



Original Article

The Use of Electronic Vouchers for Transaction in the Shopee Application Based on the Perspektif Fatwa DSN MUI No: 75/DSN-MUI/VII/2009 Guidelines for Shari'ah Multi-Level Direct Selling (PLBS)

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Abstract:

The issue of Money Game practices in the MLM business has long been debated among Indonesians, especially about its halalness. Shopee, as one of the largest e-commerce platforms in Southeast Asia, has launched an affiliate program whose system is similar to MLM. This research aims to evaluate the mechanism of Shopee's Affiliate Program based on the perspective of Fatwa DSN MUI No. 75/DSN-MUI/VII: 75/DSN-MUI/VII/2009 on Guidelines for Shari'ah Multi-Level Direct Selling (PLBS). This research uses the juridical-empirical method with a sociological juridical approach. The results showed that the Shopee Affiliate Program is basically an MLM system. The commission received by affiliate program members comes from the success in sharing referral links to new members. In addition, the e-voucher redemption provided by Shopee and the stockists to consumers is in accordance with the provisions of Fatwa DSN MUI No. 75/DSN-MUI/VIII: 75/DSN-MUI/VII/2009 which aims to avoid Money Game practices related to MLM products.



<https://jurnal.usk.ac.id/riwayat>

Keywords: E-voucher; Fatwa DSN MUI; Shari'ah Multi-Level Direct Selling; Shopee Affiliate Program.

Introduction

As one of the leading e-commerce platforms in Southeast Asia, Shopee has managed to attract the attention of consumers in Indonesia with the various features and business models in it offers. Shopee's popularity is not only due to its ease of access and variety of products available, but also by innovations in its marketing strategies, such as the use of vouchers. These vouchers are not only attractive to consumers looking for deals and discounts, but they are also an effective tool to attract new customers and retain old ones.

The business model of Shopee and other e-commerce platforms has been

demonstrated to be effective in reaching diverse segments of society. Their capacity to offer a comprehensive range of products at competitive prices, coupled with the provision of incentives such as vouchers, facilitates more economical shopping for consumers from all walks of life. This, in turn, contributes to increased economic activity and consumption. Furthermore, the concept of e-vouchers as affiliate rewards for users who successfully recruit a specified number of individuals to join through online shopping applications is a notable aspect that merits further examination. This concept represents an illustration of the implementation of multi-level sales, commonly referred to as MLM in vernacular terms.

A multi-level marketing (MLM) system is a business model in which a primary company distributes goods or services through a network of independent individuals. These individuals then seek to recruit others with the objective of expanding the distribution of the goods or services in question ([Roller, D. 1996](#)). In essence, MLM represents a business model in which goods or services are disseminated through a tiered structure, from one distributor to the next, and so on, thereby forming an extensive marketing network. Indonesia has a plethora of MLM businesses that have demonstrated remarkable success and rapid development. Nevertheless, some of these MLM businesses have attracted controversy due to their alleged use as a vehicle for illicit financial activities. In such instances, the goods or services purportedly sold often serve merely as a facade, while the passive income generated by members is derived from a money game system masquerading as an MLM operation. The controversy is further compounded by the fact that numerous MLM companies have been known to cease operations after amassing considerable profits, leaving their members feeling misled and aggrieved. A number of MLM companies that have been implicated in this practice include MLM Infinity Moment, D4F (Dream for Freedom), Eco Racing, and others, which have collectively amassed a significant market presence ([Khairana, K. 2017](#)).

Despite the fact that a considerable number of MLM businesses operate in a legitimate and ethical manner, instances of fraud have given rise to concerns among the general public regarding the moral acceptability of MLM business models. In response, the Indonesian Ulema Council (MUI) issued a decree regarding the Guidelines for Direct Sales Network (PLBS) in accordance with the Fatwa DSN MUI No. 75/DSN-MUI/VII/2009. This fatwa established 12 conditions that must be met by MLM companies to obtain a Shariah certification from MUI, including a prohibition on money games.

Based on Pasal 9 of the General Provisions (MUI, 2009), defines money games as the practice of multiplying money through the provision of commissions and bonuses derived from the recruitment or registration of new members. This is distinct from the practice of selling products, which may serve as a front for money games, or from the sale of products that lack intrinsic value or are of poor quality. In light of this definition, it becomes evident that a fundamental prerequisite for conducting a legitimate MLM business is that the products sold must serve a genuine purpose. The product in question must possess intrinsic value or a quantifiable quality that can be substantiated, thus preventing the business from engaging in prohibited money game practices.

Therefore, in a shariah-compliant MLM business model, the main focus should be on the quality and usefulness of the products offered. The products must have clear value and provide real benefits to consumers, not just be used as a tool to attract investment from new members. This obligation aims to ensure that MLM businesses not only operate within the corridors of applicable laws and ethics, but also maintain

transparency and fairness in their business practices. In this way, it is hoped that the MLM business model can function fairly and beneficially for all parties involved, and not simply become a tool for momentary profit by ignoring product quality and consumer interests.

Shopee is one of the leading e-commerce platforms that offers a marketplace for buyers and sellers across various product categories. Among Indonesians, Shopee has become one of the most popular and talked about names. As a widely known e-commerce, Shopee operates an affiliate program that allows individuals or entities to earn rewards in the form of e-vouchers for shopping at Shopee by promoting this platform through referral links to potential new users.

E-vouchers are digital vouchers that can be redeemed at various stores that have collaborated with Shopee. Among the various services offered by Shopee, the affiliate and e-voucher system is one of the most demanded by consumers. This system plays an important role as it connects Shopee with partners and consumers, serving as a tool to expand the network and increase engagement within the platform.

However, even though Shopee has millions of users across Indonesia, the number of stores that accept e-vouchers as a medium of exchange is still relatively limited. This means that the e-vouchers received in return may not always be redeemable at all the stores that the holder desires. As a result, there is a risk that these e-vouchers could be perceived as wasted or useless, especially if the holder is unable to redeem them at the store of their choice. Thus, there is a possibility of a situation where the e-vouchers obtained by consumers are *ma'dum* or fictitious goods, given the uncertainty regarding the effectiveness of e-vouchers to be used practically by consumers.

By delving deeper into how Shopee's affiliate system functions and how e-vouchers are used as incentives, the author seeks to identify the position of e-vouchers as a 'buying and selling tool' within Shopee's business framework. This study will evaluate whether e-vouchers qualify as a legitimate and beneficial product according to established sharia standards, primarily in the perspective of the Fatwa MUI DSN No.75 of 2009 concerning Sharia Multi-level Direct Selling (PLBS) Guidelines, as well as how they conform to the applicable guidelines. Through this study, it is hoped to provide a clearer understanding of the integrity and compliance of Shopee's affiliate program with sharia principles, as well as its contribution to fair and transparent business practices.

Methods

The research presented in this article is a juridical-empirical study that employs a sociological juridical methodology. This approach allows the research to consider not only the legal norms themselves, but also how these norms function in practice within the community, in this case, all parties to the Shopee affiliate program. The data employed in this investigation can be classified into two principal categories: primary data and secondary data. Primary data was gathered through interviews with a range of informants who are pertinent to the implementation of the Shopee affiliate program. Secondary data was obtained from documentary sources, including legislation, regulations, fatwas, legal literature, and articles and news items pertaining to the research topics. This combination of data allows for a more comprehensive understanding of the application and acceptance of the law in a social context, as well as insights into the dynamics and efficacy of legal systems in society.

Results

Marketing Plan of Shopee Affiliate Program

Shopee is an e-commerce platform operating in Southeast Asia and Taiwan. It was founded in 2015 by Sea Group, which was previously known as Garena ([Sea Group, 2017](#)). Shopee is an e-commerce platform that enables users to purchase and sell a diverse range of products, including electronics, clothing, household items, and beauty products. In addition to offering a multitude of online transaction features, Shopee is renowned for its frequent promotions and discounts. One such incentive is in the form of electronic vouchers, or e-vouchers, which are distributed as a reward for participation in the affiliate program. This system is designed to attract a significant number of new users through the affiliate network ([Shopee, 2022](#)). These e-vouchers are obtained through a network marketing system that involves cooperation between Shopee and users who act as stockists or business partners, who have registered their products in the Shopee application. This cooperation model is known in the business world as direct selling or direct sales, which is an integral part of the multi-level marketing (MLM) marketing strategy ([Kuswara, 2005](#)).

In accordance on the definition set forth in ([Permendag, 2008](#)), Ketentuan Umum BAB 1, Pasal 1 Ayat 1, direct selling may be defined as a method of selling specific goods and/or services through a network of intermediaries, developed by business partners who collaborate on a commission and/or bonus basis, based on sales to consumers outside of fixed retail locations. In order to comprehend the operational procedures of Shopee's Affiliate Program, it is essential to initially examine the marketing plan that has been put in place by Shopee. This marketing plan functions as a comprehensive, sequential guide to the product marketing strategy, devised to facilitate the attainment of Shopee's business objectives. A business mechanism can be defined as an integrated set of processes or activities, wherein each step or task is assigned to various stakeholders with the objective of ensuring the effective delivery of products or services to customers. This process requires careful coordination between all relevant parties to guarantee the smooth functioning of all activities and their alignment with the set targets ([Djakfar, M. 2008](#)). The following is the affiliate program marketing plan by Shopee:

Firstly, the recruitment and registration process is initiated by prospective members who express interest in becoming part of the organization. To register as a new member on the Shopee platform, users can download the Shopee application at no cost and then log in using the referral link provided by existing Shopee users. The registration process is free of charge, thereby enabling prospective members to join without expenditure. Nevertheless, prospective users are required to obtain a referral link, which is exclusively provided by Shopee to affiliates who have completed the registration process. This is the fundamental premise of the affiliate system implemented by Shopee to attract new users. The affiliate system is a marketing strategy that allows external parties to join and contribute to the promotion of a business. One of the hallmarks of a reputable multi-level marketing (MLM) business is a reasonable or affordable registration fee, free of excessive charges. In this regard, Shopee exemplifies this quality by offering a cost-free registration process, requiring only the installation of an app and the utilization of referral links from affiliates.

Secondly, the subject of purchasing and affiliation will be addressed. Once prospective members have completed the registration process and provided the requisite information, they are able to proceed with the purchase of products through the available features within the Shopee application. This may be done using a variety of

payment methods, including bank transfers. Upon completion of the transaction and fulfillment of the requisite affiliation criteria, affiliates will be entitled to receive rewards in the form of e-vouchers, which can be utilized for discounts at duly registered Shopee stores or partners.

Third, membership. Additionally, Shopee offers a loyalty program, designated as Shopee VIP, which provides a range of supplementary benefits and rewards to its devoted customers. The program encompasses multiple tiers, each with distinct privileges and exclusive benefits. Consequently, Shopee not only provides a fee-free registration process but also an affiliate system and loyalty program meticulously crafted to offer enhanced value to users and affiliates, establishing it as one of the most alluring and customer satisfaction-oriented e-commerce platforms. The levels are as follows:

Table 1. Shopee Membership Level

Member Levels		Member Benefits
1 n d i v e r s e w i d e r e c e n t l	Shopee Member	• Access to common offers and discounts.
	I Shopee Plus	• Basic shopping features. • Ability to use vouchers and discount coupons available on the platform.
	Shopee VIP	• Access to better exclusive promos and discounts. • Additional loyalty points that can be used for shopping or vouchers. • Priority in customer service and additional shopping features. • Greater discounts and exclusive offers compared to other tiers. • More loyalty points and better exchange rates for vouchers. • Access to premium customer service and additional features such as free shipping or priority shipping. • Sepecial offers and promotions available only to VIP members.

y registered on Shopee, downloaded the associated mobile application, and completed their inaugural purchase will be designated as Shopee Members.

Upon reaching a total purchase value exceeding Rp 2,000,000, the user will be automatically upgraded to the Shopee Plus tier. This process continues until the user attains the highest level, designated as Shopee VIP. The rewards offered at each level vary in accordance with the quantity and nature of purchases made, as well as the efficacy of the member in disseminating referral codes. Each member is afforded the autonomy to determine whether they wish to advance to a higher membership tier, without any form of compulsion. The decision to continue the membership is entirely at the discretion of the member, in accordance with the principles of muamalah in Islamic law, which emphasizes that every transaction must be done with the consent and willingness of both parties without any element of coercion. Consequently, Shopee ensures that the process of leveling up and participation in the affiliate program is done voluntarily, reflecting fair business ethics and in accordance with sharia provisions. As stated in the ([Qur'an. 4:29](#)), "O you who believe, do not consume the wealth of another individual through illicit means, except in the context of a mutually beneficial transaction. Furthermore, do not take your own lives; Allah is Most Merciful to you." Additionally, Rasulullah SAW stated that "A transaction is only valid when both parties are willing," as recorded in a hadith about buying and selling by Ibn Majah and Baihaqie ([Soebani, 2018](#)).

Fourthly, the products themselves are to be considered. In order to ascertain whether an MLM business is in compliance with the applicable regulations, it is essential to consider the products that are offered by the business. This article will focus on the role and status of e-vouchers as rewards in the Shopee affiliate program. This article employs an in-depth analysis of the use of e-vouchers as the primary reward in the referral link scheme to ascertain the extent to which they meet the criteria of a legitimate product and comply with the applicable MLM business regulations. This assessment will assist in determining whether the Shopee affiliate program operates in a transparent manner and in accordance with established principles to ensure business integrity and sustainability.

In the context of business, the product constitutes the primary object of the sale and purchase transaction, which in Islamic finance is referred to as *ma'qud alaih*. In Islamic commercial law, the term *ma'qud alaih* refers to the goods or services that are the focus of the transaction and are used as a medium of exchange in the agreement between the parties involved. In accordance with the principles of Islamic jurisprudence, a sale and purchase transaction is considered valid if the *ma'qud alaih* (the object of the sale) meets several criteria. These include that the goods must be tangible and useful, have a clear form, can be physically handed over, and can be seen and examined by the parties involved in the contract. Additionally, the *ma'qud alaih* must not belong to someone else without the consent of the parties.

In accordance with Sharia provisions, a number of specific criteria must be met with regard to the product (*ma'qud alaih*) being marketed, including in the context of multi-level marketing (MLM) businesses. One of the principal criteria is the existence of genuine transactions in the form of tangible delivery of goods or services ([Sulaiman, 1967](#)). This indicates that the transaction is not merely a formality; rather, it involves the sale and purchase of tangible goods, such as e-vouchers.

E-vouchers, as a product within the context of the Shopee business, must function in accordance with their intrinsic utility, namely as a medium of exchange that can be utilized to obtain discounts on purchases from Shopee partners. In accordance [\(MUI, 2009\)](#) definition, a good is defined as an object that can be owned, traded, and utilized, whether expendable or not. E-vouchers traded on Shopee are digital forms that confer ownership rights upon the holder, enabling them to obtain discounts on selected items at various Shopee partner stores. Consumers are at liberty to select the type of goods and purchase location according to their preferences. Shopee furnishes a plethora of store recommendations, thereby facilitating the redemption of e-vouchers. The e-voucher redemption process is conducted in accordance with the terms and conditions set forth in the voucher conditions, thereby ensuring that the transaction is the consequence of a valid agreement between the e-voucher owner and Shopee and its partners.

It is of the utmost importance to ensure that a multi-level marketing (MLM) operation functions as intended. This can be achieved by establishing a transparent and well-defined distribution process for goods or services, from the direct selling company to the end consumer. This clarity in the distribution chain allows for the monitoring of transactions and ensures that the products or services traded are received by the end consumer. Moreover, the goods and services provided should satisfy fundamental human needs, rather than luxury items that may foster consumerism and waste [\(Lyon, D. 2007\)](#). Consumerism can be defined as the purchase of goods and services not due to necessity, but rather driven by desire or a desire to maintain social status, frequently involving the acquisition of superfluous luxury items [\(Baumant, Z. 2007\)](#).

In Islam, there are established guidelines for the act of spending. These principles are elucidated in the words of Allah SWT [\(Al-Qur'an 25:67\)](#), which state, "And among the servants of the Most Merciful are those who, when they spend, do not overdo it, nor are they miserly, and indeed (the spending) is between the two in moderation."

In Tafsir Ibn Kathir, it is explained that the individual who behaves in this manner is not extravagant in the utilization of wealth, neither spending beyond what is necessary nor denying their family the rights and provisions to which they are entitled. Instead, they are fair, modest, and act in the best interests of all parties. Moderation and balance are the optimal states of being [\(Abdullah, 2021\)](#).

Shopee offers a diverse range of products and services through its network of partners, who sell their wares on the platform. The available products and services encompass a diverse range of categories, including restaurants, home appliances stores, clothing stores, grocery stores, prepaid mobile phone purchasing services, beauty and health products, and accommodation options such as hotels. Moreover, Shopee offers products from small and medium-sized enterprises (UKM) and micro, small, and medium-sized enterprises (UMKM), comprising a range of goods and services. Consequently, consumers in possession of an e-voucher on Shopee are able to access a vast array of products, which not only serve a useful purpose but also cater to a multitude of basic necessities. The diversity of products reflects Shopee's commitment to providing consumers with relevant and useful items while also supporting the

growth and development of small and medium-sized enterprises (UMKM). The products in question are typically sourced from UKM and UMKM, thereby making a positive contribution to the local economy and ensuring a diverse range of options for consumers.

Additionally, the prices of the products are not inflated beyond the costs incurred for conventional promotional and marketing activities. As defined by [\(MUI, 2009\)](#), excessive markup refers to the practice of setting prices in a manner that is not reasonable, exceeding the costs associated with conventional promotional and marketing activities. This indicates that the price of a product has been increased excessively, exceeding the permitted limits set by the applicable regulations [\(Sahlan, A. 2016\)](#). In the context of direct sales or multi-level marketing (MLM) businesses, such excessive markups can be detrimental to consumers if the offered price is not commensurate with the quality or utility of the product in question.

The utmost importance to ensure that consumers are not disadvantaged in transactions through the implementation of fair and reasonable pricing. Excessive pricing is frequently regarded as a form of consumer exploitation, which is proscribed in Islamic teachings. The Prophet underscored the impermissibility of selling goods in a manner that exploits the circumstances of consumers in need. Accordingly, the price of the product must be commensurate with the quality offered, and consumers must perceive that the value they pay is aligned with the benefits they receive from the product [\(Islahi, A. 1997\)](#).

In examining the redemption of e-vouchers as rewards at Shopee and its partner platforms, this research did not identify any unreasonable price increases on goods purchased with e-vouchers. E-vouchers can be utilized by consumers to exchange goods at prices beginning from IDR 30,000 and multiples thereof, according to the nominal value desired by consumers. Consequently, the price of goods that can be purchased with e-vouchers is in alignment with applicable regulatory standards.

Sixth, the provision of a refund guarantee (buy back guarantee), designed to safeguard consumer rights. The warranty provides consumers with the right to return the item if it does not meet the quality standards or is damaged. The existence of such a guarantee is of great importance in ensuring consumer confidence in purchased products and guaranteeing the protection of consumer rights. The aforementioned guarantee encompasses a multitude of aspects, including the availability of the product, its halal status, the quality and utility of the item for sale. Furthermore, the return guarantee extends to instances where the purchased product is found to be defective, irrespective of any fault on the part of the consumer. The implementation of transparent and equitable return policies not only enhances customer satisfaction but also fosters a positive reputation as a reliable product provider [\(Pradja, J., 2007\)](#).

With regard to the warranty, Shopee only guarantees the validity of the e-voucher for a period of six months. In an interview with [\(Febby, 2024\)](#), as an affiliate of Shopee, regarding the e-voucher guarantee, she elucidated that the e-voucher can only be utilized at a select number of retailers or partners. Given that it is a single-use item, there is no guarantee that the e-voucher can be returned to the company for resale at any given time. If the e-voucher is not

utilized within its designated period of validity, it will be deemed invalid.

Seventh, factor to be considered is that of Affiliate and Commission or Bonus Systems. In the context of multi-level marketing (MLM) businesses, the practice of recruiting new members by existing members is a common occurrence, as evidenced by the affiliate program model employed by Shopee. The affiliate program employed by Shopee employs a recruitment system based on affiliation, which is defined as a collaborative endeavor in which two parties utilize their respective social networks to promote specific products under a particular brand. In the context of affiliate programs, there are three principal parties involved: The key parties involved are the merchant, the affiliate, and the customer.

The role of the merchant is that of a business owner who aims to introduce their products or services to the public with the objective of increasing sales potential. In this context, Shopee serves as the merchant, acting as both the proprietor and provider of the e-commerce platform. An affiliate is a party invited by a merchant to assist in the promotion of their business and products. In the context of the Shopee affiliate program, an affiliate may be defined as an existing member, whether as a consumer or as a business partner of Shopee. They play a role in expanding the scope of promotion and attracting new customers. Finally, customers are the primary target of merchants, who expect them to purchase the products or services they are marketing. Customers are individuals or entities who are targeted by merchants for purchases, and in this context, they interact with affiliate programs through recommendations and promotions conducted by affiliates ([Irawan, 2021](#)).

In the context of multi-level marketing (MLM) business models, compensation systems frequently entail the provision of bonuses or commissions as an incentive for Affiliates to engage in specific actions or achieve certain performance targets. This is a pivotal element in MLM business, where financial incentives are designed to motivate and facilitate sales of products ([Irawan, 2021](#)). Similarly, the affiliate program on the e-commerce platform Shopee adheres to these principles. Upon successful recruitment of new members and promotion of the Shopee platform via referral links, affiliates are entitled to receive commissions in the form of e-vouchers. The e-voucher serves as a form of recognition from Shopee for their contributions to expanding the customer base and driving new transactions. In this manner, the affiliate program offered by Shopee provides incentives to its members while simultaneously encouraging the growth and expansion of the platform through their marketing efforts.

Accordance on the Fatwa DSN MUI No. 75/DSN-MUI/VII/2009, the provision of commissions or bonuses must be based on the tangible and measurable performance of a member. The amount of the commission must be clearly defined and reasonable, without any element of excess that could lead to the practice of *ighra'*. *Ighra'* refers to offers or incentives that are implausible and excessive, which are often employed to motivate individuals to work harder. In the context of multi-level marketing (MLM), the phenomenon of *ighra'* can result in members focusing their efforts on pursuing high incentives rather than on effective sales. Consequently, members may neglect their primary responsibility of selling products and prioritize achieving financial

gains. It is crucial to uphold this principle to ensure that the rewards provided remain fair and do not encourage detrimental behaviors within the MLM business structure.

In a legitimate multi-level marketing (MLM) business system, the distribution of commissions or bonuses is not contingent on the speed of a member's enrollment in the MLM venture. Conversely, remuneration is granted in accordance with tangible and significant achievements demonstrated by members, particularly in regard to product distribution. An effective and equitable system ensures that financial rewards accurately reflect an individual's success in enhancing business performance, rather than merely the time elapsed since their initial involvement ([Syamsudin, M. 2021](#)).

The Use of Electronic Vouchers for Transaction in the Shopee Application Based on The Perspektif Fatwa DSN MUI No: 75/DSN-MUI/VII/2009 Guidelines for Shari'ah Multi-Level Direct Selling (PLBS)

The issuance of Fatwa DSN MUI No. 75/DSN-MUI/VII/2009 on Sharia-Leveled Direct Selling (PLBS) Guidelines represents a response to mounting concerns regarding the prevalence of money game practices in the context of multi-level marketing (MLM) businesses in Indonesia. This fatwa functions as a directive for all actors engaged in multi-level marketing (MLM) businesses, ensuring that they conduct their operations in alignment with the tenets of Islamic law. This is of particular importance given the popularity and prevalence of MLM among the Indonesian population. ([MUI. 2009](#)) sets forth a number of significant stipulations aimed at preventing money game practices, with a particular emphasis on product positioning and commission or bonus mechanisms. The objective of these provisions is to guarantee that MLM businesses refrain from violating Islamic principles and operate with transparency and fairness. The objective of this article is to evaluate the extent to which the Shopee Affiliate program complies with the guidelines set forth in Fatwa No. 75/DSN-MUI/VII/2009. This analysis will encompass a range of aspects regulated in the aforementioned fatwa, with a particular focus on the legitimacy of e-vouchers traded within the Shopee Affiliate program.

Accordance on the definition by ([MUI. 2009](#)), the term "goods" encompasses all tangible objects, whether movable or immovable, expendable or non-expendable, that can be owned, traded, used, utilized, or consumed by consumers. In contrast, a service product is defined as any service provided in the form of work or a service to be utilized by consumers. Affiliate Shopee is a program under Shopee that issues e-vouchers as a form of compensation or commission. These vouchers are given by Shopee to affiliates in recognition of their achievements. With regard to the goods and services offered by Shopee partners, which can be exchanged for e-vouchers by consumers, it is guaranteed that the requisite goods will be available from each Shopee partner. Consequently, the existence of e-vouchers is not merely a lure devoid of any practical utility; rather, they are genuinely marketed as tangible, useful, and perceptible objects of sale and purchase.

Secondly, Depend on Ketentuan Hukum Pasal 2. The goods or service products being traded are not something that is forbidden.

In the ([Qur'an. 4:29](#)), Allah SWT sets forth guidelines pertaining to the conduct of buying and selling. These include the avoidance of activities such as wine consumption, gambling, idol worship, and the use of arrows in divination. The rationale behind these

prohibitions is to safeguard individuals from the influence of evil and to promote a path to prosperity. Shopee offers e-vouchers as a form of digital incentive, which can be redeemed for a range of products and services. While the e-voucher itself is guaranteed to be halal, the responsibility for ensuring the halalness of the goods and services purchased with the e-voucher lies with the terms and conditions of each Shopee partner. This is because Shopee allows a wide range of entities to become partners, without imposing restrictions on the types of products or services that can be advertised on their platform. In other words, Shopee functions as a platform that hosts a diverse array of products and services, including those that adhere to halal standards and those that do not. Consequently, consumers have the autonomy to select products or services that align with their preferences regarding halalness when redeeming their e-vouchers.

Thirdly, Depend on Ketentuan Hukum Pasal 3. Transactions in trade do not contain elements of gharar, maysir, usury, dharar, dhulm and sin.

(MUI, 2009) Gharar is defined as an uncertainty in the contract regarding the quality and quantity of the object of the contract. Mayasir is defined as uncertainty in the purpose of the contract. Riba is defined as an addition given from the original price. Dharar is defined as a transaction. Such practices can result in harm, exploitation, and moral transgression. The e-voucher exchange system on Shopee is equipped with an exchange guarantee that allows e-vouchers to be utilized in value at various registered partners or stockists. The redemption process for e-vouchers is conducted in accordance with the terms and conditions established by each respective partner. It is therefore recommended that consumers verify the selected store or partner via the Shopee app prior to redeeming. It is crucial to ascertain that the product or service for which the e-voucher is to be redeemed aligns with the consumer's expectations and that there are no discrepancies. The Shopee application enables consumers to ascertain the applicable redemption conditions at each store and the availability of the products or services on offer. This enables consumers to circumvent potential issues and guarantee that the e-voucher redemption process is conducted in accordance with the applicable provisions.

Fourth, Depend on Ketentuan Hukum Pasal 4. It is prohibited to charge excessive costs, which are defined as mark-ups that exceed a reasonable threshold. In the General Provisions (MUI, 2009), an excessive mark-up is defined as an excessive profit margin that is not associated with costs. (Kuswara, 2005) asserts that this is regulated with the objective of preventing any detriment to the consumer resulting from the discrepancy between the price and the quality or benefits they receive. Thus far, the Shopee Affiliate program has been operating without any reports or complaints from consumers regarding discrepancies in the goods or services received from their selected partners or stockists. The program appears to be functioning effectively and without notable concerns regarding the quality or suitability of the products and services provided. This indicates that the e-voucher redemption system and the mechanism of collaboration with partners or stockists have been implemented in a satisfactory manner, ensuring that consumers are able to obtain goods or services that align with their expectations.

Fifth, Ketentuan Hukum Pasal 5. The commission granted by the company to members must be based on tangible performance outcomes directly related to the volume for partners. As previously stated, income in MLM businesses must be based on actual performance to prevent passive income, which has the potential to cause excessive work. In accordance with the stipulations set forth in Ketentuan Hukum Pasal 8, commissions or bonuses provided to members by the company must be based on legitimate performance and must not result in *ighra'*. In the context of Shopee Affiliates,

commissions are granted to affiliates subsequent to a purchase transaction by a new Shopee member who has installed the affiliate's application via a referral link. The success of the transaction serves as a tangible indicator of the member's performance, subsequently entitling them to a commission or reward in the form of an e-voucher. This approach ensures that income is obtained in a fair and appropriate manner, in line with the results of the work performed, without causing injustice or negative consequences such as *ighra'*.

Ketentuan Hukum Pasal 6, in the context of multi-level marketing (MLM) businesses, transparency and performance metrics are crucial in determining the sales targets for goods or services set by the company. These targets directly influence the income generated for members. Shopee adheres to these principles by providing clear information regarding the amount of the purchase discount provided through e-vouchers, including the minimum transaction amount and the voucher's validity period. The comprehensive nature of these provisions ensures that each member is fully cognizant of their rights and obligations in each transaction, as well as the conditions that must be met to obtain the benefits associated with the affiliate program.

Ketentuan Hukum Pasal 7, is prohibited for any commission or bonus to be obtained passively and regularly without any tangible activities, such as the development or sale of goods or services. In this regard, Shopee has confirmed that the bonus or commission system in place for its members is aligned with the aforementioned principles. Shopee provides commissions or bonuses to members only after a tangible action has been completed, such as the installation of a new application by a user who was referred through a link. In other words, vouchers or bonuses are only granted to members who successfully establish an affiliate relationship and generate valid transactions. Consequently, Shopee guarantees that all bonuses or commissions are in accordance with the concrete activities performed by its members.

Ketentuan Hukum Pasal 8, The provision of commissions or bonuses by an enterprise to its members or business partners must be conducted in a manner that does not foster excessive pursuit of such incentives. The term "*ighra*" refers to the temptation or lure that can lead an individual to neglect their obligations in pursuit of the benefits or bonuses offered. In other words, companies must ensure that their commission or bonus systems do not encourage practices that could distract members from their primary responsibilities, prompting them to engage in transactions or activities solely for the purpose of obtaining bonuses, without considering the actual benefits or obligations involved.

Ketentuan Hukum Pasal 9, underscores the imperative of ensuring that the distribution of bonuses within a system is conducted in a manner that is free from exploitation or injustice, whether between initial members and subsequent ones or among other categories of members. In other words, all members must be treated equitably with regard to the distribution of bonuses or commissions, and there must be no imbalance in the benefits accruing to any one party. With regard to the affiliate program offered by Shopee, the system for issuing e-vouchers is clearly and transparently regulated. Each e-voucher is accompanied by comprehensive details regarding the discount amount, the minimum transaction threshold required for voucher utilization, and the voucher's expiration date. It is hoped that the detailed provisions will enable all members to understand their rights and obligations and to ensure that there is no injustice in the process of awarding incentives.

Ketentuan Hukum Pasal 10, The recruitment of members, the forms of

remuneration offered, and the ceremonial events held within a programme must be free from elements that are contrary to the tenets of the faith, the principles of Islamic law, and the standards of moral conduct. This encompasses the avoidance of practices such as shirk, idolatry, immorality, and unethical behavior. In the context of the Shopee affiliate program, the recruitment of members is conducted through a referral affiliate system. This model permits existing members to extend invitations to new individuals to join Shopee via the utilization of their existing referral links. The system is designed to ensure transparency and fairness in recruitment, without involvement in practices prohibited by Shariah law. Consequently, the recruitment method employed by Shopee is committed to complying with the principles of Shariah law, thus ensuring its conformity with the prevailing legal provisions.

Ketentuan Hukum Pasal 11. It is the responsibility of each business partner who recruits members to provide adequate training and supervision to those they have recruited. This responsibility entails providing new members with the necessary support to comprehend and adhere to the established business system, while also ensuring their operations align with the prevailing principles of Shariah. Effective training also ensures that new members can perform optimally within the program, while maintaining integrity and compliance with established regulations. Furthermore, (MUI, 2009) underscores the necessity to refrain from involvement in money games, as stipulated in Ketentuan Hukum Pasal 12. A money game is defined as a business scheme that exploits new members' investments to remunerate earlier members, without any substantial trading activity. Such practices are contrary to the principles of justice and transparency in Islamic business. Consequently, any program that adheres to these stipulations must ensure that its system is centered on legitimate transactions that yield tangible benefits, rather than mere financial circulation devoid of productive value.

In the Fatwa MUI, particularly in the Ketentuan Umum Pasal 9, it is explained that a money game is a fundraising scheme that focuses on multiplying money through commissions or bonuses from new member recruitment, rather than from product sales. In practice, the products sold are frequently mere facades, lacking the requisite quality and reliability. Consequently, this scheme exploits new members to pay the profits of those who joined earlier, without any substantial trading taking place. In comparison, the affiliate program, Shopee offers a transparent guarantee for the exchange of e-vouchers and the availability of goods or services from partners or stockists. The e-voucher is not merely a digital shopping tool; it is also guaranteed to be exchangeable in accordance with the prevailing terms, for products or services that are genuinely available and of a satisfactory quality. The existence of this guarantee indicates that the e-voucher in the Affiliate Shopee program is not merely a means of concealing an opaque scheme; rather, it is an integral component of a business system that emphasizes tangible transactions and reliable services.

Conclusion

Accordance on the provisions set forth in Fatwa DSN MUI No. 75/DSN-MUI/VII/2009 concerning Direct Sales Chain (PLBS), this program has demonstrated compliance with the pertinent Shariah principles. The fatwa emphasizes that commissions should be based on tangible performance, rather than on unclear fundraising schemes. Moreover, the sale of goods must be accompanied by a warranty covering the exchange process. By fulfilling the aforementioned conditions, the e-voucher within the Affiliate Shopee program is not merely a means of circumventing

opaque business practices; rather, it constitutes an integral component of a legitimate system that functions in accordance with applicable regulations. This ensures that the e-voucher is not merely a facade, but rather a legitimate component of the affiliate Shopee business structure.

Suggestion

Shopee Affiliate Program represents a multi-level marketing system implemented in the Shopee e-commerce platform. It employs the affiliate method through the use of referral links. This program follows a common multi-level marketing (MLM) business model, whereby members can earn commissions or rewards in the form of e-vouchers in exchange for their achievements in recruiting new members and sharing referral links. The e-vouchers provided by Shopee and its partners are backed by various guarantees, including the clarity of redemption and the quality of the products or services offered.

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