

A HADITH STUDY ON THE PRINCIPLES OF MUTUAL
CONSENT AND HONESTY IN TOKOPEDIA PAYMENT
TRANSACTIONS

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Abstract

This study aims to analyze the principles of mutual consent and honesty in Tokopedia payment transactions from the perspective of hadith muamalah. The development of digital marketplaces has changed the form of buying and selling from direct face-to-face transactions to online transactions mediated by digital platforms. Although the transaction model has changed, the basic principles of Islamic commercial ethics remain relevant, especially the principles of mutual consent, honesty, clarity, trustworthiness, and the avoidance of gharar. This study uses a qualitative library research approach with normative analysis of selected hadiths related to trade ethics. The primary normative sources include hadiths on mutual consent in sale, the prohibition of fraud, and the prohibition of gharar transactions. The findings show that Tokopedia payment transactions can be understood as ethically acceptable when buyers and sellers conduct transactions voluntarily, transparently, and responsibly. The principle of mutual consent is reflected in the buyer's freedom to select products, review product descriptions, choose payment methods, and confirm orders before completing payment. The principle of honesty is reflected in the seller's obligation to provide accurate information regarding product quality, price, stock, condition, delivery, and other transaction details. However, potential ethical problems may arise when sellers manipulate product descriptions, hide defects, provide misleading images, or when buyers misuse complaint and return features. This study concludes that hadith values remain highly relevant in guiding digital marketplace transactions so that online payment practices can be conducted fairly, transparently, and in accordance with Islamic ethical principles.

INTRODUCTION

The rapid development of digital technology has transformed the practice of buying and selling in modern society. Transactions that were previously conducted through direct interaction between sellers and buyers are now increasingly mediated by digital marketplaces. One of the most widely used marketplace platforms in Indonesia is Tokopedia, which enables users to search for products, compare prices, read product

descriptions, select delivery services, and complete payments through various digital payment methods (Maulidya & Sofa, 2025).

This transformation has brought convenience, speed, and efficiency to commercial activities. Buyers no longer need to visit physical stores, while sellers can reach wider markets through online platforms. However, digital transactions also create new ethical challenges. Buyers often make decisions based only on product images, descriptions, ratings, and seller information. They cannot directly inspect the goods before payment. This condition makes honesty, transparency, and clarity of information very important in online transactions.

In Islamic commercial law, buying and selling is not merely an economic activity but also a moral and religious act. Islam allows trade as long as it is conducted based on justice, mutual consent, honesty, trustworthiness, and the avoidance of fraud and uncertainty. The Prophet Muhammad emphasized that sale transactions must be based on mutual consent. This principle means that a transaction should not occur through coercion, deception, manipulation, or hidden defects. Therefore, Islamic business ethics remains relevant even when transactions are carried out through digital platforms (Hidayatingsih & Sofa, 2025).

The principle of honesty is also central in Islamic trade ethics. The Prophet Muhammad strongly condemned fraudulent practices in buying and selling. Honesty requires sellers to provide correct information about goods, including their quality, condition, price, and defects. In digital marketplaces such as Tokopedia, honesty becomes even more important because buyers rely heavily on information presented by sellers before making payment. If the information is misleading, then the buyer's consent may become ethically defective.

Another important principle in hadith muamalah is the prohibition of gharar, namely excessive uncertainty or ambiguity in transactions. Gharar may occur when the object of sale, price, quality, delivery, or transaction consequence is unclear. In online marketplaces, gharar can appear in incomplete product descriptions, unclear specifications, hidden costs, misleading images, or uncertain delivery conditions. Therefore, digital transactions must be supported by clear information and transparent payment mechanisms.

Based on this background, this article examines the principles of mutual consent and honesty in Tokopedia payment transactions from the perspective of hadith muamalah. The study focuses on how hadith values can be contextualized in digital payment practices and how Islamic ethical principles can guide Muslim consumers and sellers in conducting fair and responsible transactions in the marketplace era (Laili et al., 2026).

LITERATURE REVIEW

Hadith muamalah provides ethical guidance for economic and commercial activities. In Islamic teachings, muamalah is not only concerned with the formal validity of contracts, but also with moral values that protect the rights and dignity of all parties involved. The principles of justice, mutual consent, honesty, trustworthiness, and transparency are essential in ensuring that transactions do not harm either party.

The principle of mutual consent is one of the foundations of sale transactions in Islam. A sale is considered ethically valid when both parties enter into the transaction willingly and consciously. Mutual consent is not merely formal agreement, but must be

based on clear information and the absence of coercion or deception. In digital transactions, this principle requires that buyers receive sufficient information before confirming payment (Nafila & Sofa, 2025).

Honesty is another key principle in Islamic business ethics. A seller must not hide defects, manipulate information, or exaggerate product quality in a way that misleads buyers. Honesty protects buyers from loss and strengthens trust in commercial relationships. In marketplace transactions, honesty is reflected in accurate product descriptions, real product images, transparent pricing, and truthful delivery information (Hasanah & Sofa, 2025).

The prohibition of fraud in hadith shows that Islam strongly rejects economic practices that harm others. Fraud can occur not only in physical markets but also in digital marketplaces. In online transactions, fraud may take the form of fake products, false descriptions, manipulated ratings, hidden product defects, or irresponsible selling behavior. Therefore, the moral message of hadith remains relevant in digital commerce.

The prohibition of gharar also has strong relevance to online transactions. Gharar refers to uncertainty or ambiguity that may lead to dispute or injustice. In digital marketplaces, uncertainty can arise when product specifications are incomplete, delivery information is unclear, or payment terms are not fully understood by buyers. The reduction of gharar requires transparency, complete information, and responsible communication between sellers and buyers (Lathifah & Shofa, 2025).

Tokopedia payment transactions can be analyzed within this ethical framework. The platform provides technical mechanisms for buyers to select goods, review information, choose payment methods, and confirm purchases. However, Islamic ethical compliance does not depend only on the platform system. It also depends on the honesty and responsibility of sellers and buyers. Therefore, hadith values are needed as moral guidance to ensure that digital transactions are not only technically valid but also ethically sound (Asia & Sofa, 2026).

RESEARCH METHODS

This study uses a qualitative approach based on library research. The research focuses on the normative analysis of selected hadiths related to trade ethics and their contextual relevance to Tokopedia payment transactions. The primary data consist of hadiths concerning mutual consent in sale, the prohibition of fraud, and the prohibition of gharar. These hadiths are analyzed as normative foundations for understanding Islamic ethics in digital marketplace transactions.

Secondary data were obtained from literature on Islamic business ethics, fiqh muamalah, digital transactions, and marketplace payment practices. The analysis was conducted descriptively and interpretively by connecting hadith principles with the practical context of Tokopedia payment transactions. The study does not aim to measure user behavior statistically, but to interpret the relevance of hadith values in guiding ethical digital payment practices (Sita & Sofa, 2025).

The stages of analysis include identifying relevant hadiths, interpreting their ethical meanings, contextualizing them within Tokopedia payment practices, and formulating implications for Muslim consumers and sellers. Through this approach, the study seeks to show that hadith muamalah remains applicable in contemporary digital economic activities (Putri et al., 2026).

RESULTS AND DISCUSSION

1. The Principle of Mutual Consent in Tokopedia Payment Transactions

The findings show that mutual consent is a fundamental principle in Islamic commercial transactions. The hadith stating that sale must be based on mutual consent indicates that buying and selling should not be conducted through coercion, manipulation, or deception. In the context of Tokopedia, mutual consent can be seen in the buyer's freedom to choose products, read descriptions, compare prices, select delivery options, choose payment methods, and confirm orders before completing payment.

This process shows that digital payment transactions provide a technical space for buyer consent. Before making payment, buyers can decide whether to proceed or cancel the transaction. This reflects the principle of willingness in muamalah. However, mutual consent is only meaningful when the information provided by sellers is clear and truthful. If a buyer agrees to pay because of false information, then the consent is ethically problematic.

Therefore, mutual consent in Tokopedia payment transactions should not be understood only as clicking the payment confirmation button. It must be understood as conscious approval based on accurate information. The clearer the information provided before payment, the stronger the element of consent in the transaction. Conversely, misleading descriptions, false images, or hidden defects can damage the ethical validity of consent.

2. Honesty as the Basis of Digital Transaction Ethics

The findings also show that honesty is essential in Tokopedia payment transactions. Since buyers cannot physically inspect products before payment, they depend on the information presented by sellers. Therefore, sellers have an ethical obligation to provide accurate information about product quality, size, color, stock, condition, price, delivery time, and possible defects.

From the perspective of hadith, dishonesty in trade is strongly prohibited. The Prophet Muhammad condemned fraudulent sellers who hide defects or deceive buyers. This moral message is highly relevant to digital marketplaces. A product description that does not match the actual item, a photo that misrepresents the product, or a false claim about quality can be categorized as unethical behavior.

Honesty in digital transactions protects buyers from loss and maintains trust in the marketplace ecosystem. It also reflects the Islamic value of amanah, or trustworthiness. A seller who provides truthful information helps buyers make informed decisions. Therefore, the honesty of information is a condition for the realization of fair and voluntary payment transactions (Hosniati & Sofa, 2026).

2. Avoiding Gharar in Online Payment Transactions

The study also finds that the principles of mutual consent and honesty are closely related to the avoidance of gharar. In hadith, the Prophet Muhammad prohibited transactions involving excessive uncertainty. In Tokopedia transactions, gharar may occur when product details are unclear, specifications are incomplete, shipping costs are not transparent, or payment consequences are not fully understood (Putri & Sofa, 2026).

Tokopedia's digital transaction system can reduce uncertainty when product descriptions, price details, delivery information, and payment instructions are clearly displayed. Payment methods such as bank transfer, virtual account, and other digital payment channels may help buyers complete transactions more efficiently. However, the system alone cannot eliminate gharar if sellers provide unclear or misleading information.

Therefore, the avoidance of gharar requires cooperation between platform mechanisms and user ethics. Sellers must provide complete and accurate information, while buyers must carefully read product details before making payment. This combination of technical clarity and moral responsibility is necessary to ensure that digital payment transactions are free from harmful uncertainty.

3. Trustworthiness in the Tokopedia Payment System

The findings indicate that trustworthiness is an important value in marketplace payment transactions. In digital commerce, payment involves several parties, including buyers, sellers, payment service providers, and the platform. Each party has responsibilities that must be fulfilled. Buyers must pay according to the agreed amount, sellers must deliver goods according to the order, and the platform must provide a secure transaction mechanism (Haqqi & Sofa, 2026).

In Islamic ethics, amanah means fulfilling rights and obligations responsibly. In Tokopedia transactions, amanah is reflected when sellers send products according to the description and buyers complete payment according to the transaction agreement. It is also reflected when buyers do not misuse complaint, return, or refund features dishonestly.

Trustworthiness is therefore not only a technical issue but also a moral responsibility. Technology can facilitate transactions, but it cannot replace ethical awareness. A transaction may be smooth digitally, but it may still be problematic ethically if one party acts dishonestly. Therefore, hadith values are needed to strengthen moral responsibility in digital payment practices.

4. Evidence of the Relevance of Hadith Principles to Tokopedia Transactions

Based on the analysis, there are several points of relevance between hadith principles and Tokopedia payment transactions. First, the hadith on mutual consent is relevant to the process of product selection, order confirmation, and payment approval. Second, the hadith prohibiting fraud is relevant to the obligation of sellers to provide accurate product information. Third, the hadith prohibiting gharar is relevant to the need for transparency in price, product specifications, delivery, and payment methods. Fourth, the value of amanah is relevant to the responsibility of sellers to deliver products and buyers to complete payment honestly (Sa & Sofa, 2026).

These findings show that Islamic business ethics can be applied to modern digital transactions. Although the form of transaction has changed, the ethical foundation remains the same. Digital marketplaces require not only technological security but also moral integrity. Hadith muamalah provides ethical guidance so that online transactions can be conducted with fairness, transparency, and responsibility.

5. Implications for Muslim Consumers and Sellers

This study has practical implications for Muslim consumers and sellers. Muslim consumers should be careful in reading product descriptions, checking seller credibility, reviewing prices, understanding payment instructions, and choosing safe payment methods. This careful attitude supports the principle of mutual consent because payment is made based on sufficient knowledge and consideration (Wulandari & Sofa, 2026).

Muslim sellers, on the other hand, must uphold honesty in presenting products. They should avoid manipulating images, hiding defects, exaggerating quality, or providing false delivery information. In Islamic ethics, profit should not be obtained through deception. A seller’s honesty is not only a business strategy but also a religious responsibility (Putra, 2026).

Therefore, Tokopedia payment transactions can become part of ethical economic practice when conducted according to Islamic values. Digital transactions should not be separated from spiritual and moral awareness. The principles of mutual consent, honesty, clarity, and trustworthiness can help build a marketplace culture that is fair, transparent, and beneficial for society.

Table 1. Evidence of Hadith Principles in Tokopedia Payment Transactions

Aspect of Finding	Hadith Principle	Contextual Evidence in Tokopedia Transactions	Ethical Meaning
Mutual consent	Sale must be based on willingness	Buyers choose products, review information, select payment methods, and confirm orders	Transactions should be conducted through conscious approval
Honesty	Fraud in trade is prohibited	Product descriptions, images, prices, and stock information must be accurate	Sellers must provide truthful information
Avoidance of gharar	Transactions involving uncertainty are prohibited	Product details, shipping costs, and payment instructions should be clear	Transactions must avoid ambiguity and potential harm
Amanah	Rights and obligations must be fulfilled	Sellers send goods according to orders, buyers pay according to agreement	Digital commerce requires moral responsibility

Table 1 shows that hadith principles are relevant to Tokopedia payment transactions. Mutual consent is reflected in the process of confirming orders and selecting payment methods. Honesty is reflected in the obligation to provide accurate product information. The avoidance of gharar is reflected in the need for clear transaction details, while amanah is reflected in the responsibility of both sellers and buyers to fulfill their obligations. This table confirms that digital marketplace transactions can be evaluated through the ethical framework of hadith muamalah.

CONCLUSION

The internalization of Ahlus Sunnah Wal Jamaah values in shaping religious and moderate character in early childhood is carried out through habituation, role modeling, Islamic storytelling, songs and shalawat, educational games, institutional religious culture, and cooperation with parents. Aswaja values such as tawassuth, tawazun, i’tidal, tasamuh, mahabbah, and love for polite Islamic traditions are highly relevant to early childhood education because they can be translated into concrete behavior.



Children's religious character is formed through the habit of praying, greeting others, loving the Prophet, respecting teachers and parents, and practicing daily manners. Meanwhile, moderate character is formed through the habit of sharing, queuing, taking turns, respecting friends, accepting differences, and resolving conflicts peacefully. Aswaja education in early childhood is not effective when delivered doctrinally and abstractly. It is more appropriate when carried out through joyful direct experiences, child-friendly activities, and consistent habituation.

Therefore, Aswaja values can serve as an important foundation for building a generation of early childhood learners who are religious, polite, tolerant, balanced, and peace-loving. Islamic early childhood education institutions need to make Aswaja the basis of character education integrated into learning activities, school culture, and family collaboration.

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