

The Role of E-commerce in Maintaining Transparency in Rice Trading Mechanisms in Perlis, Malaysia, Based on Muamalat Principles

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Abstract: *This study investigates how e-commerce platforms can enhance transparency in the rice trading mechanisms within Perlis, Malaysia, specifically by adhering to Islamic muamalat principles. It explores the challenges posed by online transactions from a Shariah perspective, such as issues of security, contractual legality, anonymity gharar and riba while affirming the general permissibility of electronic transactions provided they meet applicable conditions. The research aims to reconcile modern e-commerce practices, including evolving business models and features, with established Islamic legal frameworks, particularly concerning the validity of buying and selling on digital platforms. This analysis delves into the nuances of online transactions, considering whether current e-commerce functionalities align with Islamic values such as honesty, fairness, and the avoidance of speculative dealings. It further examines how the principles of Amanah (trustworthiness) and consumer protection, integral to Islamic economics, can be leveraged to mitigate uncertainties and enhance consumer assurance in the digital rice trade. This investigation will specifically evaluate the effectiveness of current e-commerce regulations and their enforcement within Perlis to ensure compliance with these muamalat principles, thereby promoting a more transparent and ethically sound rice market. Furthermore, this study will consider the application of khiyar principles, such as khiyar al-aib (option of defect) and khiyar al-ru'yah (option of inspection), as mechanisms to address potential ambiguities and enhance consumer confidence in online rice transactions. The integration of technology, particularly AI-driven innovations, into platform ecosystems presents both opportunities and challenges for reinforcing these principles within the e-commerce framework for rice trading.*

Keywords: *E-commerce, Trading Mechanisms, perlis Malaysia, Muamalat Principles*

Introduction

The rapid evolution of e-commerce platforms has fundamentally transformed commercial transactions, including the vital agricultural sector, particularly rice trading, which necessitates a re-evaluation through the lens of Islamic financial principles (Uriawan et al., 2025). This study aims to investigate how e-commerce can foster transparency in rice trading in Perlis, Malaysia, by adhering to Muamalat principles, which emphasize fairness, justice, and the elimination of gharar uncertainty and riba (interest) (Muhammad et al., 2019). The application of these principles is crucial for ensuring the integrity and halal nature of transactions, safeguarding consumers, and cultivating a trustworthy business environment (Wahyuni et al., 2023). This research specifically seeks to design and test a Business-to-Business (B2B) model rooted in Islamic economic principles, focusing on eliminating usury, enhancing transparency, and ensuring equitable transactions (Soumena et al., 2024). By integrating Shariah-compliant

frameworks, this model seeks to mitigate speculative practices and uncertainty gharar inherent in conventional trade, thereby promoting greater consumer confidence and ethical conduct within the digital marketplace (Mustofa et al., 2022; Soumena et al., 2024). Furthermore, the proliferation of online business models, including Business-to-Business (B2B) transactions, introduces novel challenges for scholars to ensure Shariah compliance, especially concerning online purchasing, transaction mediums, and electronic payment systems (Muhammad et al., 2019).

This paper proposes a model that integrates core Shariah components, robust technological infrastructure, and a supportive regulatory body to address these challenges effectively (Muhammad et al., 2019). This holistic approach is designed to enhance the transparency and ethical conduct of the rice trading mechanism within Perlis, Malaysia, aligning with the core tenets of Muamalat (Soumena et al., 2024). Such a framework is essential not only for achieving worldly gains but also for securing spiritual rewards, as honesty and trustworthiness are paramount in all commercial dealings, particularly in e-commerce where the risk of deception is heightened (Mustofa et al., 2022).

To mitigate these risks, Islamic economic principles rigorously prohibit practices such as gharar (uncertainty or deception), riba (usury or interest), and maisir (gambling or excessive speculation), which are particularly pertinent in digital transactions where information asymmetry can be prevalent (Mustofa et al., 2022; Soumena et al., 2024). Therefore, the implementation of Shariah-compliant frameworks in e-commerce platforms becomes indispensable to ensure economic justice and stability, thereby minimizing potential financial instability (Mustofa et al., 2022; Yazid et al., 2023). This paper posits that by embedding Muamalat principles into e-commerce platforms for rice trading, particularly focusing on elements like truthfulness in descriptions, clear contractual terms, and fair pricing, a more robust and ethically sound market can emerge (Mustofa et al., 2022; Novianti & Julaihah, 2025).

This integration necessitates a comprehensive understanding of Islamic contract law and the prohibition of specific elements like riba (usury), gharar (excessive uncertainty), and haram (unlawful) goods within the e-commerce context to guide the development of such platforms (Ribadu & Rahman, 2016). This approach not only protects consumers from fraudulent sellers and exploitative practices but also fosters trust, which is vital for the widespread adoption and success of e-commerce in agricultural supply chains (Hanim, 2022).

Literature Review

This section synthesizes existing scholarship on e-commerce, transparency, and *Muamalat* principles, laying the theoretical groundwork for understanding their intersection in the context of rice trading. Specifically, it examines how digital platforms can enhance visibility and accountability in supply chains while adhering to Islamic ethical guidelines, thereby addressing prevalent issues such as information asymmetry and speculative dealings (Yazid et al., 2023). It further explores how the integration of Shariah-compliant frameworks, which demand the absence of usury (*riba*), excessive uncertainty (*gharar*), and illicit objects, can cultivate trust and legitimacy in the e-commerce ecosystem for Muslim consumers and beyond (Sholikhin & Amijaya, 2019). Crucially, the prohibition of *gharar* (uncertainty or deception) and *maisir* (gambling) in *Muamalat* principles directly addresses the risks associated with information asymmetry in digital transactions, compelling e-commerce platforms to prioritize clarity and full disclosure in their operations (Mustofa et al., 2022). The implementation of Islamic economic values, such as honesty and fairness, through user-friendly interfaces and transparent product information on e-commerce platforms is crucial for building consumer trust and loyalty, particularly among Muslim consumers (Novianti & Julaihah, 2025). This emphasis on ethical

conduct in transactions is further supported by the permissibility of electronic transactions under Islamic jurisprudence, provided all valid conditions are met (Mustofa et al., 2022). These conditions generally align with the core tenets of Islamic contract law, ensuring transactions are free from exploitation, ambiguity, and forbidden elements (Mustofa et al., 2022; Ribadu & Rahman, 2016). This includes ensuring that pricing mechanisms are transparent and that all transactional data, from origin to delivery, is auditable, thereby reducing the potential for **gharar** and establishing a more equitable marketplace (Kadam, 2024; Rachbini, 2023).

The subsequent sections will delve into the methodological framework for developing and evaluating an e-commerce model that adheres to these principles within Perlis' rice trading sector, followed by an analysis of empirical data to ascertain its efficacy. This comprehensive examination aims to identify best practices and potential challenges in integrating Shariah principles into digital agricultural supply chains, offering valuable insights for policymakers and industry stakeholders. Such an endeavor is crucial for fostering a robust and ethically grounded e-commerce ecosystem that not only ensures compliance with **Muamalat** principles but also promotes sustainable and equitable development in the agricultural sector.

Method

The conceptual framework for this study integrates Islamic ethical principles, particularly **Muamalat**, with e-commerce functionalities to analyze their combined impact on transparency in Perlis's rice trading mechanisms. This framework posits that the inherent transparency and ethical guidelines embedded in **Muamalat** can effectively counteract issues such as information asymmetry and fraud prevalent in conventional trade, thereby fostering a more equitable and efficient market for rice (Aloufi et al., 2025; Mustofa et al., 2022). Specifically, the framework examines how the principles of honesty, integrity, and trust, derived from Islamic economic perspectives, influence the design and implementation of e-commerce platforms to ensure fairness and prevent deceptive practices in rice transactions (Novianti & Julaihah, 2025; Sholikhin & Amijaya, 2019).

This study employs a quantitative approach with an explanatory research design to investigate the relationships between the integration of Islamic economic principles into e-commerce platforms and the transparency of rice trading mechanisms in Perlis (Novianti & Julaihah, 2025). This design will allow for the systematic collection and analysis of numerical data to establish cause-and-effect relationships and determine the extent to which Shariah-compliant e-commerce practices enhance transparency and accountability in the supply chain. This quantitative methodology will leverage a structured questionnaire distributed to various stakeholders, including rice farmers, millers, distributors, and consumers, to gather data on their perceptions and experiences with e-commerce platforms and their adherence to **Muamalat** principles (Ardiansyah et al., 2016). The use of statistical analysis, such as structural equation modeling, will then be employed to validate the proposed theoretical model and quantify the impact of different variables on transparency within the rice trading ecosystem (Soetikno et al., 2025). This approach is crucial for understanding the complex interplay between ethical frameworks and technological applications in achieving market integrity and consumer confidence (Zulkifli & Yusuf, 2023).

The study will focus on Perlis, Malaysia, as the primary geographical area, given its significant role in rice production within the country, allowing for a concentrated analysis of the local rice trading ecosystem. The population under study will encompass a diverse array of individuals and groups actively involved in the Perlis agri-food supply chain, including farmers, millers, wholesalers, retailers, and end consumers (Hasan & Habib, 2024). This comprehensive approach ensures that perspectives from all stages of the rice trading mechanism are considered,

providing a holistic understanding of how e-commerce, guided by *Muamalat* principles, can enhance transparency. A probability sampling method, specifically stratified sampling, will be utilized to ensure proportional representation of these key segments, facilitating the generalization of results across the broader population (Walalangi et al., 2024). This stratified sampling approach ensures diversity and representativeness within the collected data (Soetikno et al., 2025). The total sample size for the quantitative survey will comprise 300 respondents, a number deemed adequate for research in emerging fields where the exact population may not be fully represented by actual users (Hen et al., 2023). This sample size is further justified by the requirements for robust statistical analysis, particularly for techniques such as Structural Equation Modeling (Judijanto et al., 2024; Soetikno et al., 2025).

The stratified random sampling method ensures that each segment of the rice trading community (farmers, millers, wholesalers, retailers, and consumers) is adequately represented in the sample, thereby enhancing the generalizability and validity of the research findings (Kusno et al., 2022; Soetikno et al., 2025). This method facilitates a comprehensive understanding of the varying perspectives and experiences across the rice supply chain regarding e-commerce and its transparency implications (Soetikno et al., 2025). The use of stratified random sampling is critical for achieving a balanced representation of all relevant stakeholders, allowing for a more nuanced analysis of how different groups perceive and interact with e-commerce platforms rooted in *Muamalat* principles (Raja et al., 2021). This approach accounts for the diverse roles and impacts of each stratum on the transparency of the agri-food supply chain, consistent with established research practices (Hasan & Habib, 2024). Following the initial stratification, simple random sampling will be applied within each stratum to select individual participants, ensuring unbiased representation from each defined subgroup (M. & Govindarajo, 2015).

This rigorous approach to sampling aims to mitigate potential biases and ensure that the collected data accurately reflects the multifaceted dynamics of rice trading in Perlis, thereby strengthening the reliability and validity of the study's conclusions (Hidayat et al., 2024; Soetikno et al., 2025). For instance, the population will be segmented into groups such as farmers, millers, distributors, and consumers, with a proportionate number of participants selected randomly from each category to ensure comprehensive coverage (Abiwu & Martins, 2024). This methodical selection process aims to gather a representative dataset that can effectively illuminate the intricate relationships between e-commerce, *Muamalat* principles, and transparency in Perlis's rice trading mechanisms (Kusno et al., 2023). This meticulous sampling strategy, which involves segmenting the population into distinct strata such as farmers, millers, distributors, and consumers, ensures a proportionate and representative selection of participants from each category to provide comprehensive coverage for the study (Soetikno et al., 2025).

A structured questionnaire will be the primary instrument for data collection, designed to elicit quantitative data on perceptions of transparency, the integration of *Muamalat* principles, and the use of e-commerce platforms in rice trading. This questionnaire will incorporate sections on demographic information, current engagement with digital financial solutions, and perceptions regarding the impact of e-commerce on transparency in both physical and informational aspects of the rice supply chain (Walalangi et al., 2024). Each item will be measured using a Likert scale, typically ranging from "Strongly Disagree" to "Strongly Agree," to capture the intensity of respondents' opinions and attitudes (Junaidi, 2024). The questionnaire will also include open-ended questions to gather qualitative insights into specific challenges and opportunities related to e-commerce adoption and adherence to Islamic ethical principles in the Perlis rice market. The validity and reliability of the questionnaire will be rigorously assessed through pilot testing with a small, representative sample before full-scale deployment to ensure

the instrument accurately measures the intended constructs (Ardiansyah et al., 2016). Furthermore, the questionnaire will be disseminated through a combination of face-to-face interactions and electronic distribution methods to maximize reach and accommodate participant preferences (Rojali et al., 2024). This dual approach aims to optimize the response rate and ensure a diverse range of responses from across the stratified sample (Hadi et al., 2023). The structured questionnaire, encompassing both closed-ended and Likert-scale questions, is specifically designed to align with the research objectives and variables under investigation (Alkhaffaf et al., 2024).

The data collection process will involve several phases, beginning with securing necessary ethical approvals from relevant authorities and institutions to ensure compliance with research guidelines. Subsequently, informed consent will be obtained from all participants, clearly outlining the study's purpose, confidentiality protocols, and their right to withdraw at any point. The survey will be administered online using platforms like Google Forms, distributed via email and social media to reach a broad audience within the identified strata, along with offline distribution for those with limited digital access (Ariffin, 2021; Ashimkhanova et al., 2023). A total of 300 non-Muslim respondents in Indonesia will be targeted, aligning with prior studies that have successfully utilized similar sample sizes for comprehensive analysis (Ashfahany et al., 2023). This approach ensures a robust dataset for subsequent statistical analysis, capturing diverse perspectives on e-commerce transparency within the rice trading sector (Aisyah, 2023). To further enhance data quality, a pilot test will be conducted with 30 random farmers to assess the clarity and reliability of the questionnaire before its full administration (Permana et al., 2023). This pilot study will allow for refinement of any ambiguous questions and validate the instrument's effectiveness in measuring the intended variables, ensuring the integrity of the collected data (Innerhofer et al., 2022; Salleh, 2016).

The collected data will be subjected to a multi-stage analytical framework to comprehensively assess the impact of e-commerce on transparency in rice trading, grounded in Muamalat principles. Initially, descriptive statistics will be employed to summarize the demographic characteristics of the respondents and provide an overview of their engagement with e-commerce platforms and adherence to Muamalat principles within the rice supply chain (Verma & Kandikonda, 2023). Following this, inferential statistical methods, such as correlation and regression analyses, will be utilized to examine the relationships between e-commerce adoption, adherence to Muamalat principles, and various indicators of transparency (Umair et al., 2024). Specifically, Structural Equation Modeling will be applied to construct a robust theoretical model, allowing for the simultaneous examination of direct and indirect effects among these complex variables (Sitepu & Akustia, 2024). This advanced statistical technique will enable the identification of causal pathways and the quantification of the strength and direction of relationships, thereby providing a nuanced understanding of how e-commerce influences transparency in Perlis's rice trading mechanisms, while upholding Muamalat principles (Junaidi, 2024).

Result and Discussion

This approach, specifically PLS-SEM, offers robust analysis even without assuming normal data distribution, although descriptive statistics will be used to confirm acceptable skewness and kurtosis values (Soetikno et al., 2025). The application of PLS-SEM further allows for the examination of both direct and indirect relationships among the study's constructs, thereby providing a comprehensive understanding of the mechanisms through which e-commerce influences transparency in rice trading, particularly within the framework of Muamalat principles (Hussain et al., 2023). This method is particularly suitable for research requiring

predictive and exploratory models, accommodating both latent and manifest variables, and addressing potential asymmetry and kurtosis in the data (Wiyono et al., 2024). The utilization of SmartPLS version 4.1.0.8, following a two-step approach, allows for a comprehensive evaluation of both the measurement model (assessing indicator reliability, construct reliability, convergent validity, and discriminant validity) and the structural model (testing path coefficients and explanatory power) (Soetikno et al., 2025). The assessment of the measurement model will involve evaluating indicator reliability, construct reliability (using composite reliability and Cronbach's alpha), convergent validity (through Average Variance Extracted or AVE), and discriminant validity (via the Fornell-Larcker criterion and Heterotrait-Monotrait Ratio or HTMT) (Khan et al., 2024; Soetikno et al., 2025). The structural model evaluation will then proceed to analyze the relationships between the latent variables and test the hypothesized paths, with bootstrapping using 5,000 subsamples conducted to determine the significance of path coefficients and the model's predictive power (Soetikno et al., 2025).

This comprehensive methodology, integrating advanced statistical techniques with ethical considerations, aims to provide a robust framework for investigating the complex interplay between e-commerce, *Muamalat* principles, and transparency within the rice trading sector of Perlis. This methodological rigor ensures that the study can effectively contribute to both theoretical understanding and practical applications in fostering transparent agricultural supply chains. Furthermore, the results derived from this rigorous analysis will be crucial for policy-makers and stakeholders in developing effective strategies for integrating e-commerce solutions that adhere to Islamic ethical frameworks in agricultural markets. The use of SEM-PLS is particularly appropriate for this study given its ability to handle complex models with multiple variables, examine latent variables that cannot be directly measured, and test measurement errors of manifest variables, thereby confirming the proposed theoretical model based on the collected research data (Alkhozaim et al., 2024; Dzikri et al., 2024). This statistical approach allows for a thorough assessment of how well observed variables measure the latent constructs, confirming the validity and reliability of the research instrument (Jermsittiparsert & Srihirun, 2019).

E-commerce platforms are pivotal in enhancing transparency within the rice trading mechanisms of Perlis by providing accessible and verifiable transaction records, thereby minimizing information asymmetry among stakeholders (Soetikno et al., 2025). These platforms facilitate direct communication between buyers and sellers, reduce opportunities for intermediaries to manipulate prices, and allow for real-time monitoring of market fluctuations, all contributing to a more equitable and transparent trading environment (Ashfahany et al., 2023; Pepinsky & Welborne, 9 C.E.). Moreover, the inherent digital nature of e-commerce transactions ensures an immutable record of all dealings, which is crucial for upholding Muamalat principles of fairness and accountability (Neupane et al., 2014). This enhanced transparency, driven by digital platforms, can be further augmented through the integration of technologies like the Internet of Things to ensure transparent physical and information flow within the agri-food supply chain, as demonstrated in other agricultural contexts (Hasan et al., 2024). This integration would further fortify the integrity and legitimacy of halal product certification, a critical component of Muamalat principles, by providing robust traceability throughout the supply chain (Nugroho et al., 2024). Such advancements not only bolster consumer trust but also empower producers through improved market access and fairer pricing mechanisms.

Adherence to Muamalat principles on e-commerce platforms is crucial for fostering ethical and trustworthy rice trading mechanisms, emphasizing honesty, fairness, and accountability in all digital transactions (Novianti & Julaihah, 2025). This involves ensuring that digital contracts are clear, pricing is transparent, and all parties have access to accurate information about the goods being traded, aligning with the core tenets of Islamic commercial law (Wahyuni et al.,

2023). Furthermore, these platforms can mitigate perceived risks by providing transparent information and quality assurances, thereby building consumer trust, a concept deeply rooted in Islamic economic principles such as the prohibition of *gharar* (Novianti & Julaihah, 2025). The integration of such principles within e-commerce infrastructure can also address challenges related to information asymmetry, which is particularly relevant in the "black box" nature of food supply chains where transparency is often limited (Ibrahim, 2023). By emphasizing transparency and ethical conduct, e-commerce platforms can cultivate an environment of mutual satisfaction and prevent exploitation, which are fundamental aspects of *ridha* in Islamic commercial dealings (Hallaq & Minhaji, 2013). This adherence further extends to the clear display of product images and detailed specifications, modes of delivery, and payment options, along with mechanisms for dispute resolution, all of which are essential for achieving conformity in agreements and protecting consumer rights within an Islamic framework (Muhammad et al., 2019; Wahyuni et al., 2023).

The adoption of e-commerce in the rice trading sector of Perlis presents both significant opportunities for market efficiency and transparency, alongside notable challenges related to infrastructure, digital literacy, and regulatory frameworks. While e-commerce can ensure the permissibility of transactions by adhering to Islamic economic principles, such as avoiding interest and business practices that contradict Sharia principles, challenges like suitable regulations, consumer protection, and data security still need careful consideration for sustained growth (Wahyuni et al., 2023). Addressing these multifaceted challenges requires a concerted effort from policymakers, industry stakeholders, and religious scholars to develop comprehensive guidelines and support systems that facilitate the seamless integration of *Muamalat* principles into digital commerce.

Understanding the perspectives of various stakeholders including farmers, millers, distributors, and consumers is paramount for evaluating the effectiveness and acceptance of e-commerce platforms in promoting transparency within the Perlis rice trading ecosystem. This nuanced understanding will reveal the factors influencing their trust, willingness to adopt digital solutions, and overall satisfaction with e-commerce as a mechanism for upholding Islamic transactional ethics. Such insights are crucial for tailoring e-commerce interventions to meet specific needs and concerns, thereby maximizing their potential for fostering equitable and transparent rice trading practices in line with *Muamalat* principles. Furthermore, a robust legal and ethical framework, informed by Islamic commercial law, is essential to ensure the legality and trustworthiness of e-commerce platforms, particularly concerning aspects such as contract validity, anonymity, *gharar*, and *riba* (Muhammad et al., 2019). The comprehensive legal and ethical framework would ideally be developed through an integrative collective *ijtihad*, involving various experts including economists, sociologists, anthropologists, and Islamic legal scholars, to address the complexities of contemporary *muamalah* issues in e-commerce (Mustofa et al., 2022). This collaborative approach ensures that the resulting legal guidelines are comprehensive and adaptable to the evolving landscape of digital commerce, thereby fostering a conducive environment for transparent and ethical rice trading (Mustofa et al., 2022). Specifically, the ongoing development of *Siyasah Syar'iyah* can provide a dynamic regulatory framework to monitor e-commerce content and transactions, ensuring fairness and preventing manipulative practices within the digital rice market (Rahma et al., 2024). This framework is vital for maintaining the integrity of *Muamalat* principles in an increasingly digitalized trade environment, where concerns about technological and Islamic legal aspects of transactions are prevalent among Muslim consumers (Maika & Kautsar, 2019). This necessitates a deep dive into the subject matter of e-commerce within the framework of economic law to ascertain its legal implications and ensure its alignment with Islamic jurisprudence (Mustofa et al., 2022).

Furthermore, a comprehensive analysis of the validity of e-commerce transactions under Fiqh Muamalah is essential, particularly considering contemporary innovations in features and business models that may not be fully addressed by conventional frameworks (Uriawan et al., 2025). This necessitates a thorough examination of how established Islamic legal principles, which distinguish between fixed and adaptable laws, can be applied to evolving digital commerce practices (Mustofa et al., 2022). This includes evaluating the ethical implications of technological advancements, ensuring that rationalization of adaptive technology aligns with principles of equality and balance towards global welfare as envisioned by Sharia economics (Aziz et al., 2023). Such an examination would consider the nuances of akad (contract) in digital spaces, the implications of digital signatures, and the permissibility of various payment gateways under Islamic financial regulations, especially concerning the avoidance of gharar (excessive uncertainty) and *riba* (usury) (Yazid et al., 2023). Moreover, the application of maqasid syariah must guide the development of e-commerce frameworks to ensure that all transactions contribute to societal well-being and justice, preventing any form of exploitation (Wahyuni et al., 2023).

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