Amorti: Jurnal Studi Islam Interdisipliner
Vol. 5, No. 4, Oktober 2026, pp. 1773-1782
http://journal.amorfati.id/index.php/amorti | | ISSN 2962-9209

Interdisciplinary Scope of Contemporary Islamic Studies • Interdisciplinary Islamic Education • Interdisciplinary Islamic Law, Ethics, and Fatwa Studies • Interdisciplinary Islamic Economics, Finance, and Philanthropy • Islam, Society, and Culture • Islam, Politics, Governance, and Public Policy • Islam, Gender, Family, and Human Rights • Islam, Media, Communication, and Digital Da'wah • Islam, Health, Environment, and Sustainable Development • Islam, Science, Technology, Artificial Intelligence, and Digital Transformation

Justice and Transparency in Credit Sales of Household Furniture: Islamic Economic Law Perspective

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ARTICLE INFO

Article history
Received:
24-06-2026
Revised:
25-07-2026
Accepted:
31-08-2026

Keywords
Credit Sale;
Bai' bi al-Taqsīṭ;
Islamic Economic Law;
Contractual Justice;
Transparency.

ABSTRACT

Credit-based sales of household furniture have become an important retail practice because installment arrangements enable consumers to acquire relatively high-value goods without making full cash payments. From the perspective of Islamic economic law, however, the permissibility of bai' bi al-taqsīṭ depends on contractual certainty, price transparency, mutual consent (tarāḍin), justice ('adl), and the absence of ribā, gharar, and unjustified harm. This study aims to examine the implementation of credit-based household furniture sales at Jaya Makmur Store, Talang Babat Village, and assess their conformity with Islamic economic law, particularly contractual justice and transparency. The study employed a qualitative descriptive approach within an empirical legal research design. Data were collected through semi-structured interviews, direct observation, and documentation involving the store owner, employee, consumers, a religious scholar, and a community representative. The findings indicate that consumers select furniture and agree on a credit selling price, installment period, and monthly payment amount at the beginning of the transaction. Consumers then make periodic payments according to the agreed schedule. The practice also involves additional charges of approximately 0.73%–1.5% per month, late-payment penalties, and possible repossession of goods in cases of default. These findings highlight a critical distinction in Islamic legal analysis: a profit margin fixed and agreed upon as part of the total selling price at the outset may be permissible in bai' bi al-taqsīṭ, whereas an additional charge calculated on the outstanding debt or imposed because of delayed payment raises a ribā concern. The study concludes that credit-based furniture sales may comply with Islamic economic law when the total price, installment amount, payment period, and contractual obligations are clearly determined and mutually agreed upon from the outset. Additional debt-based charges and default mechanisms require stronger safeguards to ensure justice, prevent ribā and gharar, and protect both parties.

Introduction

The development of retail trade and household consumption in Indonesia has increasingly transformed consumer transactions from immediate cash payments toward deferred-payment and installment-based arrangements. This transformation reflects changing patterns of retail commerce, particularly as consumers seek greater flexibility in acquiring household goods with relatively substantial transaction values. Statistics Indonesia reported that Indonesia's economy grew by 5.03% in 2024, while household consumption remained an important component of national economic activity (Badan Pusat Statistik, 2025). Bank Indonesia (2025) likewise reported continued growth in household consumption, indicating sustained domestic demand. Within local retail markets, these conditions have encouraged installment-based transactions for household furniture, enabling consumers to obtain necessary goods without paying the entire purchase price at the time of delivery. Credit-based sales have therefore become not merely a payment mechanism but an increasingly significant component of contemporary retail practice.

From the perspective of Islamic Economic Law, installment-based sales are commonly associated with bai' bi al-taqsīṭ, namely a sale in which payment is made at a later time or through installments over an agreed period. Such transactions may be permissible when the essential elements and conditions of the contract are fulfilled, particularly with regard to the object, price, payment period, and mutual agreement of the contracting parties. The permissibility of installment sales, therefore, cannot be determined merely from the existence of deferred payment but must also consider contractual certainty, transparency, tarāḍin (mutual consent), and the prevention of gharar and ribā. Usman and Laila (2022), for example, demonstrate that household furniture credit sales may be accommodated within Islamic law when contractual terms, prices, and payment mechanisms are clearly determined. Similarly, research on murābaḥah-based credit transactions indicates that installment arrangements may conform to Islamic principles when the contractual structure is transparent and the rights and obligations of both parties are clearly established (Azikin et al., 2023).

Previous studies have consequently established several important dimensions of Islamic assessment. First, studies of bai' bi al-taqsīṭ have generally focused on the permissibility of deferred payment and the requirement that the final selling price be determined at the time of contract. Second, research on price transparency has emphasized the importance of communicating the total price, installment amount, and payment period to ensure informed consent. Third, studies concerning tarāḍin have positioned mutual agreement as an essential foundation of legitimate commercial exchange. Fourth, research on gharar and ribā has highlighted the legal significance of uncertainty and unjustified increases in financial obligations. In contemporary deferred-payment practices, additional charges have also attracted attention because their legal status depends on the underlying contractual structure rather than the terminology used by the parties. Munir and Azra (2023) argue that a higher price in credit transactions may be permissible when the final price and payment mechanism are clearly determined and mutually agreed upon at the time of contracting. Bariroh (2024), meanwhile, emphasizes that additional costs in deferred-payment transactions should be examined according to their substantive contractual characteristics rather than simply being labeled as administrative fees or other charges.

Despite these contributions, an important research gap remains. Existing studies tend to examine the general permissibility of bai' bi al-taqsīṭ, murābaḥah-based financing, or contemporary deferred-payment mechanisms, while relatively limited empirical attention has been given to the actual pricing and enforcement mechanisms of household furniture credit sales at the local retail level. In particular, insufficient attention has been devoted to how retailers determine installment prices, whether differences between cash and credit prices constitute a predetermined profit margin, how additional monthly charges are calculated, and whether such charges are incorporated into the selling price from the outset or imposed on the outstanding debt during the repayment period. The distinction is legally significant because a predetermined profit margin agreed upon at the beginning of a sale differs substantially from an additional increase calculated because a debt remains unpaid. The former may constitute part of the agreed selling price in bai‘ bi al-taqsīṭ, whereas the latter may raise concerns regarding ribā.

A second gap concerns the treatment of default mechanisms and consumer protection. Previous research has recognized that informal credit arrangements may generate disputes concerning contractual obligations and default (wanprestasi) (Nuralif et al., 2025). However, less attention has been given to the relationship between installment pricing, late-payment penalties, and possible repossession of goods within the framework of Islamic Economic Law. These mechanisms are important because they directly affect the distribution of economic risk between sellers and consumers. A transaction may appear consensual at the beginning but potentially become inequitable if additional obligations accumulate after default or if consumers face unclear consequences for delayed payment. From the perspective of ‘adl, tarāḍin, and ḥifẓ al-māl, contractual justice therefore requires more than initial consent; it requires that the financial consequences of the transaction remain transparent, proportionate, and understandable throughout the contractual relationship.

This research addresses these gaps through an empirical examination of credit-based household furniture sales at Jaya Makmur Store, Talang Babat Village. Preliminary observations indicate that the store uses installment arrangements for various household furniture products, particularly goods involving relatively high transaction values. Such arrangements provide consumers with greater purchasing flexibility but simultaneously create potential legal questions concerning the determination of credit prices, installment amounts, additional charges, late-payment penalties, and the possibility of repossession. Examining these mechanisms in their actual retail context makes it possible to move beyond a normative determination of whether installment sales are generally permissible and instead assess how Islamic legal principles operate in concrete contractual practices.

The novelty of this study lies in its integrated empirical analysis of the relationship between installment pricing, additional charges, late-payment penalties, repossession mechanisms, contractual transparency, tarāḍin, ‘adl, gharar, and ribā in household furniture credit sales. Rather than treating credit sales simply as permissible or impermissible on the basis of deferred payment, this study distinguishes between a profit margin predetermined and mutually agreed upon as part of the final selling price and an additional charge imposed or calculated on outstanding debt or delayed payment. This distinction provides a more precise basis for evaluating the Sharia status of the transaction. Furthermore, the study incorporates consumer protection as an integral dimension of Islamic Economic Law by examining whether consumers receive sufficient information regarding their total financial obligations and the consequences of default.

Accordingly, this study aims to examine the implementation of credit-based household furniture sales at Jaya Makmur Store, Talang Babat Village, and analyze their conformity with Islamic Economic Law, particularly the principles of contractual justice, transparency, tarāḍin, contractual certainty, and the prohibition of gharar and ribā. By focusing on the actual structure and implementation of installment transactions, the study contributes empirical evidence to the literature on bai‘ bi al-taqsīṭ and Islamic commercial law, while offering practical implications for local retailers and consumers seeking credit arrangements that are commercially viable, transparent, equitable, and consistent with Islamic legal principles.

Method

This study employed a qualitative descriptive approach within an empirical legal research design to examine credit-based household furniture sales at Jaya Makmur Store, Talang Babat Village, and assess their conformity with Islamic Economic Law. The qualitative approach was selected to explore the experiences, perceptions, contractual practices, and interpretations of sellers and consumers within their actual commercial context. The study was conducted over approximately four weeks at the store and, when necessary, at locations convenient for individual informants. The research site was selected purposively because Jaya Makmur Store offers household furniture through installment arrangements, making it relevant to the examination of bai‘ bi al-taqsīṭ, contractual certainty, price transparency, tarāḍin, ‘adl, gharar, and ribā. The empirical legal approach enabled the researchers to compare actual commercial practices with the normative principles of Islamic commercial law.

The study involved five informants selected through purposive sampling according to their direct involvement in, or substantive knowledge of, the transactions examined. The informants consisted of Muslika, the store owner; Adelisma, a store employee involved in credit transactions; Suparmi, a consumer who had purchased household furniture through installments; Salimun, a local religious scholar knowledgeable about Islamic commercial principles; and Ediyanto, Head of Neighborhood Unit (RT 02), representing the community perspective. The owner was selected because she determined selling prices, installment policies, additional charges, and default procedures; the employee because she communicated prices, recorded transactions, received payments, and interacted with consumers; and the consumer because she had direct experience with the credit arrangement. The religious scholar was selected to provide an Islamic legal perspective, while the community representative provided an external perspective on local credit practices. Data were collected through semi-structured interviews, direct observation, and documentation. Interviews lasted approximately 30–60 minutes and addressed contract formation, cash and credit prices, down payments, installment calculations, payment periods, additional charges, late-payment penalties, repossession, and contractual rights and obligations.

Direct observation focused on how prices and installment terms were communicated, whether consumers received information regarding their total obligations, how payments were recorded, and how overdue payments were handled. Documentation included available credit agreements, sales records, installment notes, payment receipts, price information, and other relevant written materials. Particular attention was given to verifying the reported additional charges of approximately 0.73%–1.5% per month. The researchers asked the owner and employee to explain the basis and timing of these charges and then compared their explanations with transaction records and the consumer’s account. The researchers specifically examined whether the additional amount was incorporated into the total selling price and agreed upon at the beginning of the contract or was subsequently calculated based on the outstanding debt. Information concerning late-payment penalties and possible repossession was likewise verified by comparing seller explanations, consumer experiences, observational evidence, and available documentation. Where documentary evidence was unavailable, the information was treated as an informant account rather than an independently verified contractual fact.

Data were analyzed using reflexive thematic analysis following Braun and Clarke (2021) and Byrne (2022), involving data familiarization, initial coding, theme development, theme review, and interpretation. Codes included contract formation, price determination, installment mechanisms, information disclosure, additional charges, late-payment penalties, repossession, tarāḍin, ‘adl, gharar, and ribā. The credibility of the findings was strengthened through source triangulation, methodological triangulation, member checking, and researcher reflexivity. Information from the owner, employee, consumer, religious scholar, and community representative was compared, while interview findings were cross-checked against observations and documentary evidence. Selected factual interpretations concerning prices, installment obligations, and default mechanisms were confirmed with relevant informants. The final analysis distinguished between a predetermined profit margin incorporated into the agreed selling price and an additional increase imposed on outstanding debt or delayed payment. This distinction provided the basis for evaluating the practice under bai‘ bi al-taqsīṭ and determining its conformity with the principles of contractual justice, transparency, tarāḍin, ʻadl, and the prohibition of gharar and ribā.

Results and Discussion

1. Credit-Sale Mechanism at Jaya Makmur Store

The findings show that credit-based household furniture sales at Jaya Makmur Store have developed as a response to the consumption needs and financial characteristics of the Talang Babat community. Established in 2021, the store sells various household furniture and electronic products, including spring beds, wardrobes, dressing tables, refrigerators, washing machines, televisions, sofas, dining sets, and other household furnishings. Consumers may purchase these products through either cash or installment arrangements. The installment mechanism is particularly attractive for relatively high-value products because consumers can obtain household necessities without paying the entire price immediately. Based on interviews with the owner, employee, and consumer, the transaction begins with the selection of the product and the determination of the payment scheme. The seller then communicates the applicable credit price, payment period, and installment obligation before the transaction is finalized. Thus, the initial agreement establishes the financial obligation that the consumer is expected to fulfill through periodic payments.

The empirical structure of the transaction can be summarized as follows:

Transaction Component	Empirical Finding at Jaya Makmur Store
Payment options	Consumers may choose cash or credit/installment payment
Cash price	Determined as the price applicable to immediate cash payment
Credit price	Higher than the cash price and communicated before the transaction is concluded
Basis of credit price	Includes the seller's predetermined profit and consideration of deferred-payment risk
Installment period	Determined and agreed upon between seller and consumer
Monthly installment	Determined from the agreed credit price and installment period
Additional monthly charge	Approximately 0.73%–1.5%, requiring distinction between predetermined price components and post-contractual additions
Late payment	Seller provides a period of tolerance in certain cases but may apply a penalty after the agreed deadline
Repossession	Goods may be withdrawn when payment arrears continue for approximately three months or more
Contractual information	Price, installment obligations, and payment arrangements are communicated before agreement

This structure demonstrates that two financially different components must be distinguished in analyzing the transaction. The first component is the agreed selling price, consisting of the price determined when the sale is concluded and accepted by both parties. The second component consists of any additional amount arising after the contract, particularly an amount associated with late payment or an outstanding balance. This distinction is central because the legal character of a predetermined credit price is different from an increase imposed merely because a debt remains unpaid.

2. Difference Between Cash Price and Agreed Credit Price

A significant empirical finding concerns the difference between cash and credit prices. The store owner explained that furniture sold through installments has a higher final selling price than the corresponding cash transaction. According to the seller, the difference reflects the additional profit expected from deferred payment and the economic risk associated with allowing consumers to pay over time. Importantly, the higher credit price is communicated to consumers before the transaction is concluded rather than being added unilaterally during the repayment period. The consumer therefore has the opportunity to choose whether to purchase the product through cash payment or under the credit arrangement.

The following distinction is important for interpreting the empirical findings:

a) Cash transaction:
   Product → cash price → immediate payment → transaction completed.
b) Credit transaction:
   Product → predetermined credit selling price → agreed installment period → agreed periodic payment → payment according to schedule.
c) Post-contractual additional charge:
   Outstanding obligation → payment delay/default → additional amount or penalty → separate legal issue requiring examination.

The evidence indicates that the higher credit price belongs to the second category when it is fixed before the contract and accepted by both parties. It should therefore not automatically be classified as an increase in debt after the contract. The critical empirical question is whether the reported monthly rate of approximately 0.73%–1.5% forms part of the credit price established at the beginning of the transaction or is subsequently calculated against the unpaid balance. Interviews with the owner and employee were therefore used to clarify the timing and basis of the additional amount, while the consumer's account and available transaction documentation were used to verify how the obligation was understood and implemented. This distinction is essential because a predetermined selling price may represent the agreed price of a deferred sale, whereas an additional increase imposed because payment is delayed constitutes a different contractual phenomenon.

3. Monthly Additional Charges and Their Contractual Position

The study identified additional amounts described in the empirical accounts as monthly "interest" or additional charges of approximately 0.73%–1.5%. The existence of this percentage requires careful differentiation between the formation of the selling price and the subsequent administration of the debt. The researchers therefore examined whether the percentage was incorporated into the total credit price before the contract was concluded or whether it was calculated periodically based on the remaining unpaid obligation. The findings indicate that the terminology used by the parties alone is insufficient to establish its Islamic legal status. What matters is the substantive mechanism through which the amount is determined.

Where an amount is incorporated into the final selling price before the contract, the consumer knows the total amount that must ultimately be paid, and the installment amount can be determined from that agreed price and the agreed payment period. In contrast, if the amount is recalculated on the outstanding debt during the repayment period, the consumer's obligation increases because the debt remains unpaid. Such a mechanism is materially different from a fixed selling price and therefore requires separate assessment under the prohibition of ribā. The results consequently show that the central empirical issue is not simply whether the store uses a percentage, but when the percentage becomes part of the consumer's obligation, what amount is used as its calculation basis, and whether that obligation was fixed and accepted at the time of the akad.

4. Late-Payment Penalties and Repossession

The findings further show that the credit arrangement contains mechanisms for dealing with payment delays. Some consumers experience delays because of reduced income, family emergencies, or other economic circumstances. The store generally provides a period of tolerance to consumers experiencing temporary financial difficulties. Nevertheless, a penalty may be imposed when payment exceeds the agreed deadline. The possibility of repossession also exists when a consumer fails to fulfill installment obligations for approximately three months or more. These provisions represent post-contractual mechanisms and therefore need to be distinguished from the agreed selling price.

The empirical sequence can be described as follows: (1) the consumer and seller agree on the product and credit price; (2) the installment period and periodic payment are established; (3) the consumer makes payments according to the agreed schedule; (4) when payment is delayed, the seller may initially provide tolerance; (5) a late-payment penalty may subsequently be applied; and (6) prolonged arrears of approximately three months or more may result in withdrawal of the purchased goods. The findings therefore indicate that repossession is not part of the original selling price but constitutes an enforcement mechanism arising from default. Its implementation must consequently be examined separately in terms of contractual clarity, proportionality, and protection against unjustified harm.

5. Consumer Understanding and Contractual Transparency

The consumer perspective confirms that installment purchasing is primarily valued because it reduces the immediate financial burden of acquiring household furniture. One consumer explained that paying the entire purchase price in cash would place greater pressure on household finances, whereas installments allow payment to be distributed according to monthly financial capacity. The store employee stated that consumers are informed about the price, installment obligations, and additional costs before the transaction is completed. This indicates the existence of consumer choice and an effort to establish mutual agreement before the transaction.

However, the findings also demonstrate that transparency must extend beyond the initial selling price. Consumers need to understand not only the final agreed credit price and monthly installment but also the financial consequences of late payment and the circumstances under which purchased goods may be repossessed. Accordingly, the results distinguish between pre-contractual obligations, consisting of the agreed selling price, installment amount, and payment period, and post-contractual consequences, consisting of late-payment penalties and possible repossession. This distinction is important because a consumer's initial consent can only be considered substantively meaningful when the consumer understands both the principal financial obligation and the foreseeable consequences of default.

Overall, the empirical findings demonstrate that the credit-sale mechanism at Jaya Makmur Store contains a relatively clear initial structure: consumers choose between cash and installment payment, the credit price is higher than the cash price, the credit price is communicated before the transaction, and installment obligations are established according to an agreed payment period. The principal area requiring further Islamic legal scrutiny concerns the approximately 0.73%–1.5% monthly additional charge, late-payment penalty, and repossession mechanism. The results therefore establish a clear analytical separation between the predetermined selling price agreed at the time of the akad and additional amounts arising after the contract because of delayed or outstanding payment. This distinction provides the empirical foundation for the subsequent discussion of bai‘ bi al-taqsīṭ, tarāḍin, ‘adl, gharar, ribā, and consumer protection under Islamic Economic Law.

6. Discussion

The findings indicate that the practice of credit-based household furniture sales at Jaya Makmur Store in Talang Babat essentially constitutes a form of bai‘ bi al-taqsith, namely a sale in which payment is made in installments over an agreed period. Customers may purchase household furniture and appliances by choosing either cash payment or installment-based payment. The study found that the credit price is generally higher than the cash price. From the perspective of Islamic economic law, such a price differential does not automatically constitute riba, provided that the final selling price, payment period, and installment structure are clearly determined and mutually agreed upon at the time of contract formation, and that the agreed price does not subsequently increase because of payment delays. Recent research confirms that credit-based sales may be permissible under Islamic law when the contractual structure is sufficiently clear and complies with Sharia principles (Azikin et al., 2023). Contemporary scholarship likewise emphasizes the conceptual distinction between profit margins arising from a sale contract and additional charges imposed on outstanding debt, the latter of which may raise concerns regarding riba (Burhan & Balya, 2025). Accordingly, the transaction at Jaya Makmur is more appropriately examined as a deferred-payment sale rather than simply as an interest-bearing loan.

Nevertheless, a critical issue emerges from the finding that the additional charge in the credit system is described as an "interest" rate of approximately 0.73%–1.5% per month, or approximately 9%–18% annually. From the perspective of Islamic economic law, this terminology and mechanism require careful examination because the legal status of the additional amount depends not merely on its percentage but also on the contractual structure underlying it. If the additional amount constitutes a predetermined profit margin incorporated into the selling price at the beginning of the transaction and remains fixed until full settlement, its characteristics are closer to a deferred-payment sale. Conversely, if the additional amount is calculated as a percentage of the outstanding debt and increases according to the duration of the debt or because of payment delays, the mechanism may resemble interest charged on a loan. Yitndra et al. (2024) demonstrate that credit-based transactions may generate Sharia concerns when additional charges are introduced during the contractual period or are structured primarily to increase the creditor's return. Therefore, the findings of this study should not immediately be interpreted as establishing that all aspects of Jaya Makmur's credit system are fully Sharia-compliant. Rather, its compliance depends particularly on whether the 0.73%–1.5% charge represents a fixed selling margin established at the beginning of the contract or an interest charge calculated on the outstanding debt.

From the perspective of contractual consent, transparency, and protection of the contracting parties, the practice at Jaya Makmur demonstrates several positive characteristics. The interviews indicate that customers are given the option to purchase goods either through cash or credit and are informed about installment amounts and payment periods before the transaction is concluded. This practice reflects the principle of tarāḍin (mutual consent) and contributes to reducing gharar by increasing the transparency of contractual information. Previous research on credit-based household equipment transactions similarly demonstrates that installment sales may provide significant socioeconomic benefits by enabling consumers to acquire essential household goods through gradual payments, provided that the payment period and contractual obligations are clearly specified. In addition, contemporary Sharia financial frameworks emphasize the importance of transparency concerning contractual structures and the rights and obligations of the parties (Otoritas Jasa Keuangan [OJK], 2024). Thus, the Jaya Makmur credit system contains an element of maslahah because it facilitates access to household necessities for consumers who may not have sufficient funds to make full cash payments. However, such economic benefits must be accompanied by transparent pricing, written contractual documentation, clear installment obligations, and definite payment schedules to ensure that financial convenience does not become an excessive economic burden for consumers.

Another significant issue concerns late payments and the mechanisms used to resolve payment defaults. The findings reveal that some customers experience delays in installment payments because of declining income, unexpected family expenses, or other economic difficulties. In response, the store generally provides customers with additional time before undertaking further collection measures. Such flexibility is consistent with the principles of justice and ta'āwun (mutual assistance) when the debtor genuinely experiences financial hardship. Nevertheless, the findings also indicate the existence of penalties and the possibility of repossessing goods when installments remain unpaid for several months. At this point, a clear distinction must be made between legitimate contractual remedies for default and additional charges imposed merely because payment is delayed. Contemporary studies on credit-sale defaults emphasize that late payment constitutes a failure to fulfill contractual obligations, but its resolution should remain proportional and consistent with the principles of fairness and the terms of the original agreement. Furthermore, contemporary Sharia financing practices recognize restructuring or rescheduling as a possible mechanism for customers experiencing genuine financial difficulties, provided that the restructuring does not generate an unjustified increase in the outstanding obligation (OJK, 2024). Accordingly, Jaya Makmur should prioritize reminders, negotiation, rescheduling, and reasonable extensions for customers experiencing genuine hardship, while avoiding penalties that transform payment delays into an additional source of profit.

Overall, this study demonstrates that credit-based household furniture sales at Jaya Makmur are, in principle, permissible under Islamic law, but require stronger safeguards concerning contractual construction and the determination of additional charges. The permissibility of credit sales is not determined merely by the existence of installment payments but by the fulfillment of several fundamental principles, including certainty of price, certainty of payment period, mutual consent, clarity of the object and contractual obligations, and the absence of riba, gharar, deception, and injustice. This finding is consistent with previous research indicating that credit sales may comply with Islamic law when the contractual terms are clearly established, while ambiguity regarding payment periods or additional charges introduced during the contractual period may create Sharia concerns (Azikin et al., 2023; Yitndra et al., 2024). Therefore, the principal contribution of this study lies in demonstrating that the central issue is not credit itself, but rather how the credit transaction is structured, agreed upon, documented, and implemented within the contractual framework. The study consequently proposes that credit-based household furniture sales can function as an instrument of economic maslahah when the profit margin is established as an integral component of the selling price from the outset, remains fixed throughout the installment period, all contractual obligations are transparently documented, and mechanisms for addressing default are implemented proportionally, fairly, and without exploitation.

Conclusion

The study concludes that credit-based household furniture sales at Jaya Makmur Store, Talang Babat, substantially comply with the principles of bai‘ bi al-taqsīṭ insofar as the credit selling price, installment amount, and payment period are determined and communicated before the contract is concluded and mutually accepted by the seller and consumer. The practice therefore reflects tarāḍin, contractual certainty, and price transparency, particularly where the higher credit price constitutes a predetermined selling price rather than an increase imposed after the debt arises. However, compliance depends on maintaining a clear distinction between the agreed selling price and additional amounts arising after the contract. Additional charges, late-payment penalties, and repossession mechanisms must be clearly disclosed, contractually agreed upon, and implemented fairly. An amount incorporated into the predetermined selling price differs from an increase calculated on outstanding debt or imposed because of delayed payment, the latter requiring careful avoidance of ribā. Accordingly, contractual justice and transparency require a definite total price, clear installment obligations, informed mutual consent, transparent default provisions, and fair treatment of consumers experiencing payment difficulties. Under these conditions, the credit-sale practice may constitute a valid and equitable form of bai‘ bi al-taqsīṭ consistent with Islamic Economic Law.

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