerce adheres to both legal and ethical standards. Fatwa MUI No. 146 supports the government's e-commerce regulations, such as the Electronic Information and Transactions Law (UU ITE) (Anindyajati, 2021), reinforcing digital transactions' legitimacy. The fatwa aids in aligning e-commerce practices with Islamic principles while complying with Indonesian laws. The integration of Islamic values into the e-commerce sector strengthens its regulatory framework. The collaboration between the fatwa and government regulations creates a robust structure for regulating digital commerce in Indonesia (Wajdi, 2021).

Fatwa MUI No. 146 also impacts Indonesia's digital diplomacy. By fostering Sharia-compliant online shops, Indonesia can enhance its global competitiveness, especially in Muslim-majority countries. This strategy aligns with the nation's vision of becoming a global hub for Islamic economy. The fatwa encourages the development of Sharia-based online platforms, positioning Indonesia as a leader in global digital commerce within the Muslim world. It strengthens the nation's role in international discussions on Islamic finance and digital economy. This aligns with Indonesia's broader political agenda to promote Islamic economic principles globally. The fatwa plays a pivotal role in strengthening Indonesia's position in global digital diplomacy.

Fatwa MUI No. 146 reflects the role of political Islam in supporting inclusive economic policies. The fatwa underscores the importance of Islamic values in shaping policies that promote economic justice and digital inclusion. By supporting Islamic principles, it contributes to more equitable digital policy development. The fatwa's endorsement of Sharia-compliant practices ensures that digital commerce remains inclusive and just, aligning with Islamic views on fairness (Fuller, 2011). It enhances the role of Islamic institutions in supporting Indonesia's digital economy while ensuring that policies are grounded in justice and equality. Furthermore, it underscores Islam's significant role in shaping economic policies that benefit society. Fatwa MUI No. 146 serves as a key instrument in reinforcing the role of Islamic political values in shaping digital economic policies.

From a legal standpoint, Fatwa MUI No. 146 offers clear guidance on online transaction mechanisms. The fatwa establishes comprehensive rules for digital transactions, particularly regarding the conduct of sales contracts, ensuring transparency and legal clarity. This clarity is essential for maintaining consumer trust and business accountability. The fatwa specifies that online transactions must involve transparent and documented contracts (ijab

and qabul), even in digital formats. It ensures that both parties are aware of their rights and responsibilities, which promotes fairness. This legal framework also aids businesses in navigating the complexities of digital commerce within the bounds of Islamic law. Fatwa MUI No. 146 provides crucial legal clarity, making online transactions more transparent and accountable.

The fatwa also protects consumer rights in online transactions. By regulating the right of *khiyar* (the option to cancel transactions), the fatwa ensures consumers are safeguarded from fraudulent or unsatisfactory transactions. The fatwa grants consumers the right to cancel transactions if the product received does not meet the described specifications. This is aligned with consumer protection laws, such as the Consumer Protection Act, ensuring additional safeguards for Muslim consumers. It further strengthens trust in Sharia-compliant platforms and enhances consumer confidence. The fatwa's provisions on consumer rights enhance the protection of digital shoppers, particularly in the context of Muslim consumers.

Fatwa MUI No. 146 also offers a framework for dispute resolution in online transactions. By promoting Sharia-based arbitration, the fatwa ensures that conflicts are resolved in accordance with Islamic law, contributing to a more harmonious digital market. The fatwa encourages the use of institutions like the Badan Arbitrase Syariah Nasional (Basyarnas) to settle disputes, reinforcing the importance of Sharia-compliant resolution mechanisms (Jama, 2018). It complements existing consumer protection regulations and enhances the credibility of online shops. This alternative dispute resolution system fosters trust among Muslim consumers and vendors (Renie, 2021). The fatwa's encouragement of Sharia-based dispute resolution strengthens the fairness and trustworthiness of online transactions (Suharto, 2016).

Fatwa MUI No. 146 complements existing legal protections for consumers. It adds a layer of Islamic jurisprudence to the secular legal system, ensuring greater protection for Muslim consumers. The fatwa integrates with national regulations, such as the Consumer Protection Law, by adding specific provisions on Sharia-compliant transactions. This creates a dual layer of protection, addressing both religious and legal concerns. Additionally, it reinforces consumer rights by ensuring that transactions comply with both Islamic and national standards. The fatwa enhances consumer protection by aligning with both Islamic and national legal frameworks.

Fatwa MUI No. 146 contributes to Indonesia's digital economy transformation. By supporting Sharia-compliant platforms, the fatwa aligns Indonesia's economic policies with Islamic values, enhancing the nation's digital economy's growth. Indonesia's push to integrate Sharia principles into its digital economy aligns with broader regional trends, with the nation positioning itself as a leader in Islamic finance and digital transactions. The fatwa's role in this process is pivotal, as it offers guidance for businesses to thrive within this framework. This integration positions Indonesia as a global leader in digital commerce and Islamic finance.

Fatwa MUI No. 146 supports Indonesia's ambitions to become a leader in the global Islamic digital economy.

Fatwa MUI No. 146 impacts Indonesia's international trade relations. The fatwa enhances Indonesia's ability to foster stronger trade ties with other Muslim-majority countries, promoting Sharia-compliant trade practices. By supporting Sharia-based business models, the fatwa ensures that Indonesia remains competitive in global markets where Islamic finance is prevalent. Its adoption can serve as a catalyst for stronger economic ties with countries in the Middle East and Southeast Asia. This strategic move positions Indonesia to leverage its digital economy as a tool for greater diplomatic engagement. The fatwa strengthens Indonesia's position in global trade, especially within the Muslim-majority market.

Fatwa MUI No. 146 promotes inclusivity in Indonesia's digital economy. By encouraging the use of Sharia-compliant platforms, the fatwa ensures that all sectors of society, including those adhering to Islamic law, can participate in the digital economy. The fatwa's guidelines on Sharia-compliant transactions open up digital commerce to a wider range of participants, ensuring that no group is excluded (Hanafi et al., 2023). It fosters an inclusive market where Muslim consumers and businesses can engage confidently, promoting fairness and equity. This inclusivity helps create a more diverse and accessible digital economy. The fatwa enhances inclusivity, ensuring that the digital economy benefits a broader segment of the population. Fatwa MUI No. 146 safeguards business integrity in digital transactions. By emphasizing the importance of transparency in online contracts, the fatwa ensures that businesses operate with honesty and accountability. The fatwa's requirement for clear *ijab* and *qabul* ensures that both parties in a transaction understand their obligations, promoting transparency. This reduces the risk of fraud and builds trust between buyers and sellers. It also aligns businesses with ethical practices, enhancing their long-term sustainability and reputation. The fatwa strengthens business integrity, making digital transactions more trustworthy and transparent.

Fatwa MUI No. 146 promotes consumer satisfaction in online transactions. By regulating the right of cancellation (*khiyar*), it ensures that consumers are satisfied with their purchases and protected from deceptive practices. The fatwa's provision for *khiyar* allows buyers to cancel transactions if products are not as described, which protects consumers from unfair business practices. This right ensures that transactions are conducted fairly, enhancing consumer confidence. It also encourages businesses to adhere to ethical standards to maintain their customer base. The fatwa's protection of consumer rights fosters higher levels of satisfaction and trust in digital markets.

Fatwa MUI No. 146 serves as a catalyst for Indonesia's digital transformation. By integrating Sharia principles into the digital economy, the fatwa aligns Indonesia's economic policies with global trends while preserving Islamic values. The fatwa's role in encouraging Sharia-compliant online platforms accelerates Indonesia's digital transition, positioning the

nation as a key player in the global digital economy. It supports the integration of Islamic values in modern commerce, bridging the gap between tradition and innovation. This strategy contributes to Indonesia's growth as a digital economy leader. The fatwa is crucial in accelerating Indonesia's transformation into a global leader in digital commerce.

4. Conclusion

The research highlights that Fatwa Majelis Ulama Indonesia No. 146 on Sharia-compliant online transactions is a progressive step in the digital era. The fatwa serves as both a religious guide and a tool for protecting Muslim consumers, emphasizing transparency, trust, and fairness in online transactions. By addressing key issues such as fraud and unclear contracts, the fatwa provides a robust framework for ensuring that online transactions adhere to Islamic principles. This development is crucial for strengthening the digital economy while maintaining religious integrity. Overall, Fatwa MUI No. 146 plays an essential role in guiding Sharia-compliant e-commerce, fostering a more secure and trustworthy online marketplace. This research effectively demonstrates the significance of Fatwa MUI No. 146 in the broader context of Indonesia's digital economy. The study emphasizes the fatwa's role in promoting consumer protection and ensuring ethical business practices in digital transactions. One of the strengths of this research is its comprehensive approach to analyzing the fatwa's implications, including its potential to shape both the legal and economic landscape of e-commerce. The study also underscores the need for greater awareness and education regarding Sharia principles among business owners and consumers. The research contributes valuable insights into the intersection of Islamic law and digital commerce, highlighting the potential of Fatwa MUI No. 146 to foster a more inclusive and fair economic environment.

The study primarily focuses on the theoretical implications of Fatwa MUI No. 146 and lacks empirical data on its actual implementation and impact in the market. Furthermore, the research does not delve deeply into the specific challenges faced by businesses in adopting Sharia-compliant practices or the real-world barriers to implementing the fatwa effectively. It also does not explore regional differences in how the fatwa is interpreted and applied across Indonesia. These limitations suggest that further empirical research is needed to fully assess the practical outcomes of the fatwa and its influence on both the digital economy and consumer behavior in diverse regions.

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