

# The Dominance of Credit Mechanisms in Sharia Trading and Its Implications for the Principle of Transactional Justice

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## **Abstract**

*The increasing dominance of credit-based mechanisms in contemporary Islamic sales has reshaped the structure and orientation of Shari'ah-compliant commercial practices. While credit transactions are normatively permissible within Islamic law, their extensive use raises critical questions regarding the realization of transactional justice, which constitutes a fundamental principle of Islamic economics. This study examines the implications of the dominance of credit mechanisms in Islamic sales and evaluates their consistency with the ethical foundations of justice, balance, and mutual benefit embedded in Islamic commercial law. Employing a qualitative normative-conceptual research design, the study adopts the analytical perspectives of fiqh al-mu'amalat and Islamic economics. The object of the research is credit-based Islamic sales practices, analyzed through primary data derived from documented transaction practices and contracts, as well as secondary data sourced from classical and contemporary fiqh literature, Shari'ah fatwas, and Islamic economic scholarship. The findings reveal that credit mechanisms have become the prevailing transactional model, influencing contractual relations, risk allocation, and pricing structures. This dominance tends to generate structural imbalances, particularly through disproportionate risk transfer and rigid obligations imposed on buyers, which may undermine the substantive realization of transactional justice. The study further demonstrates that excessive reliance on credit-oriented models risks marginalizing risk-sharing principles and diluting the moral objectives of Islamic*

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*economics. Normatively, the findings suggest that credit mechanisms should function as conditional instruments rather than default transactional frameworks. Practically, the study underscores the need for justice-oriented contractual designs, stronger regulatory oversight, and the promotion of alternative Shari'ah-compliant models that better align with the objectives of Islamic economics.*

### **Keywords**

*Islamic sales; credit mechanisms; transactional justice; Islamic economics*

### **Introduction**

The contemporary development of Islamic commercial practices has been accompanied by a notable transformation in the mechanisms governing sales transactions. One of the most salient features of this transformation is the increasing prevalence of credit-based sales within Islamic markets. Transactions that were historically characterized by immediate exchange and direct ownership transfer are now frequently conducted through deferred payment arrangements, installments, and structured credit schemes. This evolution reflects broader changes in modern economic systems, consumer behavior, and financial innovation, particularly in the context of globalization and digital commerce. Consequently, credit has shifted from being a complementary payment option to becoming a dominant mechanism shaping the structure and substance of Islamic sales transactions.

The dominance of credit mechanisms in Islamic sales is often driven by practical considerations, including the need to accommodate limited consumer liquidity, enhance market accessibility, and promote economic inclusion. From a market perspective, credit-based sales facilitate consumption, expand demand, and support business sustainability in competitive environments. However, within the normative framework of Islamic economics, commercial transactions are not assessed solely on the basis of efficiency or profitability. Instead, they are evaluated through ethical and legal principles derived from Shari'ah, with justice (*'adl*) serving as the foundational value governing all forms of economic exchange (Chapra, 2020). This principle requires that transactions ensure fairness, transparency, balance of rights and obligations, and protection against exploitation.

In Islamic jurisprudence, justice in sales transactions extends beyond the formal validity of contracts to include their substantive outcomes. A sale may be legally valid in form yet still problematic in substance if it produces unequal benefits, disproportionate risk allocation, or informational asymmetry between the contracting parties. Islamic economic thought consistently emphasizes that justice must be realized both procedurally and substantively, ensuring that neither party is unfairly advantaged or disadvantaged in the transactional relationship (Kamali, 2023). In this regard, the growing dominance of credit-based mechanisms raises critical concerns about whether contemporary Islamic sales practices continue to uphold the ethical objectives of Shari'ah or merely replicate conventional financial logics under Islamic legal forms.

The increasing reliance on credit in Islamic sales has also altered the relational dynamics between sellers and buyers. In traditional sale contracts, the relationship between the parties was relatively straightforward, centered on the exchange of goods for a mutually agreed price. In contrast, credit-based transactions often involve extended contractual relationships, deferred obligations, and, in many cases, the participation of third-party financial intermediaries. These developments have the potential to shift bargaining power, redistribute risks unevenly, and place consumers in structurally weaker positions, particularly when contract terms lack sufficient transparency or flexibility (Rahman et al., 2022). Such conditions create a fertile ground for transactional imbalance and raise questions regarding the realization of justice in practice.

Scholarly discourse on Islamic commercial law highlights that credit sales are not inherently impermissible. Classical fiqh recognizes the permissibility of deferred payment sales, provided that the price, payment period, and contractual terms are clearly specified at the time of agreement and free from elements of *ribā* and excessive uncertainty (Hassan & Aliyu, 2019). Nevertheless, contemporary studies suggest that the widespread dominance of credit mechanisms may lead to a functional transformation of sales contracts into quasi-financing instruments. In such cases, the emphasis often shifts toward profit maximization and risk insulation for sellers or financiers, potentially at the expense of fairness and shared responsibility (Dusuki, 2021).

This transformation necessitates a critical reassessment of whether modern credit-based Islamic sales remain aligned with the ethical spirit of Shari'ah.

The dominance of credit mechanisms also raises broader concerns regarding transactional justice in modern Islamic markets. When credit becomes the primary mode of exchange, consumers may face higher effective prices, rigid repayment structures, and limited negotiating power. These conditions may undermine the principle of mutual consent (*tarāḍī*) and distort the balance of benefits that Islamic sales are intended to promote. Several studies have argued that without robust ethical safeguards, credit-based Islamic sales risk reproducing patterns of inequality commonly associated with conventional debt-based systems (Asutay, 2021). This concern is particularly relevant in digital and platform-based commerce, where standardized contracts and automated processes further constrain consumer agency.

Against this backdrop, the present study seeks to analyze the dominance of credit mechanisms in contemporary Islamic sales transactions and to examine their implications for the principle of transactional justice. The research is motivated by the need to critically evaluate whether the increasing normalization of credit-based sales enhances or undermines the ethical foundations of Islamic economics. By situating credit mechanisms within the broader framework of justice, this study aims to assess the extent to which current practices reflect Islamic economic values rather than merely conforming to formal legal requirements.

Specifically, this study aims to analyze the structural factors contributing to the dominance of credit mechanisms in Islamic sales, to examine how these mechanisms reshape the relational dynamics between transactional parties, and to assess their compatibility with the principle of transactional justice. Through a normative and analytical lens, the research evaluates whether contemporary credit-based practices align with the objectives of Islamic economics, particularly in promoting fairness, balance, and social welfare (El-Gamal, 2020). The study adopts a qualitative, library-based research approach, drawing upon scholarly literature published between 2019

and 2026 to capture recent theoretical developments and empirical insights.

The significance of this research lies in its potential contribution to both academic discourse and practical application. From a theoretical perspective, the study contributes to the ongoing debate on the nature of Islamic sales and the ethical boundaries of credit mechanisms within Shari'ah-compliant markets. It enriches the literature by foregrounding transactional justice as a central evaluative framework rather than treating credit merely as a technical or contractual issue. From a practical standpoint, the findings offer insights for market actors, Islamic financial institutions, and regulators seeking to design and oversee sales mechanisms that are not only legally valid but also ethically sound. By emphasizing justice as a guiding principle, this study aims to support the development of Islamic sales practices that remain faithful to their normative foundations while responding to the realities of modern economic life.

## **Methods**

This study employs a qualitative research design with a normative-conceptual orientation. The research is grounded in the perspectives of *fiqh al-mu'āmalāt* and Islamic economics as its primary analytical frameworks. The object of the study is the practice of credit-based transactions in Islamic sales, which are examined as contemporary manifestations of Shari'ah-compliant commercial activities. Primary data consist of documented transaction practices and contractual documents related to Islamic credit-based sales, which serve as empirical references for understanding how such mechanisms are structured and implemented within current market practices.

Secondary data are derived from authoritative sources, including classical and contemporary fiqh literature, Shari'ah fatwas, and scholarly works in the field of Islamic economics. Data collection is conducted through library research and documentation techniques, allowing for a systematic review of relevant normative texts and academic discussions. The data are analyzed using normative analysis to assess conformity with Shari'ah principles, complemented by critical analysis to evaluate the implications of credit-based sales mechanisms for transactional justice. This analytical approach enables

the study to identify normative consistencies and tensions between contemporary practices and the ethical foundations of Islamic commercial law.

## **Result**

The findings of this study indicate a clear pattern in which credit mechanisms have become the dominant mode of transaction within contemporary Islamic sales practices. Credit-based arrangements are consistently positioned as the primary transactional framework rather than as an alternative payment option. This dominance is reflected in the standardization of deferred payment schemes, installment structures, and contractual terms that prioritize credit facilitation. Within this framework, the relational structure between the parties involved in the transaction is characterized by extended contractual obligations, asymmetric bargaining positions, and, in certain cases, the involvement of third-party facilitators. These patterns illustrate a structural shift in Islamic sales transactions from immediate exchange toward prolonged credit-based relationships.

Furthermore, the findings reveal that the dominance of credit mechanisms has discernible implications for transactional balance in Islamic sales. The structuring of obligations and benefits within credit-based transactions tends to redistribute risk and responsibility unevenly between the contracting parties. This condition gives rise to observable indications of transactional imbalance, particularly in relation to price determination, risk allocation, and the degree of contractual flexibility afforded to each party. As a result, the findings suggest the presence of potential tensions between the prevailing credit-based practices and the principle of transactional justice, as the equilibrium of fairness and mutual benefit intended in Islamic sales transactions is not always fully realized.

## **Discussion**

### ***Concept of Transactional Justice in Islamic Sales***

Transactional justice occupies a central position within the normative framework of Islamic commercial law and constitutes a foundational principle governing all forms of sale transactions. In Islamic economics, justice (*'adl*) is not merely a moral ideal but a

binding normative requirement that shapes contractual relations, market behavior, and economic outcomes. The concept of justice in Islamic sales is rooted in the Qur'anic emphasis on fairness, mutual consent, and the prohibition of exploitation, which collectively aim to ensure that economic exchanges serve both individual interests and collective welfare (Chapra, 2020). Accordingly, transactional justice functions as a benchmark against which the ethical validity of commercial practices is assessed.

From the perspective of *fiqh al-mu'āmalāt*, transactional justice requires the preservation of balance between rights and obligations of the contracting parties. This balance is manifested through several key principles, including clarity of contract (*bayān al-'aqd*), transparency of price, mutual consent (*tarāḍī*), and equitable allocation of risk. Islamic jurisprudence emphasizes that a valid sale must not only fulfill formal contractual conditions but also ensure that neither party is subjected to undue harm or disadvantage. Justice, therefore, is realized when contractual arrangements reflect proportionality between benefit and responsibility, as well as fairness in the distribution of economic outcomes (Kamali, 2023).

In Islamic sales, justice is closely linked to the concept of ownership transfer (*tamalluk ḥaqīqī*) and risk assumption (*taḥammul al-khaṭar*). A seller is entitled to profit only when genuine ownership and risk are assumed prior to the sale. This principle distinguishes Islamic sales from debt-based financial transactions in conventional systems, where profit may be generated independently of real economic activity. By tying profit to ownership and risk, Islamic law seeks to prevent unjust enrichment and ensure that economic gains are derived from legitimate trade rather than speculative or exploitative practices (El-Gamal, 2020). Transactional justice, in this sense, safeguards the moral integrity of market exchanges.

However, contemporary Islamic economic practices have increasingly challenged the substantive realization of transactional justice. While many modern Islamic sales contracts formally comply with Shari'ah requirements, their operational structure often prioritizes financial certainty and profit stabilization over equitable risk-sharing. This trend is particularly evident in credit-based sales, where contractual arrangements may transfer the majority of risk to

buyers while insulating sellers or financiers from uncertainty. Such arrangements raise concerns regarding the erosion of justice as a substantive value, as contractual balance becomes skewed in favor of economically stronger parties (Dusuki, 2021).

Scholars of Islamic economics argue that justice in transactions must be evaluated not only at the moment of contract formation but throughout the lifecycle of the transaction. This dynamic understanding of justice recognizes that deferred payment structures, penalties, and rigid contractual terms may generate cumulative disadvantages for buyers, particularly in contexts of economic vulnerability. As Asutay (2021) notes, justice in Islamic economics is inseparable from social responsibility and ethical accountability, requiring continuous alignment between contractual mechanisms and the broader objectives of Shari'ah (*maqāṣid al-shari'ah*).

Furthermore, the expansion of digital and standardized sales contracts has introduced new challenges to transactional justice in Islamic markets. Automated contracts and platform-based transactions often limit negotiation space and reduce consumer agency, potentially undermining the principle of mutual consent. When contractual terms are predetermined and non-negotiable, the ethical substance of consent may be compromised, even if formal agreement is obtained. This condition necessitates a renewed emphasis on justice as a guiding principle capable of adapting to contemporary transactional realities without sacrificing Islamic ethical foundations (Rahman et al., 2022).

In light of these developments, the concept of transactional justice in Islamic sales must be reaffirmed as a substantive and evaluative framework rather than a purely formal criterion. Justice should function as a critical lens through which modern sales practices – particularly those dominated by credit mechanisms – are assessed and refined. By re-centering justice within Islamic commercial transactions, Islamic economics can maintain its distinct ethical identity while addressing the complexities of modern market systems.

***Credit Mechanisms as the Dominant Model of Contemporary Islamic Sales***

In contemporary Islamic markets, credit mechanisms have increasingly evolved into the dominant model of sales transactions,

reshaping both the structure and orientation of commercial exchanges. This dominance is not merely a quantitative increase in deferred payment transactions, but a qualitative transformation in how Islamic sales are conceptualized and operationalized. Credit-based sales are no longer treated as exceptional arrangements responding to specific needs; instead, they have become the default transactional model across various sectors, including retail trade, consumer goods, and digital commerce. This shift reflects broader economic pressures, such as market competition, consumer demand for payment flexibility, and the influence of modern financial practices (Wilson, 2020).

The rise of credit mechanisms as a dominant sales model is closely linked to the institutionalization of Islamic finance and the standardization of Shari'ah-compliant contracts. Contracts such as *murābahah* and deferred-payment sales have been widely adopted due to their perceived legal certainty and compatibility with regulatory frameworks. However, several studies indicate that this standardization has gradually transformed Islamic sales into instruments that function similarly to conventional credit arrangements, particularly in terms of fixed pricing structures and predictable returns (Kahf, 2019). As a result, the commercial logic underlying Islamic sales increasingly mirrors debt-based financing rather than genuine trade rooted in ownership transfer and risk-sharing.

This dominance has also altered the behavioral patterns of market participants. Sellers and institutions tend to prioritize credit-based models because they provide greater control over cash flow, reduce exposure to market volatility, and enhance profit predictability. Buyers, on the other hand, often accept credit arrangements as the primary or only available option, especially in digital marketplaces where immediate payment alternatives are limited. Such conditions may restrict meaningful choice and weaken the bargaining position of buyers, thereby reinforcing the structural dominance of credit mechanisms in contemporary Islamic sales (Amin et al., 2021).

From a *fiqh al-mu'āmalāt* perspective, the permissibility of credit-based sales is conditional upon the preservation of Shari'ah principles, including transparency, mutual consent, and the absence of *ribā* and excessive uncertainty. Nevertheless, the dominance of credit

mechanisms raises concerns about the gradual erosion of substantive Shari'ah objectives. When Islamic sales are designed primarily to replicate the outcomes of conventional credit systems, the ethical distinction between Islamic and non-Islamic commercial practices becomes blurred. Scholars have cautioned that such functional convergence may undermine the transformative ethical role of Islamic economics, reducing it to a system of contractual formalism rather than value-driven economic practice (Nienhaus, 2020).

Moreover, the expansion of digital commerce has intensified the dominance of credit mechanisms in Islamic sales. Platform-based transactions often rely on standardized credit options integrated into payment systems, leaving little room for alternative models of exchange. Automated approval processes, predetermined profit margins, and rigid repayment schedules further entrench credit as the primary transactional framework. While these features enhance efficiency, they also raise normative concerns regarding the marginalization of ethical deliberation and individualized consent in Islamic sales transactions (Zulkhibri, 2022).

The dominance of credit mechanisms also reflects a broader shift in Islamic economic practice toward risk avoidance rather than risk sharing. Contemporary Islamic sales models frequently allocate risks disproportionately to buyers, while sellers or intermediaries secure returns with minimal exposure to uncertainty. This trend contrasts with the classical Islamic economic emphasis on linking profit entitlement to genuine risk participation. As several empirical studies suggest, excessive reliance on credit-based models may contribute to market rigidity and social inequality, particularly when repayment obligations become burdensome for economically vulnerable consumers (Farooq & Alahkam, 2023).

In this context, the dominance of credit mechanisms in contemporary Islamic sales should not be viewed as a neutral or inevitable development. Rather, it represents a critical area requiring normative reassessment and ethical recalibration. While credit-based sales offer practical benefits and respond to modern economic realities, their dominant position necessitates continuous scrutiny to ensure alignment with the foundational values of Islamic economics. Without such scrutiny, Islamic sales risk becoming indistinguishable from

conventional credit systems, thereby weakening their moral and social distinctiveness.

### ***Risk-Justice Relations in Credit-Based Islamic Sales***

Risk occupies a central position in the normative structure of Islamic commercial law and plays a decisive role in determining the legitimacy of profit and the realization of justice in sales transactions. In Islamic jurisprudence, the entitlement to profit is intrinsically linked to the assumption of risk (*al-ghunm bi al-ghurm*), meaning that economic gain is justified only when the contracting party bears a corresponding level of liability and uncertainty. This principle functions as a key mechanism for ensuring justice in market transactions, as it prevents unjust enrichment and aligns economic reward with real economic responsibility (Ayub, 2019). Within this framework, risk is not merely an operational concern but a moral and legal determinant of transactional justice.

In credit-based Islamic sales, the relationship between risk and justice becomes particularly complex. Deferred payment arrangements inherently involve temporal separation between the transfer of goods and the fulfillment of payment obligations. While such arrangements are permissible in Islamic law, justice requires that the distribution of risks during this period remains balanced and transparent. However, contemporary practices often demonstrate a tendency to shift the majority of transactional risk onto buyers, while sellers or intermediaries secure profit through predetermined margins and contractual safeguards. This asymmetrical risk allocation raises concerns regarding the substantive realization of justice in credit-based Islamic sales (Rosly, 2020).

From a justice-oriented perspective, the imbalance of risk distribution undermines the ethical foundation of Islamic sales. When sellers are insulated from market fluctuations, default risks, or changes in economic conditions, while buyers bear rigid repayment obligations regardless of circumstances, the transactional relationship becomes structurally unequal. Such conditions contradict the Islamic principle that justice requires proportionality between benefit and burden. Scholars argue that excessive risk shifting transforms credit-based sales into mechanisms that resemble conventional debt contracts,

thereby weakening the ethical distinction of Islamic commercial transactions (Abdullah & Chee, 2021).

The issue of risk allocation is further complicated by the increasing formalization and contractual rigidity of modern Islamic sales. Standardized contracts often prioritize legal certainty and enforceability, leaving limited room for contextual adjustment or equitable renegotiation. While such rigidity enhances transactional predictability, it may simultaneously diminish justice by disregarding unforeseen hardships faced by buyers. Islamic economic thought emphasizes that justice must account for human vulnerability and changing circumstances, particularly in deferred transactions where economic conditions may evolve over time (Siddiqi, 2022). Failure to incorporate such considerations risks reducing justice to a purely formal concept detached from lived economic realities.

Moreover, the ethical implications of risk distribution in credit-based Islamic sales extend beyond individual transactions to broader social consequences. When credit mechanisms systematically transfer risk to consumers, particularly those with limited financial resilience, they may contribute to social inequality and financial exclusion. Islamic economics, which aspires to promote social justice and collective welfare, cannot ignore the cumulative effects of such practices. Several empirical studies indicate that excessive reliance on credit-based sales may exacerbate consumer indebtedness and weaken economic stability at the household level, thereby conflicting with the social justice objectives of *Shari'ah* (Hassan, Rabbani, & Ali, 2023).

In this context, justice in credit-based Islamic sales requires a rebalancing of risk relations rather than the mere avoidance of prohibited elements such as *ribā*. Ethical compliance must extend to ensuring that risk is distributed in a manner consistent with Islamic principles of fairness, mutual responsibility, and compassion. This may involve greater transparency in contractual terms, more equitable profit structures, and mechanisms for risk-sharing or hardship accommodation. As argued by contemporary scholars, the credibility of Islamic sales as a morally distinct system depends on their ability to integrate justice into the core of risk management practices (Khan, 2021).

Ultimately, the relationship between risk and justice in credit-based Islamic sales highlights the need to move beyond formalistic compliance toward substantive ethical alignment. Credit mechanisms, while economically functional, must be continuously evaluated against the principle of justice to ensure that profit generation does not occur at the expense of fairness and social responsibility. By reaffirming the inseparability of risk and justice, Islamic sales can maintain their normative integrity while adapting to the complexities of modern economic life.

### ***Implications of Credit Dominance for the Objectives of Islamic Economics***

The increasing dominance of credit-based mechanisms in contemporary Islamic sales has significant implications for the foundational objectives of Islamic economics (*maqāṣid al-iqtiṣād al-islāmī*). Islamic economics is not merely concerned with the permissibility of contractual forms but aspires to realize broader moral, social, and economic goals, including justice, welfare, risk-sharing, and the prevention of exploitation. When credit mechanisms become the prevailing mode of transaction, the alignment between practical implementation and these objectives warrants critical examination (Chapra, 2021).

One of the core objectives of Islamic economics is the promotion of justice (*ʿadl*) and balance (*tawāzun*) within economic relations. However, the dominance of credit-based sales often leads to structural imbalances that privilege capital providers over consumers. Fixed repayment obligations, combined with inflexible contractual terms, may undermine distributive justice by placing disproportionate financial pressure on buyers, particularly those from vulnerable socioeconomic backgrounds. Such outcomes contradict the Islamic economic vision, which emphasizes fairness and mutual benefit rather than mere contractual enforceability (Zaman, 2020).

Another fundamental objective of Islamic economics is the encouragement of real economic activity and productive risk-sharing. Ideally, Islamic transactions should be rooted in genuine exchange, entrepreneurship, and shared responsibility for outcomes. Excessive reliance on credit-based sales risks marginalizing profit-and-loss sharing models and transforming Islamic markets into debt-oriented

systems. This shift weakens the ethical distinction between Islamic and conventional economic practices, as economic growth becomes increasingly driven by debt expansion rather than productive investment and shared risk (Asutay & Harningtyas, 2019). Over time, such patterns may reduce economic resilience and distort the moral foundations of Islamic commercial life.

The dominance of credit mechanisms also affects the social objectives of Islamic economics, particularly the pursuit of social welfare (*maṣlahah*) and financial inclusion. While credit-based sales may enhance short-term access to goods, their long-term effects can include over-indebtedness and financial vulnerability. Empirical research suggests that sustained exposure to credit obligations without adequate risk mitigation mechanisms can exacerbate inequality and weaken household financial stability. From an Islamic economic perspective, practices that systematically expose individuals to hardship undermine the ethical mandate to protect human dignity and social cohesion (Kamla & Haque, 2022).

Furthermore, the prioritization of credit-based models influences the moral orientation of market actors. When profitability is primarily secured through contractual certainty rather than ethical accountability, economic behavior may shift toward formal compliance at the expense of substantive moral responsibility. Islamic economics, however, envisions markets as moral spaces governed by trust (*amānah*), compassion, and social responsibility. The normalization of rigid credit structures risks eroding these values and reducing Islamic economic practice to a technical replication of conventional systems with Islamic terminology (Wilson, 2021).

In light of these implications, the dominance of credit in Islamic sales calls for critical reassessment rather than outright rejection. Credit mechanisms are not inherently inconsistent with Islamic principles, but their excessive use must be evaluated against the higher objectives of Islamic economics. Greater emphasis on risk-sharing arrangements, ethical flexibility, and social impact assessment is necessary to restore balance between economic efficiency and moral purpose. Without such recalibration, the continued dominance of credit-based sales may compromise the transformative vision of

Islamic economics and limit its capacity to offer a genuinely just and humane alternative to conventional economic systems.

## **Conclusion**

This study concludes that credit mechanisms have become the dominant structure in contemporary Islamic sales transactions, shaping contractual patterns, risk allocation, and the relational dynamics between transacting parties. The findings indicate that while credit-based sales are normatively permissible within Islamic law, their dominance has tangible implications for transactional justice. In many cases, the structure of credit transactions tends to concentrate obligations and risks disproportionately on buyers, potentially undermining the balance and fairness that constitute the ethical foundation of Islamic commercial law. Consequently, the dominance of credit mechanisms poses a critical challenge to the realization of transactional justice (*‘adl mu‘āmalī*), as the substantive objectives of fairness, mutual benefit, and equitable risk-sharing are not always fully achieved. This study therefore affirms that credit mechanisms should be positioned as conditional and instrumental tools within Islamic sales, rather than as the defining or default model of Shari‘ah-compliant commerce.

Based on these conclusions, this study recommends that Islamic business actors recalibrate credit-based sales practices by strengthening transparency, flexibility, and proportional risk-sharing in contractual arrangements, so that commercial efficiency does not override ethical accountability. Regulators and Shari‘ah authorities are encouraged to develop more substantive guidelines that emphasize justice-oriented evaluation rather than formal compliance alone, particularly in relation to pricing, risk transfer, and consumer protection. Furthermore, reinforcing the principle of transactional justice requires the promotion of alternative models that align more closely with the objectives of Islamic economics, including equity-based and partnership-oriented transactions. Finally, future research is recommended to extend this normative analysis through empirical investigation, comparative studies across jurisdictions, and interdisciplinary approaches that integrate legal, economic, and social

perspectives, thereby enriching the discourse on justice and sustainability in Islamic commercial practices.

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