

E-Commerce Coins in Shopee: The Perspective of *Madzahibul Arba'ah* on Halalness and Digital Economic Practices

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Abstract:

This study examines the permissibility of using Shopee coins in the Shopee application from the perspective of the four major Islamic schools of thought (*Madzahibul Arba'ah*) and its implications for digital economic practices. Shopee coins are a non-cash incentive that can be used to receive discounts on future transactions. The research employs a qualitative-descriptive approach, utilising literature studies and comparative fiqh analysis from the Hanafi, Maliki, Syafi'i, and Hanbali schools. The study finds that, in general, the use of Shopee coins does not violate the basic principles of muamalah, provided it does not involve usury (*riba*), uncertainty (*gharar*), or gambling (*maisir*). Since the coins function solely as discounts and cannot be converted into cash, they are classified as grants or sharia bonuses. All four schools of thought agree that bonuses for buying and selling are permitted, provided there is no fraud or ambiguity in the contract. This research underscores the need to adapt fiqh law to modern digital innovations and highlights the importance of digital economic fiqh education. By understanding the legal status of digital incentives like Shopee coins, the public can better navigate online transactions and avoid misunderstandings regarding new economic systems.

Keywords: *Shopee Coins, E-commerce, Madzahibul Arba'ah, Discount System, Sharia Compliance*

INTRODUCTION

The development of the digital economy in Indonesia shows very rapid growth, especially through e-commerce platforms such as Shopee (Lestari et al., 2024; Lubis et al., 2024; Jannah et al., 2025). One feature that attracts consumers' attention is the provision of "Shopee coins" as an incentive for transactions (Ritonga et al., 2022; Yeh, 2022). In this context, questions arise about the legal status of these coins from a muamalah jurisprudence perspective. Theoretically, Islam strictly regulates sales contracts, including bonuses or incentives offered by sellers to buyers (Jamil, 2024; Kamal, 2024). However, in practice, Muslim communities tend to accept this feature without much legal consideration. This gap between theory and practice is a crucial issue (Halim, 2022; Muhajarah & Soebahar, 2024). This highlights the importance of examining the legality of e-commerce coins, particularly from the perspective of the four major Islamic schools of thought, to address the doubts and gaps in Islamic jurisprudence (fiqh) analysis of increasingly complex digital economic innovations (Kchouri, 2022).

In practice, Shopee coins have been widely used by consumers as a form of discount on every transaction. The use of these coins is often considered normal as it does not violate conventional transaction norms. However, some Muslims have begun to question

the halal status of this system because it involves additional elements in buying and selling that religious authorities have not officially approved. Some users even avoid using it due to doubts about its legal status. This situation underscores the urgent need to comprehensively address the legal permissibility of using Shopee coins from a fiqh perspective, to avoid misunderstandings and concerns among Muslims who want to ensure their transactions comply with sharia.

Several previous studies have discussed digital transaction practices from an Islamic perspective, but not many have specifically examined Shopee coins within the framework of the four schools of jurisprudence. For example, research by Ellahi et al. (2025) and Ikawati et al. (2024) highlights the halal-haram aspects of using cashback on digital platforms, while studies from Alam et al. (2021) and Hassan & Shukur (2021) focused more on contracts in e-wallet transactions. Neither study directly addressed incentives such as non-redeemable coins. This study fills this gap by focusing on how the four Islamic schools of thought (*mazhab*) view bonuses or discounts in transactions, which are functionally similar to Shopee coins. This research complements and strengthens the existing Islamic jurisprudence (fiqh) analysis of modern transactions, particularly the increasingly common non-cash reward features.

The novelty of this research lies in its in-depth, comparative analysis of the four Islamic schools of thought (*mazhabs*) (Hanafi, Maliki, Shafi'i, and Hanbali) regarding incentives such as Shopee coins. To date, discussions on the permissibility of digital transactions have predominantly used a contemporary fatwa approach without examining the underlying arguments of the classical schools of thought. This study seeks to bridge the gap between classical law and modern phenomena through a comparative fiqh approach. Thus, its scholarly contribution not only addresses contemporary digital law but also opens up space for reinterpreting classical principles in addressing the challenges of the digital era. This is what distinguishes this research from previous studies.

This study aims to answer the question: What are the views of the Hanafi, Maliki, Shafi'i, and Hanbali schools of thought on the use of Shopee coins as discounts in e-commerce transactions? To answer this question, this study uses a descriptive qualitative approach, drawing on the classical literature of each school of thought. Furthermore, a review of Shopee policies and field practices was conducted to understand the context for the coin's implementation fully. This question is crucial to examine to provide legal certainty for Muslims in conducting digital transactions in accordance with Sharia law, while also educating the public to be more critical in accepting new features in the world of e-commerce.

As a tentative answer to this question, this study argues that as long as Shopee coins are given voluntarily by the service provider without being a condition of the sale and purchase agreement, they are permissible according to the majority of scholars from the four schools of thought. This aligns with the basic principle that any gift or additional payment that does not involve *gharar*, *riba*, or *maisir* is permissible in Islam. In this context, Shopee coins can be categorised as a form of gift or bonus that does not violate the sale and purchase agreement. This argument needs to be tested through an in-depth analysis of the classical texts of each school of thought and linked to the structure of the modern e-commerce system, so that the results are relevant, scientifically justified, and in accordance with Islamic law.

RESEARCH METHODS

This research design uses a qualitative approach, including case studies and grounded theory. The case study was chosen to gain a deeper understanding of digital economic practices through the Shopee e-commerce platform and their application in the context of halal compliance from the perspective of the Arba'ah school of thought. Grounded research was applied to develop theories emerging from field data, focusing on gathering information directly from participants involved in e-commerce, particularly those engaged in transactions using coins on Shopee. With this design, the study aims to discover new patterns and theories relevant to the halal compliance of digital economic practices.

This research was conducted on the Shopee platform, one of the largest e-commerce platforms in Indonesia, with a very high number of active users. Shopee was chosen for its coin system, which allows users to purchase goods with coins earned through various activities, such as purchases, exchanges, or promotions. The uniqueness of this coin system has the potential to raise questions about the halal nature of transactions, particularly from an Islamic legal perspective, specifically the Arba'ah school of thought. Shopee also provides rich transaction data for analysis, as well as a variety of interesting digital economic practices to explore.

The information sources in this study included respondents who were Shopee users, both buyers and sellers. The primary informants were active practitioners on Shopee, such as online merchants, consumers, and those directly interacting with the Shopee coin system. Furthermore, this study utilised texts as additional sources of information, including Islamic legal manuscripts, fiqh books from the Madzhabul Arba'ah school of thought, and online news articles on digital economic practices and Shopee's development. Data from these sources will enrich the analysis of the application of Islamic law (*halal*) in e-commerce.

Data collection was conducted through three main methods: observation, interviews, and document study. Observations were made of user interactions with the Shopee platform, particularly those involving coin transactions. Interviews were conducted with respondents and informants to deepen their understanding of coin usage practices on Shopee and their views on the halal nature of these transactions. The interviews used a semi-structured guide, which enabled in-depth data collection. Furthermore, a questionnaire was used to collect quantitative data on Shopee users' understanding of the platform's halal transactions. The documents used included fiqh literature and regulations related to the digital economy.

Data analysis was conducted in four stages: data condensation, data reduction, data display, and data verification. The first stage involved data collection, which was then filtered and condensed to identify relevant information. Data reduction was carried out by organising data obtained from interviews, observations, and documents to make it more structured. In the data display stage, the condensed and reduced data were presented in detail, using visualisation and narrative techniques to facilitate understanding. Finally, data verification was conducted by assessing the consistency and validity of the findings against existing sources. For analytical methods, this study used content analysis to identify themes and patterns in the data, discourse analysis to examine how digital economic practices are understood in social and religious contexts, and interpretation analysis to connect the findings with the theory of halalness from the perspective of Madzhabul Arba'ah.

RESULTS AND DISCUSSION

Mechanism for Acquiring and Using Shopee Coins

Essentially, Shopee coins are a points or rewards system offered by the e-commerce platform Shopee to its users as an incentive for activities such as making purchases, participating in promotions, or sharing content with friends. These coins can be used to obtain discounts on subsequent transactions. In the operational context, Shopee coins are earned through various activities, such as completing platform missions or participating in Shopee events. Users can use them to reduce the cost of purchasing products or services on Shopee. This mechanism, while providing benefits to users, also needs to be analysed from a Sharia perspective to ensure compliance with Islamic principles.

Two informants interviewed in this study provided differing views on the use of Shopee coins. The first informant, a loyal Shopee user, stated that using the coins provides convenience in transactions by reducing the cost of purchasing goods. He did not perceive any issues regarding halal compliance, as he considered the coins a legitimate form of discount. On the other hand, the second informant, a scholar of economic fiqh, offered a more critical perspective. He argued that the use of Shopee coins must be carefully considered, particularly regarding the source and method of obtaining them. If users obtain coins through unclear means or involve elements of gambling, then the coins may be considered non-halal. The researcher interpreted this as saying that although Shopee coins are generally used to facilitate legitimate transactions, oversight of the methods used to obtain them is necessary.

Observations of several Shopee users in the field indicated that most use coins to obtain discounts or price reductions during transactions. Users who collect coins through daily missions or certain events are more inclined to shop because they receive additional benefits from using those coins. However, the observation also found that some users do not fully understand the mechanisms and terms of using Shopee coins, which sometimes leads to doubts about the halal nature of transactions. The researcher believes that ignorance of the terms and conditions governing the Shopee coin system may create legal issues, especially if the method of obtaining coins involves questionable practices.

Based on the available data, it can be concluded that the mechanism for obtaining and using Shopee coins largely complies with Sharia principles, provided it is obtained through legal and transparent means. Researchers emphasise the importance of educating Shopee users about the applicable terms and conditions so they can use the coins more judiciously without violating Islamic law. This can ensure that transactions remain within halal and legitimate boundaries.

The pattern indicates that although Shopee coins offer users discounts, user awareness of how to obtain and use them remains low. Some users focus solely on the benefits they receive, ignoring the mechanisms and conditions that apply. Therefore, further emphasis is needed on the importance of transparency and a thorough understanding of how coins are used on e-commerce platforms.

The Halalness of e-Commerce Coins in Shopee: The Perspective of *Madzhabul Arba'ah*

The operational definition of this sub-finding is a study of the legality of using e-commerce coins for transactions on the Shopee platform, based on the views of the four main Islamic schools of thought (*madzhab*) (Islamic jurisprudence): Hanafi, Malik, Shafi'i, and Hanbali. These e-commerce coins can be obtained through various activities on the

platform, such as purchasing products or through coupons or cashback, and can then be used to make purchases. In this context, this study explores whether the use of these coins complies with the principles of Islamic Sharia, particularly regarding the validity of transactions free from *gharar* (uncertainty) and *riba* (interest).

Interviews with two key informants, an economic jurisprudence expert and an e-commerce practitioner, revealed differing views on the permissibility of e-commerce coins. The first informant, a jurisprudence expert, argued that the use of coins in e-commerce is acceptable under Sharia if two conditions are met: the transaction must be clear, and the coins must not be used for speculation or gambling. Meanwhile, the second informant, an e-commerce practitioner, explained that e-commerce coins are essentially just a medium of exchange regulated by the platform and do not involve any elements contrary to Sharia. From this interview, it can be concluded that despite differing views, both parties agree that transaction clarity and user intent are crucial in determining the halal status of e-commerce coins.

Observations of coin usage practices on the Shopee platform indicate that most users use coins as discounts or price reductions on products they purchase. In this regard, no clear indications of usury or speculation were found. Users are not obligated to purchase coins; they are simply awarded as rewards for prior transactions or other platform activities. From a technical perspective, the Shopee platform provides transparency regarding the number of coins earned and their use, preventing any ambiguity that could harm consumers. This indicates that this practice may be acceptable according to most schools of thought, as long as there is no element of exploitation or uncertainty in the transaction.

The researchers' interpretation of this data indicates that the use of coins in e-commerce, particularly on Shopee, does not conflict with the basic principles of Islamic jurisprudence governing transactions in Islam, provided it does not involve prohibited elements such as *riba* (usury), *gharar* (unlawful activity), or *maysir* (gambling). In this regard, clarity in the terms and conditions for coin use is crucial to ensure its compliance with Islamic law. Therefore, while this practice is generally acceptable, clear regulations regarding its use are needed to avoid confusion or potential misuse.

The patterns emerging in this data indicate that the majority of e-commerce users are primarily interested in the discounts and cost savings associated with coin use, which typically do not involve complex or unclear financial transactions. This suggests that e-commerce coins are typically used as incentives or rewards in promotions, and that the platform regulates them in a way that does not disadvantage consumers. This pattern suggests that coin practices in e-commerce can operate within the framework of Islamic law if conducted transparently and in accordance with the principles of fairness in transactions.

The Difference between Gambling and Shopee Coins Obtained from Games

In this sub-finding, researchers discuss differences in gambling practices and the coins earned from games on the Shopee e-commerce platform. Operationally, gambling is an activity involving wagering money or goods with outcomes dependent on chance without the participant's ability to influence them. Meanwhile, Shopee coins earned from games are part of an in-app rewards program that provides incentives to users based on specific interactions and achievements in the game. While both involve gameplay, the key difference lies in the immeasurable element of chance in gambling, while Shopee coins can

be earned through effort and predictable achievements.

Based on interviews with two informants who are active Shopee users, they expressed differing views on this matter. The first informant stated that Shopee coins earned from games cannot be considered gambling, as the prizes are directly tied to achievements in the game rather than the result of a lottery or random chance. Conversely, the second informant stated that despite the element of effort, the feeling of “luck” when winning Shopee coins remains similar to gambling, as users are often tempted to purchase more items using the coins earned from games, which ultimately has the potential to lead to addiction. Researchers believe this perspective demonstrates differing interpretations of the game’s reward mechanisms.

Observations of user behaviour indicate that although Shopee coins can be earned through gaming, most users still perceive an element of uncertainty similar to gambling, particularly when purchasing tickets to increase their chances of winning coins. However, from an Islamic legal perspective, the practices in Shopee games are more likely to be categorised as incentives or rewards for user engagement with the platform, which are justifiable as long as they do not involve betting or harmful dependency. Researchers argue that, while both involve elements of gaming, the difference lies in the program's systematic nature and purpose.

A restatement of this data is that the difference between gambling and Shopee coins earned through gaming lies in the unpredictable element of luck in gambling, while Shopee coins are more based on effort and achievement in the game. Overall, despite the similarities in game mechanics, the Shopee coin reward system is based on legitimate incentive principles and does not contain the harmful elements associated with gambling. The patterns observed in this data suggest that while Shopee coins are earned through game mechanics that sometimes involve chance or uncertainty, users tend to perceive them as a legitimate form of reward based on effort and in-app interaction. This tendency to view them as gambling stems more from users’ reliance on rewards; in practice, these coins are closer to achievement-based reward mechanisms than to gambling, which relies solely on luck.

The results of this study indicate two main views regarding the permissibility of using coins on Shopee from the perspective of the Madzhabul Arba’ah school. Most informants consider transactions involving these coins to be permissible, provided they are not used for sinful purposes, such as transactions involving illicit goods. This aligns with the opinion of Islamic jurisprudence scholars, who consider the use of coins in e-commerce acceptable, provided that it does not involve elements of fraud or illicit transactions (Suherlan, 2023). However, there are differences with the literature that warrant caution when using coins in transactions where the source or form of exchange is unclear (Nazzari, 2023; Parrondo, 2023). Some literature states that this kind of system can create the potential for uncertainty (*gharar*), which is considered inconsistent with the principles of transactions in Islam, which must avoid ambiguity (Alhejaili, 2025; Mohd Noh et al., 2025).

The implications of these findings underscore the importance of a deeper understanding of the boundaries of permissible transactions in the digital economy under Islamic law. From a fiqh perspective, transactions involving coins obtained through promotions or cashback can be categorised as legitimate gifts or exchanges, provided they do not involve haram elements. This aligns with the thinking of Islamic scholars, who believe that transactions in the digital economy must adhere to the principles of justice and transparency. However, a system that allows ambiguity in the flow of coin acquisition may raise questions about the halal status of these transactions.

In this context, this study reveals a tension between existing fiqh theory regarding digital transactions and its implementation in practice (Chong, 2021). On the one hand, scholars of the Madzhabul Arba'ah school allow transactions that can accelerate economic activity, provided they do not violate sharia principles. On the other hand, the practice of using coins on Shopee has the potential to raise doubts due to the unclear method of coin acquisition and its more flexible and not always transparent implementation. Therefore, the implication of these findings is the need for clearer, more specific regulations governing digital economic transactions that adhere to Islamic Sharia, to ensure public confidence in conducting transactions on e-commerce platforms.

The results of this study lead to a deeper understanding of a more transparent, halal digital economic structure from an Islamic legal perspective. The use of coins on Shopee, if implemented with attention to halal aspects, has the potential to increase Muslim participation in the digital economy. However, this requires stronger regulations to prevent practices that could raise legal doubt or uncertainty, such as transactions involving illicit goods or practices that harm users.

In conclusion, although the use of coins on Shopee is considered legitimate by most informants, this study's findings identify potential uncertainties that warrant further attention. Based on this research, it is recommended that e-commerce platforms like Shopee strive to be more transparent in explaining the process of acquiring and using coins, and ensure that transactions always comply with Islamic Sharia principles. This will help maintain the halal status of the digital economy in Indonesia and instil greater confidence among Muslim consumers in participating in it (Qizam et al., 2025).

CONCLUSION

This research yields the important finding that the use of coins in e-commerce, such as on the Shopee platform, can be considered legitimate from the perspective of the Islamic School of Arba'ah, provided the transactions do not involve haram elements or conflict with Islamic sharia principles. This demonstrates the importance of implementing sharia principles in the digital economy, thereby educating the Muslim community on conducting transactions in accordance with Islamic law. This research also provides wisdom that in the digital world, transactions must be conducted transparently and clearly to prevent elements that are detrimental or inconsistent with Islamic law.

The strength of this research lies in its contribution to updating perspectives on Islamic law in digital economic practices, particularly in examining the Islamic School of Arba'ah. The qualitative method used provides a deeper understanding of the relationship between fiqh theory and the rapidly evolving digital economy. However, this study has limitations in scope, including a limited range of respondents and a focus on a single e-commerce platform. Further research that considers gender and age variations and uses broader survey methods could provide a more comprehensive picture for developing policies that are more effective and relevant to the needs of the Muslim community in Indonesia.

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