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Surviving the 25% Cut: A Netnographic Study of Fee Avoidance among Indonesian Shopee Sellers between *Darurah* and *Hajah*

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Abstract:
This study analyses fee avoidance by Indonesian Shopee sellers and evaluates its legitimacy from the perspective of Islamic business ethics. A qualitative netnographic design was applied to 12 data units: public threads in an Indonesian Shopee seller Facebook community observed over three months, anonymized screenshots of fee deductions, and Shopee's published fee schedule. The data were coded through open, axial, and selective coding and then assessed normatively using the maqasid al-shariah framework. The findings show that cumulative administrative, service, and program fees that reach 25 percent of the gross transaction value create substantial pressure on seller margins. Sellers respond through two repertoires: adaptive strategies within platform rules, such as price adjustment and selective program participation, and avoidance strategies that breach those rules, such as off-platform diversion and account switching. The community collectively rationalizes rule-breaking as an emergency. Under fiqh muamalah, however, this condition constitutes hajah rather than darurah and cannot justify departures from wafa bil-uqud and amanah. The study implies that ethical correction requires both seller literacy and greater transparency in platform fee policy. Its limitations are the passive observation of publicly available accounts and its single-platform focus, which restricts generalization.

Keywords: Fee Avoidance, E-Commerce, Islamic Business Ethics, Netnography, *Hajah, Darurah,* Digital Marketplace Misbehavior, User Deviance

JEL Classification Code: L81, Z12, D23, L14

1. Introduction

Global retail trade has shifted decisively toward platform-mediated exchange over the past decade, and this shift has made the governance of digital marketplaces an urgent research agenda rather than a technological curiosity. The Southeast Asia's digital economy continued to expand despite post-pandemic correction (Google et al., 2023), with e-commerce remaining the largest single contributor to regional gross merchandise value. The economic weight of the sector means that the rules governing it, including the fees platforms charge for intermediation, now shape the income of millions of small merchants (Gomes & Mantovani, 2025).

Indonesia holds the largest share within the regional landscape, with a digital economy valued at over US$80 billion, driven primarily by e-commerce (Google et al., 2023). Faj'ri et al. (2024) attribute this position to three converging conditions: high internet penetration, widespread smartphone adoption, and a consumer shift toward digital purchasing. Rahayu & Day (2016) demonstrate that adoption among Indonesian Micro, Small and Medium Enterprises (MSMEs)

is driven by perceived usefulness, ease of use, and competitive pressure, Purwana et al. (2017) shows that the transition reorganises the entire business model, from marketing and transaction to after-sales service. The scale of the sector therefore rests on a base of MSMEs whose margins are thin and whose bargaining position is weak (Jia, 2016).

The Indonesian market is served by several categories of platform. Marketplace models such as Shopee, Tokopedia, Lazada, Bukalapak, and Blibli host third-party sellers; social commerce channels operate through messaging and short-video applications; and business-to-business or direct-to-consumer webstores serve narrower segments (Daud et al., 2026). Wahyuni & Asriadi (2023) note that these platforms extend beyond transaction to encompass distribution, marketing, and after-sales service within a single ecosystem. Tian et al. (2018) observe that marketplace operators function as intermediaries rather than owners of the goods traded, which makes fee revenue the core of their business model.

Shopee ranks among the top-tier marketplaces, dominating Indonesia's online shopping market (Setianingrum & Annas, 2026; Sujatna et al., 2020). Tokopedia, Lazada, Bukalapak, and Blibli all host third-party sellers on a commission basis, but they differ markedly in audience size (Tsunoda & Zennyo, 2021; Wang et al., 2025). Semrush traffic data for August 2025 record 137 million visits to Shopee.co.id, against 70.6 million for Tokopedia, 32.2 million for Lazada, and 20.3 million for Blibli (Semrush, 2025). A larger audience means that more MSMEs sell under the platform's fee regime and that more seller discussion is produced for a netnographic study to observe. Shopee's fee architecture is also layered: besides an administrative fee that varies by product category and seller status, sellers who join promotional programmes such as Gratis Ongkir XTRA and Live XTRA pay further service fees (Kurniawan et al., 2025; Sun et al., 2024), and Shopee revised the Gratis Ongkir XTRA service fee again (Y. Zhou et al., 2026). This layering makes cost pressure visible and documentable, because the deductions appear as separate lines in the income details that sellers share. The pressure is discussed openly in Indonesian-language seller communities on social media, which supply the naturally occurring discourse on which a netnographic design depends. A platform with a simpler fee structure or a smaller seller base would be less likely to expose the phenomenon with comparable clarity (Rietveld & Schilling, 2021; Vaid & Feinberg, 2025).

Fee avoidance refers to deliberate efforts by sellers to reduce or escape charges imposed by the platform (Gomes & Mantovani, 2025; Hagiu & Wright, 2024), whether by diverting transactions off-platform, exploiting system loopholes, switching accounts, or circumventing paid features. The existence of the phenomenon is documented in the literature rather than assumed here. Hamzah et al. (2025) report that limited margins in the MSME sector push sellers toward alternatives that preserve profitability, including the avoidance of platform charges. Sari & Sukti (2024) find that perceived unfairness in the fee

system is itself a driver of avoidance, since sellers who judge charges to be disproportionate to the benefit received become more inclined to evade them. In the broader platform literature, frames such conduct as intentional action by platform users that violates marketplace rules or contractual terms in order to secure unearned benefit (Nguyen & Llosa, 2023; Q. Zhou et al., 2022).

A discrepancy emerges between theory and practice at this point. Transaction cost economics, digital platforms applied, negotiation, and distribution for both sides of the market reduce the costs of search (Tang, 2024). Cumulative deductions reaching 25 per cent of gross transaction value transfer a substantial portion of the efficiency gain away from the merchant. A second discrepancy separates regulation from conduct (Kourula et al., 2019). Platform terms of service explicitly prohibit off-platform diversion and multiple-account operation, yet the same practices circulate openly in seller communities as shared advice. The gap is thus not only economic but normative (Bucher et al., 2021; Raval & Lalvani, 2022).

The 25 per cent is built from several separate charges rather than a single rate. Shopee levies an administrative fee that varies by product category and seller status (Kurniawan et al., 2025); sellers who join promotional programmes such as Gratis Ongkir XTRA and Live XTRA pay additional service fees, calculated as a percentage of the product price after seller-funded discounts (Sun et al., 2024). Because these charges are computed separately and stack on one another, the cumulative deduction can exceed what any single published rate suggests (Kim et al., 2021; Lin et al., 2020). Media reports on seller experiences in 2026 likewise describe combined marketplace charges that can reach as high as 30 per cent (Anderson & Defolie, 2024), and there is a reduction of approximately 25 percent in the revenue details disclosed by the sellers (Guan et al., 2026). This is the surcharge that sellers describe as unsustainable.

Sellers do not defend fee avoidance in marketplace as clever business tactics (Hagiu & Wright, 2024), They justified the avoidance of costs on the grounds that the situation they faced was an emergency, which is consistent with religious principles (Hamid & Putra, 2021). That claim invokes a specific legal category in fiqh muamalah, darurah, which carries defined thresholds and consequences (Al-Shatibi et al., 2003; Azmat et al., 2021). A claim of this kind cannot be settled by economic analysis alone. It requires evaluation against the principles of wafa bil-uqud, amanah, adl, and the prohibitions of tadlis and gharar in digital contracting (Tang, 2024; Wahyuni & Asriadi, 2023).

Existing scholarship leaves this evaluation incomplete in three respects. Studies of commercial misconduct in Indonesia have largely adopted corporate audit models, such as the application of the Fraud Triangle (Sabatian & Hutabarat, 2020), which was designed for organizational financial reporting and does not capture the socio-technical dynamics of platform ecosystems. Cristiana et al. (2023) capture those dynamics platform misbehavior but operate on secular ethical premises and do not address the religious justifications that participants

themselves advance. Sanuri et al. (2025) and Tang (2024) revealed that most research on Islamic business ethics in the digital economy is still normative and conceptual and is not based on observed field data. The state of the art therefore offers either empirically grounded but religiously silent accounts of seller deviance, or religiously articulate but empirically thin accounts of digital muamalah.

This study addresses that gap with three objectives: to describe the fee structure and the resulting economic pressure as sellers document it; to map the strategies through which sellers respond and to trace the process by which rule-breaking strategies become collectively normalized; and to assess, within Al-Shatibi's maqasid framework, whether the economic pressure sellers experience meets the threshold of darurah or falls within hajah. The contribution is twofold. Theoretically, the study connects the digital marketplace misbehavior literature to Islamic legal reasoning, thereby analyzing community rationalization both as a social process and as a juristic claim. Practically, it locates ethical responsibility on both sides of the contract, addressing seller conduct and platform fee design together rather than treating either in isolation.

2. Literature Review

Research on digital marketplaces converges on the view that platforms create value by reducing frictions in exchange. Tang (2024) applies transaction cost economics to marketplace contracting and argues that platforms lower the costs of information search, negotiation, and distribution, and that fees represent compensation for this intermediation. Daud et al. (2026) describe the resulting fee architecture as constitutive of the marketplace business model, since platform sustainability and service quality are financed through transaction fees, sales commissions, service fees, and promotional charges. Wahyuni & Asriadi (2023) extend the picture by showing that the platform integrates distribution, marketing, and after-sales functions, which broadens both the service delivered and the cost base recovered through fees.

A second strand qualifies this account by examining distributional effects. Hamzah et al. (2025) find that although marketplace participation expands market reach for MSMEs, the associated charges compress margins to the point of affecting pricing strategy. Fong et al. (2026) show in an experimental setting that platform-level pricing interventions materially shape seller decisions, which indicates that platforms influence not only transaction costs but the terms of competition itself. Rahayu & Day (2017) on the role of competitive pressure in adoption, these studies suggest that sellers enter platforms under conditions they do not control and subsequently absorb cost structures they did not negotiate. The literature thus describes an asymmetry between the theoretical efficiency of intermediation and its distribution among participants, an asymmetry that forms

the structural background to avoidance behavior (Hamzah et al., 2025; Tang, 2024).

Early Indonesian research on commercial misconduct relied on corporate audit models. Sabatian & Hutabarat (2020) apply the Fraud Triangle of pressure, opportunity, and rationalisation to financial statement fraud, a framework built for hierarchical organisations subject to audit. Platform ecosystems differ in ways that limit the transferability of that model (Daud et al., 2026): participants are legally independent, oversight is algorithmic rather than supervisory, and peer interaction occurs in public digital spaces that have no organizational equivalent (L. Chen et al., 2022; Hein et al., 2020).

Cristiana et al. (2023) synthesize research on user and consumer deviance in a systematic review of 246 articles, identifying three clusters: customer dysfunctional behavior; revenge and rage as forms of misbehavior; and mistreatment and incivility. The review treats such conduct as a recognized and systematic feature of market interaction rather than an aberration. Martin (2016) extends the analysis to platforms, defining misbehavior as the intentional violation of marketplace rules or contractual terms in pursuit of unearned benefit, and locating responsibility jointly in user conduct and platform governance design. A perceptual mechanism suggests that perceiving unfairness in a marketplace's fee system increases the tendency to avoid paying those fees (Amaya & Encarnación, 2026; Stangl et al., 2026). Synthesising these strands, seller fee avoidance appears less as isolated opportunism than as collective market resistance (J. Li, 2022): perceived distributive and procedural unfairness supplies the motive (Sari & Sukti, 2024), community discussion supplies the technique and the justification, and the platform's remote enforcement supplies the opportunity (Martin, 2023).

Islamic business ethics subordinates' profit to the wider objectives of justice and blessing in exchange, and operationalises this through the principles of *sidq*, *amanah*, and *adl* together with the prohibitions of *tadlis* and *gharar* (Tang, 2024; Wahyuni & Asriadi, 2023). Syah & Rahmadani (2024) argue that *adl* functions as the organizing principle of Islamic economic conduct, requiring proportionality between rights and obligations among all transacting parties. Rizi et al. (2023) show phenomenologically that Indonesian MSMEs construe justice in transaction relationally, in terms of fair treatment by counterparties, rather than as abstract legal compliance, which helps explain why perceived platform unfairness carries moral weight for sellers. Tang (2024) applies *fiqh muamalah* to marketplace contracting and treats the platform agreement as a binding *aqd* whose fee provisions are known and consented to at the point of registration.

The application of *fiqh muamalah* has had consequences, because the tariff list has been disclosed and accepted, the obligations arising from it are included in the category of *wafa bil-uqud*, and efforts to avoid it after acceptance involve trust, not just compliance with regulations (Al Hadi, 2022). Because avoidance

techniques operate by concealment, they raise the separate questions of *tadlis* (Wahyuni & Asriadi, 2023), where material information is withheld from a counterparty, and *gharar* (Tang, 2024), where the removal of transactions from the platform's protective system introduces uncertainty for buyers as well (Shi et al., 2026). The literature, nevertheless, remains predominantly normative; its principles have rarely been confronted with documented behavior in digital seller communities (Andrei & Veltri, 2025; Curchod et al., 2020).

Evaluating the sellers' emergency claim requires the maqasid framework set out in *al-Muwafaqat* (Al-Shatibi et al., 2003), which orders human interests into three tiers. *Daruriyyat* are the essentials on which life and social order depend, protected as the five fundamental values of religion, life, intellect, lineage, and property, whereas *hajiyyat* are complementary needs whose purpose is the removal of hardship, *raf' al-haraj*, and *tahsiniyyat* concern refinement beyond need (Kamali, 2008). A legal state of *darurah* arises only where an immediate and severe threat endangers one of the *daruriyyat*, at which point the maxims *al-darar yuzal* and *al-darurah tubih al-mahzurat* permit otherwise prohibited acts to the minimum extent necessary (Auda, 2008). The absence of *hajiyyat* produces difficulty and constraint without causing the destruction of life or livelihood. The distinction carries direct analytical consequence. *Hajah* may justify relaxation within the law, such as recourse to permitted contractual alternatives, but it does not dissolve a valid contractual obligation (Tang, 2024). Treating ordinary commercial hardship as *darurah* would, in Al-Shatibi's reasoning, destabilise contractual certainty and the economic justice it protects (Al-Shatibi et al., 2003).

3. Research Methods

This study adopts a qualitative descriptive design and collects data through netnography, the adaptation of the ethnographic method to online social formations (Kozinets, 2020). The choice of netnography over alternative qualitative techniques is based on the nature of the phenomenon, which is digital, communal, distributed, or platform-mediated (Morais et al., 2020; Sadat et al., 2025). Fee avoidance breaches platform rules and exposes sellers to sanctions, so interview and survey instruments are vulnerable to social desirability bias (Bergen & Labonté, 2020). Respondents have an incentive to understate conduct that could jeopardize their accounts. Netnography is particularly suited to such sensitive topics because community discussion occurs among peers for practical purposes and is not produced for a researcher (Langer & Beckman, 2005), yielding accounts closer to sellers' working reality. Offline ethnography is impractical for digital communities that are dispersed and lack physical boundaries (Chan et al., 2026; Masullo & Coppola, 2023). Netnography also preserves the social process central, since the normalization of avoidance is visible in the interaction itself rather than reconstructed from individual recall

(Jonsson & Roos, 2025). Document analysis alone would capture the fee schedule but not the meaning sellers attach to it.

Observation was conducted in the Indonesian Shopee Seller community on Facebook, a public and semi-public group whose membership consists predominantly of MSME operators. Data units were selected purposively on the criterion of substantive relevance to platform fees, cost pressure, or response strategy. The corpus comprises 12 analysed data units drawn from the three sources set out in Table 1, complemented by library research on e-commerce, platform fees, and Islamic business ethics used to build the analytical framework and to compare findings with prior studies.

Table 1: Data Sources and Their Function in the Analysis

No	Source	Type of data unit	Period	Function in the analysis
1	Public discussion threads, Indonesian Shopee Seller Facebook community	Posts and comment threads on fees, margins, and selling strategy	8 thread units; three months of observation	Primary data for open, axial, and selective coding; basis for Findings 2, 3, and 4
2	Anonymised screenshots of transaction fee deductions shared voluntarily by members	Income details showing administrative, service, and programme deductions	3 documentation units	Empirical verification of the cost structure; basis for Finding 1
3	Shopee fee schedule published on official seller channels	Published rates and programme terms	1 document unit, retrieved during the observation period	Cross-check of member claims against official provisions; triangulation
4	Scholarly literature and research reports	Journal articles, reports, official documents	Secondary, throughout the study	Construction of the theoretical and maqasid framework; comparison with prior findings

Note: Data processed by the author

The research followed the procedural stages specified by Kozinets (2020), each of which is reported here so that the analytical chain can be audited. The sequence of stages is summarised in Figure 1.

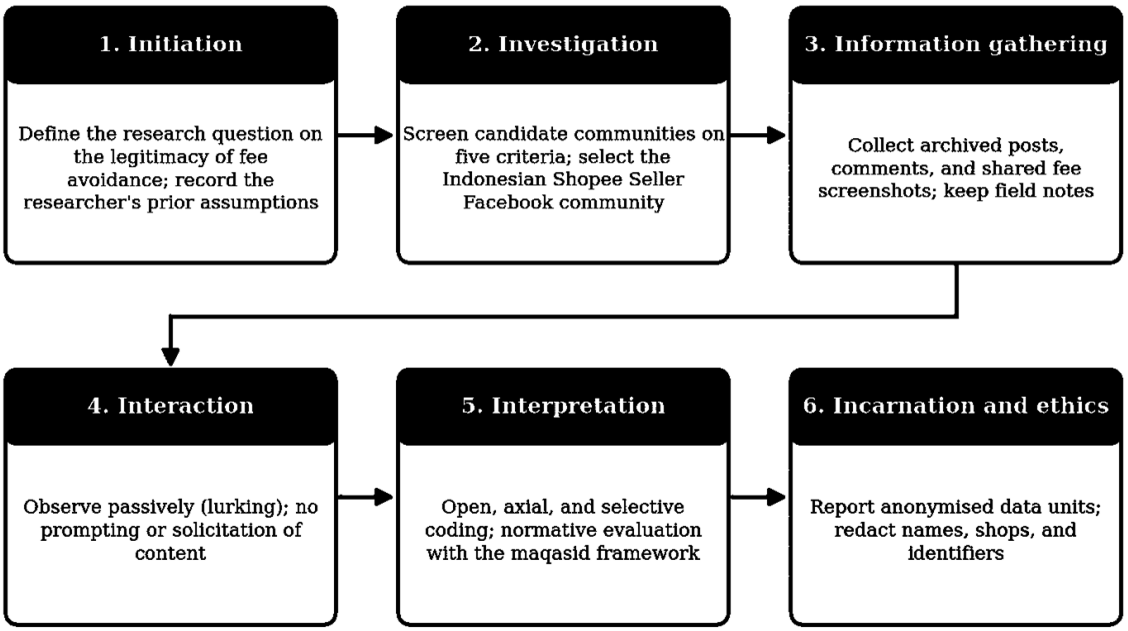

Figure 1: The Six-Stage Netnographic Procedure (Kozinets, 2020)

The first stage consists of initiation and introspection, this stage of the study begins by posing a research question regarding the legitimacy of cost avoidance and examining the researcher's own position—including initial assumptions about platforms of justice—which are then documented to limit interpretive bias during the subsequent coding process (Kozinets, 2020). The second stage is Investigation, during which candidate communities are identified and screened based on criteria of relevance, activity, interactivity, substantiality, and heterogeneity; a seller community that meets all five of these criteria is then selected as a research site (Costello et al., 2017; Lutz et al., 2026). The third stage is information gathering, which involves collecting archival data—consisting of previously shared posts, comments, and documentation—alongside field notes that record the researcher's observations regarding patterns of interaction, frequently recurring expressions, and responses to specific suggestions within the group (Jeacle, 2021; Lu & Lu, 2022). The fourth stage is Interaction, in which the researcher participates as a passive observer—a position Kozinets refers to as lurking (observing without revealing one's presence)—without prompting discussions or requesting the disclosure of information, in order to minimize disruption to authentic interactions, no content is intentionally introduced for the purposes of this study (Sadat et al., 2025).

The fifth stage is Interpretation, in which data is summarized, presented, and interpreted through the three previously described coding phases, and subsequently evaluated based on the maqasid framework (Kozinets, 2020; Saldana, 2021). The final stage concerns incarnation and ethics—specifically, reporting findings in accordance with the ethical standards of netnographic practice (Kessler et al., 2021). All data units have been fully anonymized; profile

names, avatars, store names, and transaction identifiers were redacted or masked prior to analysis and publication. Financial documentation is presented solely to illustrate systemic cost structures, not to identify individual merchants. Observations were limited to publicly accessible content and conducted in compliance with the platform's terms of service (Kozinets, 2020).

Analysis proceeded in two connected stages. The empirical stage applied the interactive model of data reduction, data display, and conclusion drawing (Miles, 2014), operationalised through three coding passes. Open coding assigned descriptive labels to each data unit, such as high fee burden, system manipulation, or feature selection (Linneberg & Korsgaard, 2019). Axial coding grouped these labels into categories, including economic pressure, fee avoidance, rational adaptation, and collective culture (Parveen, 2021). Selective coding integrated the categories into four main themes: the platform fee structure, economic pressure and margin erosion, seller response strategies, and collective moral rationalisation (L. Chen & Cheng, 2026). The normative stage then evaluated each theme against the criteria of *wafa bil-uqud*, *amanah*, *adl*, *tadlis*, and *gharar*, and tested the sellers' emergency claim against the tiers of *daruriyyat* and *hajiyyat* in Al-Shatibi's maqasid framework (Al-Shatibi et al., 2003). Each normative judgement was derived from the coded theme to which it applied, so that the analytical chain from raw data unit to juristic conclusion could be traced. Credibility was addressed through source triangulation, comparing member claims against published fee provisions and against findings reported in prior studies, and through the retention of an audit trail linking each interpretation to its underlying data unit, in line with the trustworthiness criteria set out by (Nowell et al., 2017).

4. Finding and Discussion

Electronic commerce operates through the electronic exchange of goods, services, and information, with marketplaces such as Shopee acting as intermediaries in a business-to-consumer model, facilitating transactions without owning the goods traded (Daud et al., 2026). The documentation examined in this study shows that the cost of that facilitation is assembled from multiple layers (Rodríguez-García et al., 2024). Income details shared by members show administrative fees, service fees, program fees, and promotional levies applied to a single transaction, with cumulative deductions reaching 25 percent of the gross value (Cheng & Shiqiang, 2025). Separate prices for separate services are a recognized feature of platform pricing (Dou et al., 2018). The application of a cost structure in e-commerce is not limited to a single, flat rate; rather, various costs are calculated separately, disclosed at different stages, and settled only after a sale takes place—meaning the final net figure is only revealed once the transaction is fully completed (Argilés-Bosch et al., 2023; G. Li et al., 2023). This condition of information asymmetry resembles the discrepancy between

declared and actual platform practice that Gawer & Harracá (2025) identify as a trigger of perceived unfairness among marketplace sellers, and the Islamic ethical framework treats it as potential gharar where uncertainty attaches to a material element of the exchange (Dou et al., 2018; Gawer & Harracá, 2025; Hidayah & Parhi, 2025).

The cost structure translates directly into pressure on margins. Community discussion records income instability following fee increases, with members comparing net receipts before and after the change and reporting that the compression is severe enough to affect pricing decisions. This pattern corresponds to the finding of Park et al. (2021) that platform charges constrain MSME profitability to the point of shaping business strategy, and to the observation of Fong et al. (2026) that platform-level pricing structures shape seller decisions rather than merely recording them. The experience is expressed in comparative terms, with members contrasting the discount burden they carry with the benefit they attribute to the platform, thereby locating the grievance in distribution rather than in the existence of fees as such. This perception of a disproportionate relationship between charge and benefit resembles the sense of unfair treatment that Gawer & Harracá (2025) identify as eroding sellers' trust and preceding misconduct, and it is consistent with the finding that economic benefit drives the intention to circumvent platform payments (Nguyen et al., 2024).

Two distinct response repertoires appear in the data. The first consists of adaptive strategies that operate within the rules: adjusting prices on the platform relative to offline channels, selectively participating in promotional programs, cross-subsidizing between channels, and studying platform provisions before enrolling in programs. Such strategies illustrate how thin margins push MSMEs toward alternatives that preserve profitability (Yan et al., 2024). They remain within the ethical corridor so long as the substance of the transaction is disclosed and no counterparty is misled (Tang, 2024). The second repertoire consists of avoidance strategies that breach the agreement: diverting transactions off-platform, using alternative payment routes, opening replacement accounts to escape sanction, and manipulating price information. Gu & Zhu (2021) document the same dynamic of disintermediation in an online freelance marketplace, where sufficiently trusting parties move transactions off-platform to avoid fees, and Nguyen et al. (2024) classifies the circumvention of platform payment as a form of digital misbehaviour. Cristiana et al. (2023) place such conduct within the wider field of dysfunctional customer behaviour. Table 2 sets out the coding of the analyzed data units and their ethical interpretation.

Table 2: Coding Summary of Data Units from the Indonesian Shopee Seller Facebook Community

No	Data unit	Open coding	Category	Main theme	Interpretation in Islamic ethics
1	Income details (admin, service, and other deductions up to 25%)	High fee burden	Economic pressure	Platform fee structure	Falls within *hajah*; does not reach *darurah*
2	Comparison of income before and after the fee increase	Income instability	Uncertainty	Digital business risk	Potential *gharar* where terms are not transparent
3	Comment on the discount burden already reaching 25%	Perception of exploitation	Injustice	Criticism of the platform system	Indication of imbalance in *adl*
4	Price adjustment strategy on Shopee relative to offline channels	Price mark-up	Market adaptation	Fee compensation strategy	Permissible where disclosed and substantively clear
5	Cross-subsidy between promotional and offline channels	Cross-subsidy	Business strategy	Profit optimisation	Permissible where no deception is involved
6	Comment that joining all programmes forces prices to several times cost	Price distortion	Competitive pressure	Digital market inefficiency	Potential breach of price fairness
7	Comment that programmes benefit the platform rather than the seller	Platform inequality	Collective dissatisfaction	Structural criticism	Systemic issue, not merely individual conduct
8	Advice to open a new account to escape administrative sanction	System manipulation	Fee avoidance	Avoidance strategy	Breach of contract and *amanah*
9	Advice not to enrol in additional promotional programmes	Feature selection	Rational adaptation	Defensive strategy	Remains within the ethical corridor
10	Advice to study platform rules before enrolling	System compliance	Digital literacy	Legal awareness	Consistent with *wafa bil-uqud*

11	Fee calculation table (admin, promo, live, and others)	Cost complexity	System not transparent	Information asymmetry	Potential *gharar*
12	Community discussion sharing avoidance techniques	Normalisation of practice	Collective culture	Moral rationalisation	Moral disengagement occurs

Note: Data processed by the author

The most consequential finding concerns the process by which avoidance becomes normal. Techniques are not discovered privately but are circulated as advice, and that advice arrives accompanied by justification: members describe rule-breaking as what one does to stay alive. Tahar et al. (2023) show that Indonesian MSMEs construe transactional justice relationally, which helps explain why a counterparty perceived as extractive is treated as forfeiting its claim to compliance. The mechanism parallels the techniques of neutralization described by Akbulut et al. (2018), through which actors deflect blame and recast violations as justified, and by Y. Chen & Zhang (2025) describe the same process as moral disengagement, in which reframing conduct as legitimate self-defense lowers the psychological threshold for violation. Gawer & Harracá (2025) report a comparable process among Amazon sellers, in which misconduct spreads socially once sellers legitimize it as a defense against perceived unfair competition. The reframing is collective in a specific sense: an individual seller who manipulated the system alone would be deviant within the community's own terms, whereas a seller who does so after the practice has been shared and endorsed acts within a locally constructed norm. This is what distinguishes platform misbehavior from organizational fraud, as analyzed through the Fraud Triangle (Sabatian & Hutabarat, 2020), in which rationalization is an individual cognitive process rather than a socially distributed one.

The arguments presented by the sellers contain legal claims that must be evaluated as such. Based on the framework established by Al-Shatibi et al. (2003), a state of *darurah*, in a legal sense only arises when there is an immediate and severe threat endangering religion, life, intellect, lineage, or property; in such cases, otherwise prohibited actions may become temporarily permissible, strictly to the extent necessary to prevent destruction. The pressures documented in The Platform Fee Structure and Its Cost Complexity and Economic Pressure and Margin Erosion, namely high service fees, layered administrative deductions, and compressed profit margins—do indeed create genuine financial hardship for the cash flow of MSMEs. However, this situation does not threaten physical survival, nor does it result in the total loss of one's livelihood (Al-Shatibi et al., 2003), sellers still retain access to offline channels and alternative platforms, and they possess the option to opt out of specific programs—as evidenced by their adaptive strategies, which are noted in Seller Response Strategies: Adaptation and Avoidance. Consequently, this situation is more accurately categorized as

hajah rather than *darurah*. The implication is clear: while *hajah* may serve as a basis for granting concessions within legal parameters, it does not nullify valid contractual obligations. According to Al-Shatibi's reasoning, expanding the scope of an emergency status to include ordinary commercial hardships would undermine the stability of contracts and the economic justice that the law seeks to guarantee. Therefore, the claim that an emergency exists in this context is invalid from the perspective of *fiqh*. This practice is still considered a violation of trust and a form of illegal acquisition of *akl al-mal bi al-batil*, as prohibited in Surah Al-Baqarah verse 188 and Surah Al-Maidah verse 1.

The Quran prohibits the acquisition of wealth through illegitimate means in Surah al-Baqarah, verse 188, which forbids believers from consuming the wealth of others unjustly or using such means to obtain an unlawful share of another's property, all while knowing that such actions are wrong. This prohibition encompasses not only acts that explicitly violate the law but also practices that substantially undermine the principle of fairness in exchange (Wahyuni & Asriadi, 2023). Platform fees are part of a contract to which a seller has knowingly consented (Tang, 2024). Therefore, intentional avoidance, benefiting from a service while disregarding the associated obligations, falls under the category of *akl al-mal bi al-batil* (Spooner, 2024). The individuals involved are aware that the techniques they employ violate platform rules (Abid et al., 2023), yet they persist, citing economic justification. This classifies their actions as intentional violations rather than mere inadvertent errors, much like the sellers who legitimize deviant behavior in the study by Gawer & Harracá (2025). The obligation to honor contracts is affirmed in Surah al-Ma'idah, verse 1, which commands believers to fulfill their agreements, thereby elevating contractual commitments to the status of a religious duty.

Tang (2024) treats the marketplace agreement as a binding *aqd*, which places fee compliance within *wafa bil-uqud* rather than in the narrower domain of administrative obligation. Indirect breach through system manipulation is not thereby excused, since *amanah* concerns the discharge of commitments knowingly undertaken (Wahyuni & Asriadi, 2023). Avoidance techniques operating by concealment engage *tadlis*, in which material information is withheld from the counterparty (Tang, 2024), while off-platform diversion introduces *gharar* by removing the legal certainty and buyer protection that the marketplace system supplies (Tang, 2024). Measured against maqasid al-shariah, the practice works against *hifz al-mal* and against balance in economic distribution, because the fee system is designed as compensation for services rendered and its evasion disturbs the correspondence of rights and obligations within the ecosystem (Al-Shatibi et al., 2003; Daud et al., 2026).

The evaluation yields a symmetrical conclusion rather than a one-sided verdict. Sellers cannot invoke *darurah* to justify breach, and the findings in The Platform Fee Structure and Its Cost Complexity)and Economic Pressure and Margin Erosion simultaneously indicate that the perception of disproportion is

grounded in a genuinely opaque and heavily layered cost structure. Martin (2016) locates ethical responsibility in platform governance design as well as user conduct, and the same distribution of responsibility follows from *adl*, a fee system whose incidence becomes clear only after the transaction is concluded bears its own ethical burden, independent of how sellers respond to it (Martin, 2023; Wahyuni & Asriadi, 2023).

5. Conclusions

This study set out to analyze fee avoidance among e-commerce sellers and to assess the legitimacy of that practice within Islamic business ethics. It employed a qualitative netnographic design following the six stages specified by Kozinets, analyzing 12 data units drawn from public discussion threads in the Indonesian Shopee Seller Facebook community observed over three months, anonymized screenshots of transaction fee deductions shared by members, and the platform's published fee schedule, with scholarly literature serving as secondary material. The data were processed using open, axial, and selective coding and then evaluated against Al-Shatibi's maqasid framework.

The findings establish four points. Layered administrative, service, and program fees that reach 25 percent of gross transaction value exert documented pressure on MSME margins, and the opacity of that layering is itself a source of perceived unfairness. Sellers respond through two repertoires, one adaptive and consistent with the contract, the other avoidant and in breach of it. Avoidance is collectively normalized rather than individually adopted, as communities circulate both the technique and the justification, thereby distinguishing platform misbehavior from organizational fraud. Assessed juristically, the emergency framing fails: the economic pressure constitutes *hajah* and not *darurah*, so the practice remains a breach of *wafa bil-uqud* and *amanah*, carries elements of *tadlis* and *gharar*, and works against *hifz al-mal*.

Two implications follow. For sellers and the institutions that support them, Islamic business ethics literacy must address collective rationalization directly, since the mechanism sustaining avoidance is social endorsement rather than individual ignorance of the rules. For platforms and regulators, the finding that grievance is rooted in opacity as much as in rate levels implies that transparent, ex ante disclosure of cumulative fee incidence is an ethical requirement under *adl* and not merely a matter of user experience. The study is limited in three respects. Passive observation captures publicly expressed accounts rather than verified private motives, so the reported reasoning is what sellers assert to peers and may diverge from actual practice. The single-platform, single-community focus supports analytical rather than statistical generalization. The three-month observation window records a particular moment in a fee regime that changes frequently. Subsequent research could compare seller communities across platforms, combine netnographic observation with

confidential interviews to test the stability of the rationalizations identified here, and examine whether improvements in fee transparency measurably reduce avoidance behavior.

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