

# Analysis of Syed Nawab Haider Naqvi's Islamic Ethics System on Leveling Option of Expeditionary Services on Shopee Marketplace

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## ABSTRACT

This study aims to analyze the sharia ethical system of the buyer's rights in choosing shipping services in the Shopee marketplace and the sharia moral system to changes in the pricing of shipping services in the Shopee marketplace. This research is field research using a qualitative approach, with data collection techniques through interviews and documentation. Then data analysis is done by data reduction, presentation, and conclusion. The results show that the leveling option policy on the aspect of the right to vote for the delivery service buyer does not reflect the overall value of justice. After all, there is the right to choose the price and the right to select the delivery service quality that is not by the axioms of monotheism, balance, free will, and responsibility, but the right to choose estimates. Time has implemented these four axioms because they were by their designation at the beginning of the program and supported by changes in the features of the expedition service. The shift in pricing with a one-price system has not provided complete justice according to the four hypotheses because the existence of a one-price system triggers a gap between buyers who are geographically far from the city and shipping costs that exceed the limit. The value of the free shipping voucher was greatly affected by the failure. Get the best price, while buyers who are in geographical conditions near the city with shipping costs that do not exceed the value of the free shipping voucher are not affected because the free shipping voucher helps get the best price.

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## 1. INTRODUCTION

Expeditionary companies in Indonesia are booming, there are several companies engaged in this field, including J&T, JNE, POS Indonesia, TIKI, Wahana, SiCepat, Ninja Xpress, and many more (Bacay et al., 2022). Then this shipping service has many partnerships with several marketplaces, one of which is

the Shopee marketplace where the interest of the digital community is centered on the marketplace. Shopee is a commercial electronic site headquartered in Singapore under the auspices of the SEA Group, which was founded in 2009 by Forrest Li (Azizan & Hamid, 2021). A person can transact using Shopee, then after creating an account after having the account the user can make transactions, both buying and selling (Shopee, 2021b). For this buying and selling transaction, Shopee partners with an expedition service company with various types of services that can be tailored to the needs of users (Wikipedia, 2021b). Users can choose the expedition according to their needs and according to the shipping cost budget they can afford (Prayogi et al., 2022). However, Shopee's company policies continue to change, starting from March 16, 2021, the mechanism for selecting expedition services has changed with the leveling system (Wikipedia, 2021b).

Initially, users can choose direct shipping services, such as J&T, JNE, SiCepat, and so on according to the estimated shipping costs and time they want (Syafi'i et al., 2021). However, since March 16, 2021, the policy has changed, executive director ShopeeIndonesia Handika Jahja said that currently there was a change in the appearance of the delivery service system (Shopee, 2021a). Hansika Jahja said that this was done to provide a better online shopping experience, namely by displaying a choice of delivery services automatically after a user purchases a product (Pratisti, 2020). So now it only exists in the form of grouping, where when a transaction occurs the shipping service is chosen by Shopee at random, which in this paper will be referred to as the leveling option. Leveling options this service is divided into several levels based on time estimation services, namely Instant, Same Day, Next Day, Regular, Savings, and Cargo (Azizan & Hamid, 2021).

The new policy certainly has an impact on Shopee consumer users, As the author met with one of the Shopee customers who received too large a postage price due to the impact of one pricing system, then the impact was classified into two types. First, with this change, of course, the buyer's right to choose the shipping service they want has been lost, as we know that buyers always have to consider shipping costs. Second, the Leveling Option, affects the determination of the cost of shipping costs, because the system is level, the determination of the costs is also grouped so that the calculation of shipping costs is flat, while the delivery speed service varies, so that from these two phenomena when viewed from the perspective of Islamic business ethics, there will be a gap, the non-fulfillment of consumer and expedition rights.

Islamic business ethics is a process and an effort to find out what is right and what is wrong and then of course to do good things about the demands of the company according to Islamic law (Al-Shammari et al., 2020). One of the figures who initiated Islamic business ethics is Syed Nawab Haider Naqvi, he is a well-known economist in Pakistan who was born in Meerut, British India in 1935. Syed Nawab Haider Naqvi has developed a systematic approach to the study of Islamic economics. He wants ethics to have a special place in Islamic economics, ethics can provide an atmosphere in economics in the form of rules of economic behavior, which are sourced from Islamic ethical norms. Therefore, the author will use this theory in writing this time considering the urgency of the existence of ethical values in Islamic economics, especially in Islamic business (Moosa et al., 2022).

Syed Nawab Haider Naqvi grouped the Islamic ethical system into four axioms, namely unity, balance, free will, and responsibility (Naqvi, 1985). The leveling option policy, which is a new policy, eliminates the user's right in this case the buyer to choose the shipping service they want according to the consideration of the purchase decision. A buyer when they decide to buy goods at Shopee must have considerations related to the number of shipping costs they will bear. Because the number of shipping costs will be borne by the buyer himself it will increase the total payment to be paid of course it is a consideration that greatly influences purchasing decisions (Wikipedia, 2021a). We know in general that the buyer always has the right to choose, in this context choosing the shipping service. Islamic business ethics also has axioms balance or justice, if the buyer loses the right to choose this means that the value of justice has not been fully realized (Davani, 2020).

Furthermore, with the leveling option, this affects the determination of shipping costs, because the system is level, the determination of costs is also grouped so that the calculation of shipping costs is flat

at one price level. Before this policy, the shipping costs borne by the buyer could be seen directly per shipping service so that the buyer could consider the estimated time that could be adjusted to the number of shipping costs. As experienced by a buyer who lived in Madiun before the new policy when buying goods from Jakarta by choosing expedition X, he only paid Rp. 19.500, - with the consideration that the estimated time is long. Because if you choose expedition Y with a faster estimate, it is known that the shipping cost is Rp. 33,000, - so that to get a lower total cost he will still choose expedition X, but with the new expedition which groups X & Y expeditions in one level, both of them are averaged with one price, namely Rp. 31.000,-. The values of justice have not been realized properly because the buyer who loses his rights gets a more economical price according to the considerations.

Febbi Fitriani explained the practice of pre-order transactions at Shopee e-commerce to Islamic Economics Law students at IAIN Surakarta and how to practice pre-order transactions at Shopee e-commerce to Islamic Law students at IAIN Surakarta in Islamic law (Fitriani, 2020). Furthermore, research by Miftakhul Kharima describes buying and selling transactions through electronic media with the All 10 thousand feature in the Shopee application with a positive legal perspective and sharia economic law. Then research by Ruslang, Muslim Kara, and Abdul Wahab discusses the ethics of Shopee-based e-commerce business *maqasid al-shari'ah* realizing business continuity (Kharima, 2020). Thus the author chooses the Shopee marketplace as the object of research in terms of leveling this option because of the findings of the phenomenon from the customer from the author who is a Seller at Shopee and also the leveling option has only been found in one marketplace, namely the Shopee marketplace, and there is no research in this aspect.

This study aims to analyze Syed Nawab Haider Naqvi's Islamic ethical system on buyer rights to choose shipping services in the Shopee marketplace and how to interpret the design. Syed Nawab Haider Naqvi's research on Islamic ethics on the pricing system for shipping services in the Shopee marketplace is essential in two aspects; theoretical and pragmatic. In the academic aspect, this research is vital to developing a multidisciplinary discourse on Islamic business ethics. Then pragmatically, this research is considered necessary to consider the pricing of shipping services in each e-commerce marketplace so that buyers are more considerate in choosing shipping services that are by Islamic business ethics.

## 2. METHODS

This research is field research with the object of leveling options for shipping services on the Shopee marketplace. The approach used in this paper is qualitative, namely writing which intends to understand the phenomena of what is experienced by the subject of writing such as behavior, perception, motivation, action, and others, holistically. The description of the situation is then described in the form of words and language, in a special natural context, and by utilizing various scientific methods (Moeloeng, 2011).

This study contains valid data related to the analysis of leveling options expedition services. Among these data are data on changes in the policy of selecting expedition services, on the existence of buyers' voting rights obtained from interviews with buyers, changes in price determination obtained from the website, and the phenomenon of buyers who are affected by the one-price system.

Data collection techniques in this study include interviews and documentation. Then use the triangulation technique in checking the validity of the data. Starting from collecting data from the Shopee application, then confirming its veracity to buyers, then also using documentation techniques from the Shopee application on the Q&A feature, then ensuring its veracity by interviewing buyers.

This qualitative research uses inductive analysis, which starts from empirical facts (Sugiyono, 2017). The author goes into the field, studies, analyzes, interprets, and draws conclusions from the phenomena that exist in the field. This writing begins by finding problems through field observations, namely the existence of a leveling option system for expedition services which is then linked to an existing theory, namely the theory of the Islamic ethical system of Syed Nawab Haider Naqvi.

### 3. FINDINGS AND DISCUSSION

#### 3.1. *Syed Nawab Haider Naqvi's Islamic Ethical System View Changes in Expedition Service Pricing on Shopee Marketplaces*

The emergence of policy leveling options, namely the grouping of expedition services based on time estimation services, namely Instant, Same Day, Next Day, Regular, Save, and Cargo, brought significant changes, especially related to the price (postage) of expedition services (Surianto & Utami, 2021). These changes occur in determining prices (shipping costs) on the Shopee system grouped into certain types (Orinaldi, 2021).

So that the price of postage is no longer displayed per expedition but is only displayed per type of service with a one-type-one-price system, although within one type there are several shipping services with different shipping costs. Things like this in muamalah are not necessarily forbidden, because the law of origin of something is permissible until there is proof that forbids it. So it is necessary to look at the basics first, namely the aspects that underlie business activities as conveyed by Muhammad Djakfar, who classifies these principles into three parts, namely:

1. *'Adamu al-H}araj*, namely eliminating the narrowness and difficulties (Tavassoli & Monfared, 2020). The commitment on the part of Shopee when making this change was initially to provide the best delivery service tailored to the choice of estimated time and delivery capacity so that orders can be received faster. But in practice, it cannot be beaten evenly to eliminate difficulties, because the one-price policy makes it difficult for buyers to get the best price. Like what happened to one of the buyers who live on Bawean Island, Kec. Sangkapura Kab. Gresik who buys goods at Shopee from Kec. Dolopo Kab. Madison, where this buyer gets a higher postage burden due to the one-price system on the details of the buyer's order. This loss of opportunity for buyers to get the best prices still occurs even though they have used a free shipping voucher because the value of free shipping is limited to its value which depends on the type, so the buyer still bears the burden of shipping costs that are relatively large when compared to the lowest prices of the two available expeditions. So the principle of *'Adamu al-H}araj* has not been applied properly in pricing (shipping costs) in this new system of leveling options.
2. Creating benefit, when the buyer loses the opportunity to get the best price, it cannot be said to be a benefit for the buyer, because they get a difficulty as explained in the point above (Wikipedia, 2021a).
3. Creating justice, justice also cannot be realized because the two principles above have not been implemented properly (Sachedina, 2021).

Furthermore, it will be discussed in greater depth how Islamic business ethics views this new policy about its implications for determining the price borne by buyers which ideally should also be considered by Shopee.

Syed Nawab Haider Naqvi summarizes ethics into several axioms, namely monotheism, balance, free will, and responsibility (Naqvi, 1985). However, he emphasized that the center of all ethics itself is the concept of al-'Adl, even according to him al-'Adl is the center of the Islamic system whose practice must also be accompanied by al-Ih}san (generosity). So in writing, it will be discussed in depth how this axiom, especially al-'Adl (equilibrium), views the buyer's right to choose shipping services on the Shopee marketplace. The following is the perspective of the four axioms according to Syed Nawab Haider Naqvi:

##### 1. Axiom of Tawhid(Unity)

When the concept of monotheism is applied in business ethics, an entrepreneur will not discriminate, cannot be forced to act unethically, and does not accumulate wealth with greed. The concept of trust or trust has a very important meaning for him because he is aware that all worldly treasures are temporary and must be used wisely (Naqvi, 1985).

First general, this leveling option policy is not discriminatory because, since March 16, 2021, the change in the mechanism for selecting this expedition service applies in its entirety to all buyers on the Shopee marketplace without exception, and also applies to all expeditions that

are partners of the Shopee marketplace (Taruli et al., 2021). However, specifically in the case of determining one price per type of expedition, even though each expedition has a different price, this can be said to be a discriminatory activity because buyers lose the opportunity to get the best price that they previously got before this new policy.

The incident with one of the buyers who live on Bawean Island, Kec. Sangkapura Kab. Gresik who buys goods at Shopee from Kec. Dolopo Kab. Madison suffers from higher shipping costs due to the one-price system. This is an aspect that contains a discriminatory nature because buyers who are especially in remote areas lose the opportunity to get the best price even though they have used a free shipping voucher. Like the details of the buyer's order in Figure 4.6. The value of the free shipping voucher is limited to each type as described above.

Furthermore, about the estimated arrival of the goods, the type of leveling option service is estimated by Shopee based on the estimated time, but each expedition has its own estimated time that cannot be beaten evenly (Pratama & Yoedtadi, 2021). As explained by one of the buyers in Pulung District, Ponorogo Regency. He explained that the fastest and on-time expedition according to the Shopee system was J&T. However, the geographical condition of the sub-district is quite far from the district center. If this buyer gets another expedition because it is a random system by Shopee, the speed and timeliness do not match the delivery time limit on the Shopee system (Pratami & Sari, 2020).

So for a one-price system, there is discrimination against buyers in remote areas. This is due to the large number of shipping costs that exceed the value of the free shipping voucher and the geographical conditions of the area itself. As a result, buyers lose the opportunity to get their respective subscription expeditions which they already know the quality of. However, in general, for areas with geographical conditions located in the city center or close to the city center where the shipping cost does not exceed the limit of the value of the free shipping voucher, the intended discriminatory impact is not affected.

Second, a one-price system like this is an unethical policy because the one-price system used has not been able to align with the purpose of the new policy, which is to choose the best shipping service that is tailored to the choice of estimated delivery time and capacity so that orders can be received faster. Because there are still many disparities, namely:

- a. Buyers lose the opportunity to get the best price even if the shipping cost is high even though they have used a free shipping voucher.
- b. Buyers who are in areas far from the city center fail to get their subscription expedition even though they have paid the highest price due to the one-price system policy.

However, these two inequalities are casuistic, for buyers who are in areas whose geographical conditions are far from the city center. Buyers who live in the city center or close to the city center if the amount of shipping costs borne does not exceed or equal the value of the free shipping voucher.

Third, on this last point overall this price change cannot be said to be an act of amassing wealth full of greed. Although the main goal of this change has not been fully achieved, such as the inequality as described in the second point above, Shopee has provided a solution in the form of a free shipping program with certain terms and conditions. Coupled with certain events such as Harbolnas and "Shopee Mantul Sale" every 25th of every month where Shopee provides many shipping and cash back promos, which can also be a solution for buyers to reduce shipping costs (Ruslang et al., 2020).

So from this axiom of monotheism, it can be concluded that the policy of determining the one-price system, in general, does not have much impact on the price received by the buyer, but provided that the buyer does not bear the shipping cost above the value of the free shipping voucher provided by Shopee. Usually in areas with geographical conditions near or in the city center. Whereas specifically, in certain cases for buyers who receive shipping costs above the value of the voucher, free shipping is provided by Shopee. Usually, with geographical

conditions far from the city center, buyers have objections, which means that they are affected by this price change.

## 2. Axiom of Equilibrium (Equilibrium/Fair)

Pricing in this new policy, because of the equilibrium axiom, is not yet fully balanced/fair, because there is a gap between buyers living in areas with geographical conditions far from the city center and buyers living near or in the city center. Both have different consequences (Naqvi, 1985).

First, buyers who live in areas with geographical conditions far from the city center get high shipping costs even though they have used free shipping vouchers like buyers who are in Sangkapura sub-district, Bawean Island, even though in this case the seller has activated JNE expeditions for Rp. 12,000, - and J&T for Rp. 50,000, - as shown in picture 4.5. As a result of this price system, the buyer gets the highest price, which is Rp. 50,000, - even though the buyer has already used the change shipping service feature to replace the JNE expedition because for that area it is easier to use JNE expeditions than J&T.

Then with a free shipping voucher worth Rp. 20,000, - the buyer was only slightly helped because he still bears Rp. 30,000, -. If you use the old system, the buyer already gets full free shipping when choosing a JNE expedition because the shipping cost is only IDR 12,000, while the voucher value is IDR 20,000.

Not only the issue of price but buyers who live in areas with geographical conditions far from the city center, are also affected by the aspect of not being able to choose subscription shipping services. Like a buyer in Pulung District, Ponorogo Regency explained that the fastest and on-time expedition according to the Shopee system was J&T. The geographical condition of the District is quite far from the district center, whereas if this buyer gets another expedition because it is a random system by Shopee, the speed and timeliness do not match the delivery time limit on the Shopee system (Shopee, 2021a).

Second, for buyers who are in areas close to the city center and can use free shipping vouchers and can take advantage of several Shopee promo events, they are not affected by the new system, as long as the shipping cost they bear is below the value of the free shipping voucher available according to the type from Shopee.

## 3. The Axiom of Free Will

Shopee is free to update the policies on its application, this is in line with the fiqh rules which state that "the origin of something is permissible until there is an argument that shows its prohibition," permissibility here is limited until there is a legal basis forbidding it (Khalil, 2020). As with this one-price system, the original law is of course allowed, but in Islam, human freedom is not absolute, therefore it is limited by the Shari'a, such as the prohibition against harming collective interests (Reinhart, 2021). If viewed from the context of the one-price policy which has implications for the shipping costs borne by the buyer, it can be grouped into two types of views according to this axiom of freedom:

First, for buyers who are in areas far from the city center, then this freedom is detrimental. For example, buyers in the Sangkapura sub-district, Pulau Bawean failed to get the best price at checkout. In this one-price system that is taken by the Shopee system is the highest price as can be seen in Figure 4.6 details of the buyer's order, so this is a loss for the buyer because the seller has activated two expeditions as shown in Figure 4.5, namely JNE and J&T at the same price. different and the difference is far but still the buyer gets the highest price.

Second, for buyers who are located in areas close to the city center and can use free shipping vouchers and can take advantage of several Shopee promo events, they are not affected by the new system, so in this context, it is not a freedom that is detrimental to collective interests.

So in this axiom, it is still classified into two contexts, if the buyer is in an area far from the city center, which means the shipping cost is high, then this freedom is classified as the freedom

that is detrimental to collective interests. Meanwhile, for buyers who are in the city center and bear the burden of shipping costs whose value does not exceed the free shipping voucher, it is not freedom that harms the collective interest.

#### 4. The Axiom of Responsibility

The existence of a new policy, namely leveling options, which initially was freely allowed (Naqvi, 1985). However, in this case, limits are still given to what humans are free to do by being responsible for what they have done freely. The free shipping program can be used as the Shopee's responsibility for the determination of a pricing system, but this is limited to the types of free shipping vouchers as described above.

So for buyers with shipping costs that do not exceed the value of the voucher, the values of responsibility are applied to it, while for buyers whose shipping costs exceed the value of the voucher, the values of responsibility have not been applied to it.

So this chapter concludes that according to Syed Nawab Haider Naqvi upholds al-'Adl (justice), even according to him al-'Adl is the center of the Islamic system whose practice must also be accompanied by al-Ihsan (generosity) (Moosa et al., 2022). So that in carrying out business activities, one must also uphold al-'Adl (fairness), but in this context, justice has not been obtained as a whole because as described in the four axioms above that the existence of a one-price system triggers the emergence of a gap between buyers who are geographical conditions far from the city where the shipping cost exceeds the value of the free shipping voucher, and buyers who are geographically close to the city with the shipping cost not exceeding the value of the free shipping voucher will get different consequences.

#### 4. CONCLUSION

The leveling option policy in the aspect of buyer's voting rights for shipping services has not been able to reflect the overall values of justice Syed Nawab Haider Naqvi stressed draft al-'Adl is the center of all ethics itself and al-'Adl is central in the Islamic system which in its practice must also be accompanied by al-Ihsan (generosity), which is then summarized into several axioms, namely monotheism, balance, free will, and responsibility. because there is the right to choose the price and the right to choose the quality of the expedition service that is not by the axioms of monotheism, balance, free will, and responsibility.

However, for the right to choose the time estimate, Islamic business ethics have been applied with the four axioms based on the objectives of choosing the best shipping service that is tailored to the choice of estimated delivery time and capacity so that orders can be received faster, as well as through the change shipping service feature.

Changes in price determination with a single price system have not obtained overall justice when viewed using four axioms, namely the existence of a one-price system that triggers a gap between buyers who are geographically far from the city and whose shipping costs exceed the value of the free shipping voucher, they are greatly affected because they fail to get the best price, while buyers who are geographically close to the city with the cost of shipping does not exceed the value of the free shipping voucher they are not too affected because they can use the free voucher to get the best price.

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