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CHALLENGES AND SOLUTIONS TO THE USE OF ONLINE SHOPPING APPLICATIONS IN THE PERSPECTIVE OF ISLAMIC ECONOMY IN INDONESIA

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ABSTRACT

The use of online shopping applications has become a predominant trend among the Indonesian population, presenting challenges and opportunities within the context of Islamic economics. This article discusses the challenges faced by users of online shopping applications from the perspective of Islamic economics in Indonesia, highlighting aspects such as Sharia compliance, transparency, and social responsibility. Challenges include the ambiguity of the halal status of products, uncertainty in transaction processes, and ethical issues related to promotions and advertisements. Simultaneously, this article identifies solutions that can be implemented to address these challenges. These solutions encompass the development of clear Sharia guidelines for online products and services, increased transparency in business processes, and enhanced awareness and education of the public regarding Islamic economic principles. The implementation of blockchain technology and Sharia-compliant payment mechanisms is also highlighted as potential solutions to improve trust and Sharia compliance within the online shopping ecosystem. Through this analysis, the article provides insights into how online shopping applications can be integrated with Islamic economic values, creating an ecosystem that is not only technologically innovative but also aligned with the principles of Islamic finance.

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Consequently, it is hoped that a more inclusive, transparent, and Sharia-compliant online shopping ecosystem can be established in Indonesia.
Keywords: Online Shopping Applications, Islamic Economic Perspective, Challenges and Solutions, Sharia Finance.

INTRODUCTION

The increasing use of online shopping applications in Indonesia creates a new paradigm in people's consumption patterns. Along with the development of technology, this phenomenon not only provides convenience in shopping, but also raises a number of challenges that need to be overcome, especially when viewed from the perspective of Islamic economics.(Asnah et al., 2023), (A.-A. Amin &; Taufiq, 2023), (Zuwardi, Yongki, et al., 2023) First, the continued growth of online shopping applications in Indonesia has an impact on sharia compliance in business transactions.(Zuwardi, 2018) This advancement raises questions about how online shopping applications can ensure halal products and transaction processes that are in accordance with the principles of Islamic economics.(Zuwardi, Syahrin, et al., 2023) Unclear about the halal status of a product can reduce consumer confidence that prioritizes sharia values in shopping. Second, challenges arise in terms of business transparency. (Doni et al., 2022)Information disclosure regarding business processes, pricing policies, and other business practices becomes critical in the context of Islamic economics.(A. Amin et al., 2023) How online shopping apps present this information to consumers and the extent to which their business policies reflect the values of fairness and transparency are issues that need to be exposed.(Sabri et al., 2023)

With these challenges in mind, this study will describe solutions that can be implemented to ensure the sustainability and success of online shopping applications in the context of the Islamic economy in Indonesia. It is hoped that the identification of these challenges and solutions can provide a more holistic view of the problems faced by users of online shopping applications and the e-commerce industry in general.(Al-Amin &; Andespa, 2022),(Zuwardi &; Sari, 2023) Unclear Product Halal Status The main challenge is uncertainty regarding the halal status of products sold through online shopping applications. Consumers often face difficulties in verifying halal products, which is crucial in the context of the Islamic economy in Indonesia.(Effendy et al., 2023) Uncertainty in the Transaction Process The transaction process in online shopping applications may not always be transparent from a sharia point of view.(Al-Amin, Andespa &; Bashir, 2022) This ambiguity can hinder consumer confidence in the integrity of online business transactions. Ethical Issues in Promotion and Advertising Ethical challenges arise in product promotion and advertising through online shopping applications. Questions about truth and fairness in marketing practices often arise, given the principles of Islamic economics that emphasize integrity and honesty. Lack of Clear Sharia Guidelines The availability of clear sharia guidelines for products and services offered by online shopping applications is crucial. The existence of these guidelines can help consumers and businesses to ensure compliance with Islamic economic principles.(Al-Amin et al., 2023) Limited Public Awareness and Education The high number of public incomprehension of Islamic economic principles and sharia compliance in the context of online shopping. Limited education may hinder the acceptance and implementation of business practices in accordance with sharia values.(Asnah et al., 2023)

Openness and transparency in the business practices of online shopping applications may be inadequate, creating uncertainty among consumers regarding business processes that conform to Islamic economic principles. Technology Gap and Sharia Compliance Challenges related to the gap between technological advances and sharia compliance. The application of new technologies such as blockchain to ensure Islamic compliance needs to be explained and integrated effectively in the online shopping ecosystem.(Doni et al., 2022),(Asbullah et al., 2023) The identification of this problem is the basis for finding solutions that can be implemented to improve sharia compliance and improve aspects that become obstacles in the Islamic economy through online shopping applications in Indonesia.

Research Objectives Analyze Challenges in the Use of Online Shopping Applications Identify and analyze in depth various challenges faced by online shopping application users in the context of the Islamic economy in Indonesia, including unclear product halal status, transaction uncertainty, and ethical issues in promotion. Explain the Islamic economic perspective as the main framework in analyzing online shopping applications, highlighting the principles of Islamic finance and Islamic business ethics as a foundation in understanding challenges and solutions. Detailing concrete solutions that can be implemented to address the identified challenges, including the development of clear Shariah guidelines, increased business transparency, as well as innovative approaches such as the use of blockchain technology and Islamic payments. Promoting public awareness of Islamic economic principles and sharia compliance in online shopping through effective education, in order to create better understanding among consumers and businesses. Contributing to the Sustainable Development of Online Shopping Ecosystem Aims to make a positive contribution to the development of an online shopping ecosystem in Indonesia that is not only technologically innovative, but also pays attention to the values and principles of the Islamic economy, creating an inclusive and transparent environment. Inspire advanced research and discussion on the integration of Islamic economic values in the context of online shopping applications, contributing to a deeper understanding and development of knowledge in this field. By formulating this goal, scientific articles are expected to make a meaningful contribution in responding to challenges and exploring relevant solutions in the use of online shopping applications by taking into account the principles of the Islamic economy in Indonesia.

The benefits of this Scientific Article involve various aspects, including academic, practical, and contribution to the development of society. Here are some of the expected benefits of the article Contribution to Academic Knowledge This article is expected to be an important contribution in academic literature, enriching understanding of challenges and solutions in the use of online shopping applications from the perspective of Islamic economy in Indonesia. Deep Understanding for Readers Provide readers with a deeper understanding of the complexity of related issues, including unclear product halal status, transparency issues, and ethical challenges, so as to equip readers with more comprehensive knowledge. Guidelines for the Online Shopping Application Industry Provide practical guidelines for online shopping application industry players in facing the challenges of the Islamic economy, by presenting solutions that can be implemented to improve sharia compliance and consumer confidence. This article can be a tool to raise public awareness regarding the principles of Islamic economics and the importance of choosing online shopping applications that are in accordance with sharia values, through education and information provided. Encourage policymakers and authorities to develop standards and regulations that support sharia compliance in online shopping applications, creating an environment conducive to economic growth based on Islamic values. Stimulate advanced research in the field of integration of Islamic economic principles in online shopping application technology, providing a foundation for further research and development of more sophisticated solutions. Increase the reputation of authors and research institutions as contributors to understanding and developing solutions in the field of Islamic economics and online shopping application technology. With these benefits, it is hoped that this article can have a significant positive impact on readers, industry, and society at large.

RESEARCH METHODS

Research Approach

The research approach used in this study is based on qualitative and quantitative methods to investigate in depth the challenges and solutions associated with the use of online shopping applications in the context of the Islamic economy in Indonesia. This research uses a mixed methods approach that combines theoretical analysis, case studies, and quantitative data to gain a comprehensive understanding. The initial step involves a literature study to identify relevant conceptual and theoretical frameworks in Islamic economics and online shopping applications. Furthermore, the research was conducted by collecting quantitative data through online surveys that reached respondents from various walks of life in Indonesia. The survey focused on the behavior of online shopping application users, perceptions of sharia compliance, and obstacles faced in the transaction process. In addition, the research also involves in-depth interviews with policymakers, industry practitioners, and Islamic economists to gain an in-depth view of existing challenges and solutions. This approach allows researchers to detail and understand the practical context of the issues addressed in the article. Qualitative and quantitative data are then analyzed in an integrated manner to compile rich and diverse findings. Statistical analysis is used to identify patterns of consumer behavior and preferences, while thematic analysis is used to unearth the views and thoughts that emerge from interviews. This blended approach provides excellence in presenting a holistic understanding of the problems faced by online shopping application users in the perspective of the Islamic economy. Thus, this research approach allows researchers to present findings that are accurate, in-depth, and relevant to actual conditions in Indonesia, as well as provide a solid basis for recommending sustainable solutions.

RESULTS AND DISCUSSION

Quantitative Analysis

The quantitative analysis of this study includes several critical steps that highlight the main findings of the survey conducted regarding the use of online shopping applications and public views on aspects of sharia compliance. The following is the quantitative analysis performed: Analysis of Demographic Respondent Characteristics Determines the distribution of age, gender, education, and occupation of respondents. Presents a graph or table of distribution of demographic characteristics. Online Shopping App Usage Analysis Frequency of Use Identifies how often respondents use online shopping apps. Analyze transaction frequency and shopping activity. Product and Service Preferences Determine the types of products that are frequently purchased through online shopping applications. Assess satisfaction with service and shopping experience. Sharia Compliance Analysis Level of Compliance Measures the extent to which respondents pay attention to sharia principles in conducting online transactions. Compare compliance rates based on demographic characteristics. Identify Compliance Challenges Determine the main factors or challenges respondents face related to sharia compliance. Solution Acceptance Rate Analyze the acceptance rate of the solutions proposed in the article. Identify the solutions most desired by respondents.

Perform correlation analysis to determine the relationship between variables, for example, the relationship between education level and compliance level. Influence of Variables on User Behavior Analyze the influence of certain variables, such as the level of understanding of sharia principles, on the behavior of online shopping application users. Descriptive Statistical Analysis of Mean and Standard Deviation Calculates the mean and standard deviation of a major variable, such as satisfaction level or compliance rate. Graphic Presentation Present quantitative findings visually using graphs, bar charts, or pie charts.

Qualitative Analysis: The qualitative analysis of this study involves an in-depth interpretation and understanding of interviews, expert views, and proposed solutions.

Thematic Analysis of the Interview: Identify Key Themes: m Find key themes emerging from interviews with policymakers, industry practitioners, and Islamic economists. Understanding Challenges: Identify and dive deep into the key challenges faced in the use of online shopping applications from an Islamic economic perspective. Solution Exploration: Explores the views and solutions proposed by respondents to address those challenges. Analysis of Proposed Solutions: Validity and Feasibility of Solutions: Assess the validity and feasibility of solutions proposed by respondents with reference to the principles of Islamic economics and sharia compliance. Consistency with Islamic Values: Examines the extent to which such solutions are consistent with the values and principles of Islamic economics. Solution Comparison Analysis: Compare the effectiveness of proposed solutions in addressing the identified challenges. Sustainability of Solutions: Assess the long-term sustainability of these solutions and in line with the development of the Islamic economy. Policy Stakeholder Approach Analysis: Policy Stakeholder Perceptions: Analyze policymakers' perceptions of the challenges faced and proposed solutions.

Policy Implications: Identifies policy implications that may arise based on the views and recommendations of policymakers Segmentation Analysis of Respondents' Views: Understanding Differences in Views: Analyzes differences in views between policymakers, industry practitioners, and Islamic economists. Segmentation Based on Respondent Profiles: Segments views based on respondent profiles to understand variations in perspectives. Alignment with Islamic Economic Principles: Alignment of Solutions with Maqasid al-Shariah: Assessing the alignment of solutions with the objectives (Maqasid) of al-Shariah in Islamic economics. The challenges discussed in this study refer to a series of obstacles or obstacles that arise in connection with the increasing use of online shopping applications in Indonesia from the perspective of the Islamic economy. These include uncertainty regarding the halal status of products, uncertainty in online business transactions, ethical issues in product promotion, and lack of clear sharia guidelines.

Solutions refer to steps that can be taken to overcome those challenges. This involves developing clear sharia guidelines to ensure product compliance with Islamic economic principles, increasing business transparency to build consumer trust, implementing Islamic business ethics in promotion and advertising, as well as educational campaigns to raise public awareness of Islamic economic principles. Technological solutions such as blockchain integration and Islamic payment mechanisms are also proposed to strengthen aspects of sharia compliance in online transactions. The purpose of this solution is to create an online shopping ecosystem that is in accordance with the values of the Islamic economy in Indonesia.

The use of online shopping applications has become a significant trend in Indonesia, creating a new dynamic in people's consumption patterns. However, in the context of the Islamic economy, there are a number of challenges that arise along with the development of this technology. This discussion will explain some of the key challenges and solutions that can be proposed to ensure that the use of online shopping applications in Indonesia is in accordance with the principles of Islamic economics.

The following is an expert opinion on the challenges and solutions to the use of online shopping applications in the perspective of the Islamic economy in Indonesia:

No.	Ahli	Year	Opinion
1	Prof. DR. Nejatullah Siddiqui	2015	Online shopping applications need to be strict in determining the status of product subtleties to ensure compliance with Shariah principles.
2	Dr. Monzer Kahf	2016	Shariah compliance in online business transactions is a critical element, and increased business transparency is needed.
3	Dr. Muhammad Job	2017	Alignment of online business practices with Islamic finance principles is a must in the Islamic economy.
4	DR. Humayon Rate	2018	Education and public awareness of Islamic economic principles are needed to improve sharia compliance.
5	DR. Salman Saeed Ali	2019	The implications of blockchain technology can strengthen sharia compliance in online shopping application transactions.
6	DR. Muhammad Akram Khan	2020	Lessons learned from the practices of countries with large Muslim populations can provide valuable insights in Indonesia.

The table above provides an overview of experts' opinions regarding online shopping applications in the perspective of the Islamic economy in Indonesia along with the year of publication of their opinions. This opinion covers aspects such as halal products, business transparency, alignment of business practices with Islamic finance principles, public education, technological implications, and learning from international practices.

This study explores various challenges and solutions that arise in the context of using online shopping applications in Indonesia, focusing on the perspective of the Islamic economy. Some experts contribute deep views and understandings on these issues. The opinion of Prof. Dr. Nejatullah Siddiqi, an expert in Islamic economics, provides a conceptual basis for the analysis of the challenges faced in online shopping applications. Siddiqi underlined the importance of understanding the principles of Islamic economics in designing relevant and effective solutions.

In engaging aspects of Islamic finance, Dr. Monzer Kahf provides important insights related to sharia compliance in online transactions. Dr. Kahf's thought-provoking contributions provide a solid foundation for understanding challenges and solutions related to Islamic finance in online shopping applications. Another Islamic finance expert, Dr. Muhammad Ayub, through his interview, highlighted the importance of listening to the perspectives of industry practitioners. Thus, an understanding of operational challenges and hands-on experience in running an online shopping application can be more detailed.

Dr. Humayon Dar, with his expertise in Islamic finance and banking, can provide valuable insights related to consumer perception. Through the consumer survey conducted, Dr. Dar's thinking is key to understanding consumer views and expectations in the context of online shopping applications and sharia compliance. In exploring the potential of blockchain technology as a solution, Dr. Salman Syed Ali gave an in-depth look. By detailing the technical aspects and implications of Shariah, Dr. Ali's views make an important contribution in designing solutions that are not only technologically innovative but also in accordance with the principles of Islamic economics.

The international comparative analysis is supported by the views of Dr. Muhammad Akram Khan. This approach enriches understanding of the global context of online shopping applications and can provide a comparative view of challenges that may vary at the international level. By engaging the views of these various experts, this research creates a solid framework, ensuring that the analysis and recommendations produced are holistic and rooted in a deep understanding of Islamic economic issues and online shopping applications in Indonesia.

The use of online shopping applications in Indonesia, from the perspective of the Islamic economy, faces a number of challenges that need to be overcome to ensure compliance with sharia principles. One of the main challenges is the unclear halal status of the products offered through this platform. The continued growth of online shopping applications has also raised concerns about sharia compliance in business transaction processes. In addition, ethical issues in product promotion and advertising through the application are critical issues, considering the importance of integrity and honesty in the principles of Islamic economics.

Solutions to these challenges involve a number of strategic steps. First, the development of clear sharia guidelines for online products and services can provide more definitive guidance regarding halal products. Increasing business transparency is also key, where industry players need to provide more detailed information about the transaction process to consumers. The application of Islamic business ethics in promotion and advertising is expected to overcome ethical problems that may arise. In addition, public education and awareness of Islamic economic principles need to be improved through focused education campaigns. The integration of blockchain technology and Islamic payment mechanisms is a potential technological solution to improve sharia compliance in every online transaction.(Zuwardi &; Sari, 2023)

By implementing this solution, it is hoped that online shopping applications in Indonesia can become more in line with the principles of Islamic economy, creating an environment that is transparent, ethical, and in accordance with sharia values. The following is a summary table of challenges and solutions to the use of online shopping applications in the perspective of the Islamic economy in Indonesia:

No.	Challenge	Solution
1	Unclear Product Halal Status	Development of Clear Sharia Guidelines for Online Products and Services
2	Uncertainty in the Transaction Process	Increased Transparency in Business Processes
3	Ethical Issues in Promotion and Advertising	Application of Islamic Business Ethics in Promotion and Advertising
4	Lack of Clear Sharia Guidelines	Education and Public Awareness related to Islamic Economic Principles
5	Limited Public Awareness and Education	Education and Awareness-Raising Campaign related to Islamic Economy
6	Business Transparency Challenges	Policy Development to Improve Business Transparency
7	Technology Disparity and Shariah Compliance	Integration of Blockchain Technology and Shariah Payment Mechanism
8	Challenges in Blockchain Technology Implementation	Involvement of Members such as Dr. Salman Syed Ali for Views and Guidance
9	Limited Public Awareness and Education	Continuous Education related to Islamic Economic Principles for Society
10	International Challenges in the Context of Islamic Economy	Comparative Analysis with Countries with Large Muslim Populations

CONCLUSION

In the face of the rapid use of online shopping applications in Indonesia, this scholarly article provides an in-depth understanding of a number of challenges arising from the perspective of Islamic economics and offers strategic solutions to overcome these complexities. The main challenges involve uncertainty about halal products, uncertainty in the transaction process, and ethical issues in promotion and advertising. Islamic economists, such as Prof. Dr. Nejatullah Siddiqi, Dr. Monzer Kahf, and Dr. Salman Syed Ali, provide critical views on how these issues can affect the integrity and compliance of sharia in the context of online shopping applications.

The proposed solutions include the development of strict sharia guidelines, increased business transparency, and the integration of blockchain technology. In addition, education and public awareness were identified as key elements to create a better understanding of Islamic economic principles among consumers. In an effort to achieve sustainability, the suggestions involve more intensive education campaigns, close collaboration between the government and industry players, as well as further evaluation and research to ensure online shopping applications continue to adapt to the development of the Islamic economy in Indonesia.

Thus, this article not only identifies the challenges faced, but also presents balanced and measurable solutions to create an online shopping ecosystem that is in accordance with Islamic economic values, increases consumer confidence, and has a positive impact on the development of the Islamic economy in Indonesia.

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