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Transparency and Transactional Fairness in Online Document Printing Service Transactions

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ABSTRACT

The digitalization of service transactions has transformed conventional face-to-face commercial practices into flexible, digitally mediated interactions, but it also raises concerns regarding contractual transparency and transactional fairness. This study examines online document-printing transactions at Fotokopi Riski, Talang Babat, from the perspective of Islamic economic law. A qualitative empirical juridical approach was employed, using semi-structured interviews, non-participant observation, and documentation involving the service provider, employees, and consumers. Data were analyzed through data condensation, data display, and conclusion drawing, with source and technique triangulation. The findings show that WhatsApp-based transactions improve convenience, accessibility, and time efficiency. However, service specifications, total ujrah and payment arrangements, completion time, collection deadlines, and cancellation procedures are not consistently confirmed before printing begins. This creates information gaps, particularly when consumers modify or cancel orders or fail to collect completed documents. In such cases, the provider may bear costs for paper, ink, electricity, equipment, and labor without clearly established compensation arrangements. From the perspective of Islamic economic law, the transaction is substantively permissible as ijārah because the service and remuneration are identifiable and generally based on voluntary consent (tarāḍin). Nevertheless, incomplete contractual information may create gharar through uncertainty regarding obligations and transaction consequences. Cancellation or non-collection after production may cause ḍarar by disproportionately transferring economic burdens to the provider, thereby weakening 'adl. The study recommends a simple WhatsApp confirmation containing service specifications, total ujrah, payment, completion time, collection deadline, and cancellation provisions to strengthen contractual certainty and fairness.

Introduction

The digital transformation of commercial activities has fundamentally altered the way service transactions are initiated, communicated, and completed. Transactions that previously depended on direct physical interaction can increasingly be conducted through digital communication platforms, particularly instant messaging applications such as WhatsApp. This transformation provides convenience, efficiency, and flexibility for both service providers and consumers. However, the shift from face-to-face interaction to digitally mediated communication also creates challenges concerning the clarity of contractual terms, information disclosure, confirmation of consent, and the distribution of rights and obligations between contracting parties. In Islamic economic law, technological development does not eliminate the fundamental requirements of a valid and fair transaction. Rather, contemporary transactions must continue to reflect the principles of mutual consent (tarāḍin), justice (al-'adl), honesty (ṣidq), avoidance of harm (ḍarar), and contractual certainty. Recent studies of digital transactions indicate that information asymmetry, unclear contractual terms, misleading descriptions, and undisclosed costs can generate uncertainty (gharar) and weaken consumer protection in digitally mediated transactions (Hasanuddin et al., 2024; Puad & Hamdi, 2025).

One contractual form that remains highly relevant to contemporary service activities is ijārah, which involves the transfer of the right to obtain the benefit of goods or services in exchange for agreed compensation (ujrah). In service-based transactions, the essential object of the contract is not the transfer of ownership but the provision and utilization of an identifiable benefit or service for an agreed remuneration. Therefore, the clarity of the service specification, price, scope of work, completion time, and responsibilities of the contracting parties is central to the fairness of an ijārah arrangement. Previous studies have examined the applicability of ijārah within contemporary digital economic activities and have demonstrated that classical contractual principles remain relevant when transactions are mediated by digital technologies. Nevertheless, these studies also identify continuing challenges involving uncertainty, transparency, consumer protection, and the formulation of contractual obligations in digital environments (Novandika & Zen, 2025). Research on digital financial services similarly demonstrates that inadequate disclosure of costs and contractual conditions can create information asymmetry and potentially introduce elements of gharar and tadlīs. Thus, transparency should be understood not merely as an ethical expectation but as an important component of contractual fairness in contemporary Islamic economic transactions (Suganda et al., 2026).

The literature on digital commerce has further demonstrated the importance of transparency and consumer protection in establishing fair transactions. Existing research has primarily focused on broader digital marketplaces, e-commerce platforms, fintech services, and other technology-enabled commercial environments, where contractual information, payment mechanisms, consumer rights, and dispute-resolution procedures are generally structured through formal digital systems (Al Mustaqim, 2023; Susanto & Johendra, 2024; Salsabila & Rahmatillah, 2025). These studies have contributed significantly to understanding how Islamic commercial principles can be applied to technologically mediated transactions. However, their analytical focus tends to concern relatively formal digital commerce ecosystems rather than small-scale service businesses that use ordinary messaging applications as the primary medium of contractual communication. Consequently, less attention has been given to how ijārah principles operate in informal, WhatsApp-based service transactions in which the contractual relationship may be established through short messages, document attachments, price inquiries, confirmations, and implicit assumptions rather than through standardized terms and conditions. This constitutes an important research gap because the absence of formal digital infrastructure may increase the possibility of ambiguity concerning service specifications, remuneration, completion, collection, cancellation, and the allocation of risk between service providers and consumers.

The research gap becomes particularly significant in small-scale online printing services. Unlike large e-commerce platforms, neighborhood printing businesses generally do not employ standardized digital contracts, automated order confirmations, detailed service descriptions, or integrated mechanisms for documenting customer consent. A customer may simply send a document through WhatsApp and request that it be printed without explicitly confirming the number of copies, paper specifications, color requirements, total price, completion time, collection arrangements, or consequences of cancellation. Although such practices are convenient and socially supported by interpersonal trust, they can create uncertainty regarding when mutual consent is established and what obligations arise for each party. From the perspective of Islamic economic law, the absence of physical meetings does not itself invalidate a transaction; however, the essential terms of the ijārah relationship must remain sufficiently clear to prevent gharar, tadlīs, and unjust allocation of risk. DSN-MUI Fatwa No. 146/DSN-MUI/XII/2021 provides an important normative basis for recognizing digitally mediated contractual interactions while emphasizing clarity concerning the subject of the transaction, contractual formulation, pricing, and fulfillment. Nevertheless, the practical implementation of these principles in micro-level service transactions conducted through everyday messaging applications remains insufficiently explored.

This gap is empirically relevant to the online document-printing service at Fotokopi Riski, Talang Babat Village, Muara Sabak Barat District. The business has adapted its conventional printing service to digital communication by allowing customers, particularly students, to submit documents through WhatsApp before visiting the shop to collect the completed documents. The arrangement reduces waiting time and provides practical benefits for consumers. However, preliminary observations indicate that several transactions rely predominantly on interpersonal trust and do not involve explicit confirmation of all material aspects of the service agreement. Information concerning the total remuneration, printing specifications, completion time, collection of documents, and cancellation consequences may not always be communicated or confirmed in a structured manner. In some cases, customers fail to collect documents after the printing process has been completed, causing the service provider to bear expenses related to paper, ink, electricity, and labor. Conversely, consumers may also face uncertainty when the service specifications or final costs are not clearly confirmed before printing. These circumstances demonstrate that transactional fairness in digital ijārah cannot be assessed solely from whether the service is performed; it must also be examined through the transparency of information and the clarity of mutual consent throughout the transaction.

Accordingly, the present study addresses a specific gap by examining how Islamic Economic Law principles of al-ʻadl, tarāḍin, contractual certainty, ujrah, and avoidance of gharar are operationalized in WhatsApp-based online printing service transactions at a small-scale business level. The study differs from previous research on digital commerce, fintech, and formal e-commerce platforms because it investigates a micro-service context in which WhatsApp functions simultaneously as a communication medium, order channel, and practical instrument for establishing contractual consent. The novelty of the study lies not only in applying Islamic contractual principles to this underexplored setting but also in proposing a digital confirmation mechanism as a practical instrument for strengthening transparency and transactional fairness. The mechanism is designed to confirm essential transaction elements—service specifications, quantity, ujrah, completion time, collection arrangements, and cancellation responsibilities—before the printing process begins. Such confirmation can provide a simple documentary record of mutual consent without requiring the micro-business to adopt a complex digital contracting system.

Therefore, this study examines transparency and transactional fairness in online document-printing service transactions at Fotokopi Riski, Talang Babat Village, from the perspective of Islamic Economic Law. Rather than merely determining whether the transactions constitute valid ijārah contracts, the study analyzes how information is communicated, how consent is established, how contractual responsibilities are understood, and how risks arising from cancellation or uncollected printed documents are distributed between the parties. It further develops the digital confirmation mechanism as an applied conceptual contribution for strengthening contractual clarity in WhatsApp-based micro-service transactions. By integrating Islamic Economic Law with an everyday digital communication environment and translating normative principles into a practical confirmation procedure, this study contributes to the contemporary literature on digitally mediated ijārah, particularly by extending the discussion from formal digital marketplaces to small-scale service businesses. The findings are expected to demonstrate how al-ʻadl, tarāḍin, transparency, ujrah, and the avoidance of gharar can be operationalized in ordinary digital service transactions while providing a feasible mechanism for improving contractual certainty and transactional fairness at the micro-business level.

Method

This study employed a qualitative empirical juridical approach to examine transparency and transactional fairness in online document-printing service transactions from the perspective of Islamic economic law. The empirical juridical approach was considered appropriate because the study examines the relationship between normative principles of Islamic economic law and their implementation in actual commercial practices. The normative framework focused primarily on the principles governing ijārah, including mutual consent (tarāḍin), contractual clarity, fairness (ʻadl), fulfillment of contractual obligations, and the avoidance of uncertainty (gharar) and harm (ḍarar). The empirical dimension examined the actual practices of online document-printing services at Fotokopi Riski, Talang Babat Village, Muara Sabak Barat District, Jambi. Thus, the study did not merely assess the formal validity of the ijārah contract but investigated how service specifications, prices and ujrah, completion arrangements, payment, collection, cancellation, and the rights and obligations of service providers and consumers were communicated and implemented in digitally mediated transactions (Creswell & Poth, 2024; Sugiyono, 2022).

The research was conducted at Fotokopi Riski because the business routinely accepts document-printing orders through online communication, particularly WhatsApp, thereby providing a relevant setting for examining digitally mediated ijārah transactions. Data collection was conducted over approximately two months, from [month–month, year], covering the stages of participant recruitment, interviews, transaction observation, documentary collection, and follow-up clarification. The participants consisted of 11 informants, comprising one business owner/service provider, two employees involved in receiving and processing online printing orders, and eight consumers who had used the online document-printing service. The owner was selected because of his/her authority and direct responsibility for pricing, service policies, and transaction arrangements. The two employees were selected because they were directly involved in receiving customer files, communicating service specifications and prices, processing printing orders, and arranging payment or collection. The eight consumer informants represented customers with direct experience of online document-printing transactions, including submission of documents, price confirmation, payment, collection, or cancellation. Participants were selected purposively based on their direct involvement in the transaction process. Consumers were included if they had submitted at least one document-printing order through WhatsApp and had personally experienced the transaction process. Employees were included if they had direct responsibility for handling online orders, while the owner was included because of his/her role in managing the business and determining service procedures. Snowball sampling was subsequently used to identify additional consumers who met the inclusion criteria and could provide relevant transactional experiences. Recruitment continued until the information obtained became repetitive and no substantial new themes emerged, indicating adequate information saturation (Creswell & Poth, 2024; Lenaini, 2021).

Data were collected using semi-structured interviews, non-participant observation, and documentation. The interviews were conducted individually with the owner, employees, and consumers using an interview guide developed from the research objectives and the principles of ijārah under Islamic economic law. Each interview lasted approximately 30–60 minutes and focused on the initiation of transactions, communication of document specifications, determination and disclosure of ujrah, agreement between the parties, estimated completion time, payment procedures, collection arrangements, cancellation, responsibility for errors or delays, and the participants' understanding of their respective rights and obligations. Follow-up questions were used when participants provided information requiring clarification or when inconsistencies appeared between accounts. With participants' consent, interviews were recorded and subsequently transcribed for analysis; where recording was not permitted, detailed field notes were prepared. Non-participant observation was conducted during the online and offline stages of selected transactions. The researcher observed the communication between consumers and the service provider, including submission of files through WhatsApp, confirmation of specifications, quotation of prices, acceptance of orders, printing, payment, and document collection. Observation focused on what actually occurred rather than relying solely on participants' retrospective accounts. Documentation was used to corroborate interview and observation findings and included relevant transaction records, price information, business records, photographs, and WhatsApp communication evidence where ethically and legally permissible. Participants were informed of the research purpose, their voluntary participation, confidentiality procedures, and their right to decline or withdraw. Identifying information was removed from the research records, and digital transaction evidence was used solely for research purposes.

Data analysis followed an interactive qualitative process consisting of data condensation, data display, and conclusion drawing/verification (Miles et al., 2020). Interview transcripts, observation notes, and documentary materials were first organized and coded according to themes relevant to the research questions, including transactional transparency, service specifications, ujrah disclosure, mutual consent, fulfillment of obligations, cancellation, information asymmetry, and transactional fairness. The empirical findings were then interpreted through an interpretive-deductive process by comparing the observed practices with the normative principles of ijārah, particularly contractual clarity, tarāḍin, ‘adl, fulfillment of obligations, and the avoidance of gharar and ḍarar. Source triangulation was applied by comparing information obtained from the business owner, employees, and consumers concerning the same transactional issues. For example, statements concerning price disclosure, order confirmation, completion time, and cancellation were compared across the three participant groups to determine whether their accounts were consistent or revealed differences in perception or practice. Technique triangulation was applied by comparing interview findings with non-participant observations and documentary evidence. A claim obtained through an interview was considered more credible when it was supported by observed transaction practices or relevant records, while discrepancies were examined through follow-up questions and additional observations rather than immediately treated as evidence of error. The researcher also compared empirical findings with relevant provisions of the Kompilasi Hukum Ekonomi Syariah (KHES), applicable DSN-MUI fatwas, and scholarly literature on ijārah, online transactions, transparency, and consumer protection. The use of source and technique triangulation therefore enabled the researcher to cross-check information from different participants and different forms of evidence, reduce dependence on a single source, identify inconsistencies, and establish a more credible interpretation of transparency and transactional fairness in online document-printing services (Creswell & Poth, 2024; Miles et al., 2020; Sugiyono, 2022).

Results and Discussion

1. Actual Process of Online Document-Printing Transactions

The findings indicate that online document-printing transactions at Fotokopi Riski follow a relatively simple process consisting of five interconnected stages: initial WhatsApp communication, submission and confirmation of the printing request, payment, printing and completion, and document collection. Although the process is conducted digitally at the communication stage, the transaction is ultimately completed through physical collection at the store. This mechanism has been adopted primarily to reduce waiting time and provide greater convenience for students, office employees, and other consumers who may have limited time to visit the store. The owner explained that customers can simply send their documents through WhatsApp and the staff will process the printing request.

The first stage begins when a consumer contacts Fotokopi Riski through WhatsApp and sends the document to be printed. The consumer generally provides the file together with a request concerning the desired printing service. The service provider or employee then examines the document and determines whether the request can be processed. In this stage, WhatsApp functions as more than a communication channel because the submission of the digital file constitutes the practical starting point of the service transaction. The owner described the system as a response to contemporary consumer behavior, particularly because consumers can send their files remotely without first coming to the store.

The second stage concerns confirmation of the printing request. The employee explained that transactions are generally conducted atas dasar kepercayaan (on the basis of trust), meaning that consumers commonly send the document first and expect the provider to process it according to the request. However, the confirmation stage is not consistently structured as a formal agreement containing all material terms. In some transactions, the document and printing request provide sufficient information for the provider to understand what should be printed. In other transactions, however, important details such as the exact number of pages, printing specifications, total price, completion time, collection arrangements, and cancellation consequences are not explicitly reconfirmed.

The third stage involves payment. The empirical findings show that payment forms part of the transaction process, but the available evidence does not indicate that a uniform payment procedure or a consistently documented payment confirmation is applied to every online order. In practice, the payment arrangement is connected to the completion and collection of the printed documents. This means that the consumer may communicate the order remotely while the final physical interaction occurs when the completed documents are collected at the store. The absence of a consistently standardized payment confirmation contributes to the informal character of the transaction, particularly when the price or other contractual terms have not been explicitly established at the beginning of the interaction.

The fourth stage is printing and service completion. After the provider accepts the request, the document is printed using the business's paper, ink, electricity, printing equipment, and employee labor. At this point, the service provider has already committed productive resources to fulfill the consumer's request. The findings are particularly important because the provider generally begins processing an order based on the consumer's digital submission and the expectation that the consumer will subsequently complete the transaction. Thus, once printing has begun, cancellation is no longer economically neutral for the provider.

The final stage is document collection. Consumers are expected to come to the store to collect the completed documents after receiving information that the printing process has been completed. This arrangement provides practical benefits because consumers do not need to wait for the printing process at the store. Nevertheless, the collection stage also creates a potential problem when consumers fail to collect their documents. The provider reported instances in which consumers submitted documents for printing but subsequently did not collect them and did not provide prior notification. In such circumstances, the printing process has already generated costs for the provider, while the expected completion of the transaction by the consumer does not occur.

1. Communication Gaps and Differences in Contractual Information

The findings reveal that not all online transactions contain the same level of contractual information. The empirical data can therefore be distinguished into transactions with adequate contractual information and transactions with insufficient transparency.

Transactions were considered to have relatively adequate contractual information when the consumer's WhatsApp request clearly communicated the document to be printed and the required printing specifications, and when the provider could process the order according to the information contained in the consumer's request. In these transactions, the basic object of the ijārah—the document-printing service—was sufficiently identifiable, and both parties demonstrated an understanding of what service was being requested and performed. The digital file itself also reduced ambiguity concerning the document that had to be reproduced.

These transactions were generally supported by the established trust between consumers and the service provider.

By contrast, transactions were characterized by insufficient transparency when material terms were not explicitly communicated or reconfirmed. The most important communication gaps concerned the total cost, number of pages, printing specifications, expected completion time, collection deadline, and consequences of cancellation. In these situations, the parties may have agreed in practical terms to proceed with printing, but they did not necessarily establish a comprehensive understanding of all obligations associated with the transaction. The employee's statement that transactions are conducted atas dasar kepercayaan illustrates that trust often substitutes for formal clarification of contractual terms.

An important communication gap therefore occurs when the consumer assumes that the provider understands the request from the submitted file, while the provider assumes that the consumer will accept the resulting service and cost. This arrangement may work smoothly for routine orders, but it becomes problematic when an order involves unclear specifications, unexpected costs, delays, or subsequent cancellation. The problem is consequently not that WhatsApp communication is inherently inadequate, but that the content communicated through WhatsApp is not always sufficiently comprehensive to establish all material contractual terms before the provider commits resources to production.

2. Cancellation, Uncollected Documents, and Costs Borne by the Service Provider

Cancellation and non-collection represent the clearest examples of the consequences of insufficient contractual clarity. The provider reported that some consumers submitted documents, after which the printing process was initiated or completed, but the consumers subsequently failed to collect the documents. In some cases, consumers did not provide advance notification of their decision not to continue with the transaction.

From the provider's perspective, the economic implications arise because production resources have already been consumed. These resources include paper, ink, electricity, machine operation, and employee labor. Although the study did not identify a specific monetary amount for each cancelled order, these components represent identifiable costs incurred by the business before the transaction is fully completed. Therefore, cancellation after printing has begun is materially different from cancellation before any production activity has taken place.

The findings further indicate that Fotokopi Riski does not consistently communicate a specific cancellation policy before printing begins. There is no consistently established rule explaining whether consumers may cancel after production has started, whether they must reimburse the resources already consumed, or whether completed but uncollected documents remain subject to payment. This absence of an explicit ex ante rule creates an imbalance in the distribution of transactional risk. Before production begins, consumers retain substantial flexibility to modify their requests; after resources have been consumed, however, the consequences of cancellation may be borne predominantly by the service provider.

This finding also demonstrates why initial consent alone is insufficient to establish transactional fairness. The consumer's submission of a document can be interpreted as an expression of consent to the service, but substantive fairness also requires the parties to understand the consequences of their subsequent actions. Where cancellation consequences are not disclosed in advance, the consumer may not fully understand the economic obligation created by the printing process, while the provider bears costs that were not explicitly protected by the initial agreement.

3. Service Completion, Error Correction, and Provider Responsibility

Despite weaknesses in contractual transparency, the findings demonstrate that the service provider has adopted several informal practices that support consumer protection and transactional fairness. One consumer reported that printing errors had occurred on occasion but that the provider corrected the errors without imposing an additional charge. Lutfi explained that when such mistakes occurred, the printing business immediately corrected them without additional costs to the consumer.

This practice demonstrates that the provider accepts responsibility for errors attributable to the service process. The absence of an additional charge for correcting printing mistakes reduces the financial risk faced by consumers and indicates an effort to maintain trust. The findings also indicate that consumers had not experienced misuse or leakage of their submitted documents. Thus, although confidentiality and error-correction responsibilities are not necessarily formulated as written contractual provisions, they are reflected in the provider's practical conduct.

The findings consequently reveal a contrasting pattern. The provider demonstrates relatively strong practical accountability when the problem originates from the service itself, particularly through correcting printing errors without additional charges. However, the same level of explicitness is not evident in relation to price, completion time, collection arrangements, and cancellation. Fairness is therefore supported through interpersonal trust and customary practices, but it is not yet consistently supported through clearly articulated contractual terms.

4. Comparison of Adequate and Insufficiently Transparent Transactions

The empirical findings can be summarized by distinguishing two patterns of online transaction. The first pattern involves transactions with relatively adequate contractual information. In these transactions, the consumer clearly submits the relevant document and printing request, the provider can identify the object and specifications of the service, and the order proceeds without substantial disagreement. The clarity of the document and the established communication between the parties allow the service to be completed efficiently. These transactions demonstrate that WhatsApp can support an effective ijārah transaction when the essential information is sufficiently understood by both parties.

The second pattern involves transactions with insufficient transparency. These transactions are characterized by incomplete communication concerning one or more material elements, particularly total price, printing specifications, completion time, collection arrangements, and cancellation consequences. The problem may remain invisible when the transaction proceeds normally, but it becomes significant when the consumer changes the order, cancels after printing has begun, or fails to collect the completed documents. In these situations, the lack of clearly communicated terms creates uncertainty regarding the parties' respective obligations and the allocation of costs.

Transaction Dimension	**Relatively Adequate Information**	**Insufficient Transparency**
Initial WhatsApp communication	Document and printing request are sufficiently identifiable	File is submitted but material details are not fully reconfirmed
Service specifications	Printing requirements can be understood from the request	Number of pages or specifications may remain implicit
Price/ujrah	Parties have a sufficient understanding of the service cost	Total cost is not always explicitly established at the beginning
Completion	Provider processes the order according to the agreed/requested service	Completion expectations may not be explicitly communicated
Collection	Consumer understands that completed documents are collected at the store	Collection deadline or consequences of non-collection are unclear
Cancellation	Transaction proceeds without a dispute concerning cancellation	No consistently communicated rule governs cancellation after printing

Risk allocation	Both parties understand their respective responsibilities	Provider may bear paper, ink, electricity, machine, and labor costs after cancellation
Service errors	Provider corrects errors without additional consumer charges	Corrective responsibility is practiced informally rather than contractually documented

Overall, the results demonstrate that the online printing system at Fotokopi Riski is operationally effective but contractually under-specified. WhatsApp has successfully improved accessibility and reduced waiting time, but digital communication has developed more rapidly than the formalization of contractual arrangements. The central problem is therefore not the use of digital technology itself, nor an absence of good-faith conduct by the provider, but the inconsistent disclosure of material contractual information. This becomes most consequential when cancellation or non-collection occurs after production resources have already been consumed. Conversely, the provider's willingness to correct printing errors without additional charges demonstrates an existing practical commitment to fairness and consumer protection. These findings provide the empirical basis for assessing the transaction against the Islamic economic law principles of transparency, tarāḍin, ʻadl, fulfillment of obligations, and avoidance of gharar and ḍarar.

5. Discussion

The findings demonstrate that the use of WhatsApp in document-printing services at Fotokopi Riski has transformed the pattern of ijārah transactions from a face-to-face mechanism into a digitally mediated transaction. Consumers can submit documents remotely, specify their printing requirements, and collect the completed documents once the service has been performed. Such a change in the transactional medium does not fundamentally alter the substance of the ijārah contract, because the object of the transaction remains the provision of printing services in exchange for an agreed ujrah (remuneration). Digitalization instead provides practical benefits in the form of time efficiency, reduced waiting periods, and greater accessibility for consumers. This finding is consistent with Hastina et al. (2024), who demonstrate that technological developments can provide new mechanisms for implementing ijārah contracts as long as the fundamental principles of Islamic economic law are maintained. Similarly, Novandika and Zen (2025) argue that the digital transformation of service-based transactions requires adjustments in contractual mechanisms to ensure that technological convenience does not undermine the clarity of the rights and obligations of the parties. Accordingly, the online transaction practice at Fotokopi Riski can be understood as an adaptation of the ijārah contract to technological developments, in which the benefits of digitalization become more optimal when accompanied by transparent and equitable transaction governance.

Despite its convenience, the findings reveal that increased transactional efficiency has not been fully accompanied by adequate information transparency. Consumers can submit documents through WhatsApp, but information concerning prices, the number of copies, document specifications, completion time, collection deadlines, and the consequences of cancellation is not always explicitly confirmed before the printing process begins. This condition indicates a gap between transactional convenience and transactional transparency. Transparency in digital transactions does not merely refer to the availability of a communication medium; rather, it concerns the extent to which material information that influences the parties' decisions is communicated clearly, completely, and understandably. From the perspective of Islamic economic law, such clarity is essential because tarāḍin (mutual consent) should be established on the basis of adequate understanding of the object, price, and consequences of the contract. Hasanuddin et al. (2024) emphasize that the development of digital transactions creates a greater need for consumer protection, particularly with regard to information disclosure and the protection of consumer rights. Similarly, Wahdan et al. (2025)

demonstrate that Sharia compliance in digital transactions is determined not only by the permissibility of the transaction object but also by contractual transparency, clarity, and protection of the interests of the contracting parties. Therefore, the primary issue identified at Fotokopi Riski does not lie in the use of WhatsApp as a transactional medium, but rather in the absence of a consistent contractual communication mechanism that ensures all material information is known and accepted by both consumers and service providers.

The issue of transparency becomes increasingly important when unilateral cancellation occurs after the service provider has begun performing the service. The findings indicate that once a consumer submits a document and the printing process has commenced, the service provider has already incurred costs associated with paper, ink, electricity, machine utilization, and labor. When the consumer subsequently fails to collect the completed document without prior notification or an acceptable reason, the resulting economic burden is borne entirely by the service provider. This situation demonstrates an imbalance in the distribution of transactional risks because consumers retain practical flexibility to cancel their orders, whereas service providers have already committed production resources. From the perspective of transactional fairness, justice should not be assessed solely on the basis of the parties' willingness to enter into a transaction, but also in terms of how risks and consequences are distributed between them. Lyons and Sugden (2023) explain that transactional fairness concerns how parties understand the consequences of an exchange and whether a transactional relationship imposes unreasonable burdens on one party. Within Islamic economic law, this condition can be associated with the principles of 'adl (justice), tarāḍin (mutual consent), and the prohibition of ḍarar (harm). Thus, unilateral cancellation after the service has been performed should not be regarded merely as an administrative issue; rather, it represents a problem of contractual fairness because such conduct potentially transfers the entire economic cost and risk to the service provider.

Furthermore, this study demonstrates that the problems arising in online transactions at Fotokopi Riski are closely related to information asymmetry and the potential presence of gharar. Uncertainty regarding price, completion time, collection deadlines, and the consequences of cancellation may result in different expectations between the parties. Nevertheless, the findings do not necessarily indicate that all online transactions at Fotokopi Riski contain gharar to an extent that renders the contract invalid. The object of the printing service can generally be identified, the documents to be printed are known, and there is an agreement between the consumer and service provider concerning the performance of a particular service in exchange for remuneration. The potential gharar is therefore more apparent in the procedural aspects and contractual consequences that have not been sufficiently clarified. Kusuma et al. (2024) explain that gharar in contemporary transactions may arise from unclear information concerning the object, mechanism, or consequences of a transaction, potentially generating uncertainty for the contracting parties. Nafsi et al. (2024) similarly demonstrate that digital transactional environments may increase uncertainty when information concerning the object and mechanism of a transaction is inadequately disclosed. Accordingly, this study highlights the importance of distinguishing between contractual validity and transactional fairness. A transaction may substantively satisfy the essential elements of an ijārah contract while nevertheless exhibiting weaknesses in fairness when transparency and risk allocation are inadequately established. This finding is particularly significant because the development of digital transactions often encourages parties to rely on brief communication and interpersonal trust, while contractual elements that determine their respective rights and obligations receive insufficient attention.

Based on these findings, online transactions for document-printing services at Fotokopi Riski can be assessed as substantively permissible from the perspective of Islamic economic law, but requiring stronger transparency and transactional fairness. This assessment is supported by the finding that the service provider has facilitated consumer access, assumed responsibility when printing errors occur, and made efforts to protect the confidentiality of customers' documents. Nevertheless, the practice remains limited by the absence of a standardized confirmation mechanism concerning order specifications, price or ujrah, completion time, collection deadlines, and the consequences of cancellation. Therefore, this study proposes a simple digital confirmation of ijārah model, in which the service provider confirms the transaction through WhatsApp before commencing the printing process. Such confirmation may include the type of document, number of pages, printing specifications, total cost, estimated completion time, collection deadline, and cancellation provisions. This mechanism does not require a complex written contract; rather, it can take the form of a concise confirmation message demonstrating that both parties have understood and accepted the terms of the transaction. Such a mechanism can strengthen tarāḍin, reduce gharar, prevent disputes, and promote a more proportional distribution of transactional risks. Accordingly, the principal contribution of this study is not merely to demonstrate that WhatsApp-based document-printing transactions are permissible under Islamic economic law, but to establish that fairness in digital transactions is substantially determined by the quality of information transparency and the clarity of responsibilities allocated between service providers and consumers. This finding is consistent with Wahdan et al. (2025), who identify transparency, contractual clarity, accountability, and consumer protection as important elements in developing a digital transactional ecosystem that is consistent with the principles of Islamic economics.

Conclusion

This study concludes that online document-printing transactions at Fotokopi Riski, Talang Babat, represent an adaptation of the ijārah contract to digitally mediated commercial activities. The use of WhatsApp provides significant benefits in terms of efficiency, accessibility, and convenience, particularly for students and office employees. From the perspective of Islamic economic law, the transaction is substantively permissible because the service object is identifiable, the parties voluntarily engage in the transaction, and remuneration (ujrah) is exchanged for a legitimate service. However, the findings indicate that digital convenience has developed more rapidly than contractual clarity, as essential information concerning printing specifications, price, completion time, collection arrangements, and cancellation procedures is not always explicitly communicated and confirmed.

The most significant issue concerns transactional transparency and the unequal distribution of risk arising from unilateral cancellation. Once the printing process has begun, the service provider incurs costs for paper, ink, electricity, equipment, and labor. When consumers cancel their orders or fail to collect completed documents, these costs may be disproportionately borne by the service provider. This condition indicates that tarāḍin (mutual consent) should not be understood merely as initial willingness to transact but should be supported by adequate information regarding the rights, obligations, and consequences of the agreement. Although the practice does not necessarily invalidate the ijārah contract, insufficient contractual clarity may create elements of uncertainty (gharar) and potential harm (ḍarar). At the same time, the provider's willingness to correct printing errors without additional charges and efforts to maintain document confidentiality demonstrate positive practices of accountability and consumer protection.

Therefore, the study recommends the implementation of a simple digital confirmation mechanism for ijārah transactions before the printing process begins. Through WhatsApp, the service provider can confirm the type and number of documents, printing specifications, total ujrah, estimated completion time, collection deadline, and consequences of cancellation. Such confirmation does not require a complex written contract but can function as evidence that both parties understand and accept the essential terms of the transaction. This mechanism can strengthen tarāḍin, reduce gharar, prevent potential ḍarar, and promote a more proportional distribution of transactional risks. Accordingly, the study demonstrates that the permissibility of digital service transactions in Islamic economic law should be accompanied by substantive standards of transparency, contractual clarity, accountability, and transactional fairness.

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