



## Improving Literacy of Forbidden Selling and Buying in Contemporary Transactions Through Service-Learning Method

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### Abstract

Sharia economic literacy has not touched much on illicit buying and selling in contemporary financial transactions. Based on a preliminary survey and the request of community leaders, a community service activity that carries out literacy on the subject needs to be conducted. The method used is service learning, which provides an active learning model that is not only face-to-face lectures but also provides a sense of responsibility for presentations as part of society. This activity involved 71 participants, of which 51 out of 71 were willing to fill out the questionnaire. The result shows that this community service activity has helped participants understand prohibited buying and selling in contemporary transactions. The presentation on Sharia provisions in buying and selling improved the awareness and knowledge of illicit transactions. Referring to the activity evaluation, this community service is beneficial, reflected by enhancing participants' comprehension and increased literacy levels before and after the program.

**Keywords:** Forbidden Selling and Buying; Usury; Speculative; Gambling

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## Introduction

Studying Sharia science or religious knowledge is mandatory for every Muslim since Islam is a religion that is built on knowledge and propositions originating from the Koran and As-Sunnah. A Muslim is not justified in being ignorant or not understanding the ins and outs of his religion<sup>1</sup>. Based on the philosophy of life of a Muslim, that is, my prayer, my worship, my life, and my death are for Allah, the Lord of all the worlds, so that any effort cannot be separated from the goal of achieving the pleasure of Allah. That is the philosophy of a Muslim businessman who has faith and piety, does business, buys, and sells. Activities should be aimed at seeking the pleasure of Allah<sup>2</sup>.

Buying and selling is transferring rights from the seller to the buyer without any time limit, and there is a willingness between the two parties to make a sale and purchase transaction. The basis of the law of buying and selling in Islam is the word of Allah, the hadith, as described above. The most important thing for sellers and buyers is the achievement of mutual benefit. Of course, this benefit is what has been regulated by Islamic law<sup>3</sup>. Buying and selling a business is basically to seek profit and profit. However, to seek it is not the final goal. The profit or profit earned should be used to get closer to Allah SWT. In his business, a Muslim must know the purpose of life stated in the Qur'an: serving himself to Allah (*ta'abbud*). Allah says:

وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا

However, Allah has permitted trade and has forbidden interest (Al Baqarah: 275).

Allah forbids usury in the Koran chapter Al-Baqarah verse 275 and, in the same verse, provides a solution by justifying buying and selling. Riba and buying and selling both get additional profit margins from the principal capital. The difference is that there is an underlying asset that causes the transaction to occur. Riba transactions are unprofitable, and Allah forbids usury in various forms, regardless of how much it differs<sup>4</sup>. As a servant, every Muslim business person must know the benefits and wisdom of buying and selling, among others, parties in a pleased contract. The seller is pleased to release his merchandise and receives money at the agreed price, and the buyer is pleased to receive the goods he bought. Sellers and buyers are generous when bargaining, so Allah blesses them<sup>5</sup>. Prophet Mohamed Shallallahu' alaihi wa sallam said that Allah has mercy on generous people when selling, buying, and collecting debts." (HR Bukhari and Tirmidhi).

Sharia economic literacy in mosques has not touched much on the practice of forbidden buying and selling in contemporary financial transactions. For this reason, a community service activity that carries out literacy needs to be conducted to convey literacy so that people, both as sellers or consumers or business people, avoid consuming other people's assets in a vanity way as Allah has prohibited as follows:

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<sup>1</sup> Wagiman Manik, "Kewajiban Menuntut Ilmu," *WARAQAT: Jurnal Ilmu-Ilmu Keislaman* 2, no. 2 (2017): 168, <https://doi.org/10.51590/waraqat.v2i2.63>.

<sup>2</sup> Abdurrahman Alfaqih, "Prinsip-Prinsip Praktik Bisnis Dalam Islam Bagi Pelaku Usaha Muslim," *Jurnal Hukum IUS QULA IUSTUM* 24, no. 3 (2017): 462, <https://doi.org/10.20885/iustum.vol24.iss3.art6>.

<sup>3</sup> Hidayatul Azqia, "Jual Beli Dalam Perspektif Islam," *Al-Rasyad* 1, no. 1 (January 26, 2022): 76.

<sup>4</sup> Muhammad Nurul Alim and Djaka Suryadi, "Uang Dan Moneter Islam Dalam Sistem Moneter Ganda Di Indonesia," *Jurnal Asy-Syukriyyah* 22, no. 2 (November 29, 2021): 227, <https://doi.org/10.36769/asy.v22i2.169>.

<sup>5</sup> Ahmad Syahrizal, "Etika Bisnis Dalam Perspektif Islam," *Aktualita: Jurnal Penelitian Sosial Keagamaan* 8, no. 2 (December 1, 2018): 109.

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا ءَمْوَالِكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا ءَن تَكُونَ تِجْرَةً عَن تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا  
 أَنفُسَكُمْ إِنَّ ءَالَءَ كَانَ بِكُمْ رَحِيْمًا

O you who have believed, do not consume one another's wealth unjustly but only [in lawful] business by mutual consent. And do not kill yourselves [or one another]. Indeed, Allah is to you ever Merciful (An-Nisa: 29).

This community service was held on Sunday, June 18, 2023, with the target participants, i.e., the community from Taman Buah Kutabumi 1, Kutabumi Village, Pasar Kemis District, Tangerang Regency, Banten. The method used is service learning, which provides an active learning model, not only face-to-face lectures but also a sense of responsibility for the presentations as part of society. The community is supported by activities that help solve social problems so they can contribute directly to understanding the application of knowledge in the field<sup>6</sup>. On this basis, community service was conducted to answer current problems, including prohibited aspects of buying and selling.

The stages of community service carried out are (1) the Preliminary stage, i.e., applying for permission from related parties and preparing the activity site, tools, and materials; (2) the Preparation stage in which the activities carried out analyzing problems and needs, identifying problems and looking for efforts to help overcome problems that arise; (3) Implementation stage which is divided into several sessions, among others opening and discussion; (4) Evaluation stage wherein the participants were given a questionnaire to assess their understanding before and after the program and provide feedback about the implementation of the program.

## Result and Discussion

### Descriptive of participants

The number of participants who filled out the attendance list was 71 people. The participants who were willing to be respondents to the evaluation questionnaire were 51 participants. Table 1 shows the descriptive of participants being grouped by job occupation, i.e., civil servant (1), driver (1), private sector employees (22), students (1), teachers (1), self-employed (24), and farmers (1).

**Table 1. Descriptive of Participants**

Job Occupation	Number of participants	Percentage
Civil Servants (ASN)	1	2%
Driver	1	2%
Private Sector Employee	22	43%
Students	1	2%
Teachers	1	2%
Self-Employed	24	47%
Farmers	1	2%
<b>Total</b>	<b>51</b>	<b>100%</b>

Source: Questionnaire (2023)

<sup>6</sup> Afandi Agus, *Metodologi Pengabdian Masyarakat*, 1st ed. (Jakarta: Direktorat Pendidikan Tinggi Keagamaan Islam Ditjen DIKTIS Kemenag RI, 2022), 165–66.



Picture 1. *Participants in Community Service Activity*

### Program Implementation

The discussion starts with a basic understanding of why buying and selling is illegal, why it is forbidden, and the reasons for prohibition. The discussion continues with the aspects of prohibition, namely the pillars of buying and selling, including people in contract, objects of buying and selling, *shighat*, and conditions<sup>7</sup>. The types of prohibited sales are selling goods that cannot be handed over, selling goods that have been bought by other people, buying and selling with fake demand (*najasy*)<sup>8</sup>, buying and selling of unclean and unclean goods, buying and selling *gharar*, *riba*, *maysir*<sup>9</sup>, buying and selling two contracts and one transaction (two in one), buying and selling downpayments forfeited, selling goods that are not owned, buying and selling debt with debt, buying and selling *inab*. Buying and selling on credit at a higher price than buying and selling in cash is not prohibited if it is agreed before the sale and purchase transaction, and there are no penalties for late installment payments<sup>10</sup>.

Prophet Mohamed *Shallallahu' alaihi wa sallam* forbade several buying and selling because *Gharar* (uncertainty) consumes human property in vanity, fraud, and *riba*. *Gharar* and *maysir*, which have developed since the 'jahiliyya' era to the current modern economic era, tend to reflect uncertainty and luck. This reflection can be seen from the unclear results and the advantages or disadvantages of only siding with one party<sup>11</sup>. Selling and buying *'ijon*' is selling fruit before it is harvested. The sale and purchase contain ambiguity (*ghabar*) regarding size, weight, and appearance so that they

<sup>7</sup> Azqia, "Jual Beli Dalam Perspektif Islam," 70–71.

<sup>8</sup> Muhammad Zaki, "Jual Beli Terlarang Dalam Perspektif Fikih Mu'amalah (Ba'i an-Najsy Dan Ba'i al-Ghubn)," *ISTIKHLAF: Jurnal Ekonomi, Perbankan Dan Manajemen Syariah* 3, no. 1 (July 10, 2021): 23, <https://doi.org/10.51311/istikhlaf.v3i1.273>.

<sup>9</sup> Muhammad Nurul Alim, "Tinjauan Fikih Muamalah Atas Produk Jasa Berbasis Ujrah (Fee Based Services) Bank Konvensional (Sampel Produk Bank Mandiri Dan BCA)," *Jurnal Asy-Syukriyyah* 19, no. 2 (October 2, 2018): 147–48, <https://doi.org/10.36769/asy.v19i2.39>.

<sup>10</sup> Indra Sudrajat, "Kredit (Taqsih) Dan Dua Harga Dalam Tinjauan Fiqih Kontemporer (Studi Literasi Jual Beli Taqsih)," *Al-Afkar, Journal For Islamic Studies*, April 4, 2022, 349, <https://doi.org/10.31943/afkarjournal.v5i1.263>.

<sup>11</sup> Evan Hamzah Muchtar, "Muamalah Terlarang: Maysir Dan Gharar," *Jurnal Asy-Syukriyyah* 18, no. 1 (October 5, 2017): 99, <https://doi.org/10.36769/asy.v18i1.73>.

can harm each other<sup>12</sup>. Islam does not want a business that can cause envy, disputes, and hostility among fellow Muslims.

Buying and selling are also prohibited because (1) the objects, such as carrion, blood, pork, '*kehabits*,' and animal waste<sup>13</sup>, are unclean and the like, and (2) how to get them that violates the Shari'a such as usury, gambling, cheating, hoarding, *gharar* and the like are tyrannical and consuming human property in a vanity way. The *fuqaha* of the Ḥanafī and Ṣāḥirī schools of thought are of the view that it is permissible to trade in haram and forbidden objects if they show benefits<sup>14</sup>. Buying and selling stolen goods is unlawful and deserves punishment, as stated in the Criminal Code, in imprisonment<sup>15</sup>.

Buying and selling is legal if carried out by a person who has reached the age of puberty, has a reason, is free to act on his property (*tasharruf*), and is the owner of the item being traded. Buying and selling are illegal if it is carried out by crazy people or people who have lost their minds, young children who have not yet reached the age of puberty, or people who have entered into forced contracts except for coercion by a judge to pay off debts or for the public good such as expanding mosques, roads or cemeteries. Forced buying and selling (*mudhtborr*) remains valid because the seller is willing to sell below the market price if the goods are not sold at the market price. In addition, the owner of the goods is prevented from selling his property (*mahjur' alaihi*) because (1) he is in debt and his property belongs to the person who owes it, (2) people are less intelligent, (2) sick people who are nearing death are not allowed to use their wealth more than 1 /3 unless the heir allows it.

A Muslim is not allowed to buy goods and then sell them before he receives the goods (*qabdh*) from the previous seller. This prohibition also includes selling goods that cannot be handed over, except buying and selling with salam and *istishna* contracts. The hadith of Hakim bin Hizam is used as the argument for this prohibition. He once asked the Prophet Muhammad Shallallaahu 'alaihi wa sallam if someone came to him and asked for something he did not have. May he buy the item in the market and then sell it to that person. The Prophet sallallaahu 'alaihi wa sallam replied:

لَا تَبِيعَ مَا لَيْسَ عِنْدَكَ

"Do not sell things you do not have." (Narrated by Ahmad 15705, Nasai 4630, Abu Daud 3505, and authenticated by Shuaib al-Arnauth).

A Muslim may not sell what has been sold but has not been handed over to be offered again to other buyers willing to buy at a higher price. For example, selling a sacrificial cow whose down payment has been paid to another buyer at a higher price. The wisdom of this prohibition is to prevent hostility among Muslims. The argument is the hadith of Ibn 'Umar, the Prophet Shallallaahu 'alaihi wa sallam said:

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<sup>12</sup> Nurul Latifa and Shinta Andriyani, "Implementasi Perjanjian Jual Beli Padi Dengan Sistem Ijon," *Private Law* 2, no. 1 (February 27, 2022): 28.

<sup>13</sup> Wing Redy Prayuda, Syafrudin Syafrudin, and Ripky Ishlahul Amal Al Umami, "Jual Beli Kotoran Ternak Ayam Dalam Perspektif Hukum Islam ( Studi Kasus di Desa Cilimus Kec. Cilimus Kab. Kuningan )," *Al-Mustashfa: Jurnal Penelitian Hukum Ekonomi Syariah* 6, no. 1 (July 1, 2021): 80, <https://doi.org/10.24235/jm.v6i1.8278>.

<sup>14</sup> Hendra Umar and Hilman Nafian Ramadhan, "Kajian Fiqh Perbandingan Terhadap Jual Beli Barang Terlarang," *Relinesia: Jurnal Kajian Agama Dan Multikulturalisme Indonesia* 1, no. 2 (2022): 28, <https://doi.org/10.572349/relinesia.v1i2.189>.

<sup>15</sup> Hendra Gunawan and Anwar Habibi, "Analisis Jual Beli Barang Curian Perspektif Hukum Pidana Islam," *Yurisprudencia: Jurnal Hukum Ekonomi* 7, no. 1 (June 25, 2021): 137, <https://doi.org/10.24952/yurisprudencia.v7i1.4014>.

لَا يَبِيعُ الرَّجُلُ عَلَى بَيْعِ أَخِيهِ وَلَا يَخْطُبُ عَلَى خِطْبَةِ أَخِيهِ إِلَّا أَنْ يَأْذَنَ لَهُ

"Let no one sell above what his brother has sold. Also, let no one apply on the *khutbah* of his brother unless he gets permission for that." (HR. Muslim no. 1412). In a hadith narrated by Bukhari, the Prophet sallallahu 'alaihi wa sallam said:

لَا يَبِيعُ بَعْضُكُمْ عَلَى بَيْعِ أَخِيهِ

"Let no one of you sell above what his brother has sold." (Narrated by Bukhari no. 2139)

Buying and selling '*talaqqi rukban*' by blocking farmers or traders from entering the market is also prohibited because it causes delays for goods to enter the market so that consumers buy goods that are too expensive from middlemen<sup>16</sup>. Respondent's statements regarding the usefulness of this activity show that this activity adds to participants' insights about prohibited buying and selling in contemporary transactions. Hopefully, the knowledge gained can increase caution in buying and selling to avoid transactions that contain *riba* (interest), *gharar* (speculative), and *maysir* (gambling). Picture 2 shows some presentation slides.

**Outline Literasi Jual Beli Terlarang**

- Mengapa jual beli menjadi haram?
- Sebab Diharamkan
- Dalil Pengharaman
- Jual Beli Diharamkan Karena Orang Yang Berakad
- Menjual barang yang tidak dapat diserahkan
- Menjual barang yang sudah dibeli orang lain
- Jual beli najasy

**Mengapa Jual Beli Menjadi Haram?**

منع رسول الله ﷺ أنواعاً من البيع لما فيها من العسر المؤذي إلى أكل أموال الناس بالباطل والعش المفضي إلى إثارة الأعداء والتراخ والحصرمات بين المسلمين ، من ذلك :

Rasulullah *Shallallahu 'alaihi wa sallam* melarang sejumlah jual beli karena di dalamnya ada:

- Gharar (ketidakjelasan)
- Memakan harta manusia dengan cara batil
- Penipuan
- Dapat menimbulkan dengki, perselisihan, permusuhan sesama muslim.

**SEBAB DIHARAMKAN / DILARANG**

Ada 2 sebab diharamkan:

- Diharamkan karena bendanya, seperti bangkai, darah, daging babi, 'khabits', najis dan sejenisnya.
- Diharamkan karena cara mendapatkannya yaitu dengan muamalah yang melanggar syariat seperti *riba*, judi, menipu, menimbun, *gharar* dan sejenisnya yang mendzalimi dan memakan harta manusia dengan cara batil.

**1- Menjual Barang Yang Belum Diterima (Qabdh)**

1 - بيع السلعة قبل قبضها : لا يجوز للمسلم أن يشتري سلعة ثم يبيعها قبل قبضها ممن اشتراها منه ؛ لقوله ﷺ : « إِذَا اشْتَرَيْتَ شَيْئًا فَلَا تَبِعْهُ حَتَّى تَقْبِضَهُ »<sup>(5)</sup> . وقوله : « من ابتاع طعاماً فلا يبعه حتى يستوفيه »<sup>(6)</sup> . قال ابن عباس : « وَلَا أَحْسَبُ كُلَّ شَيْءٍ إِلَّا مَثَلَهُ » .

Seorang muslim tidak boleh membeli barang lalu menjualnya sebelum ia menerima barang tersebut dari penjual sebelumnya.

Larangan ini juga termasuk menjual barang yang belum dan tidak dapat diserahkan.

Larangan ini tidak termasuk jual beli salam dan istishna.

Picture 2. *Presentasion Slides*

After presenting the above slides, the question and answer session opened.

### Program Evaluation

Participant evaluation was carried out before the literacy program ended. Participants were given a form containing a questionnaire. Questionnaire questions aim to determine participants' understanding of the material presented and the usefulness of the activity. The contents of the evaluation questionnaire are listed in Table 2 below.

<sup>16</sup> Andi Zulfikar Darussalam et al., "Konsep Etika Bisnis Islami dalam Kitab Sahih Bukhari dan Muslim," *Jurnal Ilmiah Ekonomi Islam* 6, no. 2 (June 27, 2020): 121, <https://doi.org/10.29040/jiei.v6i2.1085>.

**Table 2. Questionnaire**

<b>Nr.</b>	<b>Statement/question</b>	<b>Response</b>
1	Islam prohibits a number of buying and selling because there is ambiguity (gharar), fraud, and consuming other people's property in a vain way.	a. Completely agree b. Mostly agree c. Slightly agree d. Disagree
2	Forbidden buying and selling can lead to envy, discord, and hostility among muslims.	a. Completely agree b. Mostly agree c. Slightly agree d. Disagree
3	Selling items you do not own can abuse and deceive buyers	a. Completely agree b. Mostly agree c. Slightly agree d. Disagree
4	Before joining the program, my rate of understanding of the forbidden buying and selling?	a. Poor b. Fair c. Good d. Exceptional
5	After joining the program, my rate of understanding of the forbidden buying and selling?	a. Poor b. Fair c. Good d. Exceptional
6	The usefulness that I get from this program	a. Very useful b. Useful c. Less useful d. Useless
7	How satisfied are you with the speaker's presentation?	a. Very satisfied b. Satisfied c. Less satisfied d. Unsatisfied
8	How satisfied are you with the program implementation?	a. Very satisfied b. Satisfied c. Less satisfied d. Unsatisfied

Sumber: Questionnaire (2023)

The number of participants who filled out the questionnaire was 51 out of 71 participants who were present. The questionnaire data was processed using SPSS Statistics Version 20 software to analyze respondents' answers descriptively. The output data that is processed is the number of frequencies of the selected answers and their percentages.

### **Evaluation of Comprehension**

There are three questions aimed at testing participants' understanding. The first question is that Islam prohibits buying and selling because of ambiguity (gharar), fraud, and vainly consuming other people's property. The respondents who answered 'completely agree' were 35 people or 69%, those who answered 'mostly agree' were 14 people or 28%, none slightly agree, and those who disagree were two people or 4%.

Meanwhile, the number of participants that responded to the second question, i.e., forbidden buying and selling can lead to envy, discord, and hostility among Muslims were those who responded 'completely agree' were 34 people or 67%, and those who responded 'mostly agree' were 15 people or 29%, those who slightly agree and disagree were 1 or 2% for each. Finally, the number of participants that responded to the third question, i.e., selling items you do not own can abuse and deceive buyers, were those who responded 'completely agree' 25 people or 67%, those who responded 'mostly agree' 23 people or 29%, those who slightly agree were 3 or 6%, and none disagree. Table 3 shows the evaluation of the participant's comprehension.

**Table 3. Evaluation of Participants' Comprehension**

Response	Question 1		Question 2		Question 3	
	Total	Percentage	Total	Percentage	Total	Percentage
Completely agree	35	69%	34	67%	25	67%
Mostly agree	14	28%	15	29%	23	29%
Slightly agree	0	0%	1	2%	3	6%
Disagree	2	4%	1	2%	0	0 %
<b>Sum</b>	51	100%	51	100%	51	100%

Source: Questionnaire (2023)

#### Understanding of Participants Before and After the Program

Table 4 summarizes the respondents' questionnaire answers to questions 4 and 5. Respondents' answers were compared before and after the program with statements, namely 'poor', 'fair', 'good', and 'exceptional'. To question 4 regarding participants' understanding before the program, the number of respondents who answered 'poor' was ten people or 10%, those who answered 'fair' were 33 people or 65%, those who answered 'good' were seven people or 14% and who answered 'exceptional' was one person or 2%.

**Table 4. Understanding of Participants Before and After the Program**

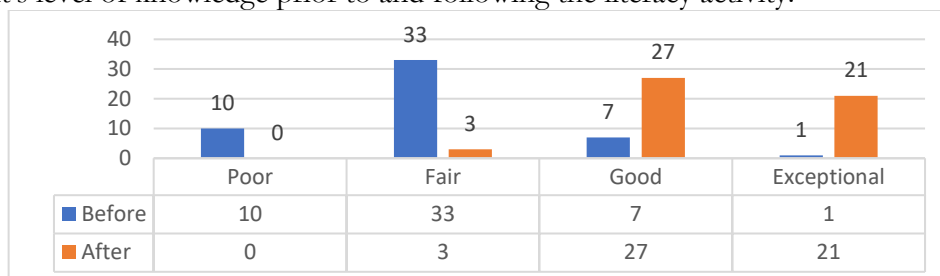
Response	Before		After	
	Total	Percentage	Total	Percentage
Poor	10	20%	0	0%
Fair	33	65%	3	6%
Good	7	14%	27	53%
Exceptional	1	2%	21	41 %
<b>Sum</b>	51	100%	51	100%

Source: Questionnaire (2023)

In relation to question 5 pertaining to the comprehension of participants following literacy activities, it is noteworthy that there was an absence or 0% of participants who indicated a 'poor' level of understanding. Conversely, three individuals, constituting 6% of the sample, reported a 'fair' level of understanding, indicating limited comprehension. On the other hand, most 27 participants, accounting for 53%, expressed a 'good' level of understanding. Furthermore, a notable proportion of 21 individuals, representing 41% of the sample, reported an 'exceptional' level of understanding, signifying a high degree of comprehension.

The responses provided by the participants indicated a shift in the degree of comprehension. Initially, ten individuals, constituting 20% of the sample, had a poor understanding. However, this number decreased to zero in the subsequent assessment. Similarly, the number of participants who had a fair understanding decreased from 33 individuals, accounting for 65% of the sample, to only

three individuals, representing 6% of the sample. On the other hand, the number of participants who demonstrated a good understanding increased from seven individuals, comprising 14% of the sample, to 27 individuals, constituting 53% of the sample. Furthermore, the number of participants who exhibited an exceptional understanding, initially one person, rose to 21 individuals, accounting for 41% of the sample. The graph presented in Figure 3 illustrates a comparison between the participant's level of knowledge prior to and following the literacy activity.



**Figure 1. Comparison of Understanding Before and After the Program**

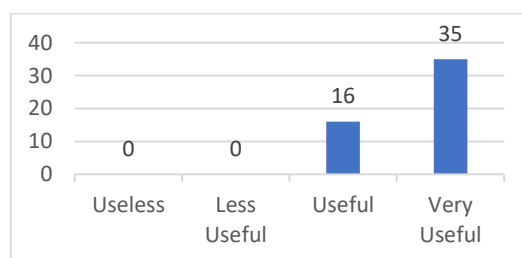
### The Program Usefulness for Participants

It is hoped that this program will be useful for the participants to gain more knowledge and understanding about illicit buying and selling. To question 6, participants who stated that this program was 'very useful' 35 people or 69%, who stated 'useful' 16 people or 31%, and no participants stated 'less useful' or 'useless'. Table 5 shows the participant's assessment of the program's usefulness.

**Table 5. The Program Usefulness**

Response	Total	Percentage
Useless	0	0%
Less Useful	0	0%
Useful	16	31%
Very Useful	35	69%
Sum	51	100%

Source: Questionnaire (2023)



**Figure 2. The Program Usefulness Graph**

In the question and answer session, participants also received explanations about the principles of buying and selling with online media. Feeling that this program was useful, participants hoped that this program would be held more frequently and continuously.

### Participant Satisfaction with Presentation

In response to question 7, it was found that 25 individuals, accounting for 51% of the total participants, expressed a high level of satisfaction with the presentation by stating that they were 'very satisfied'. Additionally, 18 individuals, comprising 35% of the participants, reported being 'satisfied'. A smaller proportion of the participants, namely seven individuals or 4%, expressed a lower level of satisfaction by stating that they were 'less satisfied'. Notably, no participants indicated being 'unsatisfied' with the presentation. The data presented in Table 6 illustrates the level of satisfaction reported by the participants regarding the presentation.

**Table 6. Satisfaction with Presentation**

Response	Presentation	
	Total	Percentage
Unsatisfied	0	20%
Less Satisfied	7	14%
Satisfied	18	35%
Very satisfied	26	51%
Sum	51	100%

Source: Questionnaire (2023)

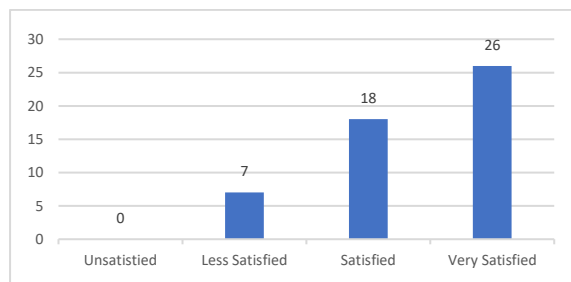


Figure 3. Participant Satisfaction Graph

Table 4 reflects participants' satisfaction with the theme of this program and the hope that the question and answer session would be extended.

### Participant Satisfaction with Program Implementation

In relation to question 8, it was found that out of the total of 21 participants, constituting 41% of the sample, expressed a high level of satisfaction with the implementation of the program. Additionally, 25 individuals, accounting for 49% of the participants, reported being satisfied. A smaller proportion of the sample, namely five individuals, equivalent to 10%, expressed lower satisfaction. Notably, no participants indicated being unsatisfied with the program implementation. The following tables, Table 7 and Figure 4, present the participant satisfaction levels regarding the program's implementation.

Table 7. Satisfaction with Program Implementation

Response	Implementation	
	Total	Percentage
Unsatisfied	0	0%
Less Satisfied	5	10%
Satisfied	25	49%
Very satisfied	21	41%
Sum	51	100%

Source: Questionnaire (2023)

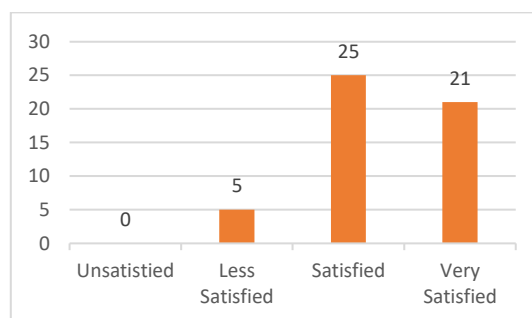


Figure 4. Satisfaction with program implementation

Participants suggest that this program continues to be held with different themes so that there are more benefits for the participants.

### Conclusion

This community service activity has helped participants understand prohibited buying and selling in contemporary transactions. The presentation on Sharia provisions in buying and selling improved the awareness of illicit transactions. The usefulness of this community service is reflected in the improvement of participants' comprehension and level of understanding before and after the program.

Buying and selling activities continue to develop in the online era, and forms of digital business will be increasingly diverse. The next activity is recommended to present updated fintech development issues so that participants get enlightened about the business's suitability with Sharia principles.

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