

ABSTRAK

Zul Izham Azhar, 105251100321. A Sharia Economic Law Review of Sharia Mutual Fund Investments on Shopee in Makassar City. Supervised by St. Saleha Majid and Jasri.

This study aims to analyze the transaction mechanisms of sharia mutual fund investments on the Shopee application and assess their compliance with the principles of sharia economic law. The research employs a qualitative descriptive method with a juridical approach, involving observation, interviews with relevant sources, and document analysis as data collection techniques. The research was conducted at PT Shopee International Indonesia in Makassar City, one of the popular platforms for sharia mutual fund investments. The study focuses on evaluating how transactions are conducted digitally and their alignment with sharia principles, including fund management by investment managers and custodian banks.

The results of the study show that the mechanism for sharia mutual fund transactions through the Shopee application offers ease of access, transparency, time efficiency, and cost flexibility. The transaction process involves digital verification and fund management in compliance with sharia principles, wherein funds are invested only in halal companies free from elements of *riba* (usury), *gharar* (uncertainty), and *maysir* (gambling). However, the study also identifies challenges such as the low public understanding of sharia mutual fund products and the perception that the verification process is somewhat complex for some users. Nevertheless, from the perspective of sharia economic law, this investment is deemed to comply with sharia principles by providing investment products that align with Islamic values.

This research is expected to contribute theoretically to the development of sharia economic law literature, particularly concerning digital investments on e-commerce platforms. Practically, it is beneficial for the community by enhancing their understanding of sharia investments and building trust in digital investment platforms. By improving education and financial literacy in sharia economics, it is hoped that more people will participate in investments that not only yield financial benefits but also provide spiritual satisfaction, thereby fostering the growth of an inclusive and sustainable sharia capital market.

Keywords: Sharia Economic Law, Sharia Mutual Funds, Investment, Shopee, Makassar