



Cash on Delivery (COD) System in Online Transactions: An Analysis from an Islamic Economic Perspective

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Abstract

This study aims to analyze the Cash on Delivery (COD) system in online transactions from the perspective of Islamic economics. The COD payment system, which allows payment to be made after the buyer receives the goods, is evaluated based on Islamic principles such as justice, transparency, and the avoidance of *gharar* (uncertainty). The findings of this study indicate that the COD system aligns with Islamic economic principles, as it reduces the risks of fraud and uncertainty in transactions, which are often problematic in other payment systems. This system allows buyers to inspect the goods before making payment, thus minimizing the potential for loss due to fraud or goods that do not meet expectations. However, there are several operational challenges that need to be addressed, such as the potential for disputes between sellers and buyers over the condition of the goods or delivery delays, as well as the risks faced by couriers delivering the goods. Therefore, this study recommends the need for education for all parties involved in COD transactions, as well as the development of technology to improve the effectiveness and alignment of the COD system with Islamic values. The COD system can be a solution for the development of ethical, sustainable e-commerce that adheres to the principles of Islamic economics.

Keywords: Cash on Delivery, Jual Beli Online, Ekonomi Islam.

INTRODUCTION

The development of information and communication technology has transformed the landscape of global trade with the increasing popularity of e-commerce. One of the key innovations in e-commerce transactions is the Cash on Delivery (COD) payment method, a system in which consumers make cash payments upon receiving the ordered goods. This provides convenience and security for consumers, especially in developing countries where trust in electronic payment methods is not yet fully established. The COD system offers an alternative for consumers who feel uncomfortable or lack easy access to digital payment methods (Sahrullah, 2023).

In the context of online transactions, the COD method offers several advantages from both the consumer's and seller's perspectives. For consumers, this method reduces the risk of uncertainty regarding the quality of the products they will receive. Consumers can inspect the goods first to ensure they meet expectations before making payment. From the seller's perspective, this method ensures that

the buyer is serious about the purchase, as the goods are only shipped once it is confirmed that payment will be made upon delivery (Segati et al., 2023). From the perspective of Islamic economics, the COD system can be viewed as a transaction method that aligns with Sharia principles. This system reduces the element of uncertainty (gharar) that is prohibited in Islam. In Islamic transactions, gharar or excessive ambiguity in a transaction must be avoided because it can cause harm to one of the parties involved. In the COD method, the buyer has the opportunity to inspect the goods beforehand, ensuring they match the description provided by the seller before completing the payment. This provides a guarantee to the buyer and eliminates ambiguity in the transaction (Segati et al., 2023).

COD transactions can be considered in line with the principles of justice and transparency, which are foundational in Islamic economics. In Islam, economic transactions must be conducted based on mutual consent and clarity regarding the object being traded and the agreed-upon price. The COD system allows buyers to verify that the goods received match the agreement, ensuring a fair transaction for both parties. A clear contract or agreement between the seller and buyer is one of the prerequisites for the legitimacy of a transaction in Islam (Putri et al., 2023). However, on the other hand, the COD system also faces several challenges. One of the main issues that often arises is the conflict between the seller and the buyer if the goods received do not meet expectations or if the buyer refuses the goods. This discrepancy can result in losses for the seller, especially if the goods need to be returned and the return shipping costs are not covered by the buyer. In some cases, this can also create tension between the buyer and the courier, as the courier may find themselves in a difficult position if the buyer refuses to accept the goods without a valid reason (Fauza, 2023).

Ethics in online transactions with the COD system is a critical aspect that must be considered from the perspective of Islamic economics. All parties involved in the transaction—whether the seller, buyer, or third parties like couriers—must act with honesty and good intentions. Islam emphasizes the importance of conducting business with good ethics to minimize the potential for conflict. Sellers must ensure that the product descriptions they offer match the actual condition of the goods, while buyers must adhere to the agreement by accepting the goods if they meet the description (Fauza, 2023).

There are challenges in the implementation of the COD system related to legal uncertainty regarding responsibility for any losses that may occur during the transaction. For example, if the goods are damaged during shipping or if the received items differ from what was expected, it is not always clear who is responsible for these issues. From an Islamic economic perspective, responsibility should be fairly divided based on the initial agreement between

the seller and the buyer. The use of a clear and detailed contract in COD transactions becomes crucial to ensure that no party feels aggrieved (Rahmawati & Nisa, 2024). This research aims to review the COD payment system in online transactions from the perspective of Islamic economics. The author will explore how Sharia principles can be applied within this system and how the implementation of contracts aligned with Islamic economic principles can enhance fairness and transparency in online transactions. Additionally, this study will discuss the potential for further development of the COD system to better meet the needs of Muslim consumers in the current digital era (Musbikhin et al., 2024).

Given the great potential of the COD system in the future, this study will also explore possible improvements in regulations and implementation of the system, particularly in terms of consumer protection and providing more efficient services for sellers and buyers. In Islamic economics, every transaction must bring benefits (*maslahah*) to all parties involved, and with the continuous advancement of technology, the COD system has significant opportunities to evolve as a safe and Sharia-compliant transaction method (Mujahidin & Susilo, 2023). Thus, the COD system in online transactions not only offers convenience for consumers but also holds great potential for developing in alignment with Sharia principles in Islamic economics. However, challenges related to transaction ethics and responsibility for goods delivery must be carefully addressed to ensure that this system functions properly without disadvantaging any party. In conclusion, this review is expected to provide deeper insights into how the COD system can be improved and better integrated into Islamic economic practices, providing greater benefits to Muslim consumers in the future (Nurdiawati et al., 2024).

The Cash on Delivery (COD) system in online transactions has become a popular payment method among consumers, especially in developing countries. This method offers convenience and security for consumers who prefer to pay after receiving the goods. From the perspective of Islamic economics, the COD system has the potential to align with Sharia principles such as justice, transparency, and compliance with Islamic law. However, its implementation faces various challenges that need to be addressed in order to fully align with Islamic economic principles. One solution to enhance the compatibility of the COD system with Islamic economics is ensuring that all transactions are based on a valid contract (*akad*) that meets the requirements of Sharia. The contract used should be clear and mutually agreed upon by both parties, the seller and the buyer. Additionally, it is important to educate both consumers and sellers about their rights and obligations in COD transactions to create fair and transparent exchanges (Sahrullah, 2023). The development of technology and logistics systems can help address some of the challenges within the COD system. For example, by improving the tracking system for

goods and communication between sellers, buyers, and couriers, the risks of fraud or discrepancies in goods can be minimized.

This aligns with the principle of transparency in Islamic economics, which demands clear information in every transaction (Segati et al., 2023). The target of this research is to provide a deeper understanding of how the COD system can be effectively implemented within the framework of Islamic economics. It is hoped that this can lead to the creation of e-commerce business models that are not only commercially profitable but also in accordance with Sharia values. This research also aims to offer practical recommendations for e-commerce industry players on how to implement a more Sharia-compliant and efficient COD system (Putri et al., 2023). Through a literature review approach, this research gathers data from various related sources to analyze COD practices from the perspective of Islamic economics. The results are expected to serve as a guide for developing better policies and business practices within the e-commerce industry.

RESEARCH METHODS

This study employs a literature review approach to analyze the Cash on Delivery (COD) system in online transactions from the perspective of Islamic economics. The literature review method was chosen as it allows the researcher to collect and analyze data from various relevant sources, thereby providing a comprehensive overview of the topic. The research materials consist of scholarly journals, books, articles, and other credible sources that discuss the COD system and Islamic economic principles. The primary references are drawn from recent studies focusing on the implementation of COD in e-commerce and how the system can be aligned with Sharia values. Key sources include the work of Sahrullah (2023), which examines the COD payment system from the perspective of *maqashid al-shariah* (the objectives of Islamic law), and the study by Segati et al. (2023), which explores the impact of the COD payment method on consumer behavior within the context of Islamic economics.

The analysis method involves a critical review of the existing literature to assess the alignment of the COD system with Islamic economic principles such as justice, transparency, and the avoidance of *gharar* (uncertainty). This research also analyzes the challenges and potential solutions for improving the implementation of the COD system to better conform to Sharia law. The data obtained from the literature are then synthesized to construct arguments supporting the research objectives. By using this method, the study aims to provide deeper insights into how the COD system can be effectively integrated into the framework of Islamic economics and offer practical recommendations for e-commerce industry players. The findings are also expected to contribute to the development of better policies and business practices in the e-commerce industry that align with Sharia values.

RESULT AND DISCUSSION

Alignment of the COD System with Islamic Economic Principles

This study identifies that the Cash on Delivery (COD) system aligns quite well with the principles of Islamic economics. The main principles in Islamic economics include justice, transparency, and the avoidance of *gharar* (uncertainty) and *maysir* (speculation). In this regard, COD provides certainty for consumers as payment is made only after the goods have been received. This minimizes the risks of *gharar*, which is prohibited in Islamic transactions (Sahrullah, 2023). Since buyers can verify that the goods received match what was promised by the seller, the risk of dissatisfaction or loss due to goods that do not match the description can be avoided.

The system is also considered to fulfill the principle of justice in Islamic transactions. One key aspect of any transaction in Islamic economics is ensuring that the transaction does not harm either party. With COD, the buyer does not need to pay in advance, which creates a more balanced position for both the seller and the buyer. This ensures that the system is a fair method of transaction, as consumers only pay after receiving the goods that match the description (Segati et al., 2023). Furthermore, (Jumriani and Hizbullah, 2024) emphasize that COD also facilitates transparency and fairness in transactions. This is because consumers have the right to reject goods that do not meet the agreed-upon specifications, thus preventing potential losses due to unwanted products.

Research by (Pratama, 2024), in his research comparing Indonesian law and Islamic law regarding COD services on e-commerce platforms like Lazada, also shows that the COD system helps protect consumers from uncertainty (*gharar*), as the goods are received first before payment is made. The COD system also has a strong foundation in Islamic contract principles, particularly in relation to the *akad istishna* (a contract used for custom-made goods). According to (Maylinda and Wirman, 2023) explain that *akad istishna*, which is typically used for the manufacturing of goods based on orders, allows the buyer to receive the goods first in order to inspect their conformity before making payment. This strengthens the alignment of COD with Sharia principles, especially in safeguarding the buyer's rights.

Additionally, (Makmuriyah, 2023) argues that the COD system is highly relevant in Islamic law as it incorporates the element of caution recommended in Sharia, where buyers have the opportunity to inspect the goods before payment, thus avoiding speculation or uncertainty that could harm either party. According to (Abdillah and Melindah, 2022) also support this view, emphasizing that the COD method provides protection for consumers in online transactions, especially on e-commerce platforms like Shopee. The alignment of the COD system with Islamic economic principles is evident in how this

method minimizes gharar and maysir, while ensuring fairness and transparency in transactions. This makes the COD system a suitable payment method in e-commerce that adheres to the core values of Islamic economics.

Application of Contracts in COD Transactions

From the perspective of Islamic economics, the Cash on Delivery (COD) system can be integrated into various types of contracts (akad) that align with Sharia principles. One such contract that can be applied is akad istishna, a type of sale contract where payment is made after the goods are delivered according to the agreed specifications. This contract is highly relevant to the COD system because the buyer orders goods with specific requirements, and payment is made only after the goods are received.

Research by (Rahmawati and Nisa, 2024) explain that akad istishna provides flexibility in COD transactions, where the consumer has full control over the goods received before making the payment. Additionally, Hasanah et al. (2023) emphasize that akad istishna also fosters trust between the seller and the buyer, as the buyer can verify that the goods received match the order before paying. In addition to akad istishna, akad salam can also be applied to COD transactions. In a salam contract, the buyer pays in advance, but in the case of COD, the buyer makes payment only after receiving the goods. While the salam principle is not entirely applicable, the aspect of delivering goods before payment remains relevant, especially in maintaining transparency and avoiding gharar (uncertainty) (Putri et al., 2023).

Research by (Dwijayani and Khusaini, 2020) also emphasize the importance of avoiding gharar in online transactions, which can be mitigated by utilizing the appropriate contracts. Therefore, it is crucial for both the seller and the buyer to understand the applicable contracts in COD transactions to ensure they align with Sharia principles. Furthermore, the application of contracts in COD transactions must also consider the ethics and responsibilities of the seller, buyer, and courier. According to (Fauza, 2023) highlights that couriers, as intermediaries, play a vital role in the COD system, where they must ensure that the goods are received by the buyer before accepting payment. This highlights the importance of clear contracts, especially in defining roles and responsibilities among the parties involved. In this context, (Pujiyanti and Wahdi, 2020) stress that fairness in transactions must be observed so that all parties, including couriers, receive their rightful entitlements and obligations.

According to (Ramadhani et al., 2022) also mention that the COD payment method, when paired with the correct contract like istishna, can increase consumer purchase interest, especially in the e-commerce environment. This is because consumers feel more protected and comfortable during the transaction, knowing they can inspect the goods before paying. The correct contract system

in COD transactions not only enhances consumer trust but also ensures that the transaction is conducted in accordance with Sharia principles that prioritize justice and transparency. Therefore, the use of appropriate contracts, such as *istishna* and *salam*, along with a deep understanding of responsibilities within the contract, is crucial in maintaining the alignment of the COD system with Islamic economic principles.

Ethics and Operational Challenges

Although the Cash on Delivery (COD) system offers many advantages, several operational challenges remain in its practical implementation. One of the main challenges is the mismatch between the goods received and the description promised. In some cases, the buyer may refuse to accept goods that do not match the description, which can lead to disputes between the seller and the buyer. Research by Khotimah (2022) highlights that *khiyar* (the right to choose or cancel) in COD transactions is essential to protect consumers from dissatisfaction. Ethics in transactions becomes crucial in this context. All parties—whether the seller, the buyer, or the courier—must act with transparency and good faith to avoid potential conflicts (Fauza, 2023; Putriana, 2022).

Courier services also play a vital role in the COD system. Couriers act as intermediaries between the seller and the buyer and are responsible for delivering goods safely while collecting payment from the buyer. Therefore, there must be a system in place that ensures the safety of the courier, especially in handling cash payments. According to (Sahrullah, 2023) notes that one of the risks couriers face is the refusal of payment or returns of goods by the buyer, which can create problems for the courier, who may have to return the goods to the seller. The implementation of *khiyar* in COD transactions is also a concern. Research (Purnama, 2021) emphasizes the importance of applying *khiyar* to maintain fairness in the transaction. Additionally, in the study of Sharia economic law, and (Lidiya et al., 2024) highlight that online sales using the COD method must adhere to Sharia principles to avoid harmful practices. Furthermore, consumer literacy regarding the COD system needs to be considered. Research (Syafiqah, 2023) suggests that education on the COD system is crucial to improve understanding and reduce the risk of disputes in online transactions. Thus, operational challenges in the COD system are not only focused on technical aspects but also on the ethics and education necessary to create fair transactions that align with Sharia principles.

Consumer Behavior Impact

The Cash on Delivery (COD) system significantly impacts consumer behavior in online shopping. This payment method provides a sense of security for consumers, as they do not need to pay upfront before receiving the goods. This increases consumer participation in e-commerce, particularly among

populations that are not fully confident in digital payment methods (Segati et al., 2023).

Research by (Supatminingsih et al., 2023) shows that the use of COD influences purchasing decisions, especially among students who prefer this method. Additionally, HAPSARI and Sabiq (2024) note that COD can reduce consumer complaints about transaction uncertainty, thus building trust in online shopping platforms. However, the convenience offered by COD can also lead to less prudent consumption behavior. In Islamic economics, consumers are expected to act responsibly in managing their finances. According to (Mujahidin and Susilo, 2023) remind us that in the Islamic economic system, consumers are responsible not only for themselves but also for social balance. In this context, (Maharani and Yusup, 2022) explain that consumers might fall into excessive consumerism due to the ease of COD, encouraging impulsive buying. Moreover, (Habibullah, 2023) indicates that returns in the COD system can complicate relationships between sellers and buyers, leading to less rational consumer behavior if not well understood. Therefore, it is important for Muslim consumers to uphold the principle of qana'ah (contentment and avoiding excess) when managing their finances, despite the conveniences offered by COD. Research by (Khoiriyah, 2023) emphasizes that applying the principle of maslahah (public interest) in shopping can help consumers make more thoughtful purchasing decisions. Self-control is key to avoiding consumer behavior that contradicts the values of Islamic economics.

Recommendations for COD System Development

This study recommends several steps to develop and refine the COD system to align better with Islamic economic principles. First, a better understanding of the rights and obligations in COD transactions is crucial. This will help prevent disputes that may arise from misunderstandings about the applicable contracts or the shipping and payment processes (Nurdiawati et al., 2024). Both sellers and buyers need sufficient information about the types of contracts used and how these contracts comply with Shariah principles. Second, the study advocates for technological improvements to support the COD system. Enhanced tracking systems, for instance, can help reduce the risks of gharar (uncertainty) regarding the delivery status of goods. Improved communication systems between sellers, buyers, and couriers are also essential to avoid misunderstandings or fraud. Such technology will enhance transparency in transactions and ensure the security of all parties involved (Putri et al., 2023). Third, policies that protect couriers, who act as intermediaries in COD transactions, are important. Couriers are responsible for delivering goods and often handle cash, which involves security risks. Clear regulations and adequate security measures must be in place to ensure couriers are not harmed during the transaction process (Fauza, 2023).

Potential of the COD System in Future E-Commerce

With the growth of e-commerce and the increasing use of COD, there is significant potential for this system to continue as a preferred choice for consumers in the future. However, to realize its full potential, challenges such as mismatched goods, payment disputes, and risks for couriers must be comprehensively addressed. The further development of the COD system can be encouraged through the stronger implementation of Shariah principles and the application of technologies that promote transparency. In the long term, this will not only improve the consumer experience in online shopping but also create a fairer e-commerce ecosystem that aligns with Islamic economic values (Musbikhin et al., 2024). Overall, the COD system offers great potential to be developed within the framework of Islamic economics. By improving operational aspects and enforcing stricter Shariah compliance, this system can become an effective tool in supporting fair, transparent, and Shariah-compliant transactions.

CONCLUSION

The conclusion of this study shows that the Cash on Delivery (COD) system in online transactions aligns well with the principles of Islamic economics. This payment method reduces the risks of uncertainty (gharar) and fraud, thereby fulfilling the aspects of justice and transparency required in sharia transactions. By allowing payment to be made after the goods are received, COD offers additional protection for consumers, ensuring that they only pay for products that meet the promised description and quality. However, the implementation of the COD system also faces operational challenges, such as potential conflicts between sellers and buyers, as well as risks for couriers handling cash.

Therefore, it is important to enhance education regarding the rights and responsibilities of all parties involved in this transaction, as well as to develop supporting technologies to minimize these risks. From a consumer behavior perspective, the COD system can increase trust in e-commerce, although there are concerns that its convenience may encourage consumer behavior that is not in line with Islamic financial management principles. Therefore, a balanced approach is needed in promoting the use of COD to ensure it remains consistent with sharia values. The COD system has great potential to be implemented within the framework of Islamic economics if these challenges can be addressed through appropriate strategies. This study provides practical recommendations for e-commerce industry players to implement a more effective COD system that aligns with sharia principles, contributing to the development of a sustainable and ethical business environment.

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