

MEANING OF BAI QABD AND AMANAH IN SHARIA E-COMMERCE

Ahmad Evendi¹, Abdul Ghofur², Ainur Rofiq Sofa³

¹ MA Nurul Qadim Kalikajar Kulon Paiton Probolinggo, ^{2,3}Universitas Islam Zainul Hasan Genggong Probolinggo

Email: ¹vendirizki62@gmail.com, ²abdghafur1987@gmail.com,
³bungaaklirik@gmail.com

Keywords:

Hadith Muamalah, Arabic Meaning, Bai, Qabd, Amanah, E-Commerce, Sharia Transactions.

Abstract

This article analyzes the Arabic meanings of bai', qabd, and amanah in hadith muamalah and interprets their relevance to Sharia e-commerce practices. The study responds to the expansion of marketplace transactions, dropshipping, pre-order systems, reseller models, cash on delivery, digital payment, and product-review ecosystems that require renewed understanding of ownership, delivery, consent, and trust. Using qualitative library research and thematic semantic analysis, the article examines selected hadiths from Sunan Ibn Majah, Sunan Abi Dawud, and Musnad Ahmad, supported by classical vocabulary analysis and contemporary Islamic economic literature. The findings show that bai' is not merely the act of selling but a contract grounded in mutual consent; qabd refers to effective possession, control, or deliverability that protects buyers from fictitious sales; and amanah refers to trustworthiness as a moral quality that binds sellers, buyers, intermediaries, and platforms. In Sharia e-commerce, these meanings require transparent product description, valid ownership or agency structure, reliable delivery, honest review systems, and responsible dispute resolution. The article concludes that semantic analysis of hadith lafaz provides a useful framework for constructing ethical and Sharia-compliant e-commerce practices in the digital economy.

INTRODUCTION

E-commerce has become one of the dominant forms of buying and selling in the digital age. Marketplaces connect buyers and sellers who may never meet physically, while products are represented through photographs, descriptions, ratings, stock indicators, delivery options, and digital payment systems. This transformation affects the meaning of transaction, possession, and trust. In Islamic economics, the validity of buying and selling is not only determined by the existence of a platform, but by the fulfillment of contractual pillars, mutual consent, lawful object, transparency, and ethical responsibility (Voskresenskaya et al., 2020).

The Arabic language of hadith provides important concepts for understanding these requirements. The lafaz bai' indicates sale or exchange, but the hadith emphasizes that sale must be based on taradin, mutual consent. The lafaz qabd refers to possession,

taking, receiving, or effective control, and it becomes crucial in discussions of selling what one does not possess. The lafaz amanah expresses trust, reliability, and moral accountability. These three terms form a linguistic foundation for analyzing e-commerce practices such as dropshipping, pre-order, reseller sales, marketplace escrow, digital receipts, and product delivery (Khan & Sun, 2026).

The problem addressed in this article is the gap between the technical practice of e-commerce and the semantic-normative meanings of hadith muamalah. Many discussions of Islamic e-commerce focus on whether a transaction is permitted or prohibited, while fewer studies examine how Arabic terms in hadith guide the ethical structure of digital trade. Without semantic clarity, online sellers may use Islamic labels while neglecting possession, misrepresenting products, or treating trust as mere reputation rather than moral obligation (Georgeson et al., 2017).

The relevance of this study is strengthened by the growth of Islamic fintech and digital commerce. Reports on Islamic finance and fintech show that digital instruments increasingly shape the delivery of financial and commercial services. The expansion of Islamic digital finance creates opportunities for inclusion, but it also requires careful attention to contract validity and consumer protection. In this setting, hadith terms related to sale, possession, and trust can guide both academic analysis and practical marketplace ethics (“RETRACTION: Nature of Property Rights and Motivation for Blue Growth: An Empirical Evidence From the Fisheries Industry,” 2026).

This research aims to analyze the semantic meanings of bai', qabd, and amanah in selected hadith texts and to interpret their implications for Sharia e-commerce. The main question is: how can the Arabic meanings of these three lafaz guide the evaluation of online buying and selling? The study contributes to Arabic semantic studies, hadith economics, and Islamic digital commerce by showing that e-commerce ethics can be rooted in the language of prophetic traditions (Laili et al., 2026).

LITERATURE REVIEW

The lafaz bai' is one of the central terms in fiqh muamalah. In Arabic, it refers to selling, buying, or exchange, depending on context. The hadith narrated in Sunan Ibn Majah no. 2185 states that transactions are only valid through mutual consent. This hadith places consent at the heart of sale. Consent, however, is not merely psychological willingness; it requires knowledge of the object, price, terms, and consequences. In online commerce, consent is mediated by screens and platform interfaces, so transparency becomes essential (Ooi et al., 2026).

The lafaz qabd is commonly translated as possession or taking delivery. Classical jurists discussed qabd in relation to risk transfer, validity of resale, and the prohibition of selling what one does not possess. Sunan Abi Dawud no. 3503 records the prophetic instruction: do not sell what you do not possess. In semantic terms, qabd involves more than physical holding; it includes legal or effective control that makes delivery possible. This broader meaning is important for digital commerce, where a seller may not physically store goods but may act as an authorized agent, reseller, or platform intermediary (Ojekemi, 2026).

Amanah is a moral term that extends beyond contract mechanics. It indicates trustworthiness, responsibility, and the fulfillment of rights. The hadith reported in Musnad Ahmad states that there is no complete faith for one who lacks amanah. In

commercial settings, amanah shapes how a seller describes goods, handles payment, protects buyer information, fulfills delivery promises, and resolves complaints. In a platform economy, amanah also applies to marketplace governance, review moderation, data protection, and algorithmic fairness (Fang et al., 2025).

Contemporary research on Islamic e-commerce emphasizes the need to avoid riba, gharar, deception, and unlawful objects. Yet e-commerce also requires positive values such as consent, possession, and trust. Islamic fintech literature shows that technological innovation should serve maqasid al-shariah rather than merely replicate conventional profit-driven models. The World Bank's work on Islamic fintech highlights digital solutions as tools for inclusion, while IFSB reports demonstrate continuing growth of the Islamic financial industry. These developments demand a robust ethical vocabulary from Islamic sources (Ojekemi, 2026).

Arabic semantic analysis can enrich this discussion by identifying the meaning field of each lafaz. Bai' is connected to exchange and consent; qabd is connected to control and deliverability; amanah is connected to moral reliability. When these meanings are applied to e-commerce, they generate practical questions: Has the buyer consented with full knowledge? Does the seller have possession or valid authority? Is the platform trustworthy in representing products and resolving disputes?

Studies on online buying and selling often distinguish between the platform as intermediary and the seller as contracting party. This distinction is important for qabd and amanah. If the platform only facilitates communication, responsibility may remain mainly with the seller. If the platform holds payment, manages logistics, controls visibility, or guarantees refund, it becomes part of the trust structure. Therefore, e-commerce cannot be analyzed only through the individual seller's intention; it must also be analyzed through the institutional arrangement that shapes the transaction.

The language of hadith also helps clarify the meaning of consumer protection. Consumer protection is not an external modern addition to Islamic commercial law. It is already implied in taradin, qabd, and amanah. Consent requires knowledge; possession requires deliverability; and trust requires responsibility. These values correspond with contemporary concerns about truthful advertising, secure payment, data privacy, safe delivery, and fair dispute settlement (Asia & Sofa, 2026).

RESEARCH METHODS

This study uses a qualitative descriptive method based on library research. The primary data are selected hadiths related to bai', qabd, and amanah: Sunan Ibn Majah no. 2185 on mutual consent in sale, Sunan Abi Dawud no. 3503 on selling what one does not possess, and Musnad Ahmad no. 12383 on amanah. These hadiths were selected because they contain lafaz directly connected to the structure of e-commerce transactions (Xu & Elahi, 2026).

The data collection technique is document analysis. The researcher collected the Arabic text, transliteration, translation, source information, and thematic context of each hadith. Secondary data include fiqh muamalah literature, Arabic lexical explanations, Islamic finance standards, and contemporary studies on e-commerce and Islamic fintech. The research does not use field interviews or statistical testing because its purpose is conceptual interpretation rather than measurement.

The data analysis technique is thematic semantic interpretation. The analysis begins by identifying the lexical meaning of each lafaz, then interpreting the meaning in the hadith context, and finally applying the meaning to e-commerce practices. The study uses three analytical categories: contractual consent for bai', effective possession for qabd, and ethical responsibility for amanah. These categories are then discussed in relation to digital product description, dropshipping, pre-order, marketplace escrow, review systems, delivery, and consumer protection (Putri et al., 2026).

RESULTS AND DISCUSSION

The lafaz bai' in hadith refers to the act of sale or exchange, but its ethical core is expressed through mutual consent. Sunan Ibn Majah no. 2185 states: *إِنَّمَا الْبَيْعُ عَنْ تَرَاضٍ*. The particle innama indicates restriction: sale is only properly established through taradin. In semantic terms, taradin is not shallow agreement. It implies voluntary acceptance after sufficient knowledge. In e-commerce, this means that product descriptions, price, shipping cost, delivery time, return policy, warranty, and payment consequences must be clear before the buyer agrees.

Digital consent is often expressed through clicking order buttons, checking agreement boxes, or continuing to payment. However, from the meaning of bai' 'an taradin, clicking is not enough if essential information is hidden or confusing. For example, an online seller who displays a low price but hides additional mandatory costs until the last step weakens meaningful consent. Likewise, product images that do not represent the actual item can transform apparent consent into defective consent.

The lafaz qabd refers to taking, receiving, grasping, or possessing. Sunan Abi Dawud no. 3503 records: *لَا تَبِعْ مَا لَيْسَ عِنْدَكَ*. This hadith is central to the question of selling goods that are not under one's control. In e-commerce, the issue appears in dropshipping, reseller systems, pre-order products, and stockless sales. A semantic reading of qabd shows that the concern is not merely physical storage, but the seller's capacity and authority to deliver the object responsibly.

Therefore, dropshipping is not automatically invalid in all forms. It becomes problematic when the seller presents himself as owner while having no ownership, agency, or reliable control over delivery. It may be structured through wakalah, salam, or istishna' when the contract is clear and the buyer understands the arrangement. The semantic meaning of qabd requires that risk, authority, and delivery responsibility be transparently arranged.

Amanah is the moral heart of e-commerce. The hadith *لَا إِيمَانَ لِمَنْ لَا أَمَانَةَ لَهُ* indicates that trustworthiness is tied to the quality of faith. In commercial practice, amanah includes honesty in product description, protection of buyer data, fulfillment of shipping promises, responsible packaging, accurate stock information, and fair complaint handling. A marketplace without amanah may still process transactions efficiently, but it fails to embody Islamic economic ethics.

The following table summarizes the three lafaz and their e-commerce implications.

Bai' in e-commerce should be read as a structured exchange, not a mere digital order. The seller offers an object with a description, the buyer accepts with payment, and the platform records the transaction. Each step affects consent. If the seller changes the

object after payment, cancels without reason, or sends an item that substantially differs from the description, the meaning of bai' based on taradin is damaged because the original consent no longer corresponds to the delivered object (Akça & Tosun, 2026).

Qabd has practical implications for risk transfer. In many e-commerce transactions, buyers pay before receiving goods. The question is who bears the risk if the goods are lost, damaged, unavailable, or replaced. A Sharia-sensitive arrangement should clearly define when responsibility moves from seller to logistics provider and then to buyer. Ambiguity in this matter may create disputes and weaken trust. Therefore, the meaning of qabd requires a clear delivery chain and reliable proof of receipt.

Amanah in digital commerce also includes information governance. Sellers and platforms receive personal data, addresses, phone numbers, payment information, and purchase history. The moral meaning of amanah requires that such information be used only for legitimate purposes and protected from misuse. This expands the classical meaning of trust from product honesty to data responsibility, which is a major issue in contemporary digital markets.

Key Arabic hadith expressions

إِنَّمَا الْبَيْعُ عَنْ تَرَاضٍ
لَا تَبِعَ مَا لَيْسَ عِنْدَكَ
لَا إِيمَانَ لِمَنْ لَا أَمَانَةَ لَهُ

Table 1. Semantic Mapping of Hadith Lafaz and Digital Transaction Implications

Lafaz	Core Meaning	Hadith Source	Digital/E-Commerce Implication
الْبَيْعُ / al-bay'	Sale/exchange that must be grounded in mutual consent.	Sunan Ibn Majah, Kitab al-Tijarat, no. 2185.	Clear price, item, shipping cost, terms, and refund policy before checkout.
الْقَبْضُ / al-qabd	Possession, control, or effective authority to deliver goods.	Sunan Abi Dawud, Kitab al-Ijarah, no. 3503.	Dropshipping, pre-order, reseller systems, and valid agency/ownership structure.
الْأَمَانَةُ / al-amanah	Trustworthiness, responsibility, and fulfillment of rights.	Musnad Ahmad, no. 12383.	Honest product description, data protection, delivery promises, and fair complaint handling.

Source: Author analysis based on canonical hadith references, 2026.

The table indicates that Sharia e-commerce requires more than avoiding explicit prohibitions. It requires the construction of a trustworthy transactional environment. Bai' establishes the need for informed consent; qabd establishes the need for valid possession or authority; and amanah establishes the need for moral accountability. Together, these concepts transform e-commerce from a purely technical exchange into a value-based economic relationship.

This analysis also shows that the role of platforms is ethically significant. In classical markets, the seller and buyer were directly visible. In digital markets, the platform mediates search results, product display, payment holding, dispute resolution, and review visibility. Therefore, amanah applies not only to individual sellers but also to platform governance. If algorithms amplify misleading products or hide negative reviews, the platform participates in weakening trust (He et al., 2025).

For Arabic and hadith education, this study suggests that students should be trained to connect lafaz with contemporary cases. The terms *الْبَيْعُ*, *الْقَبْضُ*, and *الْأَمَانَةُ* are not only vocabulary items; they are conceptual instruments for judging economic behavior. A course on Arabic for Islamic Economics can use marketplace cases to teach semantic analysis, while a course on Hadith Economics can use linguistic interpretation to develop Sharia digital literacy (Jackson, 2011).

The practical model emerging from the analysis may be described as three layers of Sharia e-commerce. The first layer is contractual clarity, represented by bai'. It requires that the buyer understands the object, price, payment method, and return conditions. The second layer is transactional capacity, represented by qabd. It requires ownership, agency, stock control, or a valid forward-sale structure. The third layer is ethical reliability, represented by amanah. It requires truthfulness, fulfillment, data protection, and fair treatment after the sale (Waemustafa et al., 2016).

This model can be applied to dropshipping. If a seller advertises goods as if they are personally owned while having no agreement with the supplier and no guarantee of delivery, the practice raises concerns related to qabd and amanah. If the seller honestly acts as an agent and the buyer understands the arrangement, the ethical problem is reduced. The same logic applies to pre-order: it requires clear specification, delivery time, and refund policy so that the buyer's consent is not based on vague expectation (Hamdi, 2025).

For marketplace operators, the findings suggest that Sharia compliance should include platform-level policies. The platform should require accurate product descriptions, prevent fake reviews, disclose sponsored content, protect consumer data, and provide accessible complaint resolution. These policies are not merely administrative; they are expressions of amanah in a digital institution. A marketplace that allows systematic deception cannot be described as ethically neutral (Atikah & Febriyani, 2025).

For students of Arabic and Islamic economics, the analysis shows the value of contextual vocabulary learning. Learning the word *الْبَيْعُ* without studying taradin may reduce it to a dictionary equivalent. Learning *الْقَبْضُ* without examining e-commerce possession may detach it from contemporary practice. Learning *الْأَمَانَةُ* without connecting it to data, delivery, and reviews may reduce it to personal morality. A semantic approach connects language, hadith, law, and economic reality.

This study also contributes to the discussion of maqasid al-shariah. Bai' based on consent protects property and autonomy; qabd protects buyers from fictitious transactions and disputes; amanah protects social trust and market integrity. The three meanings show that the Islamic market is not only a place of profit but also a space of moral responsibility.

Digital innovation should therefore be evaluated by whether it strengthens or weakens these objectives.

CONCLUSION

This article concludes that bai', qabd, and amanah are key hadith terms for constructing Sharia e-commerce ethics. Bai' emphasizes that sale must be based on informed mutual consent; qabd emphasizes possession, authority, and deliverability; and amanah emphasizes trustworthiness as a religious and moral obligation. These meanings are highly relevant to online marketplaces, dropshipping, pre-order systems, reseller models, digital payment, product reviews, and dispute resolution.

The practical implication is that Sharia-compliant e-commerce should ensure clear product information, transparent price and shipping cost, valid ownership or agency structure, reliable delivery, honest reviews, and responsible platform governance. The limitation of the study is that it is conceptual and library-based. Future research can examine actual marketplace practices, interview sellers and buyers, or compare Sharia compliance policies among e-commerce platforms using the semantic indicators proposed in this article.

BIBLIOGRAPHY

- Akça, E. E., & Tosun, T. T. (2026). Testing the Natural Resource Curse Hypothesis From an Environmental Perspective: Empirical Evidence From OPEC Countries. *Natural Resources Forum*, n/a(n/a). <https://doi.org/https://doi.org/10.1111/1477-8947.70046>
- Asia, S., & Sofa, A. R. (2026). THE ROLE OF INTRODUCTION TO ISLAMIC STUDIES IN STUDENTS' SPIRITUAL AND INTELLECTUAL AWARENESS. *Interdisciplinary Journal of Global and Multidisciplinary*, 2(2), 422–433.
- Atikah, I., & Febriyani, D. (2025). *Data Forgery in Indonesian E-Commerce : Harmonizing Sharia Principles and Positive Law for Consumer Protection*. 10(2), 490–510.
- Fang, H., Akhayere, E., Adebayo, T. S., Kavaz, D., & Ojekemi, O. R. (2025). The synergy of renewable energy consumption, technological innovation, and ecological quality: SDG policy proposals for developing country. *Natural Resources Forum*, 49(1), 561–577. <https://doi.org/https://doi.org/10.1111/1477-8947.12404>
- Georgeson, L., Maslin, M., & Poessinouw, M. (2017). The global green economy: a review of concepts, definitions, measurement methodologies and their interactions. *Geo: Geography and Environment*, 4(1), e00036. <https://doi.org/https://doi.org/10.1002/geo2.36>
- Hamdi, A. S. (2025). *Special Issue , SEP 2025 MAQASID SHARIAH AND CONSUMER PROTECTION IN E-COMMERCE : STRENGTHENING LEGAL SAFEGUARDS IN INDONESIA ' S DIGITAL ECONOMY Special Issue , SEP 2025*. 64–75.
- He, S., Alhamdi, F. M., Paramaiah, C., Hanif, S., & Nawaz, M. A. (2025). Role of Blue Economy and Green Economy in Economic Growth: Evidence From Pakistan. *Natural Resources Forum*, 49(3), 3280–3291. <https://doi.org/https://doi.org/10.1111/1477-8947.70009>
- Jackson, T. (2011). Societal transformations for a sustainable economy. *Natural Resources Forum*, 35(3), 155–164. <https://doi.org/https://doi.org/10.1111/j.1477-8947.2011.01395.x>
- Khan, A., & Sun, C. (2026). Digital Economy, Green Growth, and Global Energy

- Transition. *China & World Economy*, 34(1), 173–197. <https://doi.org/https://doi.org/10.1111/cwe.70009>
- Laili, N., Sofa, A. R., Bukhori, I., Aziz, A., & Islam, M. H. (2026). Pengembangan Self-Regulation Melalui Kegiatan Ekstrakurikuler Tahfidz Al-Qur'an di Sekolah Dasar Kalianan Krucil Probolinggo. *Al-Madrasah: Jurnal Ilmiah Pendidikan Madrasah Ibtidaiyah*, 10(2), 1170–1185.
- Ojekemi, O. S. (2026). Do Economic Policy Uncertainty, Renewable Energy and Digitalisation Improve Ecological Quality? A Brazilian Case. *Natural Resources Forum*, n/a(n/a). <https://doi.org/https://doi.org/10.1111/1477-8947.70054>
- Ooi, S. K., Memon, K. R., & Yang, S. (2026). Examining Organisational Resources and Institutional Pressures on Proactive Environmental Strategy and Eco-Innovation Practices: Moderating Role of Green Agility. *Natural Resources Forum*, n/a(n/a). <https://doi.org/https://doi.org/10.1111/1477-8947.70050>
- Putri, F. A., Sofa, A. R., Bukhori, I., Aziz, A., & Islam, M. H. (2026). Pembentukan Karakter Siswa Melalui Pembiasaan dan Keteladanan Study Kasus di Kelas III SD Unggulan Cahaya Cendekia Glagah Kecamatan Pakuniran. *Al-Madrasah: Jurnal Ilmiah Pendidikan Madrasah Ibtidaiyah*, 10(2), 1034–1049.
- RETRACTION: Nature of Property Rights and Motivation for Blue Growth: An Empirical Evidence From the Fisheries Industry. (2026). *Natural Resources Forum*, 50(2), 996. <https://doi.org/https://doi.org/10.1111/1477-8947.70061>
- Voskresenskaya, E., Vorona-slivinskaya, L., & Achba, L. (2020). *Digital economy : theoretical and legal enforcement issues in terms of regional aspect*. 09016.
- Waemustafa, Waeibrorheem, & Suriani, S. (2016). Theory of Gharar and its interpretation of Risk and Uncertainty from the perspectives of Authentic Hadith and the Holy Quran : Review of Literatures. *International Journal of Economic Perspectives*,.
- Xu, X., & Elahi, A. (2026). Advancing SDG 7 and SDG 13 Through Renewable Energy Adoption: The Roles of Human Capital, Eco-Innovation, Trade, and Economic Growth in the E7. *Sustainable Development*, n/a(n/a). <https://doi.org/https://doi.org/10.1002/sd.70836>