

# Sharia compliance in aqiqah digital transactions: A case study of Elsyifa Akikah SME

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## ARTICLE INFO

### Article history:

Received Apr 9, 2026

Revised Apr 16, 2026

Accepted Apr 22, 2026

### Keywords:

Aqiqah Services;  
Digital Transactions;  
Fiqh Muamalah;  
Sharia Principles;  
SME.

## ABSTRACT

The rapid development of digital technology has transformed transaction systems across business sectors, including religious services such as aqiqah. This study analyses Sharia principles implementation in the digital transaction system of Elsyifa Akikah SME using a qualitative case study design. Data were collected from 20 purposively-selected informants via in-depth interviews, participatory observation, document analysis, and a Likert-scale consumer survey (n=30); analysed through reflexive thematic analysis (Braun et al., 2022), generating 180 initial codes and four themes (inter-coder reliability: kappa=0.81). Findings show the SME implements salam, ijarah, and wakalah contracts that fulfil fiqh muamalah rukun and syarat. The novel ru'yah hukmiyyah digital mechanism live video call for virtual animal inspection effectively eliminates gharar, evidenced by zero cancellations across 1,350+ transactions since 2016. Consumer satisfaction averaged 4.3/5; 85% reported high perceived Sharia compliance; 90% indicated repurchase intent. Key constraints include implicit rather than explicit ijab-qabul and absence of formal external Sharia audit. This study contributes the concept of ru'yah hukmiyyah digital as a contemporary fiqh adaptation, with implications for DSN-MUI fatwa development and SME Sharia governance frameworks.

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## 1. Introduction

The rapid development of digital technology has fundamentally transformed economic sectors and religious service industries worldwide. Among the services most significantly affected is aqiqah, the Islamic practice of sacrificing animals in celebration of a newborn's birth, whose providers have been compelled to adopt digital platforms to remain accessible and competitive. UKM Elsyifa Akikah, established in 2006 in Cirebon, West Java, exemplifies this transformation: its 2016 digital transition produced a 200–300% increase in annual service volume, expanding geographic reach from 50–100 km to nationwide coverage.

The digitalization of religious services introduces unique Sharia compliance challenges: ensuring the validity of contracts (akad) according to fiqh muamalah, eliminating gharar (uncertainty/deception), maysir (speculation), and riba (usury), and maintaining justice and transparency in every transaction. The Quran explicitly prohibits riba (QS. Al-Baqarah: 275), and the Prophet Muhammad (SAW) prohibited transactions containing gharar (HR. Muslim, no. 1513). Imam Al-Ghazali in *Ihya' Ulumuddin* further emphasized that all muamalah must uphold kemaslahatan (public welfare) and avert harm. The kaidah fiqh 'al-ashlu fil muamalah al-ibahah' (muamalah is permissible absent a prohibiting dalil) legitimises digital adaptations provided Sharia conditions are met (Wahab, 2025).

DSN-MUI has partially addressed these challenges through Fatwa No. 110/DSN-MUI/IX/2017 on Online Sale and Purchase Contracts (permissible when rukun and syarat akad are fulfilled) and Fatwa No. 116/DSN-MUI/IX/2017 on Electronic Money (Sharia-compliant digital payments). However, no specific fatwa or operational guideline exists for digital religious services, including aqiqah, that involve multi-akad structures and virtual inspection requirements. This regulatory gap is particularly consequential for multi-contract practices: when a single digital transaction combines salam, ijarah, and wakalah elements, SMEs lack authoritative guidance on how each akad should be formally declared, sequenced, and documented in a digital interface. Without explicit regulatory standards, practitioners must independently interpret classical fiqh requirements for each contract type, creating inconsistency in akad formalization across providers and leaving consumers without a verifiable compliance benchmark. This normative gap creates compliance uncertainty for SME operators and consumers alike (Firdaus, 2025).

Table 1 presents a systematic comparison of five prior studies, mapping their methodological choices and dimensions covered. As the final column shows, no prior study simultaneously addresses all five critical dimensions: SME focus, aqiqah-specific service, digital transaction analysis, multi-akad examination, and empirical consumer perception data. This study addresses all five dimensions, with the additional theoretical contribution of the ru'yah hukmiyyah digital concept. In conventional Sharia transactions, physical inspection of the transaction object (ru'yah haqiqiyah) is required to establish ma'lum (clarity of the object) and eliminate gharar. This requirement has historically constrained the geographic reach of aqiqah services and created fiqh uncertainty in digital adaptations where physical inspection is impractical. The concept of ru'yah hukmiyyah digital addresses this limitation by articulating how live real-time video call can functionally substitute physical inspection: the consumer observes the specific animal in its actual condition, retains the freedom to accept or reject, and confirms payment only upon satisfaction. This preserves the substantive fiqh purpose of ru'yah haqiqiyah through a technologically mediated equivalent, providing a replicable framework for other digital religious services facing analogous inspection requirements, and is validated empirically through zero cancellations across 1,350+ transactions. It articulates how live video call can fulfill classical fiqh requirements for clarity of transaction object (ma'lum) in digital salam contracts (Laldin & Djafri, 2019).

Based on the identified gap, this study investigates: (1) the Sharia contract mechanisms employed in the digital transaction system of Elsyifa Akikah SME and their compliance with fiqh muamalah; (2) how core Sharia principles (al-adalah, al-bayanah, al-amanah, and prohibitions against riba, gharar, maysir) are operationalized in the digital service delivery; (3) the challenges and barriers to full Sharia compliance; (4) consumer perceptions of Sharia compliance through an extended Technology Acceptance Model (TAM); and (5) the theoretical and managerial implications of the findings for the broader digital religious service sector.

## 2. Research Method

This research employs a qualitative approach with a single case study design, suitable for 'how' and 'why' questions about complex phenomena in their real-world context (Creswell & Plano Clark, 2018). A constructivist paradigm underpins the study, recognising that meanings of Sharia compliance are socially constructed through interactions among SME management, staff, and consumers. The single-case design was chosen because Elsyifa Akikah represents an information-rich, theoretically significant case one of Indonesia's most digitalised SME aqiqah providers with a documented nine-year digital operational history (Firmansyah & Dede, 2022).

The research site was Elsyifa Akikah SME, located at Jl. Karya Bhakti III Kalitangjung P. Grenjeng, Kec. Harjamukti, Kota Cirebon, West Java. Data were collected during January–June 2025. A purposive sampling strategy selected 20 interview respondents across three stakeholder categories: management (n=3), operational staff (n=7), and consumers (n=10). The selection of 20 informants was determined through criterion-based purposive sampling rather than statistical representativeness, consistent with qualitative case study methodology (Creswell & Plano Clark, 2018). The three-category structure was designed to triangulate perspectives across decision-making (management), operational execution (staff), and service reception (consumers). Management informants provided strategic and policy-level insight into akad formulation and Sharia governance; operational staff contributed process-level knowledge of Sharia execution requirements; and consumers provided experiential compliance perception data unavailable from internal sources alone. Theoretical saturation was achieved after the 17th interview, with three additional interviews conducted for confirmatory verification. Table 1 presents the full informant profile.

**Table 1.** Informant profile (purposive sample, n=20)

Code	Role	Category	Experience	Contribution
M1	Owner / Manager	Management	19 yrs	Strategy, akad policy, Sharia governance
M2	Operations Head	Management	12 yrs	Transaction flow, SOP, logistics
M3	Customer Service Lead	Management	5 yrs	Consumer interaction, digital tools
S1	Certified Slaughterer	Operational	14 yrs	Syariat execution, tasmiyah, qiblat compliance
S2	Certified Slaughterer	Operational	8 yrs	Syariat execution, halal certification
S3	Production Staff	Operational	6 yrs	Packaging, nasi box, distribution
S4	Digital Marketing	Operational	4 yrs	Website, WhatsApp, social media, QRIS
C1–C10	10 Consumers	Consumer	1–5 uses	Service perception, satisfaction, trust, Sharia confidence

Data collection used four triangulated methods: (1) In-depth semi-structured interviews guided by a 88-item interview guide across 12 thematic domains, audio-recorded and transcribed verbatim; (2) Participatory observation of 10 digital transaction sessions ordering via WhatsApp Business, live animal selection via video call, slaughter execution, and distribution confirmation; (3) Document analysis of internal SOPs, website content ([www.aqiqahelsyifa.com](http://www.aqiqahelsyifa.com)), transaction records, and customer service logs; and (4) A consumer perception survey using a validated 20-item Likert scale (1–5) administered to n=30 consumers who had used the service at least once, measuring satisfaction, perceived usefulness, perceived ease of use, and perceived Sharia compliance (Octaviano & Amelia, 2025).

Data analysis followed the six-phase reflexive thematic analysis framework of Braun et al. (2022): (1) data familiarisation through minimum three verbatim re-reads; (2) initial coding generating 180 codes; (3) theme searching through iterative clustering; (4) theme review for internal/external coherence; (5) theme definition and naming; and (6) report production with thick description. To establish inter-coder reliability, a second coder (a graduate-level Islamic economics researcher) independently coded 20% of the data corpus. Cohen's kappa was  $\kappa=0.81$ , indicating strong agreement (Landis & Koch, 1977). The full coding tree, showing theme-to-sub-theme-to-code hierarchy with representative quotations, is presented in Table 2.

**Table 2.** Coding tree: theme–sub-theme–code hierarchy with representative quotations

Theme	Sub-theme	Initial Codes (selection)	Representative Quotation
1.Digital Transaction Mechanism	Ordering & payment	Online booking, WhatsApp confirm, advance payment, implicit ijab-qabul	M1: "Consumers choose a package, confirm via WhatsApp, and pay before we start processing."
1.Digital Transaction Mechanism	Virtual animal selection	Live video call, ru'yah hukmiyyah, gharar elimination, visual verification	C7: "The video call made me feel like I was at the farm choosing the animal myself."
2.Sharia Principles	Transparency & documentation	Real-time photo/video, sertifikat digital, auto-notification, al-bayanah	C2: "I received the slaughter video within one hour that is true amanah."
2.Sharia Principles	Freedom from prohibitions	No riba, no gharar, no maysir, musyawarah for delays, al-adalah	M2: "We never apply interest or late fees. Every issue is settled by deliberation."
3. Challenges	Formal akad weakness	Implicit ijab-qabul, no written wakalah, no explicit salam declaration	M1: "We have not yet formalized the akad in our digital interface."
3. Challenges	Institutional gaps	No external Sharia audit, limited fiqh digital literacy among staff	M1: "We have not done a formal Sharia audit we are still focused on operations."
4.Consumer Perceptions	Satisfaction & loyalty	High Likert scores, zero complaints, high repeat intent, 0% cancellation	C9: "I have used this service four times and I will definitely use it again."
4.Consumer Perceptions	Demand for formal assurance	Want written akad, Sharia certification, DPS endorsement	C5: "If they had official MUI certification I would recommend it to everyone."

Validity was strengthened through: source triangulation (comparing interview, observation, and document data), technique triangulation (integrating qualitative themes with survey quantitative data), member checking (key findings shared with management informants M1–M3 for accuracy verification), and peer debriefing with an Islamic economics academic. The study adhered to ethical standards including voluntary informed consent, consumer respondent anonymisation (coded C1–C10), and data confidentiality.

### 3. Result and Discussion

#### Digital Transaction System: Pre- and Post-Digitalization

Before 2016, Elsyifa Akikah served 50–70 families annually within a 50–100 km radius. Transactions required 3–7 days to confirm, and Sharia compliance depended entirely on interpersonal trust

without verifiable documentation. Since implementing the digital system, annual service volume has grown to more than 150 families, a 200–300% increase, with national coverage, transaction confirmation in under 24 hours, and formalized digital documentation workflows. Several interrelated factors explain this growth trajectory. First, geographic barrier elimination: the shift to digital ordering removed the proximity constraint that had previously limited the consumer base to within 50–100 km, enabling nationwide reach. Second, trust infrastructure through documentation: real-time photo, video, and digital slaughter certificates converted an experience-based service into a verifiable one, substantially reducing hesitation among first-time consumers. Third, the ru'yah hukmiyyah mechanism via live video call addressed the primary friction point in online religious service adoption, namely consumer uncertainty about the transaction object, enabling payment confirmation without physical presence. Fourth, multi-channel payment integration (bank transfer, e-wallet, and QRIS) lowered transactional friction and accommodated diverse consumer preferences across geographic and demographic segments. The SME is managed by 46 employees, including Juleha Indonesia-certified halal slaughterers, production staff, digital marketing, and customer service teams (Anggraini et al., 2024; Tedy & Hidayah, 2024).

The digital system encompasses: a responsive website with integrated ordering; multi-channel payment (bank transfers via BCA/Mandiri/BRI, e-wallets OVO/GoPay/Dana, and QRIS); 24/7 WhatsApp Business customer service; automatic stage-by-stage notifications (order confirmed → slaughter scheduled → documentation sent → distribution completed);

The most operationally distinctive innovation is the ru'yah hukmiyyah via live video call to the farm, enabling consumers nationwide to virtually inspect and select their specific aqiqah animal before payment confirmation. Management informant M1 explained: "The video call is our way of fulfilling the ma'lum requirement in the akad. Consumers can see the exact animal its condition, weight, health and only confirm payment when they are fully satisfied." This mechanism has produced the SME's most remarkable operational metric: zero order cancellations due to animal mismatches across 1,350+ transactions since 2016, compared with typical cancellation rates of 10–20% among comparable online aqiqah providers (Hamzah & Najmi, 2024; Usman et al., 2022).

#### Sharia Contracts (Akad) in the Digital Transaction System

The digital transaction employs a sequential combination of Sharia contracts fulfilling multiple service dimensions simultaneously, as mapped in Table 4. This hybrid akad structure is consistent with the fiqh principle permitting multiple compatible contracts in a single transaction (al-'ibrah fi al-'uqud bi al-maqashid wa al-ma'ani what matters in contracts is purpose and substance, not form), provided no internal contradiction exists between the component contracts.

**Table 4.** Sharia contract mapping in the digital transaction system of Elsyifa Akikah SME

Transaction Stage	Akad Type	Fatwa Basis	Sharia Analysis
Ordering package selection via website / WhatsApp	Salam	DSN MUI No. 05/IV/2000	Advance payment; animal type, weight, health clearly disclosed; ijab qabul via written WhatsApp confirmation (currently implicit not yet formally declared).
Payment full advance before service execution	Salam	Fiqh Muamalah + DSN MUI	Free of riba; no interest or late payment charges; delays resolved by musyawarah. Consistent with salam prerequisites.
Animal selection ru'yah hukmiyyah via live video call	Salam (supporting)	Fiqh adaptation (ma'lum requirement)	Novel digital mechanism: live video call to farm substitutes ru'yah haqiqiyyah, fulfilling gharar free clarity of object (ma'lum). Zero cancellations empirically validate effectiveness.
Slaughter & Processing certified halal execution	Ijarah	DSN MUI No. 09/IV/2000	Service lease; Juleha certified slaughterer; proper tasmiyah, qiblat direction; HD photo/video documentation delivered to consumer within 1 hour.
Aqiqah execution on behalf of consumer	Wakalah	DSN MUI No. 113/IX/2017	SME as agent (wakil); currently implicit via verbal/WhatsApp agreement formal written wakalah declaration not yet integrated into digital workflow.

A critical finding is that ijab (offer) and qabul (acceptance) are currently conducted implicitly primarily through WhatsApp message confirmations without explicit written Sharia contract declarations identifying the type of akad (salam, ijarah, or wakalah). Management informant M1 acknowledged this gap directly: "We haven't formalized the akad in our digital interface yet we know this is something we need to address." While the transactions substantively fulfill the material requirements of akad in fiqh muamalah, the absence of formal declaration reduces fiqh certainty and creates potential ambiguity if disputes arise. This

finding aligns with (Laldin & Djafri, 2019), who identified implicit digital akad as a structural vulnerability in Islamic fintech ecosystems, and with Hidayat Harahap (2023), who stressed that explicit akad clarity is essential for consumer protection in digital muamalah.

### Implementation of Sharia Principles: Evidence and Analysis

Table 5 presents the operational evidence for each of the six core Sharia principles in the digital transaction system, cross referenced with interview quotations and survey data. The analysis reveals that all six principles are operationally fulfilled, though with varying degrees of formal institutionalization.

**Table 5. Sharia principles implementation: evidence from field data**

Principle	Operational Practice	Evidence from Field Data	Status
Al (Justice)	'Adalah Uniform pricing; zero discrimination by location or status	M1: "We serve all consumers equally regardless of distance." Survey: 90% perceived pricing as fair.	Fulfilled
Al (Transparency)	Bayanah Full info on website; real time photo/video; auto notifications per stage	M2: "Consumers receive the slaughter video within one hour of execution." Survey: 85% very confident.	Fulfilled
Al Amanah (Trust)	H 1 confirmation call; zero cancellations since 2016; 4.9/5 Google rating	C3: "I watched the slaughter live that gave me complete confidence." C8: "Not one problem in four bookings."	Fulfilled
Freedom Riba	from No installment interest; no late fees; no hidden costs	M1: "We never charge denda keterlambatan. Delays are resolved by deliberation." No interest product offered.	Fulfilled
Freedom Gharar	from Ru'yah hukmiyyah via video call; detailed specs disclosed before payment	M3: "We explain type, weight, and health condition before any payment." 0 cancellations due to mismatch.	Fulfilled novel mechanism
Freedom Maysir	from No speculative promotions; discounts are flat and transparent	Observation: no random draws, cashback with uncertainty, or speculation. All promotions are stated discounts.	Fulfilled

Al Amanah (trust) is most powerfully evidenced through the documentation system. Consumer C3 stated: "I watched the entire process via WhatsApp video the ustaz recited the tasmiyah, the animal faced the qiblat, and the documentation arrived within an hour. I felt completely certain this ibadah was done correctly." Consumer C8 reinforced this: "What makes me trust them is that I have never had a single problem in four bookings not once." This convergent evidence strongly supports (Smolo, 2026; Syahrin et al., 2025), who found perceived Sharia compliance to be the strongest predictor of trust based technology adoption among Muslim consumers.

Freedom from gharar is the most theoretically significant finding. Informant M3 explained the video call protocol: "Before any payment, we always offer the consumer a live video call to the farm (Ghodiva, 2025). They can ask questions, see the animal's weight, health condition, and distinguishing features, and only confirm payment when they are satisfied." Consumer C7 described the experiential impact: "The video call made me feel like I was there at the farm choosing the animal myself I could see everything clearly." This practice empirically demonstrates that digital technology can fulfill the classical fiqh requirement of bayyinah (clear evidence) regarding the transaction object a requirement previously considered problematic in online commerce by scholars including (Arafah & Fadhilah, 2023; Braun et al., 2022).

### Consumer Perceptions: Extended TAM Analysis

Table 6 presents consumer perception results from the Likert scale survey (n=30) and operational records, analysed through the extended TAM framework incorporating perceived Sharia compliance (Amin, 2013; Davis, 1989).

**Table 6. Consumer perception results: extended tam with perceived sharia compliance (n=30, january-june 2025)**

TAM Dimension	Measurement	Result (n=30)	Interpretation
Overall Satisfaction	Likert 1-5 (Q1-Q5)	Mean 4.3/5 85% scored 4-5	Very High
Perceived Usefulness	Likert 1-5 (Q6-Q10)	Mean 4.4/5 90% agreed	Excellent
Perceived Ease of Use	Likert 1-5 (Q11-Q15)	Mean 4.2/5 88% agreed	Very High
Perceived Sharia Compliance	Likert 1-5 (Q16-Q20)	Mean 4.5/5 85% very confident	Excellent
Repurchase / Recommendation	Single item + open text	90% willing to recommend	Very High Loyalty
Cancellation Rate (2016-2025)	Operational records	0% across 1,350+ transactions	Benchmark Achievement

The convergence of high scores across all dimensions perceived Sharia compliance (4.5/5) exceeding even overall satisfaction (4.3/5) supports the theoretical proposition that Sharia compliance

functions as a trust amplifier beyond basic service quality. Consumer C5 articulated this explicitly: "I feel completely at peace using this service because I am confident the ibadah is executed correctly. The certainty is worth more than a slightly lower price elsewhere (R. P. Wulandari et al., 2025)." Consumer C9 added: "I have recommended this service to my entire extended family. The documentation they send gives everyone even the grandparents confidence that the akikah was done properly (Johari & Supiandi, 2025b)." The zero cancellation rate across nine years and 1, 350+ transactions is a particularly strong performance indicator. It distinguishes Elsyifa Akikah not merely as Sharia compliant but as a case of Sharia driven competitive advantage where religious compliance investment directly produces business performance outcomes. This is consistent with Anggraini et al. (2024).

### Challenges and Barriers in Sharia Implementation

Despite strong operational Sharia compliance, four structural challenges were identified. First, the most critical: the absence of explicit written akad declarations. Management M1 acknowledged: "The challenge is communicating the akad clearly through digital media because there is no direct face to face interaction. We rely on consumers understanding the process, but we have not built formal akad declarations into our system." This creates potential legal fiqh ambiguity, particularly regarding the formal validity of the wakalah relationship and the salam structure, which in classical fiqh requires explicit verbal or written *ijab qabul* that clearly identifies the contract type and its terms (Jaenudin, 2021; A. D. Wulandari & Baidhowi, 2025).

Second, limited digital fiqh muamalah literacy among staff. Not all 46 employees possess combined competency in Islamic jurisprudence and digital technology. Informant M2 noted: "We train staff on the practical workflow, but formal fiqh training specifically about which akad applies at each stage and why has not been systematically implemented." This is consistent with Hadi et al. (2025) and A. D. Wulandari & Baidhowi (2025), who identified fiqh literacy as the primary structural barrier for Sharia compliant digital SMEs across Indonesian markets.

Third, the absence of formal external Sharia audit. Informant M1 stated: "We have not conducted an external Sharia audit yet we are still focused on operational management." Internal self assessment, while valuable, lacks the independence and credibility that formal audit by a DSN MUI certified consultant would provide (T. Wulandari et al., 2015). The practical implications of this absence are substantial for long term compliance sustainability. Without periodic external audit, compliance relies entirely on management intent and institutional memory, both of which are vulnerable to staff turnover and operational pressures as the business scales. Gradual compliance drift is a documented risk in growing SMEs: practices that initially aligned with Sharia principles may erode incrementally as workflow efficiency takes precedence over formalization. External audit would also serve as a credible signal to prospective consumers unfamiliar with the SME, reducing information asymmetry that currently limits trust based market expansion. Furthermore, the absence of an external audit record means the SME cannot formally demonstrate its compliance trajectory to institutional partners, halal certification bodies, or potential investors in the Islamic economy ecosystem. Establishing a periodic external Sharia audit protocol, conducted at minimum annually by a DSN MUI certified consultant, would address these risks while providing the SME with a structured compliance improvement pathway. Fourth, infrastructure limitations in rural areas occasionally degrade video call quality essential for *ru'yah hukmiyyah*, introducing technical *gharar* risk when the visual inspection mechanism is impaired.

### Theoretical Contribution: The Ru'yah Hukmiyyah Digital Concept

This study's primary theoretical contribution is the empirical validation and conceptual articulation of *ru'yah hukmiyyah* digital the use of live real time video call as a legitimate fiqh mechanism for fulfilling the classical requirement of clarity of transaction object (*ma'lum*) in digital salam contracts. Table 7 presents a systematic comparison of classical fiqh standards against the digital implementation observed in this study, with fiqh assessment for each dimension.

**Table 7.** Ru'yah hukmiyyah digital: classical fiqh standards vs. digital implementation

Aspect	Classical Fiqh Standard	Digital Implementation (This Study)	Fiqh Assessment
Inspection method	Ru'yah haqiqiyah direct physical examination of the specific object	Live video call (WhatsApp/platform) to farm in real time; consumer sees actual animal	Constitutes ru'yah hukmiyyah accepted when haqiqiyah is impractical
Clarity of object (ma'lum)	Animal must be fully identified: species, weight, health, distinguishing features	Species, weight (kg), health condition, and visual ID disclosed before payment confirmation	Ma'lum requirement fulfilled no residual gharar

Aspect	Classical Fiqh Standard	Digital Implementation (This Study)	Fiqh Assessment
Consumer agency	Buyer must freely choose without coercion	Consumer controls video call; may reject and select alternate animal before confirming	Free will (ridha) preserved consistent with salam prerequisites
Evidence of fulfillment	Physical presence at time of slaughter or trusted witness	HD photo + video delivered within 1 hour; digital certificate issued	Digital bayyinah (evidence) functionally equivalent to physical presence
Empirical validation	Not previously tested in digital contexts	0 cancellations due to mismatch across 9 years strongest available proxy	Empirically validated; awaits formal fiqh authority ruling

As Table 7 shows, the digital implementation satisfies each classical fiqh criterion through technological equivalents. The zero cancellation empirical record provides strong proxy validation: if consumers were experiencing unresolved gharar (information asymmetry about the transaction object), cancellations would be expected. Their complete absence across nine years confirms that the live video call mechanism achieves the functional outcome that classical ru'yah haqiqiyah was designed to produce informed, free will consumer consent based on accurate object identification.

This contribution extends the theoretical understanding of fiqh muamalah in three directions. First, it demonstrates that fiqh's substance over form principle can accommodate technological innovation: what matters is whether the ma'lum requirement is functionally fulfilled, not whether it is fulfilled through a specific physical modality. Second, it provides a framework for evaluating future inspection technologies augmented reality (AR), virtual reality (VR), and 3D scanning against the same five criteria in Table 7, enabling anticipatory fiqh analysis rather than reactive ruling. Third, it enriches the Technology Acceptance Model in Islamic commerce contexts by showing that the transparency mechanism (ru'yah hukmiyyah digital) mediates the relationship between perceived ease of use and perceived Sharia compliance a pathway not previously documented in the literature (Oktariani et al., 2023).

#### 4. Conclusion

This study concludes that UKM Elsyifa Akikah has implemented a digital transaction system that is substantively consistent with Sharia principles in fiqh muamalah. The transaction mechanism, combining salam, ijarah, and wakalah contracts, fulfills the essential rukun and syarat of Sharia contracts. Al adalah, al bayanah, and al amanah are operationalized through transparent digital documentation, real time notifications, and the innovative ru'yah hukmiyyah mechanism via live video call. The payment system avoids riba, gharar, and maysir, confirmed by zero order cancellations across 1,350+ transactions since 2016, consumer satisfaction of 4.3/5 (n=30), perceived Sharia compliance of 4.5/5, and 90% repurchase intent. The primary contribution of this research to Sharia based digital transaction concepts is the empirical validation and theoretical articulation of ru'yah hukmiyyah digital as a contemporary fiqh adaptation. This concept resolves a foundational tension in Islamic digital commerce: the classical requirement of physical object inspection (ru'yah haqiqiyah) for eliminating gharar had previously constrained the geographic scalability of Sharia compliant services. By demonstrating through nine years of operational evidence that live video call can fulfill the ma'lum requirement with equivalent functional outcomes, this study provides a conceptual framework applicable beyond aqiqah to any digital Islamic service involving tangible objects, including qurban, zakat distribution, and waqf asset management. The study further contributes to DSN MUI fatwa development by providing empirical evidence that could inform a dedicated fatwa for digital religious services, and to SME Sharia governance frameworks by documenting both the strengths and formalization gaps of a pioneer implementation.

Three structural compliance gaps require priority attention: (1) ijab qabul remains implicit rather than formally declared in the digital interface, the most critical fiqh vulnerability identified; (2) no formal external Sharia audit has been conducted, leaving compliance without independent verification; and (3) digital fiqh muamalah literacy is inconsistent among staff. These gaps reveal an important distinction between substantive compliance (transaction content fulfills Sharia requirements) and formal compliance (the process explicitly declares and documents its Sharia basis), and that SMEs in religious digital services need institutional support to achieve both. Based on these findings, four strategic recommendations are proposed for strengthening Sharia governance in digital service based SMEs. First, SMEs should integrate explicit akad declarations into their digital transaction interfaces, such as a pre payment confirmation screen identifying the applicable contract type, its key terms, and requiring active consumer acknowledgment, thereby converting implicit WhatsApp based ijab qabul into a formally documented exchange. Second, a

periodic external Sharia audit protocol should be established, engaging DSN MUI certified consultants annually to independently verify compliance and provide a credible signal to consumers and institutional partners. Third, structured fiqh muamalah literacy programmes should be implemented for all customer facing and operational staff, ensuring every employee can accurately explain the Sharia basis of their role. Fourth, DSN MUI and industry associations should develop a dedicated operational guideline for multi akad digital religious services, drawing on documented cases such as Elsyifa Akikah to establish standardized frameworks for akad declaration, virtual inspection protocols, and compliance documentation requirements.

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