

Ethics of Online Transactions and the Use of Shopee PayLater Among Gen Z: A Study on the Principles of Honesty and Justice from the Hadith Perspective

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Abstract

Advances in digital technology have brought major changes to economic systems and transaction patterns, especially among Generation Z, which is very familiar with online commerce. This phenomenon has given rise to new challenges for the application of Islamic business ethics, particularly in online buying and selling practices and the use of digital financial services such as ShopeePayLater. The problems that arise are related to consumptive behavior, lack of transparency, and weak moral awareness in transactions. This study aims to examine in depth the ethics of online buying and selling from the perspective of hadith, the principles of honesty (Ṣidq) and justice ('Adl) in Islam, and the relevance and implications of Islamic ethical principles for Generation Z. The method used is a literature study with a descriptive-analytical approach through a review of hadith books, fiqh muamalah literature, and contemporary research related to online transaction ethics. The results of the study show that online buying and selling can have both benefits and harms, depending on the extent to which the principles of honesty and justice are upheld. The principle of ṣidq requires openness of product information, while the principle of 'adl emphasizes the balance of rights and obligations in contracts, including in digital credit systems such as ShopeePayLater. For Generation Z, applying Islamic ethics is an important moral guideline for preventing consumptive behavior and shaping healthy financial responsibility. Thus, technological advances can go hand in hand with Islamic spiritual values that guarantee social benefit and justice in the modern economy.

Keywords: Generation Z; Honesty (Ṣidq); Justice ('Adl); ShopeePayLater.



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Abstrak

Kemajuan teknologi digital telah membawa perubahan besar dalam sistem ekonomi dan pola transaksi masyarakat, terutama di kalangan Generasi Z yang sangat akrab dengan perdagangan daring. Fenomena ini melahirkan tantangan baru terhadap penerapan etika bisnis Islam, khususnya dalam praktik jual beli online dan penggunaan layanan keuangan digital seperti ShopeePayLater. Permasalahan yang muncul berkaitan dengan perilaku konsumtif, kurangnya transparansi, serta lemahnya kesadaran moral dalam bermuamalah. Penelitian ini bertujuan untuk mengkaji secara mendalam tentang Etika jual beli online dalam perspektif hadis, Prinsip Kejujuran (Ṣidq) dan Keadilan (ʿAdl) dalam Perspektif Islam serta Relevansi dan Implikasi Prinsip Etika Islam bagi Generasi Z. Metode yang digunakan adalah studi pustaka dengan pendekatan deskriptif-analitis melalui kajian terhadap kitab hadis, literatur fiqh muamalah, dan penelitian kontemporer terkait etika transaksi daring. Hasil penelitian menunjukkan bahwa jual beli online mengandung potensi kemaslahatan sekaligus kemudharatan, tergantung pada sejauh mana prinsip kejujuran dan keadilan ditegakkan. Prinsip ṣidq menuntut keterbukaan informasi produk, sedangkan prinsip ʿadl menekankan keseimbangan hak dan kewajiban dalam akad, termasuk pada sistem kredit digital seperti ShopeePayLater. Adapun bagi Generasi Z, penerapan etika Islam menjadi pedoman moral yang penting untuk mencegah perilaku konsumtif dan membentuk tanggung jawab finansial yang sehat. Dengan demikian, kemajuan teknologi dapat berjalan seiring dengan nilai-nilai spiritual Islam yang menjamin kemaslahatan dan keadilan sosial dalam ekonomi modern.

Kata kunci: *Generasi Z; Kejujuran (Ṣidq; Keadilan (ʿAdl); ShopeePayLater.*

Introduction

Advances in digital technology have brought fundamental changes to the economic system and consumption patterns of modern society. Buying and selling activities that were previously carried out conventionally have now shifted to an online system that is fast, practical, and integrated through various e-commerce platforms. This transformation has not only changed transaction mechanisms but also shaped new economic behaviors, particularly among Generation Z, who have grown up and interact intensively with digital technology¹. Easy access, fast service, and various promotions and digital payment features have made online transactions part of this generation's daily lifestyle.

One of the rapidly growing innovations in the digital commerce ecosystem is the Buy Now Pay Later (BNPL) or PayLater payment system, such as

¹ Zulhamdi, "Jual Beli Saham: (Suatu Kajian Praktek Jual Beli Online Shopee)," *Syarah: Jurnal Hukum Islam dan Ekonomi* 11, no. 1 (15 Juni 2022): 16–36, <https://doi.org/10.47766/SYARAH.V11I1.294>.

ShopeePayLater, which allows consumers to obtain goods first and pay later.² Although this system offers flexibility and convenience, it also raises increasingly complex ethical issues.³ Deferred payment practices have the potential to encourage consumptive and impulsive behavior, weaken personal financial control, and create the risk of debt burdens, especially for younger generations who do not yet have adequate financial literacy and ethical business practices.⁴ In addition, various issues, such as a lack of cost transparency, late fees, product information discrepancies, and return policies detrimental to consumers, are crucial in contemporary digital transactions.⁵

From an Islamic perspective, economic activities are not solely oriented towards material gain; they must also be guided by moral and spiritual values. The principles of honesty (ṣidq) and justice ('adl) are the main foundations of Islamic business ethics, as emphasized in the Qur'an and the hadiths of the Prophet Muhammad SAW⁶. The Prophet's hadiths explicitly condemn practices of deception (tadlis), unclear contracts (gharar), and the taking of unjust profits that harm others, including usury. Therefore, a fundamental question arises: to what extent are online buying and selling practices and PayLater systems, particularly ShopeePayLater, in line with the principles of honesty and justice as taught in the Prophet's hadith?

A number of previous studies have examined the PayLater phenomenon from various perspectives. A study by Muh. Maksum, Aurila Hardila Saputri, and Rooza Meilia Anggraini, entitled "*Analisis Hukum Islam terhadap Transaksi ShopeePayLater*," examine the aspects of the Prophet's hadiths that explicitly condemn practices of deception (tadlis), unclear contracts (gharar), and the taking of unjust profits that harm others, including usury. Therefore, a fundamental question arises: to what extent are online buying and selling practices and PayLater systems, particularly ShopeePayLater, in line with the principles of

² Apriansyah dan Muhammad Abdullah Umar, "PENGUNAAN SHOPEE PAYLATER DI ERA SOCIETY 5.0 PERSPEKTIF HUKUM EKONOMI SYARIAH," *Journal of Islamic Economic and Law (JIEL)* 1, no. 2 (31 Juli 2024): 25–32, <https://doi.org/10.59966/JIEL.V1I2.1182>.

³ Salma S. Abed dan Rotana S. Alkadi, "Sustainable Development through Fintech: Understanding the Adoption of Buy Now Pay Later (BNPL) Applications by Generation Z in Saudi Arabia," *Sustainability (Switzerland)* 16, no. 15 (2024), <https://doi.org/10.3390/su16156368>.

⁴ Diana Bonfim, Cláudia Custódio, dan Clara Raposo, "Supporting small firms through recessions and recoveries," *Journal of Financial Economics* 147, no. 3 (1 Maret 2023): 658–88, <https://doi.org/10.1016/J.JFINECO.2023.01.004>.

⁵ Nicoleta-Valentina Florea, Gabriel Croitoru, dan Aurelia-Aurora Diaconeasa, "The Impact of Integrity-Related Factors on Consumer Shopping Intention—An Interactive Marketing Approach Based on Digital Integrity Model," *Journal of Theoretical and Applied Electronic Commerce Research* 20, no. 4 (2025): 262, <https://doi.org/10.3390/jtaer20040262>.

⁶ Muhammad Alif et al., "PERAN HUKUM ISLAM DALAM MENJAGA ETIKA BISNIS DI ERA EKONOMI BERKELANJUTAN," *Media Riset Bisnis Manajemen Akuntansi* 1, no. 2 (28 Juli 2025): 142–49, <https://doi.org/10.71312/mrbima.v1i2.445>.

honesty and justice as taught in the Prophet's hadith? Contracts, the potential for usury, late fees, and service transparency. The results of this study show that there are additional costs beyond the principal amount that could lead to usury, as well as unclear information that could harm consumers.⁷ Another study by M. Nurishak et al. also highlights aspects of fiqh law, sharia financial literacy, and sharia compliance in digital credit systems.⁸

Although these studies make important contributions, previous research generally has limitations. First, most studies focus more on normative fiqh analysis and formal legal aspects of sharia, while the ethical dimension of hadith as a source of moral values has not been explored in depth. Second, research that specifically links PayLater practices with the values of honesty (*ṣidq*) and justice (*ʿadl*) in hadith and their relevance to the economic behavior of Generation Z is still relatively limited. Third, the aspects of ethical awareness formation and the moral-social implications of using digital credit have often not been the main focus of previous studies⁹.

In light of these research gaps, this study offers a different approach by grounding the analysis of online buying and selling ethics in the Prophet's hadith. This study not only assesses the suitability of ShopeePayLater practices from the perspective of Islamic law but also critically examines the ethical principles of honesty and justice, which remain alive and applicable in the context of modern digital transactions. Thus, this study seeks to enrich the discourse on Islamic economics by integrating hadith ethics with the realities of the contemporary digital economy.

The objectives of this study are to: (1) examine the concept of online buying and selling ethics from the perspective of the Prophet's hadith; (2) analyze the principles of honesty (*ṣidq*) and justice (*ʿadl*) in Islam as the basis for transaction ethics; and (3) examine the relevance and implications of these ethical principles for the economic behavior of Generation Z in using the ShopeePayLater system. The contribution of this research is expected to provide a conceptual contribution to the development of Islamic business ethics studies grounded in hadith, as well as a practical contribution to building the ethical awareness of Generation Z so that they can become digital economic actors who

⁷ Muh. Maksum, Aurila Hardila Saputri, dan Rooza Meilia Anggraini, "Analisis Hukum Islam Terhadap Transaksi Shopee PayLater Mahasiswa IAIN Ponorogo," *Journal of Sharia Economic Law* 1, no. 2 (23 Desember 2023): 53–62, <https://doi.org/10.37680/JSHEL.V1I2.4373>.

⁸ Muhammad Nurishak, Muhammad Rafi Siregar, dan Asep Nur'Imam Munandar, "ETIKA EKONOMI ISLAM: MENELUSURI KETERKAITAN KONSEP MORAL DAN KEUANGAN DALAM PERSPEKTIF ISLAM," *Jurnal Media Akademik (JMA)* 3, no. 1 (18 Januari 2025): 3031–5220, <https://doi.org/10.62281/V3I1.1524>.

⁹ Utama Rukoh et al., "HADIS SEBAGAI SUMBER ETIKA SOSIAL DALAM PENDIDIKAN ISLAM KONTEMPORER," *Jurnal Pendidikan Nusantara* 9, no. 1 (30 April 2024): 115–28, <https://journal.sepercenter.org/index.php/jpn/article/view/64>.

are not only technologically competent but also morally and spiritually responsible.

This research uses a qualitative approach with a library research design. The focus of the study is to explore and analyze literature relevant to online buying and selling ethics and the use of ShopeePayLater among Generation Z from the perspective of the hadith¹⁰. Data were collected from various sources, including hadith books, fiqh muamalah books, Islamic economic literature, and scientific journals on digital transaction ethics and the consumption behavior of the younger generation. The primary sources in this study consist of supporting books and contemporary studies relevant to the research topic. In contrast, secondary sources include *Ṣaḥīḥ al-Bukhārī* by Muḥammad bin Ismā'īl bin Ibrāhīm bin al-Mughīrah al-Bukhārī.

The collected data was analyzed using descriptive-analytical methods, namely by describing the contents of the hadith texts and literature studied, then relating them to actual phenomena in the digital economy. This approach aims to formulate a normative understanding of the application of the principles of honesty (*ṣidq*) and justice (*'adl*) in the context of online buying and selling, so that these principles can be used as ethical guidelines for Generation Z in conducting transactions responsibly in accordance with Islamic values.

Ethics of Online Buying and Selling from the Perspective of Hadith

Islamic ethics is a set of moral values and principles derived from the Qur'an and hadith that govern human behavior toward Allah and fellow creatures. These ethics serve not only as social norms but also as guidelines for living that lead humans to act righteously, justly, and responsibly in every aspect of life, including in the economic sphere.¹¹ In the context of muamalah, Islamic ethics emphasizes the importance of honesty (*ṣidq*), justice (*'adl*), trustworthiness, and responsibility to achieve *maslahah* (benefit) and avoid *mafsadah* (harm). Rooted in the principle of *tawhid*, every economic activity has a moral and spiritual dimension, so that all forms of fraud, manipulation, and injustice, including in digital transactions, are considered violations of Islamic ethical principles.¹²

The development of digital technology has brought about major changes in the global economic system, including in buying and selling activities¹³. Online

¹⁰ Miza Nina Adlini et al., “Metode Penelitian Kualitatif Studi Pustaka” 6, no. 1 (2022): 974–80.

¹¹ Hardiono Hardiono, “Sumber Etika Dalam Islam,” *Jurnal Al-Aqidah* 12, no. 2 (31 Desember 2020): 26–36, <https://doi.org/10.15548/JA.V12I2.2270>.

¹² Dedi Susanto et al., “Takwa: Landasan Spiritual dalam Menghadapi Ketimpangan Ekonomi dan Mewujudkan Keadilan Sosial,” *Jurnal Alwatzikhoebillah: Kajian Islam, Pendidikan, Ekonomi, Humaniora* 11, no. 1 (29 Januari 2025): 214–21, <https://doi.org/10.37567/ALWATZIKHOEBILLAH.V11I1.3362>.

¹³ Fathan Ghifari Saifuddin, Ahmad Musyafiq, dan Nikmah Rochmawati, “Islamic Digital Wisdom: Formulation of Social Media Ethics Based on Hadith to Address the Digital Moral Crisis” 8 no. 2 (2025).

transactions through e-commerce platforms such as Shopee, Tokopedia, and Lazada are now part of modern society's lifestyle. Easy access, time efficiency, and various attractive promotions have made online shopping increasingly popular, especially among the younger generation. However, this progress has also raised new challenges for the application of Islamic ethics in economic activities. One of the main challenges is the lack of direct interaction between sellers and buyers, which can lead to fraud, mismatches between products, and unclear contracts (gharar). In Islam, every form of transaction must be based on honesty (ṣidq), justice ('adl), and trustworthiness (amanah) in order to avoid fraud (tadlis) and unilateral loss, as reported by Hakim bin Hizam, the Prophet shallallahu 'alaihi wa sallam said.

حدثنا سليمان بن حرب حدثنا شعبة عن قتادة عن صالح أبي الخليل عن عبد الله بن الحارث رفعه إلى حكيم بن حزام رضي الله عنه قال : قال رسول الله: «الْيَمَانُ بِالْخِيَارِ مَا لَمْ يَتَفَرَّقَا - أَوْ قَالَ : حَتَّى يَتَفَرَّقَا - فَإِنْ صَدَقَا وَبَيَّنَّا بَوْرَكَ لهُمَا فِي بَيْعِهِمَا ، وَإِنْ كَتَمَا وَكَذَبَا مُحِثَّتْ بَرَكَةُ بَيْعِهِمَا

“Sulaiman bin Harb narrated to us, Shu'bah narrated to us, from Qatadah, from Salih Abu al-Khalil, from Abdullah bin al-Harith, who attributed it to Hakim bin Hizam, may Allah be pleased with him, he said: The Messenger of Allah said: The seller and the buyer have the right to choose (to continue or cancel the transaction) as long as they have not separated, or he said: until they separate. If both are honest and explain (the condition of the goods truthfully), then their sale will be blessed. However, if both parties conceal (defects) and lie, then the blessing of their sale and purchase will be removed.”¹⁴.

This hadith emphasizes that honesty is the source of economic blessings, while lies or the manipulation of information undermine the value of those blessings, even if the transaction is legally valid. In the digital system, dishonesty can take the form of misleading promotions, unclear installment interest rates, or hidden costs that burden users. All of these are contrary to the spirit of ṣidq taught by the Prophet.

The interpretation of hadiths such as this, Tajdīd Fiqh from Textual Conservatism to Contextual Progressive Fiqh, must be done through the maqāṣid al-syarī'ah approach, not merely textually. The maqāṣid approach views honesty as a means of achieving maṣlaḥah (benefit) and preventing mafsadah (harm), not merely as a formalistic obligation. Within this framework, the value of ṣidq serves to maintain ḥifẓ al-māl (protection of property) and ḥifẓ al-nafs (protection of

¹⁴ Muhammad bin Ismail bin Ibrahim bin Mughirah Al-Bukhori, “Shahih Al-Bukhari,” 1893 hal.501 No.2079 dan Muslim No.1532.

oneself from moral and financial loss), and to strengthen social trust in the digital economic ecosystem¹⁵.

From a maqāṣid perspective, ṣidq is the foundation of public benefit (al-maṣlaḥah al-‘āmmah)¹⁶. Sidq protects users from economic exploitation, prevents covert usury practices, and fosters an ethos of responsibility in online business. Honesty is also an indicator of a Muslim's spirituality and professionalism in modern muamalah.

Digital commerce also raises new issues, such as increased consumerism and dependence on credit facilities, including the ShopeePayLater service. This facility makes it easy for users to defer payments, but it can also lead to excessive debt without careful financial planning. This phenomenon shows that technological advances do not always go hand in hand with users' moral and spiritual maturity.¹⁷. In the context of Islamic ethics, this needs to be avoided because it can lead a person to wasteful behavior and unproductive debt, as prohibited in the hadith of the Prophet, which reminds Muslims to avoid debt that can cause moral and social difficulties.

In addition, the lack of financial literacy and digital ethics among users, especially Generation Z, exacerbates the situation. Many of them prioritize an instant lifestyle without considering the principles of fairness and responsibility in transactions.¹⁸. Therefore, Islamic ethics must be used as the basis for all forms of digital transactions, so that technological advances can bring benefits (maslahah) and avoid harm (mafsadah) to all parties. Ethical principles such as honesty, openness, responsibility, and the prohibition of fraud and exploitation must continue to be emphasized in the modern digital economy.¹⁹

The Prophet Muhammad (peace be upon him) also warned Muslims to be cautious about debt and not to live consumptively. In a hadith of the Prophet Muhammad (peace be upon him):

¹⁵ Nasrulloh Nasrulloh, "Maqasid shari'ah sebagai pendekatan sistem dalam hukum Islam," 30 Desember 2010, <http://ejournal.uin-malang.ac.id/index.php/syariah/article/view/2970>.

¹⁶ Nasrulloh, "Tajdid fiqh dari konservatif tekstual menuju fiqh progresif kontekstual," *De Jure: Jurnal Hukum dan Syar'iah* 6, no. 1 (2014), <https://ejournal.uin-malang.ac.id/index.php/syariah/article/view/3189>.

¹⁷ nurishak, Siregar, Dan Munandar, "Etika Ekonomi Islam: Menelusuri Keterkaitan Konsep Moral Dan Keuangan Dalam Perspektif Islam."

¹⁸ Hanifa Zahra Chaniago dan Rahman Amrullah Suwaidi, "Analisis Perilaku Pengelolaan Keuangan Generasi Z Pengguna Shopee Paylater," *Jurnal Ekonomi Efektif* 7, no. 1 (10 Oktober 2024): 19–28, <https://doi.org/10.32493/JEE.V7I1.43297>.

¹⁹ Qanitah An Nabila A'yun et al., "Implementasi Etika Bisnis Islam Dalam Transaksi Jual Beli Online Pada E-Commerce Populer Di Indonesia," *JPSDa: Jurnal Perbankan Syariah Darussalam* 1, no. 2 (30 Juli 2021): 166–81, <https://doi.org/10.30739/JPSDA.V1I2.998>.

حَدَّثَنَا مُحَمَّدُ بْنُ غَيْلَانَ حَدَّثَنَا أَبُو أُسَامَةَ عَنْ زَكَرِيَّا بْنِ أَبِي زَائِدَةَ عَنْ سَعْدِ بْنِ إِبْرَاهِيمَ
عَنْ أَبِي سَلَمَةَ عَنْ أَبِي هُرَيْرَةَ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ نَفْسُ الْمُؤْمِنِ
مُعَلَّقَةٌ بِدَيْنِهِ حَتَّى يُقْضَى عَنْهُ

*"Mahmud bin Ghailan told us, Abu Usamah told us from Zakariya bin Abu Za'idah from Sa'ad bin Ibrahim from Abu Salamah from Abu Hurairah, who said: The Messenger of Allah, peace and blessings be upon him, said: 'The soul of a believer is held back by his debt until it is paid off.'"*²⁰

This hadith highlights the moral and spiritual dangers of reckless borrowing, such as excessive use of PayLater facilities. Such systems can lead individuals into financial difficulties and violate the principles of trustworthiness and balance in life.

This hadith provides moral motivation for digital business actors to uphold the values of honesty and social responsibility. In the context of Generation Z, this hadith can serve as an ethical guideline in building digital integrity and professionalism in the modern world of commerce.

Furthermore, the Prophet Muhammad SAW also reminded us that every transaction should be carried out without harming others. In Sahih al-Bukhari (no. 1934), he said:

حدثنا علي بن عياش حدثنا أبو غسان محمد بن مطرف قال : حدثني محمد بن المنكدر
عن جابر بن عبد الله رضي الله عنهما أن رسول الله قال : رحم الله رجلاً سمحاً إذا باع،
وإذا اشترى، وإذا اقتضى

*"It was narrated to us by 'Ali bin 'Ayyāsy, it was narrated to us by Abū Ghassān Muḥammad bin Muṭarrif, he said: it was narrated to me by Muḥammad bin al-Munkadir, from Jābir bin 'Abdullāh r.a., that the Messenger of Allah said: May Allah have mercy on a person who is generous (easygoing, tolerant) when selling, when buying, and when collecting (his rights)."*²¹

This hadith is relevant to the ethics of digital interaction, where friendliness, empathy, and fairness must be maintained even in online transactions. This principle can be the basis for Islamic customer service and fair digital business governance.

Thus, applying Islamic ethics to online buying and selling is not only a moral requirement but also a practical necessity for creating a digital trading system that is fair, transparent, and sustainable. These ethics are the foundation for building

²⁰ Imam At-Tirmidzi, *Sunan At-Tirmidzi* (Ad-Darul Alamiyyah, n.d.) No.998.

²¹ Al-Bukhori, "Shahih Al-Bukhari." Hal. 500 No. 2076

trust between sellers and buyers and ensuring that technological advances remain within the corridor of Islamic values that balance economic convenience and spiritual responsibility.²².

The Relevance and Implications of These Ethical Principles for the Economic Behavior of Generation Z in the Use of the Shopee Pay Later System

Rapid digital technology development has brought significant changes to people's economic transaction patterns, particularly in online buying and selling practices and the use of digital financial services such as ShopeePayLater. This condition requires a robust ethical framework to prevent technological progress from giving rise to moral deviations and social inequality. In this context, the hadith of the Prophet Muhammad is highly relevant as a source of normative and ethical values that can address contemporary digital economic challenges. Hadith not only functions as a normative text but also as a moral guide that can be actualized in accordance with social and technological changes.

As explained in studies on hadith and technological challenges, integrating hadith in the digital age requires a deep contextual understanding so that its values remain applicable and solution-oriented. Hadiths that emphasize honesty, justice, and social responsibility can serve as an ethical basis for regulating relationships among sellers, buyers, and digital service providers. In online buying and selling practices, the principle of honesty (*ṣidq*) requires transparency of information related to products, prices, and the consequences of contracts, while the principle of justice (*'adl*) demands a balance of rights and obligations between parties so that consumer exploitation does not occur, especially through digital credit systems that have the potential to encourage consumptive behavior²³.

Honesty (*ṣidq*) is the main foundation of *muamalah* and is considered an act of worship. In online buying and selling, honesty includes transparency of information about products, prices, and transaction processes. Conversely, practices such as *tadlis*, *gharar*, and misleading promotions violate the principle of *ṣidq* by undermining trust.

Justice (*'adl*) is a fundamental value in every transaction. Islam demands a balance of rights and obligations so that no party is disadvantaged. In digital systems such as ShopeePayLater, justice is achieved through cost transparency, contract clarity, and proportionate penalties. Injustice or exploitation is prohibited because it eliminates blessings and contradicts the goal of benefit in Islamic *muamalah*.

²² Didi Ashari, Dan Nisrohah, dan Maya Panorama, "Etika Bisnis Dalam Ekonomi Mikro Islam," *Jurnal Studi Islam Indonesia (JSII)* 2, no. 2 (26 Desember 2024): 271–84, <https://doi.org/10.61930/JSII.V2I2.915>.

²³ Wachida Muhlis dan Ibnu Hajar, "Hadith And Technological Challenges In The Contemporary," *Al-Bukhari: Jurnal Ilmu Hadis* 17, no. 1 (2023): 29–37.

In Islamic teachings, honesty (ṣīdq) and justice (ʿadl) are two moral principles that form the main basis of all forms of muamalah, including online sales transactions. Honesty is the attitude of being consistent in saying and doing what is true.

In the context of digital commerce, honesty includes transparency regarding product information, condition, price, and delivery process. Practices such as fraud (tadlis), review manipulation, or the use of images that do not reflect reality are violations of the principle of ṣīdq. Dishonest sellers and buyers have undermined the benefits of transactions and eroded social trust. The practice of Sharia business ethics in e-commerce in Indonesia still faces serious challenges, mainly because many business actors do not yet fully understand Islamic moral values²⁴.

Meanwhile, justice (ʿadl) in Islam is understood as a balance between rights and obligations and placing things in their proper place. Allah SWT says:

﴿إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَنِ وَإِيتَايَ ذِي الْقُرْبَىٰ وَيَنْهَىٰ عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ ۚ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ﴾⁹⁰

90. Indeed, Allah commands justice, kindness, and giving to relatives. He forbids immorality, wrongdoing, and oppression. He admonishes you so that you may remember.²⁵

In online buying and selling, fairness requires that no party be disadvantaged, either economically or morally. Transparency in contracts, clarity in pricing, and the division of responsibilities between sellers and buyers must be upheld. When one party takes advantage of the other's ignorance, for example, through hidden fees in a pay-later system, this is considered unjust and contrary to the Islamic value of fairness²⁶.

The application of the principles of justice and honesty is a key indicator of the success of Sharia business in the digital age. When Islamic ethics are properly implemented, consumer trust increases, and transactions become more sustainable.²⁷ Similarly, in the use of ShopeePayLater, the principle of justice can be applied by ensuring cost transparency and avoiding burdening users, while

²⁴ Ach Dlofirul Anam et al., "Tinjauan Fiqih Muamalah Terhadap Komunitas Jual Beli Online E-Commerce (Study Kasus Terhadap Komunitas Jual Beli Online Daerah Waru Pamekasan)," *An-Nawazil: Jurnal Hukum dan Syariah Kontemporer* 6, no. 2 (28 September 2024): 21–47, <https://doi.org/10.69784/ANNAWAZIL.V6I2.116>.

²⁵ "QS. An-Nahl : 90," Kemenag RI, 2019.

²⁶ Ashari, Nisrohah, dan Panorama, "Etika Bisnis Dalam Ekonomi Mikro Islam."

²⁷ Umi Salamah, Zaenal Abidin, dan Zeni Sunarti, "Etika Bisnis Syariah dalam E-Commerce: Membeli Tanpa Khawatir Riba," *Jurnal Analisis Hukum* 8, no. 1 (21 April 2025): 1–10, <https://doi.org/10.38043/JAH.V8I1.6097>.

honesty is reflected in service providers' openness about the financial risks that may arise.²⁸

Thus, the principles of *ṣidq* and *ʿadl* become the moral foundation for the sustainability of ethical digital commerce. This ethic is not merely a social norm, but a spiritual value system that guides each individual to be responsible before Allah. If these values are applied consistently, then the advancement of digital economic technology can go hand in hand with social blessings and justice.

In addition to the hadith about honesty and openness in transactions, the Prophet also gave a stern warning against all forms of fraud in buying and selling. He said:

حَدَّثَنَا قُتَيْبَةُ بْنُ سَعِيدٍ حَدَّثَنَا يَعْقُوبُ وَهُوَ ابْنُ عَبْدِ الرَّحْمَنِ الْقَارِيُّ ح وَ حَدَّثَنَا أَبُو الْأَحْوَصِ مُحَمَّدُ بْنُ حَيَّانَ حَدَّثَنَا ابْنُ أَبِي حَازِمٍ كِلَاهُمَا عَنْ سُهَيْلِ بْنِ أَبِي صَالِحٍ عَنْ أَبِيهِ عَنْ أَبِي هُرَيْرَةَ أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ مَنْ حَمَلَ عَلَيْنَا السَّلَاحَ فَلَيْسَ مِنَّا وَمَنْ غَشَّنَا فَلَيْسَ مِنَّا

"It was narrated to us by [Qutabiah bin Sa'id] who narrated to us from [Ya'qub] - that is, Ibn Abdurrahman al-Qari. (In another narration, it is mentioned) And it was narrated to us by [Abu al-Ahwash Muhammad bin Hayyan], narrated to us [Ibnu Abu Hazim], both from [Suhaib bin Abu Shalih] from [his father] from [Abu Hurairah] that the Messenger of Allah, peace be upon him, said: "Whoever carries a sword to attack us is not one of us. And whoever deceives us is not of us."²⁹

This hadith serves as the primary moral foundation for modern digital transactions, where manipulating product descriptions, using fake photos, and posting fake reviews are considered forms of *ghasy* (deception). In the context of e-commerce, any form of digital dishonesty must be avoided as it contradicts the principle of *ṣidq*, which is at the core of Islamic ethics.

The Prophet Muhammad (peace be upon him) also emphasized the importance of clarity in contracts for every transaction, as he said:

حَدَّثَنَا عَبْدُ اللَّهِ بْنُ يُوسُفَ: أَخْبَرَنَا مَالِكٌ، عَنْ نَافِعٍ عَنْ عَبْدِ اللَّهِ بْنِ عُمَرَ رَضِيَ اللَّهُ عَنْهُمَا: أَنَّ رَسُولَ اللَّهِ : نَهَى عَنْ بَيْعِ حَبْلِ الْحَبْلَةِ، وَكَانَ بَيْعًا يَتَّبِعُهُ أَهْلُ الْجَاهِلِيَّةِ: كَانَ الرَّجُلُ يَتَاغَى الْجُرُورَ إِلَى أَنْ تُنْتَجَ النَّاقَةُ، ثُمَّ تُنْتَجَ الْتِي فِي بَطْنِهَا.

"Abdullah bin Yusuf narrated to us: Malik informed us, from Nafi', from Abdullah bin Umar, may Allah be pleased with them both: That the Messenger of Allah,

²⁸ Chaniago dan Suwaidi, "Analisis Perilaku Pengelolaan Keuangan Generasi Z Pengguna Shopee Paylater."

²⁹ Abu Husain Muslim bin Al Hajjaj, *Shahih Muslim*, n.d. No. 146

peace and blessings be upon him, forbade habal al-habalah, which is a type of sale practiced by the people of ignorance. The nature of the sale is that a person buys a slaughtered camel (and will be paid) until the female camel gives birth, then the camel calf that is still in the womb of the camel will give birth."³⁰.

This concept of gharar is highly relevant in online transactions, such as unclear product specifications, hidden shipping costs, or non-transparent return policies. All of these are forms of injustice ('adl) that must be avoided.

Relevance and Implications of These Ethical Principles for the Economic Behavior of Generation Z in Using the Shopee Pay Later System

Generation Z is a group born and raised in the digital era, with a high level of engagement with social media, online shopping applications, and digital financial services. Although they are adaptable to technology, many still have low financial literacy and a limited understanding of transaction ethics. This has the potential to lead to consumptive behavior, dependence on credit facilities, and neglect of Islamic moral values in transactions. Therefore, fostering digital ethics awareness grounded in Islamic teachings is urgent to shape responsible economic behavior. The principles of honesty (ṣidq) and justice ('adl) taught by the Prophet can be used as moral guidelines for the younger generation to avoid economic practices that are detrimental to themselves and others.

Generation Z is known as a group born in the digital era, characterized by their adaptability to technology, but often lacking in financial literacy and strong transactional ethics. They are accustomed to using social media, online shopping platforms, and digital financial services such as ShopeePayLater and GoPayLater to fulfill their lifestyle needs. Although convenient, these habits have the potential to foster consumptive behavior, dependence on credit facilities, and neglect of Islamic moral principles in muamalah³¹

From an Islamic perspective, technological advancement must be balanced with moral and spiritual maturity to avoid economic and social inequality. Islamic ethical principles such as honesty (ṣidq), justice ('adl), trustworthiness, and responsibility can be important foundations in shaping healthy economic behavior for Generation Z. These values guide every transaction, including in the digital world, to not only be oriented towards material gain, but also to consider aspects of blessing and benefit. Islamic business ethics places every economic action within the framework of worship, emphasizing high moral values, so that integrity and balance become the main measures of success.

³⁰ Al-Bukhori, "Shahih Al-Bukhari." No. 2143, h.515

³¹ Rizma Avizah Saputri dan Fathihani, "Pengaruh Literasi Keuangan, Penggunaan Paylater, dan Pendapatan Terhadap Perilaku Konsumtif Generasi Z di Indonesia," *Hatta: Jurnal Pendidikan Ekonomi dan Ilmu Ekonomi* 3, no. 2 (19 Oktober 2025): 124–39, <https://doi.org/10.62387/HATTA.V3I2.284>.

In practice, applying Islamic ethical principles to Generation Z can be achieved through digital ethics education grounded in Islamic values. This process includes fostering awareness that online transactions must be free of elements of fraud, usury, gharar, and consumer exploitation.³² The integration of Sharia ethics into the e-commerce system can increase the sense of responsibility of business actors and consumers towards economic justice. The application of the values of honesty and transparency in online buying and selling has been proven to increase customer loyalty and trust in digital platforms.³³

Additionally, Islamic financial literacy is also an important aspect that needs to be strengthened. Generation Z must understand that the convenience of pay-later facilities is not instant profit, but rather a financial responsibility that requires planning and discipline. Low financial literacy has left most ShopeePayLater users struggling to manage their expenses, even leading to consumer debt³⁴. Therefore, education grounded in Islamic principles should focus on fostering awareness of the value of trustworthiness in managing personal finances.

Thus, the relevance of Islamic ethics for Generation Z lies in its ability to balance technological progress and spiritual responsibility. The values of honesty and justice not only guide digital transactions in compliance with Islamic law but also shape personal character through integrity and civility. If these principles of Islamic ethics are consistently applied in digital activities, the younger generation will not only become smart technology users but also people of good character who contribute to a fair and prosperous economy.

Conclusion

Based on a study of online buying and selling ethics from a hadith perspective, it can be concluded that digital trading practices in the modern era must always be grounded in Islamic moral values. Technological developments do bring convenience and efficiency, but without the ethics of honesty (ʿsidq), justice (ʿadl), and trustworthiness (amanah), digital transactions have the potential to cause fraud, gharar, and consumptive behavior that damages the Islamic economic order. Therefore, the Prophet's hadiths that emphasize honesty, openness, and responsibility are important guidelines for maintaining blessings and justice in all forms of online transactions. Furthermore, the principles of honesty and justice are highly relevant in the context of the digital economy.

³² Salamah, Abidin, dan Sunarti, "Etika Bisnis Syariah dalam E-Commerce: Membeli Tanpa Khawatir Riba."

³³ Zohra Ghali-Zinoubi, "Online Retailers' Perceived Ethics and Consumer Repetitive Purchases Under the Moderating Role of Reputation: A Commitment-Trust Theory Perspective," *SAGE Open* 13, no. 4 (2023): 1–17, <https://doi.org/10.1177/21582440231207181>.

³⁴ Fihartini Yuniarti et al., "Online retailers' ethics and its effect on repurchase intention: The mediating role of perceived risk," *Cogent Business and Management* 9, no. 1 (2022), <https://doi.org/10.1080/23311975.2022.2051691>.

Honesty requires transparency of product information, prices, and transaction processes to avoid fraud and manipulation. Meanwhile, justice requires a balance of rights and obligations between sellers and buyers, including in credit systems such as ShopeePayLater. When these principles are violated, the blessings and trust in transactions will be lost, as emphasized in the authentic hadiths narrated by al-Bukhari, Sahih Muslim, and Tirmidhi.

The novelty of this study also lies in its emphasis on shaping the ethical awareness of Generation Z as the main actors in the digital economy. This study shows that the application of hadith values not only serves as a moral control mechanism for online transaction practices but also as an educational tool to strengthen Sharia financial literacy and social responsibility among the younger generation. Thus, hadith ethics are positioned not merely as a normative reference but as a conceptual foundation for shaping digital economic behavior that is fair, sustainable, and blessed, thereby enriching the discourse on Islamic business ethics in the context of the contemporary digital economy.

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*Ethics of Online Transaction and the Use of Shopee
PayLater Among Gen Z: A Study on the Principles of
Honesty and Justice from the Hadith Perspective*

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