In the 21st century, online access has become widespread and inclusive to the point of making business easy for most people to survive in contemporary society. Series of online trading are available to raise money for people, including Muslims, without considering the business Ethics from Islamic Perspective while patronizing online trading. On this note, this paper examines the business operation of an online business entity from the point of view of Islamic business ethics with a view to using Jumia as a case study. The research findings show that there are non-Sharia compliance operations in the online transaction of Jumia. It is also revealed that the Muslims patronizing Jumia business is not concerned about Islamic business ethics in their transaction. The paper concludes by advocating the application of Islamic business ethics in all transactions in which the Muslims will be involved in general and particularly in Jumia online services to give room for more Muslims to patronize the platform.

Keywords: Jumia, Nigeria, Ethics, Business ethics, Islamic ethics

I. Introduction

Business is the soul of the economy in any society as well as one of the determinants of the standard of living in a society. It involves buying and selling either with cash or in exchange for goods and services (Lynch, 2021). According to Merriam-Webster (n. d), it is an exchange of goods and services or money. It is as old as the existence of man because no
man was sufficient on his own without another. Thus, they exchanged goods and services for their betterment. In the early period, they might need to move from one place to another, regardless of the distance, before their needs are satisfied. It is important to note that the distance to be covered before satisfying a need posed a great challenge to the people (Solomon, 2021). It was also not easy to carry a huge amount of money for the transaction. The issue of travelling with a huge amount of money was later solved with a mobile banking system where individuals could travel cashlessly provided they were with their Automated Teller Machine (ATM) card before the introduction of mobile transfer of money (Iremeka, 2022).

With all the above technological progress in ensuring easy transactions for traders, there is still a high level of insecurity in the lives and wealth of the people. Thus, there was the invention of online trading through the internet, which will not warrant the movement of the buyers to the point of sale or carrying a huge amount of cash to the sellers (Wu, Siegel & Manion, 1999). This new invention has made businesses very easy not only within a locality but also across countries. Small and large-scale businesses are made easy to the extent that goods and services can be brought to the doorstep of the end users (Adeoye, 2021). The introduction of these online trading also takes into consideration a series of financial transactions, currencies of various countries, the legal and illegal businesses. By this, the buyers have their choice of what, where, and how to invest their wealth in any online business such as Konga, Cloudscene, Payporte, Vconnect, Kara, Printivo, Jumia, and Jiji Nigeria, among others (Invoice, 2021).

One of these online businesses that are largely patronized by the people in Nigeria, including Muslims, is Jumia Nigeria which has a series of business activities for buyers and sellers worldwide. In patronizing this online business, there is little or no concern for Sharīcah compliance in the business operation. Against this backdrop, this paper tends to examine the business activities of Jumia Nigeria with a view to finding her level of compliance with Islamic business ethics.

II. Conceptual Analysis

It is pertinent to briefly explain some concepts important to this discussion for a proper understanding of how they will be used in this research and establish their interconnectivity. The concepts are online Trading, Business ethic, and Islamic ethics.

2.1 Online Trading

Online Trading is a combination of “Online” and “Trading.” The word online, according to Britannica Dictionary (2022), means “something connected to the internet,” while trading means “the act or practice of buying and selling something such as stock or bonds as well as goods and services.” Therefore, “online trading,” according to Swetha and Harika (2014), means “buying and selling securities using the internet or broker-provided proprietary software that works through the Internet.” In another view, online trading refers to using information and communication technologies to network economic activities and processes.
to reduce information related to transaction costs and gain a strategic information advantage (Kotler, 2003). It can also be explained as "the increasingly popular activity of buying and selling securities over the internet, or to a lesser extent, through a broker's proprietary software" (Swetha & Harika, 2014).

In his own submission, Kothari (2006) views online trading as the use of electronic transmission mediums to exchange, including buying and selling products and services. It also pertains to "any business transaction in which the parties interact electronically rather than by physical exchanges or direct physical contact" (Ramaswamy & Namakumari, 2006). It is also a dynamic technology, application, and business process connecting numerous reprises, customers, and specific communities through electronic transactions where goods and information transfers are made electronically (Kotler, 2003). There are many definitions for online trading, but generally, it refers to all forms of commercial transaction involving organizations and individuals based on the processing and transmission of digital data, including texts, sounds, and images. Moreover, online trading enables potentially billions of customers and businesses worldwide to be engaged in business activities.

Based on the above meaning, it can be concluded that an online transaction is a commercial transaction through electronic media. It does not necessarily occur via the internet but also covers all commercial transactions through electronic media such as Facsimile, Telex, Electronic Data Interchange, and Telephone (Wu, Siegel & Manion, 1999). This transaction system will go through some of the activities known as business processes. In doing this electronic commerce, some organizations start with a website or homepage where a seller can provide the necessary information, including the profile of the company, product, or service being offered to the consumer as a prospective buyer. The internet provides wide and free access to all the companies registered with the virtual world. Information exchanged in this arena can be in one way or interactively via various electronic gadgets such as computers, telephones, facsimiles, and television.

However, through online trading, three fundamental objectives of securities regulation can be easily achieved which, according to Ivory (2012), are:
1. Investor protection.
2. Creation of a fair and efficient market.
3. Reduction of systematic risks.

### 2.2 Benefits of Online Trading

It is important to note that this online transaction has merits and demerits that make it acceptable to our society. The merits of the online transaction include but are not limited to its simplicity and enables a trader to have a hassle-free trading experience. Also, it is less expensive than the traditional trading mode. It can also be done within a lesser time without stress as well as from anywhere and anytime provided internet facilities (Hershey & Tatnall, 2007).
Thus, business ethics refers to the moral rules and regulations governing business. In other words, they are the moral values that guide how corporations or other businesses make decisions. According to Donaldson and Walsh (2015), business ethics is a study relating to the ethical dimensions of the exchange of goods and services as well as the entities that offer goods and services for the purpose of exchange. In general, business ethics is the branch of ethics that examines ethical rules and principles within a commercial contest. However, there are also business decisions that do not fall near the guidelines of the law, in which ethical or moral judgments must be made. It is major concerned with the various moral or ethical problems that can arise in a business setting; and any special duties or obligation that applies to persons who engage in commerce (Moriarty, 2021).

2.3 Business Ethics

The term “business ethics” is a combination of two words. In the case of business, it is an economic system in which goods and services are exchanged for one another or money on the basis of their perceived worth. A business is also known as an enterprise or firm, an organization designed to provide goods, services, or both to consumers to earn a profit (Aremu, 2015). In the opinion of Timms (2011), it means a commercial enterprise or establishment that trades in goods or services. Dicksee (1980) views it as "a form of activity conducted with an objective of earning profits for the benefits of those on whose behalf the activity is conducted." It can also be expressed, according to Brainy Quote (n.d), as "any particular occupation or employment engaged in for livelihood or gain such as agriculture, trade, art or a profession."

According to Hornby (2007), ethics refers to "a set of moral principles that control or influence a person's behaviour." Merriam-Webster (n.d) has viewed it as a set of moral principles governing an individual or a group. According to Singer (2022), ethics, also known as morality, is defined as a “disciplined that is concerned with what is morally good and morally right and wrong.”

Thus, business ethics refers to the moral rules and regulations governing business. In other words, they are the moral values that guide how corporations or other businesses make decisions. According to Donaldson and Walsh (2015), business ethics is a study relating to the ethical dimensions of the exchange of goods and services as well as the entities that offer goods and services for the purpose of exchange. In general, business ethics is the branch of ethics that examines ethical rules and principles within a commercial contest. However, there are also business decisions that do not fall near the guidelines of the law, in which ethical or moral judgments must be made. It is major concerned with the various moral or ethical problems that can arise in a business setting; and any special duties or obligation that applies to persons who engage in commerce (Moriarty, 2021).

Webster Collegiate Dictionary defines ethics in business or business ethics as the application of the discipline, principles, and theories of ethics to the organizational context. Business ethics have been defined as "principles and standards that guide behavior in the business world." Business ethics, according to definition.com, is the standards of conduct and moral values regarding right and wrong actions in the work environment (https://the-definition.com/term/business-ethics). Therefore, business ethics can be said to be the behavior and attitude that a business exhibits in its daily dealing with the world in terms of interaction with the workers and consumers.
Islamic ethics is a combination of "Islam and Ethics." Islam means a religion of peace and a way of life, while Ethics in Islam is technically known as *cIlmu'l-Akhlāq*. The word *akhlāq* is the plural of *khuluq*, which according to Wehr (1980), means character, nature, and disposition. The word *akhlāq* has a very close relationship with the word *khāliq* (the Creator) and *Makhlūq* (the creature) as they are from the same Arabic verbal root "kha-la-qa" which, according to Ibn Faris (1979), means to measure and the smoothness of something. Therefore, *akhlāq* assumes a good relationship between *khāliq* (the Creator) and *Makhlūq* (the creature) themselves. In his own submission, Al-Asfahānī (1996) says:

The word *khalq* and *khuluq* were derived from the same (verbal) root word. *Khalq* is related to the aspects, shapes, and figures which the eyes can perceive, while *khuluq* is related to the abilities and characters that the mind perceives.

The term *khuluq* appears in the *Quranic* verse that describes Prophet Muhammad as an exalted standard of character. *Khuluq*, or character, has been referred to as the state of the soul that determines human actions (Alssunnahnet, 2014). Al-Farabi, the earliest Muslim philosopher, according to Mohd (2003), acknowledged the interrelation of the actions of man and his state of mind or soul. Thus, he defined Islamic ethics as "a science that studies the state of the human soul." Ibn Maskawayh (n.d) defined it as "a condition in the self of a person that causes or calls him to perform his actions without thinking, deliberation or planning."

The definition of *akhlāq* as the science of the human soul was further elaborated by successive writers and philosophers on Islamic ethics, such as al-Ghazali, Fakhruddin al-Razi, al-Tusi, al-Dawani, and others. They defined Islamic ethics or *cIlmu'l-Akhlāq* as the science of the human soul, which defines the characteristics and qualities of the soul as well as the methods of controlling and moderating them (Hovanniasian, 1983). Al-Ghazali (2012) stated that man consists of two forms, *khalq*, and *khuluq*. *Khalq* refers to the physical form of mankind, while *khuluq* refers to his spiritual form. Thus, *akhlāq*, from al-Ghazali's point of view, is rooted in the soul and manifested through man's actions. A good soul will produce the right action and vice versa. Al-Ghazali (2012), therefore, defined Islamic ethics or *cIlmu'l-Akhlāq* as the way to acquire the soul's well-being and guard it against vices. It is also a study of certain religious beliefs and righteous or wrongness of actions for the purpose of practice, and not for mere knowledge. For him, the study of *akhlāq* includes the study of the right actions toward God, family members, and society. Thus, the scope of *akhlāq*, according to al-Ghazali, is wide.

In the view of Ibn Taymiyyah as cited by Hovanniasian (1983), Islamic ethics is a science that seeks to know which actions should be done and which should be avoided. It is a practical science meant to be applied. Hence, Islamic ethics is a science that deals with maintaining virtues at their optimum level, i.e., to avoid wrongdoing and do what is right and desirable (Zaroug, n.d). The scope of Islamic ethics is numerous, far-reaching, and
comprehensive because it deals with the relationship between man and God, man and his fellow men, men and other creatures of the universe, and the man with his innermost self (Al-Qardawi, 1994).

Based on the above, Islamic ethics is an all-encompassing concept as it entails all aspects of human endeavors, including business which is all about goods and services. Therefore, Islamic business ethics are the accepted principle of right and wrong or moral injunctions in line with the tenets of Islamic teachings in an organization where basic resources are assembled and processed to provide goods or services to customers (Ayilara, 2021). Ethics in business is essential because it is a valuable business tool critical in identifying and resolving questions of business conduct.

Islamic business ethics in society are always known to be based on Trust (Amānah), Justice ('Adl), Sincerity (Ikhlās), Truthfulness (Ṣidq), and Benevolence (Iḥsān). By this, it can be said that the concept of Islamic business ethics is based on good characters (akhīlāq) whose origin is from the Qur′ān and practices of the Prophet (Sunnah) (Anin Dwita & Rozikan, 2022). Its scope and principles are based on the concept of being the vicegerent of Allah on earth. Without any of these good characteristics in a business, a contract is seen as lacking perfection in accordance with Islamic good manners.

### 2.5 Historical Background and Progress of Jumia Nigeria

Jumia Group is a company that operates a range of online marketplaces founded by Jeremy Hodara and Sacha Poignancy in February 2013. The company started operations in Nigeria and Pakistan that same year under the name Kaymu. They grew from an employee base of ten to sixty within nine months and opened an operation in Ghana and Morocco in October 2013 (Staff Reporter, 2014). Jumia is an online startup with an aim to mimic Amazon’s success by delivering a wide range of items, from toys to generators, across the African continent. Shortly after the startup of the business in Nigeria, Jumia launched warehouses in four other growing countries, which include Egypt, Morocco, Kenya, and Cote d’Ivoire (Staff Reporter, 2014).

In 2013, according to Summers (2013), the business received $35 million in Series B funding from Millicom to contribute towards its expansion in its domestic market, and they moved into a new 90,000-square-foot warehouse located in Lagos. Jumia finished a great year in 2013 by winning the title of the Best New Retail Launch, as recorded by Marketingedge (2015), and in 2022, it won the GAGE award, according to Nwokoro (2022). In 2014, Jumia extended its services to Uganda, enabling people to shop online and have products delivered to this region.

On August 26, 2013, Jumia launched a mobile application that enables customers to purchase online from anywhere. The partnership agreement consists of four main rules, according to Wakoba (2013), which include:

1. Mobinil provides Jumia offices and staff with the latest mobile technology solutions specifically tailored to their business needs.
2. Jumia provided Mobinil with products and services to each of the 140 retail stores spread across Egypt.
3. Jumia offers products of Mobinil to their customers.
4. Jumia offers special rewards for Mobinil customers through a loyalty program.

The mobile application offers a selection of 50,000 products. Jumia’s most notable competitors are Konga in Nigeria and Souq in Egypt. In both countries, all three online retailers compete for online shoppers through competitive prices and targeted marketing. This has partly led to the launch of price aggregators such as Yaoota.com to guide users through the increasing number of online products (Matuluko, 2014). In October 2015, Jumia market village, an offline store, was created to help attract customers who were skeptical about the safety of online transactions. The store was designed to create an environment for customers looking to interact with the sellers face to face and customers who could not complete payment through the internet (The Herald, 2016).

Jumia market safe pay was launched as and for safe payment on its platform. Safe pay is an escrow service that allows buyers to pay directly to Jumia market for the item bought plus the cost of delivery, while sellers have to ship the items purchased to the buyer before receiving the money from Jumia market (The Herald, 2016). Jumia market also launched AIG Express, a logistic network to help ease logistics and operation management in Africa. AIG Express aims to provide faster delivery time while creating 100,000 jobs in Africa (Matuluko, 2014). Flows of online transactions at Jumia contain six (6) components in the transaction, as represented in the diagram below:

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Customer

Jumia.com

Flows of Jumia

Online trading services

Payment facilities

Product delivery

Product
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Figure 1. Components in the Online Transactions

2.6 Islamic Perspective of Online Trading

Online trading has a similar definition to conventional trading, but some rules and obligation must be aligned with the need for Islamic principles and permissible by Islam. As mentioned in Qur’an:

Then when the [Jummah] salat [prayer] is ended, you may disperse through the land, and seek the bounty of Allah (by working. Etc.), and remember Allah much that you may be successful. (Q 62:10).
This verse clearly shows that Allah allowed His servants to do whatever activities on earth as long as they did not contradict Islamic principles. In Islam, there is no isolation between the spiritual and materials (ritual and ordinary actions), for all actions performed in obedience to the command of Allah are considered the act of virtue and half of the religious duty, including online trading (Imad-ad Deen, 2004). It could be linked with certain business practices allowed in Islam, such as Bai-salam, Bai-Murâbahah, and Bai-Mucjjal.

Islam allows Bai- Murâbahah (contract sale on profit), Bai-Mucjjal (buying and selling on credit), and also Bai-Salam (buying and selling in advance) with certain conditions applied to each type of transaction (Muhammed, 2005). Online trading is one kind of Bai-Salam since buying or selling always takes place in advance. Future commodity trading is permissible on the ground that the payment of the price is made in advance while the delivery of the commodity is deferred but with the condition of fixing the time and all that is related to the delivery (Muhammad, 1998). The Prophet said: "Whoever paid in advance, make sure you fixed the measurement and time limit." (Khan, 1996). The conditions applied to the Bai-Salam are as follows, according to Saeed (1996):
1. Price fixed with Ijab (offer) and Qubul (acceptance)
2. Pay in cash or goods
3. Pay in the same Majlis
4. Products have to be clearly identified
5. Delivery dates are to be fixed

In the case of online trading, it can be said that it fulfills all the conditions except the payment that must be paid in the same Majlis. Since all the transactions are completed through the Internet, and the recipient of the payment is confirmed, there will not be any dispute between the Ijab and Qabûl and the delivery of the products later. This is because a mutual agreement has taken place between the buyer and the seller.

From the Islamic perspective, online trading denotes the same connotation as the conventional, except that all transactions must be in line with Islamic principles and are free from, according to Saeed (1996), the followings:
1. Interest (Riba)
2. Gambling (Maysir)
3. Uncertainty (Gharar)
4. Coercion (Ikrâh)
5. Forbidden (Harâm).

These prohibitions aim to protect the interest and eliminate the harms of parties involved in a transaction, thus promoting justice, which is one of the main objectives of Maqāṣidu-sh-Sharīcah. As online involves trading between buyers and sellers, it needs to fulfill essential requirements and conditions of Islamic law of contract, which according to Saeed (1996), are:
1. Offer and acceptance (form)
2. Buyer and seller (contracting parties)
3. Object and price (subject matter)
Offer and Acceptance Form
The contract form consists of an offer and acceptance, where an offer refers to the initial proposal made by either party. Meanwhile, an acceptance is a statement made by the other party involved in the contract expressing his consent to the terms of the offer. Muslim jurists have stipulated some conditions for the validity of offer and acceptance: connectedness, clarity, and conformity (Abu Zahra, 1996). In normal contexts, contracting parties are physically present in one meeting session (majlis al-aqd) to negotiate the terms of the contract so that the offer and acceptance are connected, clear, and consistent.

Buyer and Seller (Contracting Parties)
All contracting parties, according to Sharīcah, whether in traditional trading or online trading, must perform a contract based on free or mutual consent. This is also known as the consensus of both parties without any form of coercion directly or indirectly, or it would be a void contract. Allah says:

Oh you who believe, Eat not up your property among yourselves unjustly except it be a trade among you, by mutual consent. And do not kill yourselves (nor kill one another) surely, Allah is most merciful to you (Q4:29).

Having mutual consent is significant to eliminate the issue of anonymity between the contracting parties. In addition, both must have legal capacity (Ahliyah) and authority (Wilāyah) to execute the contract. Abu Zahra (1996) defines legal capacity as the eligibility of a person to acquire rights for himself and exercise them; and authority as the power of executing the contract. Legal capacity is categorized into two: acquisition of rights (ahlīyyat al-Wujūb) and execution of rights (ahlīyyat al-Ada). The former refers to a person’s eligibility to acquire rights for and upon him, while the latter is the eligibility of a person to execute or discharge his rights and duties in a manner recognized by the law. Every individual in Islamic law is borne with the acquisition of rights. It is granted to human beings regardless of sex, race, age, and physical ability or disability.

Goods and Price (Subject Matter)
From the Sharīcah viewpoint, the subject matter, which constitutes object and price, must fulfill several criteria, mainly lawful, valuable, in existence, deliverable, and precisely determined for a contract to be valid. The contract will become void if the subject matter is uncertain and ambiguous (Abu Zahra, 1996). Also, it must exist at the time when the contract is made, and it should be possible to be delivered at the agreed time of delivery. In this regard, the subject matter must be clearly known to the contracting parties, through which it should be precisely identified and described. A lack of knowledge about the subject matter and its characteristics may invalidate the transactions. Details of the subject matter could be obtained whether by means of physical viewing, indication, or description (Ali, 2005). In this regard, an online trading website may precisely describe the subject matter through texts and pictorial displays.
However, the subject matter and the price of the goods have been clearly stated. The mode of payments in online trading also needs an appraisal from the Islamic perspective as there are different online payment systems widely used in online trading, including electronic cash, direct online or mediated, credit/debit payments, electronic cheques, stored-value money, and electronic bill payments (Ali, 2005). Credit card, in particular, is an essential mode of payment in online trading. It represents a loan relationship between the card bearer and the issuer. The Council of Islamic Fiqh Academy (2000) issued different opinions on the mode of price payment pertaining to the use of credit cards which are classified into three as follows:

1. It is not permitted to issue uncovered credit cards or to deal in them if there is a condition that fixes usurious increase even if a user intends to pay up within a given free period.
2. It is permitted to issue uncovered credit cards or to deal in them if there is a condition that fixes usurious increase even if a user intends to pay up with a given free period.
3. It is permissible to use covered credit cards for buying gold, silver, or currencies.

It is against the above that Monirul (2007) suggests that it is allowed to issue and use the credit card for online trading transactions as long as it is consistent with the Sharīcah requirements and principles.

### 2.6 Jumia Nigeria as an Online Trading under Islamic Business Ethics

Jumia Nigeria could be linked with certain business practices allowed in Islam, such as Bai-Murābahah (contract sale on profit), Bai-Mucjjal (buying and selling on credit), and also Bai-Salam (buying/selling in advance) with certain conditions applied on each type of transaction. It is one kind of Bai-Salam since buying and selling always take place in advance. Some of its modes of Operandi are also in line with conditions that apply to Bai-Salam, such as:

**Offer and Acceptance**

In Jumia Nigeria, products are displayed in different categories: available, unavailable and pre-order. In the case of available products, these are products that are currently in the store and are ready for selling. The unavailable products are products that are not currently in the store but are displayed. And Pre-order products are products that are not currently available but will be delivered within three to four weeks. It is important to note that pre-orders are clearly written for interested people under such a product. However, this is not allowed in Islam. Once the product is available, information about the product will be provided, and the price of the product will be stated. Then, the buyer and seller would have expressed their consent to the offer, and acceptance is connected, clear and consistent.

**Buying and Selling**

In Jumia Nigeria, this condition is also in line with Bai-Salam, because the moment the buyer places an order for a certain product and the payment has been made, that means buying, and selling have also taken place. But this contract is not in the same Majlis because the product will be delivered on a fixed date.
Goods and Price (Subject Matter)

In Jumia Nigeria, the subject matter and price are clearly identified because information and the product price are written under the picture of the product on the website. Also, Jumia Nigeria’s payment mode is not by cash or goods but by using Automated Teller Machine (ATM) cards. This is because some prices, such as #999.99 or #888.88, cannot be paid by cash except online or through the bank.

A study of the above processes from the Islamic perspective shows that Jumia Nigeria is like other conventional online shops. However, the following are observed in Jumia online transactions:

1. Jumia Nigeria does not take interest (Riba) in the product to be sold, or that is already sold.
2. Jumia Nigeria does not deal with an uncertain product because whatever one orders shall be delivered exactly, and in case of any difference, there is room for returning of product with complaints.
3. Jumia Nigeria does not deal in gambling and other game of chance.
4. Jumia Nigeria does not force someone to buy, which means it is free from coercion.
5. In the case of forbidden products, Jumia Nigeria deals with some forbidden products that one cannot rule out in Nigeria’s business transactions. However, the concern of Muslims is to buy lawful products and leave the rest.

III. Methodology

The methodologies adopted in this paper are historical, descriptive, and analytical. The historical method had been employed in accounting for the historical background of Jumia Nigeria. The descriptive method has assisted in describing the modus operandi of online trading with a focus on Jumia, while the analytical method has helped in analyzing the business operation of Jumia in consonance with Islamic business Ethics.

IV. Conclusion

So far, it has been discussed that transaction is as old as man himself, and man's standard of living is connected to it. It was also discussed that the soul of the economy in any society is the transaction. Jumia Nigeria has been discussed as being in operation in Nigeria and Morocco in 2013. It sells many things and carries out a series of transactions. Its modus operandi includes displaying products, price identification, placement of the order, and home delivery, among others. It has been discussed that Jumia online transactions are in some areas in line with the Sharīcah, and in some areas, they are not in line with the Sharīcah. The ones in line with the Sharīcah include displaying of goods to be sold, buying and selling of goods, delivery of products, and confirmation of product by the buyer at the time of delivery. The ones not in line with the Sharīcah in its modus operandi include not paying in the same Majlis, selling forbidden products, and pre-ordering the unavailable product. The finding shows that the Muslims patronizing Jumia Business are not concerned about Islamic Business Ethics in their transactions.
In light of the above, this paper recommends that Jumia Nigeria's management should ensure the Sharīcah compliance of the modus operandi of Jumia to allow more Muslims to patronize the business entity. It is also recommended that contemporary Muslims be Sharīcah compliant in their daily activities, including transactions. It is also important to recommend that there should be room for product payment at the delivery time in line with Islamic business ethics.

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