

HDC: Journal of Human Development and Community Empowerment

Volume 1 Number 2 Juni 2026

Journal Email: hdc.ejournal@gmail.com

Website Journal: <https://ejournal.stdiis.ac.id/index.php/hdc>



COUNSELING ON CONTEMPORARY MUAMALAH FIQH REGARDING THE PREVENTION OF FRAUD IN BUYING AND SELLING AT STDI IMAM SYAFI'I JEMBER

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Article info

Submitted: 2026-06-13

Accepted: 2026-08-13

Published: 2026-09-07

Keywords:

Fiqh Muamalah, Tadlis, Buying and Selling, Sharia Economics, Community Services

Abstract

This community service activity aims to increase the understanding of the STDI Imam Syafi'i Jember campus community and the surrounding community regarding contemporary muamalah fiqh, especially the principles of fraud prevention in buying and selling transactions. The activity will be held on August 4-10, 2025 in a hybrid manner, namely through face-to-face meetings at the Ar-Rabmah Mosque, STDI Imam Syafi'i Jember, as well as live broadcasts through the digital platforms YouTube and Facebook. Participants came from residents of the STDI Imam Syafi'i Jember campus and the surrounding community. The implementation of activities uses a classical and individual approach through literacy lectures based on turats/mu'tabarab, contextual explanations, questions and answers, and interactive discussions. The material presented included the law of origin of buying and selling, the prohibition of usury and gambling, the concept of gharar, the practice of tadlis, including tadlis al'aib and tadlis al-ghabn, the right of kbiyar, as well as ethics and transparency in transactions, especially in trade through digital platforms. Evaluation was carried out qualitatively through participatory observation, focus group discussions (DFGs), and observation of participant involvement during activities. The results of the activity showed that participants were actively involved in discussions and consultations on transaction issues, such as concealing defects in goods, price manipulation, unclear product information, and digital transaction ethics. Participants also showed a better understanding of the difference between transactions that are in accordance with sharia principles and transactions that contain elements of tadlis and gharar, as well as the importance of honesty, transparency, and prudence in buying and selling. Thus, this activity contributes to strengthening the fiqh literacy of the participants, even though the evaluation carried out has not used quantitative measurements or pre-test and post-test.

INTRODUCTION

Understanding fiqh muamalah, especially in buying and selling activities, is a crucial need for the community so that every economic transaction runs according to sharia principles (Imsar et al., 2025). The development of modern trade accompanied by the rapid development of digital platforms presents various new transaction models that are increasingly complex (Susanto et al., 2025). In practice, the boundary between transactions that are sharia-compliant and transactions that contain elements of fraud (*tadlis*), uncertainty (*gharar*) (Fadilah et al., 2025), and information manipulation are often blurred. Therefore, discussions about muamalah ethics, honesty, and transparency are very relevant in stemming potential disputes and economic exploitation practices.

Although theoretically muamalah literacy is considered vital, the community within the STDI Imam Syafi'i Jember Campus consisting of students, campus business unit managers, and the surrounding merchant community—faces specific problems at the base level. Based on the results of initial identification, most of the daily transaction actors in the environment do not have an adequate understanding of the technical boundaries of *tadlis* and *gharar* (Fazda et al., 2024), especially in transactions with digital concepts (e-commerce and social commerce). There are still cases of concealment of defects in goods (*tadlis al'aib*) (Marlina et al., 2026), unclear product descriptions, and price manipulation (*tadlis al-ghabn*) due to a lack of practical knowledge about consumer protection mechanisms such as option rights (*khiyar*). The vulnerability of the community to the problem of buying and selling confirms that the existence of a campus based on Islamic studies alone does not automatically guarantee high practical literacy in the daily economic activities of the surrounding community.

This community service activity lies in the educational approach it uses. Unlike previous Islamic economic education programs that were generally general, focused on Islamic banking, or delivered in one-way lectures, this Dauroh program integrates the study of classical texts (*kitab turats/mu'tabarah*) with the context of contemporary *muamalah* through a hybrid method (face-to-face and live streaming). In addition, the intervention combines a classical approach to strengthening basic concepts and an individual/consultative approach to dissect real transaction cases faced by the target community interactively.

This community service activity aims to improve literacy and legal awareness of the community of STDI Imam Syafi'i Jember and the surrounding community in preventing the practice of buying and selling fraud. Explicitly, this activity is designed to answer the following service questions: What was the initial understanding of the target community of the forms of *tadlis* and *gharar* in modern transactions, How effective is the implementation of Dauroh based on the book of *mu'tabarah* in a hybrid manner in increasing the conceptual understanding and ethical awareness of participants?

The evaluative hypothesis proposed in this intervention is that the application of structured Dauroh that combines normative-contextual studies and interactive discussions is able to improve participants' cognitive knowledge and encourage their readiness to apply the principles of honesty, transparency, and *khiyar* rights to daily transactions

IMPLEMENTATION METHOD

This community service activity was organized by the Community Service Center (P3M) and Da'wah STDI Imam Syafi'i Jember at the Ar-Rahmah Mosque.

The implementation was carried out in a *hybrid* manner through 7 main material sessions during the period of August 4-10, 2025, where each session lasted $\pm 60-90$ minutes (held from Maghrib to Isha).

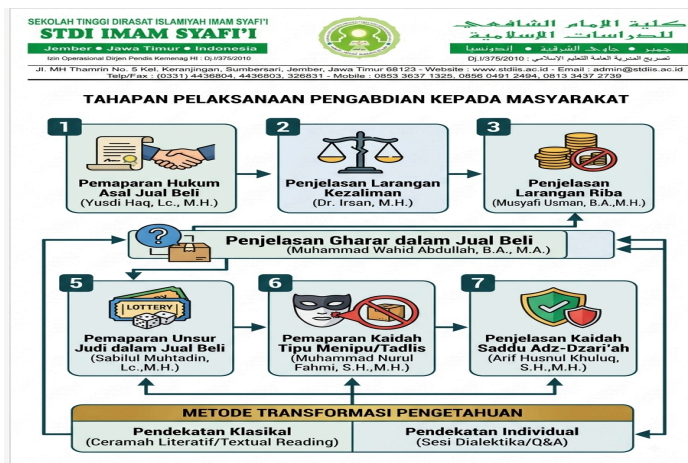
The interaction process combines a classical approach (delivery of general materials) and an individual approach (specific case consultation). The learning methods applied include: Reading and explanation of classical Islamic texts (*kitab turats/mu'tabarab*), Two-way question and answer session, Live *streaming* via YouTube channel for online participants.

Participant recruitment is carried out openly through internal campus announcements, official social media, and infographic leaflets, Total *offline participants* include campus residents and the surrounding community (varies per session according to the capacity of the mosque), as well as *online* viewers through digital channels, Participants include academics (lecturers and students) as well as members of the general public/MSME actors around the campus, with age backgrounds, gender, jobs, and diverse education.

The material session was filled by 7 academics/lecturers from STDI Imam Syafi'i Jember who have qualifications in the field of Islamic Law and Fiqh Muamalah, namely: Yusdi Haq, Lc., M.H. (Material: *Law of the Origin of Buying and Selling*), Dr. Irsan, M.H. (Material: *Don't Be Tyrannical in Buying and Selling*), Musyafi Usman, B.A., M.H. (Material: *Prohibition of Riba*), Muhammad Wahid Abdullah, B.A., M.A. (Material: *Gharar in Buying and Selling*), Sabilul Muhtadin, Lc., M.H. (Material: *Elements of Gambling in Buying and Selling*), Muhammad Nurul Fahmi, S.H., M.H. (Material: *Trickery in Buying and Selling*), Arif Husnul Khuluq, S.H., M.H. (Material: *Rules of Saddu Adz-Dzari'ah*)

Non-numerical qualitative data collection is carried out through: Direct observation of the dynamics of attendance, enthusiasm, and response of participants during the activity (Participatory Observation), Directed discussion with representatives of participants/MSME actors to identify case studies of muamalah disputes, *tadlis practices*, and *gharar* in the field (Discussion Focus Group).

The stages of community service implementation are presented in Figure 1. This service activity is in the form of assembly which is in the form of the following:



RESULTS AND DISCUSSION

Implementation of Dauroh "Rules of Contemporary Fiqh Muamalah Theory"

Community service activities through Dauroh "Contemporary Fiqh Muamalah Rules" were carried out in a *hybrid manner*, namely face-to-face (*offline*) at the Ar-Rahmah Mosque of the STDI Imam Syafi'i Jember Campus, and broadcast live (*online*) through digital platforms from August 4 to 10, 2025. This activity was packaged in the form of a knowledge assembly using the literative lecture method (contextual reading of the text of ulama/turatis books), explanation

of the rules of Islamic law, and two-way interactive discussions. The material presented focused on the debriefing of ethics of sharia trade transactions to prevent fraud and economic losses (Mardian et al., 2023), which include: Law of Origin in Buying and Selling, Prohibition of Tyranny in Buying and Selling, Prohibition of Riba, Concept of Gharar in Buying and Selling (Uncertainty and Uncertainty), Elements of Gambling/Maysir in Buying and Selling, Rules of Deception/Tadlis in Buying and Selling, Rules of Saddu Adz-Dzari'ah (Prevention of Bad and Economic Damage)

Figure 2. Implementation of Dauroh "Rules of Contemporary Fiqh Muamalah Theory"



Figure 2 is a screenshot from the YouTube social media platform which validly documents that community service activities in the dauroh format have been broadcast online. Visually, this document proves the transmission of information to a wide audience outside of the participants who are physically present at the Ar-Rahmah Mosque. Based on the relevant contextual data in the screenshot, The broadcast entitled "Tricks in Buying and Selling - Ustadz Muhammad Nurul Fahmi, S.H., M.H." was published through the YouTube platform on the "Islamic Consultation" channel, the organizer's channel has a base of 58.7 thousand

subscribers, and at the time the screenshot was taken, the video was recorded to have been viewed 2.1 thousand times within six days after it was uploaded, which refers to the series of events on August 4-10, 2025.

Submission of Material on Transaction Ethics, Deception, and Sharia Law in Buying and Selling

The delivery of this material made a significant contribution to increasing the literacy of participants regarding the rules of fraud in buying and selling, as well as emphasizing the importance of integrating manners and muamalah laws in daily economic activities. The core of the discussion focused on key concepts of fiqh designed to protect consumers and uphold trade fairness. Participants are equipped with a deep understanding of *tadlis* (fraud) in the form of intentionally concealing the condition of goods or providing misleading information (Dewi et al., 2025), as well as *gharar* (uncertainty) which includes high-risk transactions due to unclear specifications and buying and selling objects (Siliwangi., 2025). In more detail, the material outlines a strict prohibition against *tadlis al-'aib* (hiding product defects) which requires sellers to disclose any shortcomings of goods before the contract, as well as *tadlis al-ghabn* (price manipulation) such as providing false market price information or taking unreasonable profits (*ghabn fahish*) by taking advantage of the buyer's ignorance (Dewanti et al., 2026).

As a form of juridical protection, this material explains *the khiyar* mechanism, especially *khiyar al-'aib*, which gives the buyer the right to cancel the contract (*fasakh*) or demand compensation if hidden defects are found after the transaction. In addition, the limitation of illegitimate profits is also clarified through the prohibition of the practice of usury and elements of gambling/speculation (*maysir*)

which are often disguised in modern trade (Putri et al., 2025). This entire set of principles boils down to strengthening transaction ethics based on Surah An-Nisa verse 29, which emphasizes the foundation of mutual satisfaction between both parties (*'an taradhin*) through honesty, transparency, and trustworthiness in every business interaction (Rantaprasaja et al., 2025).

Relevance to E-Commerce and MSME Practices

The contextual delivery of material has succeeded in bridging the principles of classical fiqh with the reality of modern trade, especially for Micro, Small, and Medium Enterprises (MSMEs) and people who are active in digital transactions (Munawwarah et al., 2026). In the *e-commerce* ecosystem, where buyers cannot physically inspect goods before transacting, avoidance of *tadlis* and *gharar* has become crucial. Therefore, product descriptions, photos, stock availability information, and reviews on digital platforms must reflect real conditions, considering that visual manipulation, concealment of defects (*tadlis al-'aib*), and the creation of false reviews are forms of fraud that are prohibited in sharia (Amalia et al., 2023). For MSME operations—such as retail trade, culinary, and residential services around campus—the application of the principles of fraud prevention (*anti-tadlis*) and price transparency (*anti-ghabn*) plays a vital role in building consumer trust, preventing muamalah disputes, and maintaining the sustainability of a business full of blessings (Puspitasari et al., 2026). This relevance is even stronger in the interactive session when the participants actively discuss various real case studies, ranging from scale fraud, concealment of defects in used goods, to misleading promotional strategies in the *marketplace*.

The systematic and contextual delivery of the material helps participants understand that the understanding of fiqh muamalah is not only an academic concept limited to theoretical studies, but also an important instrument in maintaining property (*hifdzul mal*), maintaining honesty, and forming a clean economic ecosystem (Susanto et al., 2025). Participants gradually realize that a legitimate and blessed transaction is determined not only by one-sided material gains, but also by the existence of absolute harmony between the seller and the buyer (*an-taradhin*) built on the disclosure of information.

Impact of Activities on Participants

The implementation of this community service activity ran smoothly thanks to the great support of the interest and enthusiasm of the participants during the event. This smoothness is also driven by the high relevance of service materials to the needs of the community around the STDI Imam Syafi'i Jember Campus and netizens (*netizens*), especially in gaining a comprehensive understanding of the rules of fraud in buying and selling and contemporary muamalah practices that are in accordance with or contrary to sharia (Midisen et al., 2025). However, this activity cannot be separated from several inhibiting factors, such as the limitation of the duration of the training which only lasts between Maghrib and Isha prayer times, as well as counseling facilities that are fairly minimal and modest so that it triggers concerns about boredom from the participants to attend the next counseling session.

Table 1. Changes in community service outcomes

Indicators of Change	Reported Impact Claims	Measurement Methods Used	Evaluation of the Limitations of Supporting Evidence
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Attendees	Consistency and enthusiasm of congregational attendance offline and <i>online</i>	General visual observation at the event location (Masjid Ar-Rahmah)	There is no formatted attendance record that documents the exact number of daily attendees
Material Understanding	Increasing understanding of <i>contemporary muamalah rules</i> and ethics	Verbal responses during lectures and Q&A sessions	No structured assessment is carried out through pre-test or <i>post-test</i>
Transaction Awareness	Increased moral awareness to do business honestly and transparently	Qualitative discussion and case presentation by participants	Awareness was measured without standardized questionnaire instruments or clear quantitative indicators
Discussion Participation	Participants' activeness in two-way dialogue with the presenter	P Direct observation of interaction in Q&A/FGD session	Participant activities are not systematically categorized and participants' statements/questions are not documented in transcripts
Economic Behavior	Influence legal compliance and participant transaction practices in the field	No measurement method	The claim is very weak because no post-program behavioral observation or <i>follow-up assessment (follow-up study)</i> is carried out

One of the changes seen is the increasing consistency of participant attendance. In the early stages, the attendance of participants tended to fluctuate because some campus residents and the surrounding community were not used to participating in intensive muamalah studies. In addition, the busyness of trade, work, and college activities also affects the level of participation. However, as the program progressed, the attendance pattern showed a more stable tendency, both in worshippers who were physically present at the Ar-Rahmah Mosque and who listened through digital broadcasts (*streaming*). This shows that participants begin to feel the practical benefits of the dauroh material so that they are encouraged to be more consistent in participating in activities. This increase in attendance can be

understood as a reflection of the community's growing need for religious development activities that not only focus on ritual worship, but also provide space for Islamic financial literacy. Dauroh, which is conducted in a hybrid manner, creates an adaptive learning environment, supports the formation of positive habits, and increases understanding of sharia regulations in the business world.

In addition to the increase in the number of participants, changes were also seen in the participants' understanding of contemporary muamalah fiqh rules. Before the activity was carried out, some participants had limited understanding of the application of the value of fairness in buying and selling, and often had difficulty distinguishing between legitimate transactions and transactions that contained elements of fraud (*tadlis*) or ambiguity (*gharar*). This understanding is generally still global and not yet fully connected to modern commercial practices. After regularly participating in dauroh, participants demonstrate a better understanding of various legal values such as the prohibition of usury, *gharar* limits, market price manipulation (*tadlis al-ghabn*), concealment of defects (*tadlis al-'aib*), and consumer choice rights (*khiyar*). This increase was influenced by the approach of delivering the material used in the activity, namely the reading of the text of the undergraduate handbook (*kitab mu'tabarab*) accompanied by an authoritative sentence explanation and a direct link to the case study of contemporary muamalah disputes. This approach also allows participants to connect the material with their personal transaction experience on *marketplaces* as well as digital platforms.

Another change observed was the increasing awareness of participants about the importance of self-evaluation (*muhاسباب*) in doing business and improving trade ethics. During the dauroh process, participants showed greater concern for

product information transparency, contract accuracy, strengthening consumer rights, and self-control against greed. Some participants who work as business people (MSMEs) also showed a more cautious attitude in acting and trying to apply the values of honesty learned into their business schemes. This increase in awareness shows that the study of muamalah fiqh not only has an impact on the cognitive aspect in the form of increasing legal knowledge, but also affects affective aspects such as moral awareness and belief attitudes of participants. The *coaching* process through dauroh provides an opportunity for participants to reflect on their sources of income and how they transact, thereby encouraging more positive and sharia-compliant economic behavior changes.

Further changes are seen in the level of participant involvement in the activity. At the beginning of the program, some participants tended to be passive and only acted as classical listeners. However, after entering the interactive dialectic session, participants began to demonstrate more active engagement through specific questions, responses to case studies, and sharing personal experiences regarding the buying and selling barriers they faced in the field. This increase in participation shows that a learning approach that combines literacy lectures and two-way discussions is able to create a more lively and interactive learning atmosphere. Interaction through Q&A and Focus Group Discussions (FGDs) allows for an open exchange of experiences and ideas to unravel market realities, thereby strengthening participants' applicative understanding. This condition also shows that participants not only passively receive legal information, but also engage in the problem-solving process in a participatory manner.

Overall, the results of the activity show that Dauroh "Principles of Contemporary Fiqh Muamalah Theory" has a positive impact on improving community sharia economic literacy (Syahra et al., 2024). This activity not only enhances participants' theoretical understanding of the rules of anti-fraud fiqh, but also contributes to increasing legal awareness, commitment to transaction openness, and the establishment of an honest, trustworthy, and dignified local market ecosystem in the environment around the STDI Imam Syafi'i Jember Campus.

EVALUATION AND DISCUSSION OF ACTIVITIES

The evaluation of this program comprehensively measures the success rate of the implementation to the impact produced on the participants. In terms of the success of the implementation, the program is supported by the availability of competent teaching staff from STDI Imam Syafi'i Jember, high enthusiasm from campus residents and the surrounding community, and the availability of hybrid facilities in the form of adequate digital broadcasting media. This support is directly proportional to the satisfaction of participants who responded very positively to the presentation of the material, especially thanks to the authoritative explanation of the rules of anti-fraud fiqh that are contextually related to the situation of modern commercial transactions.

On the other hand, this program has been proven to have a significant impact on improving knowledge and behavioral outcomes of participants. Participants are now able to understand the practical application of Islamic law in reducing the risk of exploitation of muamalah, which at the same time encourages the growth of awareness of Islamic business ethics in every activity of their daily transactions. However, this evaluation also noted several limitations of the program that became

technical obstacles, such as the limited time for the implementation of community service because it was only scheduled once every six months during semester breaks, the relatively short duration of each session, and the high dependence on conventional lecture methods in delivering muamalah materials that were quite complex.

CONCLUSION

Community service activities carried out through Dauroh "Principles of Contemporary Fiqh Muamalah Management" at the Ar-Rahmah Mosque, the environment of the STDI Imam Syafi'i Jember Campus, made a positive contribution in strengthening the understanding of trade contract laws and fostering the moral and ethical development of business people in the community. The implementation of intensive activities through literative lecture methods, interactive discussions, and question and answer sessions increases participants' involvement in the learning process and creates a more participatory environment for real muamalah problem-solving.

The results of the activity showed positive changes in several aspects, including an increase in participants' understanding of the rules of deception (*tadlis*) and ambiguity (*gharar*) in buying and selling, increased awareness to uphold the value of transparency and honesty in doing business, and increased active participation of participants in consulting their daily financial dispute cases.

This increase shows that counseling based on the guidance of scholars (*kitab mu'tabarab*) not only contributes to improving Islamic legal knowledge, but also affects the formation of participants' attitudes, economic behavior, and legal compliance in daily life. The Dauroh Fiqih Muamalah program can be one of the

effective media in community development, especially in strengthening the dimension of business ethics and building a local market ecosystem that is honest, transparent, and free from fraudulent practices in a sustainable manner.

Therefore, continuous development efforts are needed, such as designing more intensive counseling schedules, adding innovative teaching methods, and expanding the reach of education to the wider community through the consistent use of digital media so that the benefits of the program can be felt more widely.

ACKNOWLEDGMENTS

The author expressed his gratitude to the Center for Research, Community Service, and Da'wah (P3M) STDI Imam Syafi'i Jember for coordinating, providing facilities, and scheduling the program. Gratitude was also conveyed to the Management of the Ar-Rahmah Mosque for the provision of the location and operational facilities of the activity.

Appreciation was expressed to the technical team and broadcasting media for the support of the implementation of the live broadcast, as well as all campus residents and the surrounding community who have actively participated in this activity.

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