



## Legal Aspects of the Sharing Economy Business Model\*

Andi Iswandi<sup>1</sup>

University of PTIQ Jakarta, Indonesia



[10.15408/jch.v11i2.34616](https://doi.org/10.15408/jch.v11i2.34616)

### Abstract:

The swift advancement of the sharing economy has introduced novel issues in company regulation and equity, particularly in a Muslim-majority nation such as Indonesia. The Qur'an establishes a framework of principles, including justice, transparency, and cooperation, pertinent to contemporary business activities. This study aims to uncover legal concepts in the Qur'an applicable to the sharing economy and to explore how Indonesian rules may be modified to accord with these principles. The employed study methodology is qualitative, incorporating a literature review that utilises primary sources from the Qur'an and Islamic law, alongside a normative legal framework to examine legislation pertinent to the sharing economy sector in Indonesia. The study's findings suggest that adopting the sharing economy business model aligns with Qur'anic principles, including equitable profit distribution, the prevention of exploitation and uncertainty (*gharar*), and the significance of accountability and responsibility in commerce. In summary, implementing legal principles derived from the Qur'anic perspective can facilitate the establishment of equitable and transparent regulations that promote the development of the sharing economy while fostering social welfare and confidence among business entities and consumers. This study underscores the necessity of aligning contemporary rules with sharia principles to establish a just, sustainable, and Qur'anic business environment.

**Keywords:** Sharing Economy; Business Model, Legal Aspect

---

\* Received: March 27, 2023; revised: April 29, 2023; accepted: April 23, 2023; published: August 30, 2023.

<sup>1</sup> Senior Lecturer in Sharia Faculty of PTIQ University, Jakarta, Indonesia. Email: [andiiswandi@ptiq.ac.id](mailto:andiiswandi@ptiq.ac.id)

\*\*Corresponding author: [andiiswandi@ptiq.ac.id](mailto:andiiswandi@ptiq.ac.id)

## A. INTRODUCTION

In 2008, Lawrence Lessig, a professor at Harvard Law School, was the first person to introduce the term "sharing economy." This word, "collaborative consumption," refers to a new economic idea focused on customer collaboration rather than rivalry between producers. This idea presupposes a greater degree of cooperation and the sharing of resources, as opposed to the conventional priorities of a market economy, which are the ownership of commodities and the competition between businesses. As a result, the concept of "sharing" rather than a kind of "ownership" contributes to enhancing the social value intended to be achieved in the sharing economy. Within the framework of this new economic idea, the principle of "utilisation" is more significant than the notion of "interest."

Kassandra Sparks contends that the sharing economy is not a novel concept but a rebranded iteration of the capitalist economic paradigm. Kassandra Sparks elucidates that the sharing economy should serve as a paradigm for traditional economic evolution, providing an alternative to the ramifications of scarcity and limited resources. Consequently, according to the provided description, the author asserts that the authentic sharing economy is a certainty aimed at facilitating the equitable distribution of limited economic resources among individuals, thereby ensuring the fair and prosperous fulfilment of life's necessities rather than functioning as a capitalist business model. ([Sparks, 2015](#))

Economics is defined as: 1). The science of the principles of production, distribution, and use of goods and wealth (such as finance, industry, and trade); 2). Using valuable money, energy, time, and so on; 3). The economic life system (of a country); 4). Household financial affairs (organisation, country). (<https://kbbi.web.id/ekonomi>)

From a different perspective, economics is a science that explains how to produce, distribute, share, and use goods and services in society so that the material needs of society can be met as well as possible. Economic activities in society are to regulate wealth affairs, both those concerning ownership, development and distribution. Meanwhile, the definition of a sharing economy, as summarised from various descriptions in previous chapters, is that a sharing economy is a necessity to try to share or share between fellow human beings in managing limited economic resources to produce for the fulfilment of life needs reasonably, prosperously and prosperously. ([Sholahuddin, 2007](#))

The urgency of this research is underscored by the necessity for robust legal certainty within the sharing economy model, ensuring that both platform operators and users feel secure in their business operations. In the absence of a

definitive legal framework, this enterprise may encounter significant legal concerns, potentially obstructing innovation and the advancement of a technology-driven economy. The sharing economy frequently functions inside a legal gray area, as it does not entirely adhere to existing legislation, which are predominantly tailored for conventional company structures. The legal classification of workers in the sharing economy, namely whether they are employees or independent contractors, remains a contentious topic. This study might pinpoint legal gaps and offer suggestions for formulating more flexible legislation. The sharing economy business model complicates the relationships among service providers, platforms, and consumers. This research aims to evaluate the effectiveness of existing legislation in safeguarding the rights of customers and service providers, and to propose policy enhancements for their protection. Numerous sharing economy enterprises function transnationally, presenting issues regarding taxation. This research is crucial for comprehending the application of tax legislation to this company model, ensuring fairness for corporate stakeholders while still contributing economically to the nation. ([Hamari; Sjöklint & Ukkonen, 2016](#))

This research can offer significant insights for policymakers in developing more suitable and pertinent rules for the sharing economy business model. Through an extensive analysis, the government and relevant organizations can formulate policies that foster the advancement of the digital economy and guarantee equity for all stakeholders. The sharing economy frequently encompasses informal or independent workers, rendering the protection of their rights ambiguous. This research aims to provide solutions that safeguard workers' and consumers' rights within this business ecosystem, including rules pertaining to salaries, working conditions, and consumer protection against fraud or loss. Moreover, the sharing economy business model sometimes functions inside an ambiguous or poorly defined legal framework. This research can offer ideas for establishing a clear and complete legal framework to ensure legal certainty for commercial entities, including both platforms and users. This will foster an improved investment environment and accelerate innovation within the digital economy sector. ([Cheng, 2016](#))

This study, titled "Legal Aspects of the 'Sharing Economy' Business Model," suggests a correlation between the Quran and business. This is evident from various ideas and teachings of the Quran pertinent to economic activities, particularly within the framework of the sharing economy. The Quran underscores the significance of fairness in every facet of life, encompassing commerce. In the sharing economy business model, equity can be implemented by equitably allocating revenues among platforms, service providers, and

customers. The Quran underscores the need for justice in Ramallah (transactions), as articulated in verse: "And perfect the measure and weight with justice ..." Surah Al-An'am, verse 152. This study examines the legal regulation of the sharing economy business model to embody the idea of fairness, particularly in allocating risks, profits, and obligations among all stakeholders. The Quran instructs avoiding exploitation and uncertainty (*gharar*) in commercial dealings. In the sharing economy, the possibility exists for exploiting workers classified as "independent partners" who lack the rights afforded to permanent employees. The Quran admonishes against inflicting harm onto others: "And let not some of you unjustly appropriate the wealth of others among yourselves..." Surah Al-Baqarah, verse 188. This research can analyse how the legal frameworks of the sharing economy can be structured to prevent worker exploitation and clarify contracts and transparency among platforms, service providers, and customers. ([Hossain, 2020](#)), ([Schor, 2016](#)).

From the discussion above, the author focuses on several questions: How is the implementation of the Sharing Economy Business Model? How is it implemented in Indonesia's variety of economic regulations? How is it implemented in the Market? How is it implemented in economic actors?

## B. METHODS

This paper employs a qualitative research method that integrates literature and legal approaches. This study analyses diverse literary sources about a sharing economy, encompassing both contemporary scholarly viewpoints and interpretations of Islamic law derived from the Qur'an. This literary approach involves analyzing scientific literature, interpretations of the Qur'an, and pertinent Islamic economic doctrines. The primary aim is to comprehend how the principles articulated in the Qur'an, including justice, unity, and social responsibility, can be implemented within the evolving sharing economy paradigm.

This study employs a legal framework to examine the application of Islamic legal concepts drawn from the Qur'an and Hadith within the context of company sharing. This methodology entails reviewing the verses of the Qur'an and the principles of fiqh about *muamalah* (human interactions in economic contexts) and how these doctrines are integrated into a contemporary business framework centred on the sharing economy. This approach analyses the application of justice and ethics as delineated in the Qur'an to guarantee that the sharing business model is profitable and equitable for all stakeholders. This

paper thoroughly examines the legal dimensions of the sharing business model through the lens of the Qur'an. It explores the application of these principles in the contemporary economy. ([Tham; Lim & Vieceli, 2023](#)), ([Möhlmann, 2015](#))

## C. RESULTS AND DISCUSSION

### 1. Implementation of the Sharing Economy Business Model

The implementation of the concept of the sharing economy business model from the perspective of the Qur'an that has been prepared in the previous discussion chapter is divided into three types of implementation, namely; 1— implementation in the Economic Regulator. The government, according to the constitution - in Indonesia, according to the 1945 Constitution as the constitutional basis of law - has the rights and obligations as an economic regulator, while the concept of the sharing economy business model from the perspective of the Qur'an also has ethics, rights, responsibilities for the government as an economic regulator, including the sharing economy business; 2. Implementation in the Market. To show that the concept of the sharing economy business model from the perspective of the Qur'an can be adjusted to be applied directly in the economic market; 3. Implementation in Business Actors. The concept of the sharing economy business model from the perspective of the Qur'an that has been prepared also has ethics, rights, and obligations for economic actors, in addition to having human roles and responsibilities in financial activities. ([Felländer; Ingram & Teigland, 2015](#))

### 2. Implementasi Pada Ragam Regulasi Perekonomian Di Indonesia

Throughout the world, directly or indirectly, the government becomes a regulator or institution that makes policies, either in the form of laws or other rules related to economic regulation. In Indonesia, the role of the government as a financial regulator is regulated by the legal basis of the country's constitution, namely in the 1945 Constitution 33 Article 33 concerning the national economy and national welfare. Interestingly, the descriptions of the points in article 33 of the 1945 Constitution, if observed carefully, there is an implied meaning of the sharing economy, namely in point (1): "... the principle of togetherness ...", then in point (3): "... the principle of togetherness ...". The government is mandated by the 1945 Constitution in the field of the country's economy, including supervising and regulating economic policies, including the economy, with the principle of a sharing economy business. ([Schor & Cansoy, 2019](#))

Islam also highly views the role of government as an economic regulator. This is explained by Abu Yusuf, who said that the government's main task as a ruler related to the economy is to realise and ensure the welfare of its people. In addition, quoting the statement of Umar bin Khattab, Abu Yusuf said that the best rulers or governments are those who rule for the prosperity of their people, and the worst rulers or governments are those who rule but their people are struggling. ([Yusuf, 1979](#))

In line with that, according to Yusuf Qardhawi, who explained that the state's task is to realise thoughts into deeds, move morality to actual practice, and establish various institutions and agencies that can supervise and develop all of these things. The state must also monitor the implementation and indiscipline of related obligations and law enforcement for those who violate or neglect life related to the economy. ([Kotler & Armstrong, 2008](#))

From the description, it is clear that the government plays a very important role as a determinant, fosterer, and supervisor of the country's economy, which aims to make all its people prosperous. If this is not implemented correctly, it will allow and raise the risk of the government playing the wrong role in the economy, so that the data causes the economy and society, even the country, to collapse and go bankrupt.

In the concept of the sharing economy business model, the perspective of the Qur'an has ethics, rights and obligations by the term Amanah contained in the letters and verses of the Qur'an, including in the letters and verses 23/8, 70/32, 2/283, 33/72, 8/27, 4/58. The ethics, rights and obligations referred to are:

1. The government is initiated in the concept of the sharing economy business model from the perspective of the Qur'an, namely having ethics that always fulfil the mandate to share in the economy or carry out the principle of sharing economy as well as possible. Based on the initiation of these ethics, the government is highly expected to formulate policies on the formation, guidance and supervision related to the economy that applies to the principle of sharing economy in the implementation of economic activities, including doing business.
2. The government is proposed in the concept of the sharing economy business model from the perspective of the Qur'an, namely having the right to determine policies in the economy to implement and carry out the principles of the sharing economy as best as possible. The composition of these rights, in Indonesia, is by the rights of the Indonesian Government as stated in the 1945 Constitution, article 33, point "(2). Branches of production that are

important to the state and that control the livelihoods of many people are controlled by the state", point "(3) The earth and water and the natural resources contained therein are controlled by the state ..." so that with this constitutional right, the Indonesian Government has the right to be able to determine policies in the economy to implement and carry out the principles of the sharing economy as best as possible.

3. The government is initiated in the concept of the sharing economy business model from the perspective of the Qur'an, namely having an obligation to foster and supervise the economic sector related to the principle of the sharing economy. The composition of this obligation, in Indonesia, is by the commitments of the Indonesian Government as stated in the 1945 Constitution, article 33, point "(1) The economy is structured as a joint effort based on the principle of family", point "(3) The land and water and the natural resources contained therein are controlled by the state and used for the greatest prosperity of the people", point "(4) The national economy is organized based on economic democracy with the principles of togetherness, efficiency with justice, sustainability, environmental insight, independence, and by maintaining the balance of progress and unity of the national economy", it can be seen that what is mentioned has a "spirit" by the principle of sharing economy, so it is fitting that the Indonesian Government must be able to determine policies in the economy to implement and carry out the principle of sharing economy as well as possible.

Penggambaran uraian dimaksud dalam bentuk tabulasi adalah sebagai berikut:

Table 1.  
Implementation in Economic Regulators: Government  
Sharing Economy Business Model Perspective of the Qur'an

Implementation of Government Ethics, Rights and Obligations in Terms of Amanah			
Surah and Verse	Implementation of Government Ethics	Implementation of Government Rights	Implementation of Government Obligations
23/8, 70/32, 2/283, 33/72, 8/27, 4/58	Ethics always fulfill the mandate of sharing in the economy or implementing the principle of sharing economy as well as possible.  Based on the launch of these ethics, the government is highly	The right to determine policies in the economy in order to implement and carry out the principle of sharing economy as best as possible.  The composition of these rights, in Indonesia, is in accordance with the rights of the Indonesian Government	The obligation to foster and supervise in the economic sector is related to the principle of sharing economy.  The composition of this obligation, in Indonesia is in accordance with the obligations of the Indonesian Government as stated in the 1945

	<p>expected to formulate policies on the formation, development and supervision related to the economy that applies to the principle of sharing economy in the implementation of economic activities, including doing business</p>	<p>as stated in the 1945 Constitution, article 33, point "(2). Branches of production that are important to the state and that control the livelihoods of many people are controlled by the state", point "(3) The land and water and the natural resources contained therein are controlled by the state..." so that with this constitutional right, the Indonesian Government has the right to be able to determine policies in the economy in order to implement and carry out the principle of sharing economy as best as possible</p>	<p>Constitution, article 33, point "(1) The economy is structured as a joint effort based on the principle of family", point "(3) The land and water and the natural resources contained therein are controlled by the state and used for the greatest prosperity of the people", point "(4) The national economy is organized based on economic democracy with the principles of togetherness, efficiency with justice, sustainability, environmental insight, independence, and by maintaining the balance of progress and unity of the national economy", it can be seen that what is mentioned has a "spirit" by the principle of sharing economy, so it is only right that the Indonesian Government has an obligation to be able to determine policies in the economy in order to implement and carry out the principle of sharing economy as well as possible</p>
--	--	--	--

The author thinks that the concept of the sharing economy business model from the Qur'an perspective compiled in this book can be implemented to support the Indonesian national economy. In particular, the author believes that applying the principles of the sharing economy business from the perspective of the Qur'an can be particularly beneficial, naturally, by completing it more comprehensively while also incorporating specifics pertaining to establishing the policy intended to be implemented.

### 3. Implementation In The Market

When it comes to the economic market, applying the concept of the sharing economy business model from the perspective of the Qur'an, which is compiled in this book, will be intimately tied to the marketing process. The "King" of marketing literature, Philip Kotler, whose marketing handbook is used by almost all marketing students worldwide, stated that marketing is a form of organisational function and a series of processes to create, communicate, and deliver value to customers. Additionally, marketing is a series of processes that manage customer relationships in a manner that is beneficial to the organisation and stakeholders. ([Kotler & Armstrong, 2008](#)) Meanwhile, Stanton provides an

understanding of marketing, a form of total system of business activities designed to determine prices and promote and distribute goods and services that can satisfy desires, both for new and loyal and potential consumers. ([Stanton, 1996](#))

From several descriptions of the definition of marketing, the author believes that marketing can be said to be a form of integrated planning, implementation, evaluation, and improvement in a business, as an effort to sell or buy goods or services to consumers.

The commercial perspective of the Qur'an is suggested in the subsequent letter and verse: O you who believe, do not unjustly consume one another's riches, except through commerce conducted with mutual permission. Do not take your own lives; really, Allah is exceedingly merciful to you. (Quran, An-Nisâ [4]: 29).

Jalaluddin Asy-Suyuthi, in Jalalain's interpretation, interprets the letter An-Nisâ [4]: 29, by explaining that: (O you who believe! Do not falsely eat your neighbour's wealth) meaning a way that is haram according to religion such as usury and *gasab/seizes* (except by the way) or occurs (in business) according to a *qiraat* with the lines above whereas the meaning is that the property should be a commercial property that applies (with mutual consent between you) based on the willingness of each of you, then it is permissible you eat it. (And do not kill yourself) meaning by doing things that cause accidents regardless of the method and symptoms, both in this world and hereafter. (Indeed, Allah is Most Merciful to you) so He has forbidden you to do that. ([Asy-Suyuthi, 2009](#))

Buya Hamka, in Al-Azhar's commentary, explains his interpretation of Surah An-Nisâ [4]: 29 by saying: "To those who believe, a prohibition is imposed, lest they eat their wealth, which in verse is called "your treasures." This is what Mu'min was warned about first. This means that property, whether in your own hands or the hands of others, is all your property. Then your wealth, by fate and the grace of Allah Ta'ala, some of God has given it into your hands and some in the hands of your other friends. Because of that, no matter how rich a person is, he must never forget that wealth is also shared. There are always other people's rights in his assets, which he must release when the time comes. And even poor people should remember that the wealth in the hands of the rich also has rights in it. So let it be looked after carefully. This verse comes to explain how your wealth should be distributed. Because all property is your collective property, you cannot take it falsely. The meaning of vanity is following the wrong path, not the proper path or the normal path of business/commerce." ([HAMKA, 1989](#))

From the letter An-Nisa'[4]: 29 and its interpretation, related to the discussion on marketing, the author is inspired that marketing is part of the trade referred to in the verse; the intention is so that consumers are not deceived products in the form of goods or services that are marketed, so that the marketing process in the effort "does not falsely devour each other's property, except through trade that is valid between you by mutual consent" should be an activity not to lie or deceive to ensure that consumers buy the product, but rather to provide the most precise possible information about a product, even if it is packaged concisely.

Marketing a product in goods or services requires marketing planning or strategy. The "Marketing Mix Strategy" is one such strategy.

According to Philip Kotler, marketing mix strategy is using a series of controlled marketing variables used by a company to produce the desired response from the target market of the product it will sell. Kotler further said that marketing mix strategy is a collection of various possibilities in tactical and controlled marketing, guided by the company to produce the desired response in the target market of its product. The marketing mix consists of all the things a company can do to influence demand for its products. These various possibilities are called marketing mix strategies and can be grouped into four variables called "4P": Product, Price, Place, and Promotion. ([Kotler & Armstrong, 1988](#))

In addition, Sonny argues that the marketing mix strategy or marketing mix strategy is an interaction of four main variables in the marketing system: products in the form of goods or services, pricing, place or location of distribution, and promotion. The importance of each variable varies depending on the industry, company mission, market nature, and company size, as well as a number of environmental factors. ([Sumarsono, 2010](#))

From the descriptions above, it can be seen that marketing strategies, including those called marketing mix strategies, utilize 4 (four) determining variables to determine the condition and desires of consumers towards a marketed product. The 4 variables are: 1. Product; 2. Price; 3. Place; 4. Promotion, namely: ([Kotler & Armstrong, 1988](#))

1. A product is a reasonable service that can be offered to the market in any form – brand or product name, product label, product shape, product packaging, product use, product benefits, features or facilities provided by the product, product halalness, product expiration date, and others related to product specifications – and efforts to gain attention from potential buyers or consumers with the hope of being purchased, used or consumed,

so that it can fulfil the desires and needs of buyers which means the company has succeeded in marketing its products.

2. The price, defined as a monetary sum established by a company for its goods or services, is influenced by various factors and methodologies, including raw material expenses, production costs encompassing administrative and labour expenditures, tax liabilities, and other production-related costs. Additionally, it considers the competitive landscape, consumer purchasing power, buyer psychology, and the product's perceived benefits, ensuring that potential consumers regard the set price as justifiable for acquisition and consumption.
3. The location for selling products and their distribution is established by evaluating several factors: high foot traffic, accessibility, consistent stock availability, absence of additional costs or fees for product acquisition, and technological support that facilitates product access. This ensures that potential buyers perceive the product as readily obtainable, thereby encouraging purchase and consumption.
4. Product promotion involves various strategies and processes, including conducting market research to understand consumer preferences, utilizing effective communication language, creating appealing promotional displays, and employing celebrity endorsements. These strategies aim to capture potential buyers and encourage product purchases.

The diagram of the 4Ps (Product, Price, Place, Promotion) from Philip Kotler is as follows:



Gambar 2

Philip Kotler's Marketing Mix Diagram (<https://idcloudhost.com>)

The relationship between the marketing mix strategy as described above and the implementation of the concept of the sharing economy business model from the perspective of the Qur'an compiled in this research can be explained as follows:

1. Product or product. The concept of the sharing economy business model from the perspective of the Qur'an has a description of ethics, rights, and obligations as a producer who produces products based on the term "خلق" - Creator, which is contained in the letters and verses 95/4, 75/38, 64/3, 50/38, 36/42, 54/49, 25/2, 7/181, 20/50, 39/5, 2/164, namely;
  - Ethics as a producer. Ethics as a producer in producing a halal product according to sharia, of the best quality and quality (inspired by the letters and verses of the Qur'an according to the term "خلق" - Creator, including: 95/4, 75/38, 64/3); Ethics as a producer in producing a product sustainably or continuously so that its benefits can be continuously felt (inspired by the letters and verses of the Qur'an according to the term "خلق" - Creator, including: 50/38, 36/42); Ethics as a producer in producing a product that has the best level of accuracy (inspired by the letters and verses of the Qur'an according to the term "خلق" - Creator, including: 54/49, 25/2); Ethics as a producer in producing a product has a clear and understandable product usage or maintenance manual (inspired by the letters and verses of the Qur'an according to the term "خلق" - Creator, including: 7/181, 20/50); Ethics as a producer in producing a product has responsibility for the production results, both warranty and if there is damage and the like (inspired by the letters and verses of the Qur'an according to the term "خلق" - Creator, including: 39/5, 2/164);
  - Rights as a producer, namely: The producer's right is to produce a product (inspired by the letters and verses of the Qur'an according to the term "خلق" - Creator, including 95/4, 75/38, 64/3, 50/38, 36/42, 54/49, 25/2, 7/181, 20/50, 39/5, 2/164);
  - Obligations as a producer. Producing halal products according to sharia, quality and high quality (inspired by the letters and verses of the Qur'an according to the term "خلق" - Creator, including 95/4, 75/38, 64/3); Producing products whose benefits can be sustainable (inspired by the letters and verses of the Qur'an according to the term "خلق" - Creator, including 50/38, 36/42); Producing accurate products (inspired by the letters and verses of the Qur'an according to the term "خلق" - Creator, including 54/49, 25/2); Producing products equipped with usage and maintenance manuals (inspired by the letters and

verses of the Qur'an according to the term "خلق" - Creator, including 7/181, 20/50); Producing products that are guaranteed by product warranty (inspired by the letters and verses of the Qur'an according to the term "خلق" - Creator, including 39/5, 2/164).

2. Price or price set by producers for consumers based on calculations of the obligations carried out by producers in the concept of the sharing economy business model from the perspective of the Al-Quran term "خلق" - Creator, namely; Product prices according to sharia (there is infaq) (inspired by the letters and verses of the Al-Quran according to the term "خلق" - Creator, including: 95/4, 75/38, 64/3); Continuous product prices are not fluctuating (inspired by the letters and verses of the Al-Quran according to the term "خلق" - Creator, including: 50/38, 36/42); Affordable product prices (inspired by the letters and verses of the Al-Quran according to the term "خلق" - Creator, including: 54/49, 25/2); The product price is clearly stated on the product label (inspired by the letters and verses of the Qur'an according to the term "خلق" - Creator, including: 7/181, 20/50); The product price is according to the value of the product's benefits (inspired by the letters and verses of the Qur'an according to the term "خلق" - Creator, including: 39/5, 2/164). The determination of the price from the producer based on the intended obligation is adjusted to the consumer's purchasing power.
3. Place or place and distribution of products from producers to consumers. The concept of the sharing economy business model from the perspective of the Qur'an has a description of ethics, rights, and obligations as a distributor who distributes products based on the term "بسط" - Distributor, which is contained in the letters and verses 28/82, 17/30, 34/36, 34/39, 39/52, 42/12, 30/37, 29/62, 2/245, 13/26, 30/48, 5/11, namely;
  - Ethics as a distributor. Ethics as a Distributor in distributing a product as widely as possible according to its ability for the needs of economic actors (inspired by the letters and verses of the Qur'an according to the term "بسط" - Distributor, including 28/82, 17/30, 34/36, 34/39, 39/52, 42/12, 30/37, 29/62, 2/245, 13/26); Ethics as a Distributor in distributing a product by giving priority to those who need it most according to the needs of economic actors (inspired by the letters and verses of the Qur'an according to the term "بسط" - Distributor, including 30/48, 5/11);
  - Rights as a distributor. Distributing a product (inspired by the letters and verses of the Qur'an according to the term "بسط" - Distributor,

- including 28/82, 17/30, 34/36, 34/39, 39/52, 42/12, 30/37, 29/62, 2/245, 13/26, 30/48, 5/11);
- Obligations as a distributor. Distributing products as widely as possible according to their capabilities (inspired by the letters and verses of the Qur'an according to the term "بسط" - Distributor, including 28/82, 17/30, 34/36, 34/39, 39/52, 42/12, 30/37, 29/62, 2/245, 13/26); Distributing products with a priority scale to those who need it most according to the needs of economic actors (inspired by the letters and verses of the Qur'an according to the term "بسط" - Distributor, including: 30/48, 5/11).
4. Producers carry out promotions in communicating their products to consumers. The concept of the sharing economy business model from the perspective of the Qur'an has a role as a Communication Processor in the Term "قولا" - Communication, namely;
- The role of "*qaulan ma'ruufa*" in the perspective of the Qur'an, which means "good words". This is very clear as a sign that between the communication components of information technology, they must send each other correct communication data and be in good condition without errors to avoid the principle of GIGO – "Garbage In Garbage Out" (inspired by the letters and verses of the Qur'an according to the term "قولا" – Communication, including: 4/5);
  - The role of "*qaulan sadiida*" in the perspective of Islam, which means "true words". This is very clear as a sign that between the communication components of information technology, they must send communication data that is in the correct condition so as to avoid the principle of GIGO – "Garbage In, Garbage Out" (inspired by the letters and verses of the Qur'an according to the term "قولا" – Communication, including: 4/9);
  - The role of "*qaulan kariima*" in the perspective of the Qur'an which means "noble words". This is very clear as a sign that between the communication components of information technology, they must send communication data that is in good condition without noise or distortion/data deviation so as to avoid the principle of GIGO – "Garbage In Garbage Out" (inspired by the letters and verses of the Qur'an according to the term "قولا" – Communication, including 17/23);

- The role of “*qaulan maysuura*” in the perspective of Islam which means “appropriate words”. This is very clear as a sign that the communication components of the information technology in question must send communication data that is inaccurate condition to avoid the principle of GIGO – “Garbage In Garbage Out” (inspired by the letter and verse of the Qur'an according to the term “قولا” – Communication, including 17/28).

The relationship between the marketing mix strategy and the implementation of the sharing economy business model from the Qur'an's perspective is described in tabular form below.

Table 3.  
Implementation in the Market of the Sharing Economy Business Model from the Perspective of the Qur'an Related to the Marketing Mix

Product	Price	Place	Promotion
<p>A. Ethics:</p> <p>1. Production of a halal product according to sharia, of the best quality and quality. (according to the term "خلق" - Creator, including 95/4, 75/38, 64/3);</p> <p>2. Production of a product sustainably or continuously so that its benefits can be continuously felt (according to the term "خلق" - Creator, including 50/38, 36/42);</p> <p>3. Production of a product has the best level of accuracy (according to the term "خلق" - Creator, including: 54/49, 25/2);</p> <p>4. Production of a product has a clear and understandable product usage or maintenance manual (according to the term "خلق" - Creator, including: 7/181, 20/50);</p> <p>5. The production of a product has responsibility for the production results, both warranty and if there is damage and the like</p>	<p><b>Price determination from producers based on obligations:</b></p> <p>1. Product prices are in accordance with sharia (there is infaq) (in accordance with the term "خلق" - Creator, including: 95/4, 75/38, 64/3);</p> <p>2. Continuous product prices are not fluctuating (in accordance with the term "خلق" - Creator, including: 50/38, 36/42);</p> <p>3. Affordable product prices (in accordance with the term "خلق" - Creator, including: 54/49, 25/2);</p> <p>4. Product prices are clearly stated on the product label (in accordance with the term "خلق" - Creator, including: 7/181, 20/50);</p> <p>5. Product prices are in accordance with the value of the product's benefits (in accordance with the term "خلق" -</p>	<p>A. Ethics:</p> <p>1. Distributing a product as widely as possible according to its ability for the needs of economic actors (term "بيسط" – Distributor, including: 28/82, 17/30, 34/36, 34/39, 39/52, 42/12, 30/37, 29/62, 2/245, 13/26),</p> <p>2. Distributing a product by giving priority to those who need it most according to the needs of economic actors (according to the term "بيسط" – Distributor, including: 30/48, 5/11); B. Rights: Distributing a product (according to the term "بيسط" – Distributor, including: 28/82, 17/30, 34/36, 34/39, 39/52, 42/12, 30/37, 29/62, 2/245, 13/26, 30/48, 5/11);</p> <p>C. Obligations:</p> <p>1. Distributing the product as widely as possible according to its capabilities (according to the term "بيسط" – Distributor, including: 28/82, 17/30,</p>	<p><b>Promotion</b></p> <p>1. Promotion with “qaulan ma’ruufa” in the perspective of the Qur’an which means “good words” (according to the term “قولا” – Communication, including: 4/5);</p> <p>2. Promotion with “qaulan sadiida” in the perspective of Islam which means “true words” (according to the term “قولا” – Communication, including: 4/9);</p> <p>3. Promotion with “qaulam baliigh” in the perspective of Islam which means “words that leave a mark on the soul”. (according to the term “قولا” – Communication, including: 4/63);</p> <p>4. Promotion with “qaulan kariima” in the perspective of the Qur’an which means “noble words”. (according to the term “قولا” – Communication, including: 17/23); 5. Promotion with “qaulan maysuura” in the Islamic perspective which</p>

<p>(according to the term "خلق" - Creator, including: 39/5, 2/164).</p> <p>B. Rights:</p> <p>Production of a product (according to the term "خلق" - Creator, including: 95/4, 75/38, 64/3, 50/38, 36/42, 54/49, 25/2, 7/181, 20/50, 39/5, 2/164)</p>	<p>Creator, including: 39/5, 2/164).</p> <p><b>In addition, it is adjusted to consumer purchasing power.</b></p>	<p>34/36, 34/39, 39/52, 42/12, 30/37, 29/62, 2/245, 13/26); 2. Distribute products with a priority scale to those who need them most according to the needs of economic actors (according to the term "يسط" – Distributor, including 30/48, 5/11)</p>	<p>means "appropriate words". (according to the term "قولا" – Communication, including: 17/28).</p>
--	--	---	---

From table 3, if it is mapped to the marketing mix strategy diagram from Philip Kotler, the following can be seen:



Figure 4. Marketing Mix Diagram Concept of Sharing Economy Business Model from the Perspective of the Qur'an (<https://idcloudhost.com>)

#### 4. Implementation of Economic Actors

The implementation of the concept of the sharing economy business model from the perspective of the Qur'an in economic actors consists of;

1. Implementation based on the term "فضل" – gift, including in the letters and verses of the Qur'an: 35/32, 27/16, 42/22, 2/64, 4/70, 4/83, 4/113, 57/21, 24/10, 24/14, 24/20, 24/21, 62/4, 5/54, which are summarised in the following ways; Continuously taking the lead in doing good deeds for others by sharing; Carrying out the gifts given by Allah SWT in every activity of life,

including being responsible for sharing in economic activities, namely carrying out a sharing economy with fellow human beings.

2. Implementation based on the term “شكر” – grateful, including in the letters and verses of the Qur'an: 54/35, 7/10, 7/58, 36/35, 36/73, 35/12, 56/70, 27/19, 27/40, 27/73, 28/73, 10/60, 12/38, 31/12, 31/14, 34/13, 34/15, 39/7, 40/61, 45/12, 46/15, 16/14, 16/78, 14/7, 14/37, 23/78, 32/9, 67/23, 30/46, 29/17, 2/52, 2/56, 2/152, 2/172, 2/185, 2/243, 8/26, 3/123, 4/147, 22/36, 5/6, 5/89, which are summarised in the following ways: Inviting to seek excellent and halal sustenance, and not forgetting to do good deeds for others by sharing, including in economic activities by doing sharing economy. I am motivated to be responsible and always grateful for Allah SWT's contribution to every activity of life, including being responsible for sharing in economic activities, namely sharing economy with fellow human beings.
3. Implementation that is by the objectives of the concept of the sharing economy business model from the perspective of the Qur'an in the term "صلح" - Public Interest, Welfare, including in the letter and verse: 2/11, namely: A business model whose objective is not to damage the earth in all business transaction activities in the economy, so that the principle of the sharing economy can run pretty.
4. Implementation that is by the objectives of the concept of the sharing economy business model from the perspective of the Qur'an in the term "سلم" - Sentosa, including in the letter and verse 2/112, namely: A business model whose goal is to do good and make maximum efforts in business, but the results are left to the decision of Allah, so that the principle of the sharing economy can run pretty.
5. Implementation that is by the objectives of the concept of the sharing economy business model from the perspective of the Qur'an in the term "تعاون" - Helping Each Other, including in the letter and verse: 5/5, namely: A business model whose goal is to work together in goodness and help each other in goodness, so that the principle of the sharing economy can run fairly.

#### D. CONCLUSIONS

From the perspective of the Quran, the sharing economy business model reflects important principles such as justice (*al-'adl*), transparency (*as-shidq*), and cooperation (*syirkah*). This model is based on the concept of sharing resources,

which is in line with Islamic teachings on partnership and mutual cooperation in economic transactions. The sharing economy can run effectively if it is based on fair laws, avoids exploitation, and maintains a balance between the rights and obligations of all parties involved. Implementation of these Quranic principles is important to maintain trust between platforms, service providers, and consumers.

In Indonesia, implementing the sharing economy requires regulatory adjustments to ensure that this business practice aligns with applicable laws, including sharia aspects. Indonesia, as a country with a Muslim majority population, has the potential to adopt a sharing economy business model that is in line with Islamic economic principles. The regulations implemented must ensure the protection of workers' and consumers' rights and the avoidance of usury and *gharar* practices. The government needs to formulate policies supporting this digital innovation while still paying attention to the values of justice and transparency taught in the Qur'an.

The implementation of a sharing economy based on the principles of the Qur'an can increase trust between economic actors and consumers. The market will be more stable and fair with honesty in service and clarity in agreements. A transparent and responsible sharing economy will encourage healthy competition and promote innovation. The Qur'an teaches the importance of balancing individual and societal interests so that a market based on this business model can also benefit society at large, not just personal gain.

Economic actors, including platforms and service providers in the sharing economy, have a great responsibility to implement the values of the Quran, such as justice, transparency, and accountability. Platforms must clarify their contracts and obligations, while service providers must maintain the integrity and quality of the services offered. Economic actors who follow Sharia principles are expected not only to seek material benefits but also to prioritize social and ethical values in every business activity. The application of the values of the Quran in this business is expected to create a more just, prosperous, and sustainable economic ecosystem.

## REFERENCES:

- Al-Qardhawi, Yusuf. (2000). terj. Abu Barzani, Risalah Gusti, *Ijtihad Kontemporer, Kode Etik dan Berbagai Penyimpangan*, Surabaya, t.p.
- Al-Qattan, Manna' Khalil. (2015). diterjemahkan oleh Mudzakir, *Studi Ilmu-Ilmu Al-Qur'an*, Jakarta: Litera AntarNusa, Cet. ke-18.

- Asy-Suyuthi, Jalaluddin, Jalaluddin Muhammad Ibn Ahmad Al-Mahalliy, (2009). *Tafsir Jalalain: Final Version*, Tasikmalaya: Pesantren Persatuan Islam 91, dalam bentuk *software computer*: E-Book Tafsir Jalalain Terjemahan Bahasa Indonesia.chm, surat Al-Baqarah[2]: 177.
- Cheng, M. (2016). Sharing economy: A review and agenda for future research. *International Journal of Hospitality Management*, 57, 60-70.
- Felländer, A., Ingram, C., & Teigland, R. (2015). Sharing economy. In embracing change with caution. *Näringspolitiskt Forum Rapport* (Vol. 11).
- Hamari, J., Sjöklint, M., & Ukkonen, A. (2016). The sharing economy: Why people participate in collaborative consumption. *Journal of the association for information science and technology*, 67(9), 2047-2059.
- HAMKA, Haji Abdul Malik Abdul Karim Amrullah. (1989). *Tafsir Al-Alzhar*, Singapura: Pustaka Nasional PTE Limited, Jilid 2.
- Hossain, M. (2020). Sharing economy: A comprehensive literature review. *International Journal of Hospitality Management*, 87, 102470.
- Kasmir, (2011). *Kewirausahaan* Edisi Revisi. Jakarta. Rajawali Pers.
- Kotler, Philip; Armstrong, Gary. (1988). *Prinsip-Prinsip Pemasaran*, Jakarta. Gelora Aksara Pratama.
- Kotler, Philip; Armstrong, Gary. (2008). *Manajemen Pemasaran*, Edisi 13 Jilid 1, Jakarta. Erlangga.
- Möhlmann, M. (2015). Collaborative consumption: determinants of satisfaction and the likelihood of using a sharing economy option again. *Journal of consumer behaviour*, 14(3), 193-207.
- Quthb, Sayyid. (1967). *Fî Zhilâl al-Qur'ân*, Beirut. Dâr Ihyâ al-Turâts al-'Arabî, Juz. I.
- Schor, J. (2016). Debating the sharing economy. *Journal of self-governance and management economics*, 4(3), 7-22.
- Schor, J. B., & Cansoy, M. (2019). The sharing economy. *The Oxford handbook of consumption*, 51.
- Sholahuddin, M. (2007). *Asas-Asas Ekonomi Islam*, Jakarta. PT. Raja Grafindo Persada.

Sparks, Cassandra. (2015). *The Sharing Economy: The Production, Consumption, and Regulation of Community in The Digital Economy*, Thesis di Swarthmore College.

Stanton, William J. (1996). *Prinsip Pemasaran*, Jilid I dan II, Edisi ketujuh, Jakarta, Erlangga.

Sumarsono, Sonny. (2010). *Kewirausahaan*, Yogyakarta. Graha Ilmu.

Tham, W. K., Lim, W. M., & Vieceli, J. (2023). Foundations of consumption and production in the sharing economy. *Electronic Commerce Research*, 23(4), 2979-3002.

Tjiptono, Fandy. (1997). *Strategi Pemasaran*, Yogyakarta. Andi Yogyakarta,

Yusuf, Abu. (1979). *Kitab al-Kharaj*, Beirut. Dar al-Ma'arif.

**Website:**

<https://idcloudhost.com/marketing-mix-konsep-dan-penerapannya-dalam-bisnis-online-startup/>, diakses pada tanggal 15 Maret 2021.

<https://idcloudhost.com/marketing-mix-konsep-dan-penerapannya-dalam-bisnis-online-startup/>. Diakses pada tanggal 15 Maret 2021 dan diolah sesuai tabel V.2.

<https://kbbi.web.id/ekonomi>. Diakses pada tanggal 28 November 2020.