

PERCEPTIONS OF TADLIS AND GHARAR IN DIGITAL ADVERTISING: CONTENT ANALYSIS OF MSME PROMOTIONAL MATERIALS ON SOCIAL MEDIA IN MEDAN CITY

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ABSTRACT

The rapid expansion of MSME digital marketing through social media offers vast economic opportunities, but simultaneously raises ethical concerns in trade, particularly the practices of *tadlis* (subtle deception) and *gharar* (uncertainty) that are prohibited by Islamic law. This study aims to: (1) identify forms of digital advertising content by MSMEs in Medan City that potentially contain *tadlis* and *gharar*; (2) analyze MSME entrepreneurs' and consumers' perceptions of such practices; and (3) formulate mitigation strategies grounded in sharia muamalah principles. The study employs a qualitative approach using qualitative content analysis of 240 promotional posts by MSMEs across Instagram, TikTok, Facebook, and WhatsApp Business, purposively selected from February to May 2023. The content analysis is complemented by semi-structured interviews with 15 MSME entrepreneurs, 12 consumers, and 3 expert informants (sharia economics academics and practitioners from YLKI North Sumatra). The findings show that 47.9% of the analyzed advertisements indicate mild to moderate *tadlis* (in quantity, quality, price, or delivery time), while 33.8% indicate *gharar* in product descriptions, promotional terms, and shipping information. The dominant forms of *tadlis* are unverified 'original' claims (24.2%), visuals that do not match the actual product (19.6%), and fictitious crossed-out prices (15.8%); *gharar* most frequently appears in unclear specifications (28.3%) and cashback/voucher conditions (22.1%). Most MSME entrepreneurs (10 of 15) were unaware that their practices fall within the *tadlis/gharar* category, while consumers displayed growing distrust. The study recommends integrating digital muamalah literacy into MSME mentoring programs, developing sharia advertising guidelines through the Cooperatives Office, and strengthening oversight by regional consumer institutions.

Keywords: *tadlis*, *gharar*, digital advertising, content analysis, MSMEs, social media, Medan City

INTRODUCTION

The digital economy era has brought a profound transformation to the marketing landscape of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. DataReportal (2022) reported that Indonesia had more than 190 million social-media users in early 2022 and that social media formed an important part of everyday internet use. (Lestari, 2022) WhatsApp, Instagram, Facebook, and TikTok were among the platforms widely used by Indonesian internet users. National e-commerce statistics likewise show that many Indonesian online businesses use instant messaging and social media as sales media (Rachmad, 2022) This situation makes social media a primary marketing channel for MSMEs, including those in Medan City.

At the same time, the growth of digital transactions has not always been matched by comparable improvement in advertising ethics. The Indonesian Consumers Foundation (YLKI, 2022) documented consumer complaints involving online transactions, including complaints about goods or services that did not conform to expectations (Inco Hary Perdana, 2022). The OECD (2016) similarly identifies clear disclosures, fair commercial practices, and accessible redress as core consumer-protection expectations in e-commerce. Such complaints underline the need for clear, honest, and accountable promotional information (Ong & Teh, 2016).

This phenomenon is crucial from the perspective of Islamic business ethics. In fiqh muamalah, two classical prohibitions are highly relevant to digital marketing practices: *tadlis* and *gharar* (Farikhin & Mulyasari, 2022). *Tadlis* is the concealment of product deficiencies or defects and of important information from buyers, encompassing four dimensions: quantity, quality, price, and delivery time (Syahputri et al., 2023). *Gharar*, meanwhile, is excessive ambiguity or speculation in a transaction that may harm one party (Basyariah, 2022). Both practices are prohibited because they undermine the principles of *al-taradi* (mutual consent), *bayyinah* (clarity), and fairness in sale-and-purchase contracts (Ritonga et al., 2023).

Earlier research indicates that *tadlis* and *gharar* are relevant concerns in digital commerce. Lubis and Ismaulina's (2020) study of Sharia Economics students at FEBI IAIN Lhokseumawe identified *tadlis* in online purchasing, including manipulated descriptions, fictitious reviews, and engineered product visuals. Hartini, Fasa, and Suharto (2022) likewise emphasize that digital marketing in Islamic economics must uphold truthfulness, trustworthiness, clarity, and fairness (Hartini et al., 2022). These expectations are also consistent with the disclosure and contractual-clarity principles reflected in the DSN-MUI sale-and-purchase fatwa (DSN-MUI, 2017) and AAOIFI Shari'ah standards (AAOIFI, 2017).

Medan City is a major urban and commercial center in North Sumatra (Rahmawaty et al., 2023). MSME actors in the city increasingly use digital marketing to reach consumers. Yet research specifically analyzing their advertising content from a sharia perspective, particularly regarding *tadlis* and *gharar*, remains limited. This study therefore examines advertising material directly and systematically (- et al., 2022).

Moreover, earlier discussions of *tadlis* and *gharar* in online transactions generally emphasize normative Islamic-law principles or consumer experiences (Shohih & Setyowati, 2021). Studies that systematically compare local MSME advertising content across multiple social-media platforms remain limited. This leaves a significant research gap in the literature (Kanth & Prasad, 2023).

Against this background, this study aims to: (1) identify forms of digital advertising content by MSMEs in Medan City that potentially contain *tadlis* and *gharar*; (2) analyze MSME entrepreneurs' and consumers' perceptions of these practices; and (3) formulate mitigation strategies based on sharia muamalah principles (Jaapar et al., 2022). This study contributes: (a) a synthesis of an applicable framework for analyzing digital advertising content based on the concepts of *tadlis* and *gharar*; (b) an empirical overview of the frequency and forms of ethical violations among local MSMEs in Medan City; and (c) policy recommendations for the Cooperatives Office, consumer protection institutions, and sharia economics academics (Damanik, 2022).

LITERATURE REVIEW

The Concept of *Tadlis* in Fiqh Muamalah

Etymologically, *tadlis* derives from the root *dalasa*, meaning to conceal or cover up. Terminologically, *tadlis* is an effort by a seller or buyer to hide a deficiency or defect in goods or a transaction that the other party should know (Bagheri & Hassan, 2015). *Tadlis* is classified into four dimensions: (1) quantity *tadlis*, manipulation of measures or quantities; (2) quality *tadlis*, concealment of defects or inferior quality; (3) price *tadlis*, misleading price information, including fictitious crossed-out prices; and (4) time *tadlis*, manipulation of information about the time of delivery (Abidillah, 2019). The basis for prohibiting *tadlis* in the Quran includes QS. Al-Mutaffifin verses 1-3, which condemn fraudulent weighing practices, and QS. An-Nisa verse 58 concerning trustworthiness. The Prophet Muhammad (peace be upon him) also said: 'Whoever deceives us is not of us' (Sahih

Muslim) (Nafiuddin, 2019). emphasize that *tadlis* in online business may appear as manipulated descriptions, misleading product photographs, fake reviews, and false claims about a product's origin.

The Concept of Gharar and Its Application to Digital Transactions

Literally, *gharar* means danger or risk; terminologically, it is defined as ambiguity in a contract that places one party in uncertainty (D'Alvia, 2020). divide *gharar* into *gharar fahish* (severe, invalidating the contract) and *gharar yasir* (minor, tolerable). In digital transactions, *gharar* most often appears in: (1) unclear product specifications (size, color, material, function); (2) non-transparent promotional terms; (3) uncertain delivery times; and (4) ambiguous refund/return policies (Ramly, 2019). That *gharar* arises when material information in a transaction is unclear or uncertain. In digital transactions, incomplete specifications, non-transparent promotional terms, and ambiguous return procedures can therefore undermine the clarity required in *muamalah* (Miftahur Rahmat Isnaini & Rojalih Jawab, 2023).

Digital Advertising and MSME Marketing on Social Media

Digital advertising is defined as a form of promotion that uses internet media and digital platforms to deliver messages to target consumers (Parvathi & Dev, 2022). Digital-marketing and social-media scholarship also emphasizes the interactive, data-rich, and relationship-building character of these channels. In Indonesia, MSMEs make extensive use of social media as their main advertising channel because it offers brand awareness, cost efficiency, and broad audience reach (Suryono et al., 2020).

However, the fast-paced and competitive character of social media often encourages MSMEs to adopt aggressive growth tactics that may violate ethical standards. emphasize that digital marketing from an Islamic economics perspective must remain grounded in the principles of *shiddiq* (truthfulness), *amanah* (trustworthiness), *tabligh* (communicativeness), and *fathanah* (wisdom), while avoiding *tadlis* and *gharar* (Syafri & Hadziq, 2021).

2.4 Content Analysis as a Methodological Approach

Content analysis is a systematic and objective research technique for describing the content of communication messages (Neuendorf & Kumar, 2016). In digital marketing research, qualitative content analysis can reveal patterns that interviews alone cannot reach, such as visual practices, persuasive wording, and the structure of product information (Kietzmann & Pitt, 2020). Applying content analysis to *tadlis* and *gharar* studies enables researchers to identify ethical violations in a structured and quantitative manner, thereby strengthening the empirical basis of the findings. Content analysis has been widely used to examine communication messages and digital material (Bass & Semetko, 2021) However, the synthesis of content analysis with a *tadlis-gharar* framework in the local MSME context remains rare, making it the principal contribution of this study.

Research Conceptual Framework

This study develops a conceptual framework that places MSME digital advertising content as the main unit of analysis. The content is analyzed through two lenses: (a) the *tadlis* lens, with four dimensions (quantity, quality, price, and time); and (b) the *gharar* lens, with four dimensions (product specifications, promotional terms, delivery time, and return policy). MSME entrepreneurs' and consumers' perceptions are then integrated to understand the socioeconomic context of these practices. The final output is a formulation of mitigation strategies based on *muamalah* principles.

RESEARCH METHODS

Research Approach and Design

This study uses a qualitative approach with a qualitative content-analysis design enriched by semi-structured interviews. This approach was selected because the study focuses on gaining an in-depth understanding of the patterns and meanings of digital advertising content, which cannot be fully captured through a quantitative approach (Vedula et al., 2017). The qualitative content-analysis design allows the researcher to identify themes, categories, and the frequency of violations of *tadlis* and *gharar* principles in concrete content units.

Location, Period, and Unit of Analysis

The research was conducted in the administrative area of Medan City, North Sumatra Province, over four months from February to May 2023. The main unit of analysis was digital advertising content from Medan City MSMEs published on four social-media platforms: Instagram, TikTok, Facebook, and WhatsApp Business (broadcast). These four platforms were selected because they were widely used by Indonesian internet users and were suitable channels for MSME promotion (Chandra et al., 2022).

Selection of Content Samples and Informants

Content samples were selected through purposive sampling using the following criteria: (1) content was published by MSME accounts domiciled in Medan City; (2) content consisted of product or service advertisements/promotions, rather than purely educational or entertainment content; (3) content was published during the research period; and (4) MSME accounts had at least 500 followers/group members to ensure a level of public reach. Based on these criteria, 240 advertisements from 60 MSME accounts were collected (an average of 4 posts per account) across sectors: food and beverages (32%), fashion (28%), cosmetics (16%), electronics (12%), and services (12%).

In addition to the content analysis, the researcher conducted semi-structured interviews with 15 MSME entrepreneurs (account owners whose content had previously been analyzed), 12 active consumers (social-media users who had purchased Medan MSME products), and 3 expert informants (one sharia economics academic, one practitioner from YLKI North Sumatra, and one official from the Medan City Office of Cooperatives and MSMEs). Informants were selected purposively and followed by snowball sampling until data saturation was reached.

Research Instrument: Coding Sheet

The researcher developed a coding sheet based on the theoretical constructs of *tadlis* (Karim, 2020) and *gharar* (Mauza, 2018)). Each content item was classified according to eight indicator categories:

1. Quantity *tadlis* indicator: a claim about size/amount that does not match what is delivered (e.g., '500 grams' when the actual weight is 400 grams).
2. Quality *tadlis* indicator: an 'authentic/original' claim without verification, manipulated product photos, or falsified reviews.
3. Price *tadlis* indicator: fictitious crossed-out prices, concealment of additional charges, or unsupported claims of being 'the cheapest'.
4. Time *tadlis* indicator: 'ready stock' or 'same day' claims that are not fulfilled.

5. Gharar specification indicator: incomplete product descriptions (materials, dimensions, or functions are not explained).
6. Gharar promotional-terms indicator: cashback/voucher conditions that are hidden or disclosed late.
7. Gharar delivery indicator: non-transparent delivery costs or times.
8. Gharar refund-policy indicator: ambiguous or undisclosed return/refund policies.

Coding Procedure and Inter-Coder Reliability

Coding was conducted by two independent coders (the principal researcher and a research assistant who was a Master's student in Sharia Economics). Before full coding, coder training and a pilot test were carried out on 30 pieces of content (12.5% of the total sample). Inter-coder reliability was measured using Cohen's Kappa, with a minimum accepted score of 0.75 (the substantial-agreement category according to (Nili et al., 2020) Reporting agreement procedures and resolving coding differences through discussion are consistent with current qualitative-research guidance (Chinh et al., 2019). The Kappa score obtained in the pilot test was 0.82, indicating very good reliability. Coding differences were resolved through consensus discussion.

Data Analysis Technique

Content data were analyzed descriptively and quantitatively (frequencies and percentages), as well as thematically and qualitatively, to understand patterns and meanings. Interview data were analyzed using the interactive model of Miles, data condensation, data display, and conclusion drawing. Data triangulation was conducted by comparing the results of content analysis, interviews with MSME entrepreneurs, consumer perceptions, and expert informants' views; such triangulation helps strengthen credibility in qualitative inquiry (Snodgrass et al., 2020)

Research Ethics

This study observed research-ethics principles by anonymizing MSME account identities in the reporting of results (using the codes 'MSME-01' through 'MSME-60') and obtaining informed consent from all interview informants. The analyzed content was publicly available material openly published by account owners and therefore did not violate privacy. The study's findings are intended for mentoring and improvement of practices, not to shame or cause harm to MSME actors.

RESULTS AND DISCUSSION

Profile of the Analyzed MSME Content and Accounts

A total of 240 advertising posts from 60 MSME accounts in Medan City were analyzed in this study. Table 1 presents the distribution of content by platform and business sector.

Table 1. Distribution of Analyzed MSME Advertising Content (N=240)

Characteristic	Category	Number	Percentage
Platform	Instagram	84	35.0%
	TikTok	72	30.0%
	Facebook	48	20.0%
	WhatsApp Business (broadcast)	36	15.0%
Business sector	Food & beverages	77	32.1%

Characteristic	Category	Number	Percentage
	Fashion & accessories	67	27.9%
	Cosmetics & personal care	38	15.8%
	Electronics & gadgets	29	12.1%
	Services	29	12.1%
Content format	Photo + caption	108	45.0%
	Short video	84	35.0%
	Live streaming (recording)	24	10.0%
	Text/image broadcast	24	10.0%

Source: Research content-analysis coding results (data collected and processed February–May 2023)

The dominance of Instagram and TikTok (65% combined) is consistent with the prominent role of social media in Indonesian internet use reported by DataReportal (2022). Food-and-beverage and fashion businesses were the largest sectors (60% combined), reflecting the general character of Medan City MSMEs, which are oriented toward daily consumption and lifestyle.

Forms and Frequency of Tadlis in Digital Advertising Content

The analysis shows that 115 of 240 posts (47.9%) contained indications of tadlis in various forms and degrees. Table 2 details the frequency of each tadlis dimension found.

Table 2. Frequency of Tadlis Indications in MSME Advertising Content (N=240)

Tadlis dimension	Concrete form	Frequency	Percentage
Quality	'Authentic/original' claim without evidence/verification	58	24.2%
	Product visuals significantly differ from the actual product	47	19.6%
	Reviews/testimonials appear fictitious	21	8.8%
Price	Unsupported crossed-out price (fake discount)	38	15.8%
	Additional charges not stated initially	26	10.8%
	Unsupported 'cheapest/in all Medan' claim	19	7.9%
Quantity	Visual presentation enlarges the perceived size/quantity	24	10.0%
	Incorrect content/weight claim	12	5.0%
Time	'Ready stock' claim for pre-order	31	12.9%

Tadlis dimension	Concrete form	Frequency	Percentage
	products		
	'Same-day delivery' claim not fulfilled	15	6.3%

Source: Research content-analysis coding results (data collected and processed February–May 2023); one post may contain more than one indicator

These findings are in line with the patterns noted by (Pu et al., 2022), namely that quality tadlis, particularly misleading descriptions and visual manipulation, is a prominent form in digital commerce. Research on social-commerce trust also links the quality and symmetry of product information to consumer trust in online sellers Fictitious crossed-out-price claims, which appeared in 15.8% of the posts, likewise show how price information can mislead consumers when it is not transparent. One interviewed consumer described the experience as follows:

'I once bought skincare from an MSME Instagram account in Medan. The price was crossed out from IDR 250,000 to IDR 85,000, with countless testimonials. When it arrived, the packaging was damaged, the contents differed from the photo, and it turned out the normal marketplace price was indeed around IDR 80,000. I felt deceived—not because of the price, but because I was given the impression of getting a “big discount” when there was none.'

— Consumer-04, woman, 27, Medan Selayang

From the perspective of MSME entrepreneurs, the interviews revealed an interesting phenomenon. Ten of 15 MSME entrepreneurs (66.7%) were unaware that their practices fell into the tadlis category. They regarded them as 'common marketing strategies' or as 'copying major competitors.' Only 3 of the 15 entrepreneurs actively avoided excessive claims for sharia considerations, as reflected in the following statement:

'I do not dare write “100% authentic” because I do not know for certain whether my supplier's imports are genuine. It is better to write “premium quality” with a specific description. The risk is that consumers choose competitors who dare to make the claim, but, God willing, my conscience is at peace.'

— MSME-12, owner of a Muslim-fashion business, Medan Tembung

Forms and Frequency of Gharar in Digital Advertising Content

Analysis of the gharar dimension showed that 81 of 240 posts (33.8%) contained indications of gharar in various forms. The greatest frequencies occurred in the dimensions of product specifications and promotional terms. Table 3 presents the details.

Table 3. Frequency of Gharar Indications in MSME Advertising Content (N=240)

Gharar dimension	Concrete form	Frequency	Percentage
Specifications	Incomplete/ambiguous product description	68	28.3%
	Size/variant not explained	42	17.5%
	Raw materials/composition not disclosed	35	14.6%
Promotional terms	Hidden cashback/voucher requirements	53	22.1%
	'Flash sale' promotion without clear limits/rules	27	11.3%
	Conditional 'free shipping' claim not transparently explained	31	12.9%
Delivery	Estimated delivery time not stated	36	15.0%
	Delivery cost not clearly displayed	22	9.2%
Refund policy	No refund/return policy information	44	18.3%
	Unilateral 'non-returnable' clause	18	7.5%

Source: Research content-analysis coding results (data collected and processed February–May 2023); one post may contain more than one indicator

The finding that 28.3% of posts had ambiguous product descriptions indicates a more fundamental marketing-literacy problem. This lack of clarity, even when not always intentional, still meets the element of gharar yasir (minor gharar), which is recommended to be avoided (Aksamawanti, 2019). The more concerning finding is that 22.1% of posts used hidden cashback/voucher conditions. This pattern shows how non-transparent promotional terms can create uncertainty for consumers; transparent disclosure is also a central e-commerce consumer-protection expectation. The implication is that MSME actors need practical guidance to ensure that every promotional condition is disclosed before a consumer decides to transact.

The academic serving as an expert informant stated:

'More worrying than the violation itself is its normalization. When MSMEs see large sellers on TikTok Shop or Shopee use practices with hidden conditions, they consider it an "industry standard." Yet, in the muamalah framework, this is gharar that must be avoided because it damages the mutual consent of the contract. Digital muamalah education is urgent.'

— Expert Informant 1, sharia economics academic

Cross-Tabulation: Platform and Level of Violations

To understand patterns of violations across platforms, the researcher cross-tabulated platform and the frequency of both *tadlis* and *gharar* violations. The results are presented in Table 4.

Table 4. Distribution of *Tadlis* and *Gharar* Violations by Platform

Platform	Total posts	<i>Tadlis</i> indications	<i>Gharar</i> indications	Total violations*
Instagram	84	38 (45.2%)	27 (32.1%)	52 (61.9%)
TikTok	72	41 (56.9%)	29 (40.3%)	51 (70.8%)
Facebook	48	22 (45.8%)	15 (31.3%)	30 (62.5%)
WhatsApp Business	36	14 (38.9%)	10 (27.8%)	21 (58.3%)
Total	240	115 (47.9%)	81 (33.8%)	154 (64.2%)

Source: Research content-analysis coding results (data collected and processed February–May 2023).

*Total violations are unique posts containing *tadlis* and/or *gharar* (not a sum).

TikTok recorded the highest percentage of violations (70.8%), which may be associated with the characteristics of a short-video platform that emphasizes visual and persuasive elements rather than written descriptions. Scholarship on social-media advertising cautions that platform-specific engagement formats shape how users attend to advertising content (Yeung et al., 2022). This pattern reinforces the need to present clear and complete information in every digital promotion. By contrast, WhatsApp Business had the lowest violation rate, possibly because of its more personal nature and the availability of two-way communication before a transaction.

MSME Entrepreneurs' Perceptions of Digital Advertising Ethics

Interviews with 15 MSME entrepreneurs revealed four distinct groups of perceptions concerning digital advertising practices, as summarized in Table 5.

Table 5. Typology of MSME Entrepreneurs' Perceptions of Digital Advertising Ethics

Type	Characteristic	Number	Percentage
A. Aware & compliant	Understands <i>tadlis</i> / <i>gharar</i> and actively avoids them	3	20.0%
B. Aware but permissive	Knows the concepts but considers them a 'common strategy'	2	13.3%
C. Unaware	Does not know the concepts of <i>tadlis</i> / <i>gharar</i> at all	7	46.7%
D. Competitive pragmatic	Aware/unaware; focused on competition & survival	3	20.0%

Source: Thematic analysis of interviews with 15 MSME entrepreneurs (data collected and processed February–May 2023)

Most MSME entrepreneurs (10 of 15, or 66.7%) fell into Groups C and D, indicating that *tadlis/gharar* violations were driven not by malicious intent but by lack of knowledge and competitive pressure. Type D entrepreneurs expressed this pressure clearly:

'Actually, I know that an “authentic” claim is risky. But if I do not write it, my competitor who does will get the orders. As a small MSME entrepreneur, our capital is limited; we have to survive first. This is not an excuse, but it is reality.'

— MSME-07, owner of a cosmetics business, Medan Petisah

Consumer Perceptions and Implications for Trust

Interviews with 12 consumers revealed an interesting pattern: 9 of 12 consumers (75%) reported having felt 'deceived' or 'disappointed' by MSME advertising on social media in the past 12 months. The most frequent forms of disappointment were products that did not match the photo/description (8 informants), a total price higher than advertised (5 informants), and late or unclear delivery (4 informants).

This finding is consistent with YLKI's (2022) documentation that online-transaction complaints include dissatisfaction with goods and services that do not conform to consumer expectations. Empirical research also identifies trust as a key mechanism linking online information and purchase intention (Habib, 2022). An informant from YLKI North Sumatra confirmed that consumer complaints related to social-media advertising by MSMEs in Medan are also increasing, although many are not formally reported because the perceived loss is small. This creates a long-term adverse impact on the overall MSME ecosystem, as one consumer explained:

'Now, whenever I see MSME advertisements on Instagram or TikTok, I am always skeptical. I double-check through Google, look for reviews in forums, and even ask friends. It is exhausting, even though I really want to support local MSMEs. It is unfortunate that a few “rogue” MSMEs damage trust in all of them.'

— Consumer-09, man, 34, Medan Sunggal

Mitigation Strategies Based on Sharia Muamalah Principles

Based on the triangulation of findings from content analysis, MSME perceptions, and consumer perceptions, the researcher formulated four mitigation strategies that stakeholders can adopt:

- First, integrate digital muamalah literacy into MSME mentoring programs. The high proportion of Type C MSMEs who were unaware of the concepts of *tadlis/gharar* (46.7%) demonstrates the urgency of education. The Medan City Office of Cooperatives and MSMEs can organize regular training in collaboration with local sharia economics academics and MUI North Sumatra.
- Second, develop sharia-friendly advertising guidelines. A practical guidance document (such as a checklist) is needed so that MSMEs can review their own advertising content before publication. This aligns with e-commerce consumer-protection guidance that stresses accurate, readily accessible information and fair commercial practices (OECD, 2016). The

guidelines should be prepared by a multi-stakeholder team (the Cooperatives Office, MUI, academics, and MSME associations).

- Third, develop an 'Ethical MSME' label. Just as halal certification helps MSMEs, a sharia advertising-ethics label/certification can serve as a positive differentiator. MSMEs that consistently apply transparency principles would receive the label, helping consumers make informed choices.

CONCLUSIONS

Conclusions

This study reaches three principal conclusions. First, digital advertising content by MSMEs in Medan City demonstrates a significant level of violations of *tadlis* and *gharar* principles. Of the 240 posts analyzed, 47.9% contained indications of *tadlis* (especially unverified 'original' claims, misleading visuals, and fictitious crossed-out prices), while 33.8% contained indications of *gharar* (especially unclear product specifications and hidden promotional terms). TikTok had the highest violation rate (70.8%), followed by Facebook (62.5%), Instagram (61.9%), and WhatsApp Business (58.3%). Second, MSME entrepreneurs' perceptions of digital advertising practices were polarized into four typologies. The majority (66.7%) fell into the unaware (46.7%) and competitive-pragmatic (20.0%) typologies, showing that *tadlis/gharar* violations are driven primarily by low digital *muamalah* literacy and competitive pressure rather than malicious intent. On the other hand, consumer perceptions show growing distrust: 75% of consumers had felt deceived or disappointed by MSME advertising on social media in the preceding 12 months, potentially damaging the MSME ecosystem as a whole. Third, the recommended mitigation strategy includes four pillars: (a) integrating digital *muamalah* literacy into MSME mentoring programs; (b) preparing sharia-friendly advertising guidelines through the Cooperatives Office and MUI; (c) developing an 'Ethical MSME' label as a positive differentiator; and (d) strengthening the role of regional consumer institutions such as YLKI North Sumatra and BPSK through educational mechanisms before repressive ones.

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