

Analysis of Fiqh Muamalah on the Discount Practice at Ibnu Ali Store, Pasean, and Its Implications for Potential Riba

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Abstract

This study aims to analyze the discount practice at Ibnu Ali Store, Pasean, from the perspective of fiqh muamalah and to examine its implications regarding the potential existence of riba. This research employed an empirical legal research method with a qualitative approach. Primary data were collected through observations, interviews with the store owner, the storekeeper, and three consumers, as well as documentation. Secondary data were obtained from the Qur'an, Hadith, books on fiqh muamalah, the Compilation of Sharia Economic Law (KHES), Fatwas of the National Sharia Council-Indonesian Council of Ulama (DSN-MUI), and relevant scientific journals. Data were analyzed using the interactive model of Miles and Huberman, including data reduction, data display, and conclusion drawing. The results show that Ibnu Ali Store applies a buy one get one discount system to selected products, especially snacks and light foods, to attract consumers and increase sales. Consumers receive clear information about the promotion before completing the transaction. The findings indicate that the practice fulfills the essential elements of a valid sale contract in fiqh muamalah, including mutual consent, transparency, and certainty of the goods and prices. Furthermore, the study finds no indication of riba because the discount is not related to loan transactions, deferred payments, or unlawful additional benefits. The additional product is a promotional bonus voluntarily provided by the seller as part of the sales agreement. Therefore, the discount practice at Ibnu Ali Store is permissible under Islamic law, provided that it continues to uphold the principles of justice, honesty, transparency, and mutual consent in commercial transactions.

Keywords

Fiqh Muamalah; Discount; Buy One Get One; Riba; Islamic Commercial Law



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INTRODUCTION

The development of commercial activities in Indonesia has experienced significant growth alongside increasing competition among business actors. This condition has encouraged businesses to adopt various marketing strategies to attract consumers and enhance their competitiveness. One of the most commonly implemented strategies is the provision of

discounts or price reductions. Discounts serve as a marketing instrument aimed at increasing sales volume, accelerating inventory turnover, and fostering customer loyalty. This practice is not only implemented by large corporations and modern shopping centers but has also become a common marketing strategy among micro, small, and medium enterprises (MSMEs), including retail stores that provide daily necessities for local communities (Kastanja & Janwarin, 2025).

From an economic perspective, a discount refers to a price reduction granted by the seller to the buyer based on certain policies, such as promotional campaigns, inventory clearance, customer appreciation, or market competition strategies. In principle, such a mechanism reflects the freedom of contracting parties to determine prices based on mutual agreement. However, from the perspective of Islamic law, commercial transactions are not assessed solely in terms of economic benefits but must also comply with Sharia principles, including justice (*al-'adl*), mutual consent (*an-tarāḍin*), transparency (*bayān*), and the avoidance of *riba* (usury), *gharar* (uncertainty), *maysir* (gambling), and *tadlīs* (fraudulent misrepresentation) (Hartono et al., 2025).

As a branch of Islamic law governing economic interactions among individuals, *fiqh muamalah* provides flexibility for various forms of commercial innovation, provided that they do not contradict Sharia principles. This is reflected in the legal maxim, *al-aṣlu fi al-mu'āmalāt al-ibāḥah illā an yadulla dalīl 'alā tahrīmihā*, which states that all forms of economic transactions are fundamentally permissible unless there is clear evidence prohibiting them. Accordingly, discount practices are generally considered lawful as long as they do not involve prohibited elements (Mohammad Irfan, R. Edi Komarudin, 2026). Nevertheless, the development of modern marketing strategies has produced increasingly complex discount mechanisms and conditions, requiring more comprehensive legal analysis to ensure their conformity with the principles of *fiqh muamalah*.

The issue becomes more significant when discount schemes are linked to specific conditions, such as minimum purchase requirements, membership cards, particular payment methods, cashback offers, shopping vouchers, or financing facilities. Under such circumstances, discounts can no longer be viewed merely as price reductions but may generate legal consequences if they involve additional benefits arising from debt-based transactions, contractual ambiguity, or conditions that unfairly disadvantage one of the contracting parties. Therefore, the legal assessment of discount practices should not be limited to the amount of the price reduction but must also consider the transaction mechanism, the legal relationship between the parties, and the underlying purpose of the discount (Mohammad Irfan, R. Edi Komarudin, 2026).

The prohibition of *riba* constitutes one of the fundamental principles of Islamic economic law. The Qur'an explicitly distinguishes lawful trade from unlawful *riba*, as stated in Surah Al-Baqarah (2:275). This prohibition is further reinforced by numerous Prophetic traditions (Hadith), which classify *riba* as one of the gravest sins in commercial dealings (Chamid et al., 2025). In contemporary financial transactions, the concept of *riba* extends beyond excessive additions to loans and encompasses modern commercial practices that may generate unlawful

benefits through debt-based agreements or transaction mechanisms inconsistent with Sharia principles. Consequently, discount practices require careful examination to determine whether they genuinely represent lawful promotional strategies or contain elements that may potentially constitute *riba*.

Several previous studies have examined promotional strategies from the perspective of *fiqh muamalah*. Research conducted by Resti Risdianingsih, Asep Ramdan Hidayat, and Yayat Rahmat Hidayat on conditional cashback programs in Lazada concluded that cashback is permissible as long as it fulfills the essential elements and legal requirements of a valid transaction, does not involve *riba*, *gharar*, *maysir*, or fraud, and is implemented based on mutual consent (Resti Risdianingsih et al., 2023). Similarly, Rosmita, Sulkifli Herman, Vina Suci Ningrum, and Nasaruddin found that maximum cashback strategies implemented by Shopee and Tokopedia constitute permissible promotional mechanisms under *fiqh muamalah*, provided that they comply with Sharia principles (Rosmita, Sulkifli Herman, 2022). Furthermore, Nazhara Azka Nadianti and Arif Rijal Anshori concluded that cashback programs on Tokopedia should be regarded as a form of *hibah* (gift) granted after the completion of the transaction and therefore do not fall within the categories of *riba* or *gharar* (Nadianti & Anshori, 2023).

Despite these contributions, previous studies have primarily focused on promotional practices in digital commerce, particularly cashback, vouchers, and conditional rewards offered by e-commerce platforms. Studies examining discount practices in conventional retail businesses remain relatively limited. Moreover, earlier research has largely concentrated on the legal status of cashback as a digital promotional instrument, whereas empirical analyses of discount mechanisms in direct retail transactions and their potential relationship with *riba* have received little scholarly attention. To the best of the author's knowledge, no previous study has specifically examined the discount practices implemented at Ibnu Ali Store in Pasean from the perspective of *fiqh muamalah*. This gap highlights the need for further empirical investigation. Based on this research gap, the present study offers novelty by examining the discount practices implemented at Ibnu Ali Store using empirical data and analyzing them through the perspective of *fiqh muamalah* to assess their compliance with Sharia principles and identify any potential elements of *riba*. Accordingly, this study is expected to enrich the literature on Islamic economic law concerning contemporary retail promotional practices while providing practical recommendations for business actors in designing Sharia-compliant marketing strategies and enhancing legal certainty for consumers.

METHODS

This study employed an empirical legal research method using a qualitative approach (Efendi & Ibrahim, 2018). Empirical legal research was chosen to examine how the discount system is implemented at Ibnu Ali Store in Pasean and to analyze its conformity with the principles of *fiqh muamalah*. This approach not only examines the legal norms of Islamic law governing sale and purchase transactions but also investigates their practical implementation

based on empirical evidence obtained from the field. The research adopted both a conceptual approach to analyze the concepts of fiqh muamalah related to sale and purchase, discounts, and riba, and a case approach focusing on the discount practices implemented at Ibnu Ali Store in Pasean as the object of the study.

The data used in this research consisted of primary and secondary data. Primary data were collected through in-depth interviews with the owner of Ibnu Ali Store, employees involved in sales transactions, and several consumers who had received discounts. In addition, primary data were obtained through direct observation of the discount mechanism and documentation, including transaction records, promotional materials, and other documents related to the discount system implemented by the store. Secondary data were gathered through library research, including the Qur'an, Hadith, classical and contemporary fiqh muamalah literature, the Fatwas of the National Sharia Council of the Indonesian Council of Ulama (DSN-MUI), the Compilation of Sharia Economic Law (KHES), books on Islamic economic law, and relevant scholarly journals.

Data collection techniques included observation, interviews, documentation, and library research. Observation was conducted to obtain a comprehensive understanding of the discount practices, while interviews were used to explore information regarding the mechanisms, objectives, requirements, and implementation of the discount system from the perspectives of both the seller and consumers. Documentation was utilized to strengthen the empirical findings through available transaction-related documents. The collected data were analyzed using the interactive qualitative analysis model developed by Miles, Huberman, and Saldaña, which consists of data condensation, data display, and conclusion drawing and verification (Matthew B. Miles, A. Michael Huberman, 1994). Finally, the empirical findings were analyzed through the perspective of fiqh muamalah by referring to Sharia principles, the provisions of the DSN-MUI Fatwas, and the opinions of Islamic jurists to assess the compliance of the discount practices at Ibnu Ali Store with Islamic commercial law and to identify any potential elements of riba arising from their implementation.

FINDINGS AND DISCUSSION

Findings

Discount Practices at Ibnu Ali Store, Pasean

This study aims to examine the implementation of the discount system at Ibnu Ali Store in Pasean and to provide a comprehensive understanding of the transaction mechanism prior to its analysis from the perspective of fiqh muamalah. The research data were collected through field observations, in-depth interviews with the store owner, the storekeeper, and three consumers, as well as documentation related to sales transactions. The primary informant in this study was KH. Mohammad Da'i, the owner of Ibnu Ali Store. In addition, interviews were conducted with Siti Maisun, the storekeeper responsible for daily sales transactions, and three consumers Khoirur Rozikin, Khoirur Rosi, and Sholehoddin who had previously received discounts when purchasing products at the store.

Based on field observations, Ibnu Ali Store is a retail business that provides a wide range of daily necessities, including snacks, beverages, household goods, and other consumer products. As a neighborhood retail store serving the local community, it operates in a competitive market where similar products are offered by other retailers. Consequently, the store owner has adopted several simple yet effective marketing strategies to retain customers and increase sales transactions. One of the primary strategies employed is the provision of discounts on selected products.

The interview with KH. Mohammad Da'i revealed that the discount program does not apply to all products sold in the store but is limited to specific items, particularly snacks and light food products. These products were selected because they are among the most frequently purchased items by consumers, making promotional programs more effective in encouraging higher purchase volumes. According to the owner, the discount system has long been used as a marketing strategy in retail businesses to provide benefits to customers while simultaneously increasing inventory turnover (Da'i, 2026).

Furthermore, KH. Mohammad Da'i explained that the promotion is not offered in the form of a direct price reduction but through a buy one get one (BOGO) scheme, in which consumers purchasing one selected product receive an additional identical product free of charge. This promotional scheme applies only to designated products and is not available for all items sold in the store. Therefore, consumers who wish to benefit from the promotion must purchase products included in the discount program. According to the owner, this policy is intended to ensure that promotional activities are more targeted while also serving as an effective means of introducing selected products to consumers.

The information provided by the store owner was corroborated by Siti Maisun, the storekeeper responsible for daily sales operations. She explained that every discount program is determined in advance by the store owner, while her role is limited to implementing the policy during transactions with customers. According to her, customers are informed beforehand if the selected product is included in the promotional program. When a customer purchases a product that meets the promotional requirements, they automatically receive an additional product free of charge. Consequently, consumers are fully informed about the promotional scheme before completing the payment process (Maisun, 2026).

Field observations further revealed that transactions at Ibnu Ali Store are conducted in a relatively simple manner, similar to traditional retail practices commonly found in local communities. Customers select the products they wish to purchase and present them to the storekeeper, who calculates the total payment. If the selected products are eligible for the discount program, the storekeeper informs the customers about the applicable promotion before the transaction is finalized. Once the customers agree to the terms, the transaction proceeds with payment according to the stated price. In practice, the sale is concluded through an oral agreement without any written contract or formal sales agreement between the seller and the buyer.

The findings also indicate that the store does not issue sales receipts or other written documents for transactions involving promotional discounts. The agreement between the seller and the buyer is established through direct verbal communication during the transaction. The price of the products, the quantity received, and the details of the promotional offer are clearly explained by the storekeeper before payment is made, ensuring that consumers understand their rights and obligations. Although no written receipt is provided, the researcher did not observe any disputes between the seller and customers concerning product prices or the quantity of goods received throughout the research period.

According to KH. Mohammad Da'i, the use of verbal transactions has become a long-standing business practice and remains effective because most of the store's customers are members of the local community who are familiar with the store and its business practices. He further emphasized that the discount program is not accompanied by additional requirements such as membership registration, administrative fees, customer loyalty cards, or the use of specific payment methods. Customers are only required to purchase products included in the promotional program to receive the additional product. Therefore, the discount mechanism is entirely independent of loan agreements, financing arrangements, or any contractual relationship other than a standard sale and purchase transaction.

The findings further demonstrate that the discount program is offered openly to all consumers without discrimination. Every customer who fulfills the promotional requirements receives equal treatment in accordance with the store's established policy. This indicates that the discount program is not limited to specific individuals or customer groups but constitutes a general marketing strategy intended to benefit all eligible consumers.

In addition to interviewing the store owner and the storekeeper, the researcher also conducted interviews with three consumers Khoirur Rozikin, Hoirur Rosi, and Sholehoddin—who had previously participated in the discount program. All three respondents provided consistent information regarding the implementation of the promotion at Ibnu Ali Store. They stated that the storekeeper always explained the promotional program before payment was made, allowing them to understand the benefits they would receive. According to the respondents, the buy one get one (BOGO) promotion was advantageous because it enabled them to receive a larger quantity of products than they would have obtained through a regular purchase.

Khoirur Rozikin explained that he had purchased snack products included in the promotional program and received an additional product free of charge after fulfilling the purchase requirements (Rozikin, 2026). He confirmed that no additional fees or conditions were imposed other than purchasing the designated products. Similarly, Hoirur Rosi stated that the discount mechanism was transparent because the storekeeper had clearly explained the promotion before the transaction was completed (Rosi, 2026). Sholehoddin expressed a similar opinion, emphasizing that the additional product represented a beneficial promotional incentive, as customers paid only the regular price for one product while receiving an extra product at no additional cost (Sholehoddin, 2026).

Based on the overall findings obtained through observations, interviews, and documentation, the discount practice at Ibnu Ali Store exhibits several key characteristics. First, the promotion applies only to selected products, particularly snacks and light food items. Second, the promotional scheme is implemented through a buy one get one (BOGO) mechanism. Third, consumers become eligible for the promotion only after purchasing the designated products. Fourth, transactions are conducted orally without written contracts or sales receipts. Fifth, complete information regarding product prices and promotional terms is communicated to consumers before the transaction is finalized. Finally, the discount program does not involve additional obligations such as administrative fees, membership registration, customer loyalty cards, or debt-based contractual relationships. These empirical findings provide the foundation for further analysis from the perspective of fiqh muamalah to assess the conformity of the discount practice with Islamic commercial principles and to determine whether it contains any potential elements of riba.

Discussion

Analysis of Discount Practices at Ibnu Ali Store, Pasean, from the Perspective of Fiqh Muamalah

Fiqh muamalah regards commercial activities as one of the most significant forms of social interaction in Islam. In principle, all commercial transactions are considered permissible unless they contradict the provisions of Islamic law (Nst et al., 2024). This principle is reflected in the well-established legal maxim, *al-aşlu fi al-mu'āmalāt al-ibāḥah illā an yadulla dalīl 'alā taḥrīmihā*, which means that all forms of commercial transactions are fundamentally lawful unless there is explicit evidence prohibiting them. This maxim serves as the foundation for recognizing innovations in commercial practices, including the use of marketing strategies such as discount programs, provided that they do not involve prohibited elements such as riba (usury), gharar (uncertainty), maysir (gambling), or tadhīb (fraud or misrepresentation).

This principle is also consistent with the Qur'anic injunction in Surah An-Nisā' (4:29), which prohibits the unlawful acquisition of wealth and permits trade conducted on the basis of mutual consent (*an tarādīn minkum*) (Nur Afif Afandy et al., 2022). The verse emphasizes that mutual agreement between the contracting parties is an essential element of a valid sales contract. Accordingly, a transaction is considered valid under Islamic law as long as it is conducted voluntarily, involves lawful goods, clearly specifies the price, and does not result in injustice or harm to either party.

The findings of this study indicate that the discount program implemented at Ibnu Ali Store adopts a buy one get one (BOGO) scheme, whereby customers receive one additional product after purchasing one designated product, particularly snacks and light food items. The promotion is limited to selected products determined by the store owner as part of the store's marketing strategy. Customers are informed about the promotional program before the transaction is completed, allowing them to understand the benefits they will receive. After

agreeing to the transaction, customers pay the predetermined price without any additional charges beyond the agreed amount.

From the perspective of *fiqh muamalah*, this transaction fulfills the essential elements (*arkān al-bay'*) of a valid sale contract, namely the existence of a seller, a buyer, the object of sale, and offer and acceptance (*ijab and qabul*) (Lubis, 2023). In this case, the seller is the owner of Ibnu Ali Store, represented by the storekeeper, while the buyer is the consumer who voluntarily enters into the transaction. The subject matter of the contract consists of lawful consumer goods that possess economic value and can be delivered immediately. The agreement is concluded verbally through mutual consent between the parties at the time of the transaction. Although no written contract or sales receipt is issued, oral agreements remain legally valid in *fiqh muamalah* provided that they clearly reflect the parties' mutual consent and do not give rise to disputes.

The interview findings further reveal that the discount program is implemented transparently. Before completing the transaction, the storekeeper informs customers that the selected products are included in the buy one get one promotion. Consequently, customers are fully aware of the quantity of goods they will receive and the amount they are required to pay before the contract is concluded. Such transparency reflects the implementation of the principle of *bayān* (clarity of information), which is one of the fundamental principles of Islamic commercial law. Clear disclosure of contractual information serves to prevent *gharar* by eliminating uncertainty that could potentially disadvantage either party.

In addition to transparency, the discount practice also reflects the principle of justice (*al-'adl*). Every customer who satisfies the promotional requirements receives equal access to the discount program regardless of social status, family relationship, or purchasing frequency (Muin & Wahab, 2025). This equal treatment demonstrates that the promotion is implemented objectively according to predetermined criteria rather than on a discriminatory basis. Consequently, the findings indicate that the discount policy is consistent with the Islamic principle of fairness in commercial transactions.

The study also demonstrates that transactions at Ibnu Ali Store are conducted through direct verbal communication without written documentation. From the perspective of *fiqh muamalah*, verbal agreements possess legal validity as long as they are based on mutual consent and do not create disputes regarding the subject matter or price of the transaction. Moreover, oral contracts remain a common practice in traditional markets throughout Indonesia, where commercial relationships are largely founded upon trust and established local customs (*'urf*). Therefore, the absence of written receipts in this case does not invalidate the contract, provided that all essential contractual elements are fulfilled.

The buy one get one promotion implemented at Ibnu Ali Store should not be interpreted as a loan transaction or as an additional benefit arising from debt. Instead, it constitutes a pricing strategy within a standard sale contract. Consumers purchase one product at the stated price, after which the seller voluntarily provides an additional product as part of the promotional program. Accordingly, the additional product represents a marketing incentive

agreed upon by both parties at the time of the transaction rather than a financial benefit derived from a debt relationship or deferred payment arrangement.

This practice is also consistent with the Islamic principle recognizing the seller's freedom to determine prices (*tas'ir*), provided that no element of fraud, coercion, or deception is involved. Islamic law grants sellers the right to determine the selling price of their goods, including the discretion to offer discounts or additional products as promotional incentives. As long as the final price is clearly disclosed and accepted voluntarily by the buyer, such practices do not contradict the principles of fiqh muamalah. In contemporary Islamic commercial practice, price reductions are commonly understood as a form of *tanāzul 'an al-thaman* (price concession), which is permissible because it falls within the seller's proprietary rights over the goods being sold.

Although the DSN-MUI Fatwa No. 16/DSN-MUI/IX/2000 specifically regulates discounts in murabahah financing within Islamic financial institutions, it establishes a broader legal principle that discounts constitute a legitimate component of price determination in sale transactions and must be implemented transparently based on the mutual agreement of the contracting parties (Ghozali et al., 2024). The fatwa further emphasizes the importance of transparency regarding both the selling price and any applicable discounts in order to prevent disputes and ensure fairness in commercial transactions.

Based on the empirical findings and the analysis grounded in fiqh muamalah, the discount practices implemented at Ibnu Ali Store fulfill the fundamental principles of Sharia-compliant transactions, including mutual consent, certainty regarding the object and price of the contract, transparency of information, and the absence of *gharar* and *tadlis*. The buy one get one promotion is therefore more appropriately understood as a lawful marketing strategy that falls within the seller's discretion to determine pricing policies. Accordingly, from the perspective of fiqh muamalah, the discount practice may be classified as a permissible (*mubāh*) commercial transaction, provided that it continues to uphold the principles of honesty, transparency, fairness, and mutual consent in every sale and purchase transaction.

Analysis of the Potential Elements of Riba in the Discount System at Ibnu Ali Store, Pasean

One of the fundamental principles of Islamic economic law is the prohibition of *riba*. This prohibition aims to ensure justice in economic transactions and prevent exploitation that may harm either party. The Qur'an explicitly distinguishes lawful trade from *riba*, as stated in Surah Al-Baqarah (2:275): "Allah has permitted trade and prohibited *riba*." This verse demonstrates that although both trade and *riba* generate financial gain, they differ significantly in their legal nature (Farhan, 2023). Profit derived from trade results from a lawful exchange of goods or services, whereas *riba* arises from unlawful additional benefits, particularly those associated with debt-based transactions or exchanges of *ribawi* commodities that fail to comply with Islamic legal requirements.

In fiqh muamalah, Islamic jurists classify *riba* into several categories, the most common being *riba nasi'ah* and *riba fadhl*. *Riba nasi'ah* refers to additional payment resulting from the deferment of debt repayment, whereas *riba fadhl* refers to inequality in the exchange of

homogeneous ribawi commodities without satisfying the requirements of equivalence in quantity, quality, and immediate delivery (Indrianto et al., 2022). Furthermore, Islamic scholars maintain that any benefit stipulated in a qardh (loan) contract constitutes riba if it provides an advantage to the lender. Therefore, identifying the existence of riba requires careful examination of the legal relationship between the contracting parties, the nature of the contract, and the mechanism through which the transaction is conducted.

The findings of this study reveal that the discount program implemented at Ibnu Ali Store adopts a buy one get one (BOGO) promotional scheme, whereby customers receive an additional product after purchasing a designated item. The promotion applies only to selected products, particularly snacks and light food items, as part of the store's marketing strategy. Information regarding the promotion is clearly communicated before the transaction is completed, enabling customers to understand the eligibility requirements, the quantity of products they will receive, and the amount they are required to pay. Interviews with the store owner, the storekeeper, and consumers confirmed that no additional charges, interest, administrative fees, or other obligations were imposed beyond the agreed purchase price.

From the perspective of fiqh muamalah, the transaction does not indicate the existence of riba nasi'ah (Arif Syofyan Hadi & Sutrisno Ismail, 2025). This is because the transaction constitutes an immediate cash sale rather than a loan or financing arrangement that generates additional payment due to deferred settlement. Customers pay the agreed purchase price at the time of the transaction and immediately receive both the purchased product and the promotional item. Consequently, there is no debtor-creditor relationship, which is the essential element underlying riba nasi'ah.

Similarly, the study found no indication of riba fadh'l. This form of riba generally occurs in the exchange of homogeneous ribawi commodities, such as gold for gold or rice for rice, in unequal quantities or qualities without fulfilling the requirements prescribed by Islamic law. In contrast, the transaction at Ibnu Ali Store involves the sale of ordinary consumer goods accompanied by an additional promotional product. The bonus product is not compensation arising from the exchange of ribawi commodities but rather a marketing incentive voluntarily provided by the seller. Accordingly, the characteristics of the transaction do not satisfy the legal elements of riba fadh'l as described in classical Islamic jurisprudence.

From the contractual perspective, the buy one get one promotion should be understood as part of the seller's pricing policy (*tas'ir*), which falls within the seller's legitimate authority over the goods offered for sale. Islamic law recognizes the seller's right to determine prices, provide discounts, or offer additional products as promotional incentives, provided that such practices are conducted voluntarily and do not involve fraud or deception (Hafid et al., 2024). The additional product given to customers is not a benefit derived from a loan agreement but forms part of the sales agreement established at the outset of the transaction. Therefore, it cannot be classified as an unlawful increment characteristic of riba.

The study also demonstrates that consumers receive complete information regarding the promotional program before making payment. Such transparency constitutes an essential

principle of fiqh muamalah because it prevents the occurrence of gharar (uncertainty). All interview participants confirmed that they clearly understood the promotional requirements and did not experience any form of disadvantage during the transaction. This finding reflects the principle of an-tarāḍin (mutual consent), as emphasized in Surah An-Nisā' (4:29). Customers freely decide whether to purchase products included in the promotional program, ensuring that the transaction is concluded voluntarily without coercion.

These findings are consistent with the opinions of the majority of Islamic jurists, who permit gifts or promotional bonuses in sales transactions provided that such benefits do not arise from loan agreements and are not used as instruments to legitimize riba. In the context of modern commerce, the buy one get one mechanism is more appropriately classified as a sales promotion strategy designed to increase consumer demand rather than as a means of generating unlawful financial gains through credit or lending arrangements. Consequently, as long as the promotional bonus is disclosed before the transaction and forms part of the agreed sales contract, it remains consistent with the principles of Islamic commercial law.

The present findings are also consistent with previous studies concluding that promotional schemes such as cashback, bonuses, and price discounts are generally permissible under Islamic law provided that they do not involve riba, gharar, maysir, or fraudulent practices. These similarities suggest that the legal assessment of promotional programs depends not on the promotional format itself but on the contractual mechanism underlying the transaction. In other words, a discount cannot automatically be regarded as containing elements of riba merely because it benefits consumers. Instead, its legal status must be evaluated based on the nature of the contract, the legal relationship between the parties, and the source of the additional benefit received by the customer.

Nevertheless, this study also found that transactions at Ibnu Ali Store are conducted verbally without written receipts or documentary evidence. From the perspective of fiqh muamalah, this practice does not affect the validity of the contract as long as the essential pillars and legal requirements of a sale contract have been fulfilled. However, from the standpoint of consumer protection and sound business governance, written transaction records would provide stronger legal certainty in the event of future misunderstandings regarding prices, quantities, or promotional terms. Therefore, maintaining written documentation is recommended as a preventive measure to enhance business accountability without affecting the validity of the transaction under Islamic law.

Overall, the findings demonstrate that the discount system implemented at Ibnu Ali Store does not contain potential elements of either riba nasi'ah or riba fadhī. The transaction is conducted as a cash sale, does not involve debt-based contractual relationships, imposes no unlawful additional charges, and ensures that all promotional terms are clearly communicated and mutually agreed upon before the contract is concluded. Accordingly, the buy one get one promotion should be regarded as a lawful marketing strategy within the framework of fiqh muamalah, provided that it consistently upholds the principles of honesty, transparency, justice, and mutual consent. Therefore, the issue of riba in the discount practice at Ibnu Ali

Store does not lie in the promotional format itself but rather in ensuring that the transaction mechanism remains fully compliant with Islamic legal principles and does not evolve into a practice involving exploitation or injustice.

CONCLUSION

This study demonstrates that the discount system implemented at Ibnu Ali Store in Pasean adopts a buy one get one (BOGO) promotional scheme for selected products, particularly snacks and light food items, as a marketing strategy to increase consumer purchasing interest and accelerate inventory turnover. Based on observations and interviews with the store owner, the storekeeper, and consumers, the promotion is implemented transparently by informing customers of the terms and conditions before the sales contract is concluded. Although transactions are conducted verbally without written receipts or formal agreements, the practice fulfills the essential elements of a valid sale contract in fiqh muamalah, namely the presence of legally competent contracting parties, lawful and clearly identified goods, a predetermined price, and mutual consent (*an-tarāḍin*). Therefore, from the perspective of fiqh muamalah, the discount system practiced at Ibnu Ali Store constitutes a permissible sales promotion because it is consistent with the Islamic principles of justice, transparency, and honesty in commercial transactions.

Furthermore, the analysis indicates that the discount practice does not contain elements of *riba*, as it is neither based on debt-related contracts nor involves the exchange of *ribawi* commodities that would result in unlawful excess. The additional product provided to customers is part of the promotional policy agreed upon before the transaction and does not constitute a benefit arising from a *qardh* (loan) contract. Accordingly, the buy one get one program should be regarded as a lawful marketing strategy under fiqh muamalah, provided that it is implemented transparently and remains free from *gharar*, *maysir*, *tadlīs*, and consumer exploitation. This study recommends that business owners continue to uphold transparency in promotional activities while adopting written transaction records or purchase receipts to strengthen business accountability and enhance consumer legal protection. Such measures will ensure that commercial practices comply not only with Sharia principles but also with the standards of good business governance.

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