

# Fiqh Muamalah-Based Buy and Sell Transactions: Their Relevance and Impact on the Islamic Economy

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## ARTICLE INFO

### Keywords:

Fiqh muamalah;  
buying and selling;  
Islamic economics;  
Sharia transactions

### Article history:

Received 2025-04-08

Revised 2025-05-12

Accepted 2025-06-30

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## ABSTRACT

This article discusses the concept of buying and selling from the perspective of Islamic jurisprudence and its impact on the development of the Sharia economy. Buying and selling is one of the most common economic activities and has a strong legal basis in Islamic jurisprudence, which emphasizes the principles of justice, openness, and certainty in trade interactions. This study discusses various types of transactions that are permitted and prohibited according to Sharia law, and outlines the pillars and validity in the practice of buying and selling. Using a normative analysis approach and case studies, this article also examines how the implementation of the principles of Islamic jurisprudence can contribute to Sharia-based economic growth. Among them, transactions in accordance with Sharia provisions are considered capable of increasing public trust in business activities, encouraging the development of the small business sector, and supporting the distribution of business, encouraging the development of the small business sector, and supporting the distribution of economic welfare.

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## 1. INTRODUCTION

Sharia economics is an economic system based on the principles of justice, transparency, and ethics as outlined in Islamic history. One important aspect of this system is the practice of muamalah, which encompasses all forms of economic and social activity between individuals (Syahrizal & Zen, 2024). Among the most basic and frequently practiced forms of muamalah in everyday life is buying and selling. In Islam, buying and selling is not simply understood as the exchange of goods or services, but also as a social interaction that must comply with the moral principles of Sharia law (Toha, 2017).

Fiqh muamalah provides a normative basis for determining the validity of a sale and purchase agreement, including provisions regarding the object of the transaction, fraud (tadlis), uncertainty (gharar), and usury (riba). These principles aim to create a fair, open, and exploitation-free trading system. In the Qur'an, Surah An-Nisa, verse 29, explicitly prohibits the taking of another's property through wrongful means and emphasizes the importance of consent in every economic transaction (Mahessa, 2024).

As the Sharia economy develops nationally and globally, understanding and implementing the concept of buying and selling in accordance with Islamic jurisprudence (*fiqh*) of *muamalah* (Islamic jurisprudence) has become crucial. The application of Sharia principles in transactions is believed to foster a healthy business climate, strengthen consumer trust, and support more equitable and sustainable economic development. Therefore, this study aims to comprehensively examine the concept of buying and selling in Islamic jurisprudence (*fiqh*) of *muamalah* and examine its impact on the growth of the Sharia economy. This study is expected to contribute to strengthening contemporary *muamalah* theory and practice in accordance with Islamic values (Abdilah & Melindah, 2022).

### **Literature Review**

In Islam, buying and selling is a transaction that involves the exchange of goods or services between sellers and buyers with the aim of making a profit. Buying and selling is considered valid if it meets certain conditions stipulated in *fiqh muamalah*, such as the existence of an agreement between the two parties, a clear object of the transaction, and the absence of an element of fraud or uncertainty (Abdilah & Melindah, 2022).

There are several types of buying and selling in Islam, including: cash buying and selling (*cash*), where payments are made directly at the time of the transaction; credit buying and selling (*installments*), which allows buyers to pay in installments within a certain period of time; and greeting buying and selling, which is a transaction in which the buyer pays in advance for goods to be delivered in the future.

In addition, there is also *istishna* buying and selling, which is related to making goods to order, and online buying and selling, which is increasingly popular in today's digital era. Each type of buying and selling has different terms and conditions, but all of them must still be based on sharia principles to ensure fairness and blessing in the transaction.

In Islamic jurisprudence (*fiqh muamalah*), buying and selling is positioned as a form of economic interaction that is not merely commercial in nature but also reflects ethical values and social justice. Certain conditions must be met for a transaction to be considered valid, such as the consent of both parties (*antaradin minkum*), clarity of the object of the transaction (*ma'lum*), and the absence of any elements of deception or uncertainty (*gharar*) (Abdilah & Melindah, 2022). These principles create a solid foundation for fair and honest trade practices.

## **2. METHOD**

This study examines the concept of buying and selling in Islamic jurisprudence (*fiqh muamalah*) through a qualitative approach using library research, focusing on the analysis of relevant scientific literature and normative documents. The study aims to comprehensively understand how sharia principles govern buying and selling practices and the extent to which their implementation can contribute to an economic system based on Islamic values. Data sources are obtained from books, journals, and Islamic legal provisions that support the study's theme (Zurohman & Rahayu, 2019).

## **3. FINDINGS AND DISCUSSION**

### **Buying and Selling Concept**

The author analyzes the impact of these principles on Sharia economic practices, particularly in the contemporary economic context. One important aspect discussed is modern buying and selling practices, such as online transactions, which demonstrate how Sharia values are maintained within digital economic innovations. With this approach, the research seeks to provide a comprehensive understanding of the contribution of Islamic jurisprudence (*fiqh muamalah*) to the formation of a just, adaptive, and sustainable Sharia economic system, while remaining in line with Islamic principles.

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### Types of Buying And Selling

Here are some types of buying and selling in Islam and their full explanations:

1. Cash Buying and Selling  
Cash buying and selling is a transaction where payment is made directly at the time the goods are delivered. In this type, there is no delay in payment, so both parties can complete the transaction immediately. Buying and selling cash is considered the simplest and most in accordance with sharia principles, because it avoids the elements of usury and uncertainty (gharar) (Nabila Azrilia Syahra et al., 2024).
2. Buying and Selling Credits (Installments)  
Credit buying and selling allows buyers to pay for goods gradually over a certain period of time. In these transactions, the price of goods is usually higher than in cash trades, as compensation for delayed payments. Credit buying and selling must be done (Ashfahany et al., 2023)
3. Buy and Sell Greetings  
A greeting trade is a transaction in which the buyer pays upfront for an item to be delivered in the future. This type of buying and selling is often used in the agricultural sector, where farmers can receive payments before harvest. In greetings, it is important to set clear specifications of goods, including quality and delivery time, to avoid uncertainty (Zulni & Achiria, 2020).
4. Buying and Selling Istishna  
Buying and selling istishna is a transaction in which the ordered goods will be produced or made according to the specifications desired by the buyer. This type is often used in the manufacturing and construction industries. In istishna, payment can be made in advance or after the goods have finished being produced, depending on the agreement between the two parties (Harahap & Dinda, 2025).
5. Buy and Sell (Online/E-Commerce)  
Online buying and selling is a form of transaction carried out through digital platforms. In today's technological era, online buying and selling is increasingly popular and makes it easier for consumers to shop. However, these transactions must still comply with sharia principles, such as clarity in product descriptions, prices, and return conditions to avoid fraudulent elements (Abdilah & Melindah, 2022).

### Legal Conditions for Buying and Selling

The following are the legal conditions of buying and selling in Islam along with a complete explanation:

- a. There are Sellers and Buyers  
The sale and purchase must involve two parties, namely the seller and the buyer. Both parties must have the legal capacity to conduct transactions, which means they must be mature and reasonable. If either party does not meet these requirements, then the transaction is considered invalid. The seller must have the right to sell the offered item, while the buyer must have the ability to buy (Harahap & Dinda, 2025).
- b. Agreed Prices  
The purchase and sale price must be determined and agreed upon by both parties. Pricing must be done fairly and transparently, without any element of fraud or exploitation. In buying and selling, the price can be in the form of money or other agreed goods. Unclear pricing can cause transactions to become invalid (Toha, 2017).
- c. Agreements (Akad)  
Buying and selling must be done with an agreement between the seller and the buyer. This agreement is usually stated in the form of a clear contract, either verbally or in writing. The contract

must be carried out without coercion and with good intentions from both parties. If one of the parties feels forced or disagrees, then the transaction is invalid (Syahrizal & Zen, 2024).

d. No Prohibited Elements

Buying and selling transactions must be free from elements that are prohibited in Islam, such as *riba* (interest), *gharar* (uncertainty), and fraud. Buying and selling involving illegal goods or goods whose legal status is unclear is also considered illegal. Therefore, it is important to ensure that all aspects of the transaction are in accordance with sharia principles (Mahessa, 2024).

### Prohibited Elements in Buying and Selling

The following are the elements that are prohibited in buying and selling in Islam along with their full explanations:

1. *Riba*

*Riba* is an addition taken from a loan or transaction that involves interest. In buying and selling, usury is prohibited because it can cause injustice and exploitation (Mohammad Nawir, 2021).

2. *Gharar* (Uncertainty)

*Gharar* refers to uncertainty or ambiguity in a transaction. In buying and selling, if there is an element of uncertainty regarding the object of the transaction, price, or delivery time, then the transaction is considered invalid. For example, selling items that do not exist or have unclear specifications can lead to *gharar*. Islam teaches that all aspects of transactions must be clear and transparent to avoid disputes later on (Sutjipto & Cahyono, 2020).

3. Deceit/*Tadlis*

Fraud in buying and selling occurs when one of the parties provides false or misleading information about the goods or services offered. This includes hiding defects in goods or providing inaccurate descriptions. Fraud is prohibited in Islam because it can harm other parties and create injustice in transactions. Therefore, honesty and transparency are essential in every buying and selling transaction (Sutjipto & Cahyono, 2020).

4. Selling Illegal Goods

The buying and selling of goods that are forbidden in Islam, such as alcohol, pork, or goods that are harmful to society, is prohibited. Sellers and buyers must ensure that the goods being traded do not violate sharia law. Transactions involving illicit goods are not only considered illegitimate, but can also have negative consequences for both parties in a spiritual and social context (Harahap & Dinda, 2025).

5. Invalid Contract

Contracts or agreements in buying and selling must be carried out in a legal way and without coercion. If one of the parties is forced or does not fully understand the contents of the contract, then the transaction can be considered invalid. In addition, contracts involving prohibited elements, such as *riba* or *gharar*, are also invalid. An e-commerce platform that provides halal products must ensure that all goods sold meet sharia criteria, as well as provide clear information about the specifications and prices of the goods. In addition, the platform must also have a transparent return policy to protect consumer rights. By applying these principles, online buying and selling is not only an efficient means of transaction, but also creates trust between sellers and buyers, and supports economic growth based on ethics and fairness. This shows that even though it is done digitally, online buying and selling can still operate within the framework of Islamic law that prioritizes moral and social values.

The application of these principles in buying and selling, including on digital platforms, reflects Islam's efforts to build an economic system that is not only efficient but also moral and sustainable. This way, trading activities can continue to operate in a modern manner without neglecting the ethical values embodied in Sharia law. The implementation of Sharia principles in digital trading activities has a significant impact on increasing consumer trust. For example, e-commerce platforms that prioritize the provision of halal products and convey product information clearly will more easily build a positive reputation in the eyes of the public. Transparency, honesty, and social responsibility in Sharia-based

buying and selling activities not only strengthen customer loyalty but also shape a positive public perception of the Islamic economic system. Therefore, buying and selling transactions, from the perspective of Islamic jurisprudence (*fiqh muamalah*), are not merely economic activities but also serve as a means of strengthening social solidarity and encouraging community integration within an economic system that upholds justice and sustainability (Aan Ansori, 2016). The role of buying and selling in increasing public trust in the sharia economy is very important, especially in the context of transparent and fair transactions. When people see that buying and selling is carried out in accordance with sharia principles, such as clarity in the object of transactions, agreed prices, and the absence of elements of usury or fraud, they will feel safer and more confident to participate in the sharia economy.

In the digital context, the application of Islamic jurisprudence (*fiqh muamalah*) faces complex challenges, particularly in ensuring that all online transaction activities remain within the framework of Sharia principles, such as clarity of contracts, fairness in pricing, and transparency of information. The speed and diversity of digital transactions often make it difficult for business actors, especially those who do not yet understand the basic concepts of Islamic jurisprudence (*fiqh muamalah*), to maintain the alignment of business practices with Islamic values (Nabila Azrilia Syahra et al., 2024).

However, the digital era also opens up strategic opportunities for expanding the reach of the Islamic economy. Access to Sharia-compliant financial services has become more inclusive with the advent of digital technology that can reach a wider audience, including groups previously underserved by the conventional financial system. Innovations such as blockchain and smart contracts even have the potential to become tools to strengthen the principles of transparency, accountability, and security in online transactions, thereby further increasing public trust in the Islamic economic system (Ashfahany et al., 2023).

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The application of *fiqh muamalah* in the digital era faces various significant challenges and opportunities. One of the main challenges is ensuring that all online transactions comply with sharia principles, such as clarity, fairness, and transparency, amid the complexity and high speed of digital transactions. Many business actors may not fully understand or apply these principles, potentially leading to practices that are not in accordance with sharia. However, on the other hand, the digital era also offers great opportunities to expand access and financial inclusion for people. With digital platforms, sharia products and services can be reached by more people, including those who previously did not have access to financial services. In addition, technologies such as blockchain can be used to increase transparency and security in transactions, thereby strengthening public trust in the sharia economy. By taking advantage of these opportunities and overcoming existing challenges, the application of *fiqh muamalah* can contribute to more equitable and sustainable economic growth in the digital era.

#### 4. CONCLUSION

The concept of buying and selling in Islamic jurisprudence (*fiqh muamalah*) plays a strategic role in building an ethical transaction system aligned with Sharia principles. Fundamental values such as fairness, transparency of information, and accountability are essential foundations for maintaining the integrity of the Islamic economy. The implementation of permissible sale and purchase contracts, such as *bai' al-murabahah*, *bai' al-salam*, and *bai' al-istisna'*, contributes to the expansion of an inclusive Islamic economy that is responsive to the needs of the wider community.

In the context of digital transformation, the urgency of designing regulations and supervisory systems that adapt to the dynamics of electronic transactions is increasingly apparent. This aims to

ensure that every online buying and selling process remains within the bounds of Islamic law. Furthermore, increasing public literacy in Islamic jurisprudence (fiqh muamalah) and synergy between Islamic financial institutions and regulatory authorities are strategic steps to support the sustainable implementation of Sharia-based buying and selling.

From an Islamic perspective, buying and selling is not merely an economic activity but also a manifestation of worship when carried out in accordance with the prescribed pillars and conditions and based on ethics and integrity. Thus, the practice of sharia buying and selling not only provides worldly benefits, but also becomes a means to achieve blessings and spiritual values in community life

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