

Contemporary Qurban Transactions: Are There any Ghoror Practices?

Najmi¹ Muhammad Maulana Hamzah²

¹ Universitas Islam Negeri Sulthan Thaha Saifuddin Jambi, e-mail: najmi.jambi10@gmail.ac.id

² Universitas Islam Negeri Sulthan Thaha Saifuddin Jambi, e-mail: mhamzah@uinjambi.ac.id

ABSTRACT

This study aims to examine research related to ghoror practices in qurban transactions in Indonesia and provide input solutions to eliminate ghoror and open discourse for further research. This study used a qualitative approach with the literature review method. The researcher examines research related to the practice of qurban transactions in Indonesia in journals and proceedings that are indexed by Sinta or have an ISSN. As well as normative descriptive methods to examine the ghoror aspects of transactions and solutions to eliminate them. Research divides qurban transactions into 3, namely qurban transactions using Islamic financial institutions, online qurban transactions and offline qurban transactions through mosques or Islamic schools. The result is that there are 4 types of ghoror that occur, namely ghoror in the contract, ownership, specifications for animals and guarantees. This research also provides solutions to every ghoror issue that occurs. In addition, more specific research on one type of transaction by adding samples from Scopus and WoS journals can expand the results of research that has been done. This study found that financial transaction innovations in qurban worship have the potential to cause ghoror in both financial transactions and reports. This research provides input so that qurban transactions and innovations that will be made are free from forbidden ghoror practices.

Keywords: Qurban, Ghoror, transaction

INTRODUCTION

From a socio-economic point of view, qurban involves a large amount of money circulation, a strong management is needed from upstream to downstream so that the economic impact of qurban can be felt by all people (Marlina, 2019). IDEAS even projects that Indonesia's qurbani economic potential will reach IDR 28.4 trillion, originating from 3.5 million qurbani (shahibul qurban) (IDEAS, 2019)

Qurban is like an "annual party" for Indonesian people. At least during this celebration, the community can enjoy the meat of the sacrificed animals that are distributed. The increase in the number of requests is partly due to the ease of transactions through online media and the increasingly even distribution of sacrificial meat, making it easier for Muslims to carry out the annual worship, transactions through technology can be a solution for breeders in selling their livestock to consumers, as well as facilitating many charity foundations to get attention from a wider range of donation. With e-commerce transactions, breeders can describe the quality, price and halal quality of their livestock to be used as sacrificial animals or other needs (Pakaya et al, 2019)

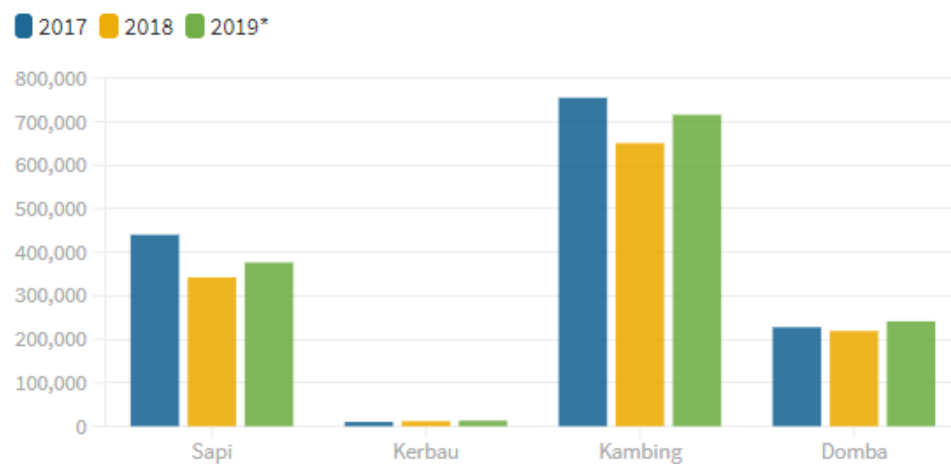


Figure 1. Trends in the Development of Indonesian Sacrificial Animals (2017-2019)

(Source: IDEAS, 2020)

With high economic inequality in Indonesia, e-commerce applications also help distribute sacrificial animals more evenly. The greatest potential for qurban generally comes from urban areas where the majority of the Muslim middle class with high purchasing power resides. From IDEAS calculations, areas with the largest potential for qurbani surplus are dominated by urban areas, namely urban areas of West Java (18 thousand tons), followed by DKI Jakarta (16 thousand tons), urban Banten (10 thousand tons) and urban areas of East Java (9 thousand tons). Meanwhile, data from BAZNAS shows that the economic potential for qurban in 2022 will reach 31.6 trillion rupiah, an increase of 74% from the potential for 2021. This economic potential comes from 2.61 million shohibul qurban and around 2.1 million sacrificial animals that are slaughtered consisting of 1.6 million sheep/goats and 521 thousand head of cattle. After the carcass conversion, it is projected that this year there will be 166 thousand tons of qurban meat consisting of 124.5 thousand tons of lamb/goat meat and 41.9 thousand tons of beef which can be distributed to 11.8 million households beneficiaries.

Table 1. Potency of Qurban in Economics, 2022

Indicator	Goat	Cow	TOTAL
Animal's quantity	1.600.000	521.000	
Value	9,3 Trillion	22,3 Trillion	31,6 Trillion
Shohibul Qurban	1.620.000 RT	993.000 RT	2.610.000 RT
Amount of meat	124.500 Ton	41.900 Ton	166.000 Tom

(Source: Puskas Baznas, 2022)

However, qurban's practice raises various ghoror issues in the transaction. Gharar in language is uncertainty, ambiguity because it can cause harm and injustice to one party. Qurban is an annual ritual in Indonesia and involves many Muslims who act as donors, breeders, slaughterers or qurban committees. In practice, there are many ghoror aspects in transactions. For examples it's found that many qurban committees set a certain price on the invitation banner of the mosque, the price is different even though it was in the same area with a price range that is not too far away. Apart from that, the types of goats or cows that will be purchased

by the qurban committee are not all known by the congregation or donors who deposit money for the qurban, this of course causes unclear contracts between the committee and donors. Price differences are caused by increasing demand (demand pull inflation) and also differences in quality and supply in an area

Another issue is related to online qurban services, the practice of e-commerce buying and selling is very identical to the salam contract (Larasati, Amelia, 2019), namely payment in advance and delivery of goods later. However, in the context of buying and selling qurban offerings of sacrificial facilities are often not detailed, even some are just posters, which are not necessarily the same as the sacrificial animals that will be purchased by the committee and the real transaction mechanism is not detailed understood by shohibul qurban. Even though Rasulullah ﷺ said in at-Tirmidhi no 1417 about the importance of choosing the best sacrificial animals. Khiyar in buying and selling is one of the issues in qurban transactions using e-commerce, what contract is used, what potential ghoror arises and what is the solution to avoid ghoror? This study aims to examine issues of ghoror in contemporary qurban transactions both in direct (offline) and online transactions, as well as find solutions so that good intentions in facilitating qurban can be free from ghoror practices which are forbidden in Islam.

This study aims to map the practice of qurban transactions based on the types of transactions that are commonly carried out in Indonesia, namely online transactions, transactions through Islamic financial institutions, and transactions through mosques or Islamic schools.

LITERATURE REVIEW

Qurban

Qurban is an act of worship that is considered a sunnah of muakkad by the majority of scholars, even Rasulullah ﷺ once did qurban on behalf of his people to help his people who could not afford to do qurban to get the reward of qurban at least once in his life. Among the fadhilahs of carrying out qurbani include the best worship on the day of Eid al-Adha (Ibnu Taimiyyah), Following the example of the Prophet whose every feather contains goodness (Sunan ibn Majah, 3127), Evidence of piety (Al Hajj, 37), Sacrificial Animals will be witnesses in the afterlife (Ibn Majah, 3117), evidence of gratitude and multiple rewards. Qurban is carried out on Eid al-Adha and tasyrik days, namely 10, 11, 12 and 13 Dzulhijjah. Qurban also the preferred worship.

Ghoror

According to Tarmizi (2014), Gharar literally means risk, deceit and dropping oneself or property into the abyss of destruction. According to the term, it means buying and selling with no clear end. It is not clear what is meant is the lack of clarity between the pillars of sale and purchase, it is not clear what the item is, the contract, the payment, the culprit or one of them. The theory of ghoror itself comes from Rasulullah Muhammad Shollallahu alaihi wasallam as narrated from Abu Hurairah radhiyallahu anhu that the *Prophet sallallaahu alaihi wasallam forbade buying and selling haashoh (buying and selling of land whose area is determined by the distance of a stone's throw) and also prohibiting buying and selling of ghoror* (HR Muslim)

This proposition makes all ghoror transactions illegal (haram in Islam), meaning that the transfer of goods from one party to another, from the seller to the buyer and vice versa,

becomes invalid. The status of the goods and money received becomes illegitimate. But the law of ghoror is different from usury, usury, even if it is a little or a lot, is still unlawful, while ghoror has several criteria to say it is unlawful as Al Qorofi's opinion in the Book of Al Furuq said: Ghoror in bai' there are 3 types: ghoror where the ratio in the contract is relatively large, then this ghoror cancels the validity of the contract such as selling birds in the sky. Ghoror whose ratio in the contract is relatively small does not cancel the contract and the law is permissible, such as the unclear foundation of the house or the type of thread in the clothes purchased. This means that a ghoror ratio that is small and difficult to avoid will not affect the validity of the contract, such as buying a garden where the yield can fluctuate every month or buying geprek chicken where it is not known whether the chickens were slaughtered according to Islam or not. While buying and selling that seems unclear is forbidden, such as buying a cat in a sack, or a calf that is still in the womb, this is clearly ghoror and is forbidden.

Previous Research

Based on the author's search for previous studies using publish or Perish 8 software, 441 studies related to qurban were found which were indexed by Google Scholar. Among these studies are research by Wathon H (2017), Cholili MS (2016), Hendir and Adriyaldi (2015) who examined the legal issues of preserved qurban meat in the form of corned beef, butcher wages and the obligation of qurbani for those who can afford it. besides Darmawati and Saifuddin (2014), Senjiati and Wahyudin (2020), Sugandi (2016), and Komariah, et al (2015) related to qurban marketing programs and consumer preferences in choosing qurban animals. there are also those who research the social and economic benefits of qurban worship (Setiawan A, 2020), (Marlina et al, 2019).

Another issue that has also been widely researched is related to the practice of "arisan qurban" as researched by Saputra (2019), Permatasari et al (2015), Dedi (2021), Muizzali et al (2022), Novia (2022), Muhazir (2018), Hariyadi (2021), Pribadi (2020), A Fatih (2016) Nafiah (2020), Hariyadi (2011) and Rusfandi (2011), the majority of whom state that the practice of "arisan qurban" is illegal or haram for some reasons and terms.

The majority of research on the theme of qurban comes from undergraduate theses and final assignments, while only a few come from journals. Apart from that, based on a review of the previous research mentioned above, there is no research that specifically discusses payment transactions and purchases of sacrificial animals, not much has been done, especially in relation to the issue of ghoror which is forbidden by Islam

RESEARCH METHOD

In this study the authors used a qualitative approach with study of literature using the charting the field method to study the research topic of qurban transactions in Indonesia. This article aims to analyze trends in qurban transactions in Indonesia in published journals and proceedings in order to provide research discourse related to qurban issues in the future. The criteria set for this literature study include research in the form of national journals or proceedings either indexed by SINTA or only having ISSN. The research articles reviewed were articles published from 2010 to 2022. In classifying and selecting research articles, researchers

went through three stages using the charting the field method referring to Kihn & Nasi (2017) and Najaf et al. (2022).

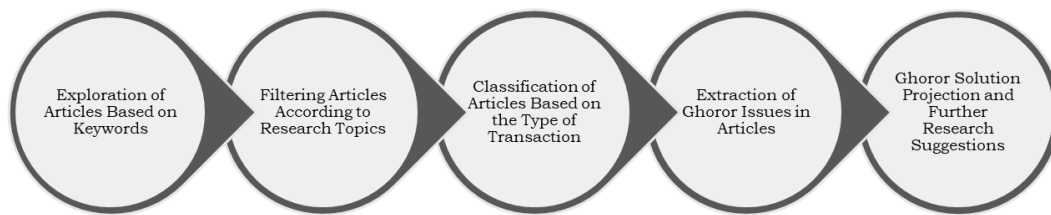


Figure 2. Article Classification and Extraction Stages

Figure 2 shows the steps taken by the researcher in carrying out the synthesis and analysis. The researcher explored and identified articles according to predetermined criteria using the Google Scholar and Garuda platforms. Regarding the lack of research related to qurban transactions, the researchers used general keywords, namely "qurban" or "kurban". Furthermore, researchers identified articles that specifically discussed qurban transactions with cases in Indonesia. Lastly, the researcher classifies research topics and methods to be able to determine the methods and topics of sacrificial research in the future. Researchers also identified research suggestions related to solutions to the problem of ghoror in qurban transactions in Indonesia. By using Publish & Perish 8 software, 441 Google Scholar articles were found with the keyword "Kurban" and 92 articles from Garuda. Details regarding the identification of articles for this study are reported in Table 1.

Table 2. Articles' Selection Scheme

Articles' Selection Process	Amount
Articles with keywords qurban	441
Articles that are not in accordance with the context of the qurban transaction	(316)
Unpublished articles in journals or proceedings	(94)
Articles processed for literature review	31

The filtering results obtained 31 journal articles and proceedings which were then divided into 3 themes with the following composition:

Table 3. Research Publications on Qurban Transaction in Indonesia (2010-2022)

Transaction Method	SINTA 2	SINTA 3	SINTA 4	SINTA 5	Jurnal ISSN	Prosiding
Online Qurban	-	4	4	-	3	-
Qurban via Mosque or Islamic School	2	1	1	2	6	2
Qurban via Islamic Financial Service	-	1	2	1	3	1

RESULT AND DISCUSSION

A. Description of the Practice of Qurban Transactions in Indonesia

The phenomenon of sacrificial animal transactions based on the organizers is divided into 3 categories, namely Qurban Transactions Through Philanthropic Institutions (Online and Offline), Qurban Transactions Through Mosques/ Islamic Schools and Qurban Transactions through financial institutions. These 3 categories each have their own characteristics with various transaction models. Content analysis is taken from various research especially from official website, national journals and proceedings.

Table 4. List of Researchers based on Qurban Transaction

Transaction	Researchers	Amount
Qurban Online	Noviati (2017), Sembada et al (2021), Cholili (2015, Setiawan et al (2020), Syahriar, M (2016), Choirizah, et al (2022), Sembada, P, & Hakim, A (2022). Budi, et al (2020), Putriyana, AME, & Sukmawani, R (2021), Apandi, S (2022), Novra, et al (2020).	11
Qurban via Mosque/ Islamic School	(Wibowo, 2020), Utami et al, (2021), Dedi S (2021) Purrwono, E (2020). Purnamasari, E (2015). Wijinindyah, A (2020), Cipta (2020), Dedi RR (2018) Jayusman, Y, et al (2022), Salim et al (2021), Jalaluddin et al (2021), Farhani, M (2022), Masulah, RS (2021), Soegiarto, E, & Maulana, M (2022)	14
Qurban via Islamic Financial Service	Farida et al (2022), Nurhasanah, N, & Senjiati, IH (2018), Wathan (2017), Putri, MY (2022), Viphindrartin, et al (2022) Pohan, KN (2021) Wardani, et al (2022) Senjiati, IH, & Wahyudin, Y (2020).	8

a. Qurban Transactions Online

This qurban transaction model has been very widespread in recent years, with a fairly large transaction value. The interest in this transaction model is in the aspect of convenience for donors to donate, especially during the Covid 19 pandemic and more even distribution, even to remote areas in Indonesia and outside the country, especially Islamic countries that are experiencing a humanitarian crisis such as Palestine, Syria and Rohingya. Sembada et al (2021) found that there was a change in the behavior of the qurban animal purchasing system in the red and green zones during a pandemic. Most consumers in the red zone buy sacrificial animals online, while those in the green zone are still dominated by the offline system. The research results also show that the level of consumer awareness has decreased towards the Quality of Qurban Animal Products during the pandemic. However, Animal health remains a priority for consumers in both zones during the pandemic. to make sacrifices profitable for all parties, Novra et al (2020) offer The sharia investment model of the cheap Qurban, Cattle farmers have the opportunity to get public investment, the certainty of output markets, and higher accepted price levels. Mudhohi, besides may pay lower prices and get the assurance of Qurban cattle according to the requirements.

Setiawan et al (2020) reviewed the practice of qurban transactions at Global Qurban ACT, which has several products, including the Progressive Qurban, an earlier qurbani program at an affordable price. Global Qurban collaborates with various online partners such as marketplaces, mobile banking and crowdfunding platforms. and offline such as minimarkets, supermarkets and several well-known culinary and fashion partners. Meanwhile, Inayah (2018) examined the practice of online Qurban at the ACT which used a sale and purchase agreement (murabahah). In terms of distributing the qurbani meat, ACT worked together by relying on the Indonesian volunteer community network (MRI) in collaboration with regional mosque administrators to first conduct a zone distribution as well as a survey to find out which residents are entitled to receive the qurbani meat. Khairani (2018) states that this qurban program is distributed throughout the world with a distribution of 34 provinces in Indonesia and 46 countries. In addition, the unique factor of Global Qurban is that the sacrificial animals are raised by ACT themselves in collaboration with LTM (Community Animal Husbandry). So the contract used is purely buying and selling (murabahah) and makes the price more affordable. Reports are sent regularly to donors. Apart from that, there are also Waqf Qurban products, in which donor funds are developed for cattle and goat qurban animals, so as long as the animals are healthy and productive, the qurban rewards will always flow. According to Choirizah, et al (2022), ACT seeks to build a positive image of the programs they are promoting, especially the Global Qurban program. In carrying out the actions they are promoting, ACT uses a communication plan as an effort to build a positive image of the program on Social Media.

Syahriar, M (2016) examined the practice of sacrificial savings transactions and promotions at PKPU (Pos Keadilan Peduli Umat), which is known as the SQN (Sebar Qurban Nusantara) program. In the PKPU Human Initiative Sacrificial Reporting Standard, the qurban will receive a report in the form of a certificate, a photo of the animal with the animal number and the name of the qurbani which will be sent in softcopy or hardcopy. The soft copy will be sent via WhatsApp and the qurban's e-mail, while the hard copy will be sent to the mailing address. This is a form of responsibility and a report that the sacrifice has been carried out. PKPU Human Initiative has an empowerment BinterQ (Bina Ternak Qurban) empowerment program for small communities in the area, empowering local breeders so they can advance the regional economy.

Budi, et al (2020) examined the opportunities for implementing online sacrificial animal transactions through web-based applications in the village of Tapos, Bogor. As a result, the business process in this application is that the seller offers sacrificial animals by uploading sacrificial animals that have met the requirements to be used as qurban, then the buyer can view and select the sacrificial animal and the buyer can make purchases and payments. After making a payment, the buyer uploads proof of payment so that the seller can receive payment and send the sacrificial animal to the dealer, who will then process the slaughtered animal by the dealer, then the buyer will receive documentation of the slaughter of the qurban animal in the form of a certificate, photo and video. The OLX Marketplace for breeders can also peddle livestock that will be sold for qurban. Iwansah (2016) mentions that the practice of qurban transactions through the olx.co.id marketplace is carried out by sellers who promote their sacrificial animals. Meanwhile, in practice the seller provides an address and a number to contact, then the buyer will come to the selling place, see first hand the animal to be purchased and pay in cash. Sacrificial animals will be sent D-1 ahead of the sacrifice.

As comparison, BAZNAS (National Amil Zakat Agency) organizes Baznas Online Sacrifice (KOB). According to Mutolib (2022) until 2020, as much as 62 percent of qurbani collections came from digital payment channels or through online qurbani services. Activities

in KOB include the process of purchasing, fattening, slaughtering, and distributing sacrificial meat in the village and can be a source of income for the community, especially in rural areas through empowering village breeders. In general, the implementation of KOB involves 4 donors as shohibul qurban, qurban partners, namely breeders and the community as recipients of qurban animals. The contract used is greeting and wakalah contract.

Whereas Noviati (2017) and Pratiwi (2019) examined online qurban practices carried out by Dompot Dhuafa which showed the mechanism for online qurban practices starting from ordering, selecting, paying, checking quality and quantity, distribution, to proof (documentation) with payments that can be made directly at THK (Tebar Hewan Kurban) counters and indirectly via websites or online shopping sites. Implementation of the THK Dompot Dhuafa uses a wakalah and salam contract. Lindy (2021) examined Digital Qurban products at the Bandung Golden Future Institute which uses the Wakalah bil Ujroh contract referring to DSN Fatwa No 113/DSN-MUI/IX/2017 which in general is in accordance with the fatwa. The process of selecting sacrificial animals and slaughtering of sacrificial animals is reported to the shohibul qurban via WhatsApp, but the reporting of distribution has not reached the donor who has entrusted the Trust. In accordance with the provisions of the second part of the fatwa, namely the object of wakâlah bi al-ujrah must be in the form of certain actions or work and must be clearly known by the representative and muwakkil.

PT Mahir Farm Nusantara also sells online through the Sacrifice Distribution Program, (Putriyana, AME, & Sukmawani, 2021), especially to areas experiencing a deficit of qurban meat. In addition, he also offers services for slaughtering sacrificial animals, processing and preserving meat in the form of frozen meat so that it can be distributed to various regions. In practice, PT MFN makes the sacrificial products very commercial, even applying discounted prices for visitors and an affiliate marketing model to increase sales. even endorsement to public figures on social media. In addition, Daarul Quran (Daqu) also opened an online qurban service. with 4 programs namely delicious qurban, easy qurban, fast qurban and qurba waqf. Apandi, S (2022) specifically discusses the easy qurban program which provides an opportunity for the mudhohi to repay the cost of buying the qurban, but in practice many mudhohis are late in paying, so an application is needed that can provide notifications for donors.

Sacrifice online provides an opportunity for prospective mudhohi to be indebted to the qurban organizer. However, Cholili (2016) does not recommend this because there are conditions for those who wish to be able to sacrifice, even at the time of the Prophet there were some *Shohabah* who did not offer sacrifices. Apart from that, suggestions for mudhohi to enjoy their sacrificial animals are also difficult to apply in the online qurban transaction model.

2. Qurban Transactions Through the Organizing Committee at Mosques/ Islamic Schools

According to Setyorini & Violinda, (2021), a good mosque management strategy is congregation-based because it will have an impact on improving mosque services to its congregation and mosque congregations will be interested in participating with the management in prospering the mosque. Based on previous research, the practice of fundraising in mosques mostly uses the arisan method. In general, usually people who are going to sacrifice come to mosques in their respective areas and then they will pay an amount of money to the qurban committee according to the price of the qurban animal that has been set (Marlina, 2019) either by cash, installment or social gathering methods. According to Dedi's (2021) the law of Arisan Qurban refers to the law of origin of mu'amalah, which is permissible. It may turn into haram, if it contains elements of usury, fraud and causes losses to other parties. The essence of

arisan is debt, while qurban worship is borne by capable servants as the characteristics of Islamic law are not burdensome.

Other issues were raised in previous research regarding the practice of qurban management at mosques, including Purwono, E (2020) who conducted a survey of 30 mosques in the Manokwari district, West Papua during the COVID-19 pandemic. It shows that most of the mosques have not implemented the concept of personal hygiene both when slaughtering and handling qurban animal meat. Likewise with Wijinindyah's research, A (2020) on a survey of slaughterhouses in West Kotawaringin Regency, Central Kalimantan which concluded that officers generally knew health protocols, but health protocols had not been implemented at the time of slaughtering qurban animals. Salim et al (2021), conducted Monitoring of the 2021 Sacrificial Slaughter at the Darul Faizin Mosque. Banda Aceh. The results of the antemortem and postmortem examinations showed that the cows and goats were in good health, but for slaughter is still using the conventional method, namely by tying and pulling the cow tightly. The practice of traditional animal slaughtering models also occurs in Samarinda (Soegiarto, E, & Maulana, M, 2022). The issue of slaughtering was also raised in pekanbaru based on report Purnamasari (2015) Implementation of Islamic of animal slaughter and handling of meat products from the slaughter itself, post harvest, meat handling and packaging, 85.71% of them have met the required standards and the rest of 14.29% have not.

In Transcation issues, Farhani, M (2022), Researching the Practice of Oral Purchase and Sale of Sacrificial Animals during the Covid-19 Pandemic (Case Study in Pandan Village, Pancur District, Rembang Regency). Many of the cattle that have been ordered have lost weight and are not old enough. due to the fact that in general, people who buy qurban animals do not bring the qurban animals directly, but leave them with the qurban animal traders (surrender) (wadihah). Purchases are made using the 15-50% DP method or cash. Generally 30% DP which includes part of the price of the animal. The responsibility for maintenance is borne by the seller with a wadihah agreement. Obstacles or obstacles that must be considered if you want to make an agreement verbally, namely: Problems of Proof; Notes on Proof of Letters; Evidence with Witnesses; and Proof by Confession of the Defendant. The solution to these obstacles is the existence of proof of letters showing the purchase of an item. Such as proof of receipt of payment; If you are going to make a purchase using an unwritten or verbal agreement, you must invite at least 2 (two) people/witnesses; and Capture or photograph items that have been purchased together with traders and buyers.

Whereas at the Al Hidayah mosque housing Korpri Samarinda, the fees set are fixed for each participant, there are no distribution of meat coupons directly delivered to the house. For the distribution of animals, priority is given to Muslims and if there are leftovers, they are given to non-Muslims (Soegiarto, E, & Maulana, M, 2022). Meanwhile, Nur Mastiyah Mosque manages the Qurban Savings for its congregation. According to Suhaimi (2020) the management of qurban's savings at the Nur Mastiyah Mosque is always held every year, both savings paid in cash and installments. With a total cost in 2020 of 2,500,000, - including operational costs. The mosque does not put savings in the bank, only keeps it for themselves and does not use it for the operational needs of the mosque or the manager's ujah. This savings concept is not in accordance with the mudhorobah contract which requires management of funds, as well as the wadihah contract because the funds cannot be withdrawn by the owner of the funds at any time, but are withheld until the qurban is performed. Haryadi (2019) explains that every shohibul qurban in Moqoorobin Mosque is required to pay an administrative fee when participating in becoming a donor of sacrificial animals, this fee is outside the cost of goats and cow and is used for operations including costs for organizing, caring for and slaughtering

services. However, in practice these funds are still lacking and supplemented by funds from the mosque treasury. In the aspect of the implementation of the slaughter and the specifications of the sacrificial animal are checked together. In terms of the transaction, the contract used has not been explained, it's just there is an appeal of 3 million for groups of cows and 2 million for goats.

In his research, Saputra (2016) explains that PPAA Darul Quran applies the concept of Special Sacrifice (QUIS) in collaboration with various tahfiz Islamic boarding schools in Indonesia. In addition, there is also a planned qurban program. In addition, the qurban animals come from Daqu Agro Techno in collaboration with other local breeders. Shohibul qurban can also see the animals that will be sacrificed through the qurban sightseeing program. In the aspect of distribution, it is devoted to tahfiz houses, tahfiz boarding schools and other Darul Quran PPAA fosters. Qurban reports can also be seen on the Quiz web page and the Android application. Sources of animal funding for qurban animals can be from individual institutions, promotions through Quran sightseeing programs and comprehensive qurban reports.

At the Al Irsyad mosque in Surabaya, Wibowo's research (2020) explains that the management of sacrificial animals has been carried out by applying management elements which include planning, organizing, actuating and controlling. However, this aspect of management has not discussed in detail regarding the transaction method, the contract used mainly for shohibul qurban. At the KH Akhmad Dahlan Kartasura Mosque, Sri Utami et al, (2021) also mentions the implementation of mosque management in the management of qurbani which includes the preparation of committees and the administrative field, series of implementation of sacrificial animal slaughter, weighing of qurbani meat for qurban participants and for the community, distribution of meat qurbani to the community and preparation of accountability reports, but has not specifically discussed the transaction standards for qurban animal payments. In Messewae Village, Arif (2019) explains that the management of sacrificial animals has formed a committee but has not implemented elements of good management, especially aspects of planning and supervision, there has been no accountability report which has an impact on the quantity of distribution of meat that is not evenly distributed.

In attracting people's interest in making sacrifices, there are many ways to do qurban committees in mosques and Islamic schools, including through baleho as a form of reminders and proposals for prospective mudohi candidates (Masulah RS, 2021), while at the Miftahurrohman Islamic Boarding School, Purwakarta, Jalaluddin et al (2021) carried out synergy and coordination between campuses and Islamic boarding schools in increasing interest in making qurban. whereas Cipta (2021) found location and service factors to be the main factors in increasing interest in making qurban. In addition, the quality of the cattle also determines consumer interest (Dedi RR, 2018). An information system for sales and savings of sacrificial animals is also needed to facilitate the ordering process. Management that allows users to make deposits, see the amount of savings, the amount of installments and pictures of the animals to be sacrificed. This system also helps DKM Mosques in preparing financial reports on qurban activities that are transparent and accountable (Jayusman et al, 2022)

3. Qurban transactions through financial institution services

The study of qurban transactions through Islamic financial institutions has advantages, especially in the clarity of the contract which has not been discussed much in the previous transaction models among them as practiced by the following Islamic financial institutions:

1. Wadiah. Farida et al (2022), Researching the Implementation of Wadi'ah Contracts for BMT Ar- Rahmah Jaya Mulya Sacrificial Savings Products, Metro Lampung City. This savings uses

a wadi'ah yad dhamanah contract. This savings cannot be withdrawn at any time and for a certain period of time. However, to attract the customer's interest at the beginning of the contract, there is a delivery of promised bonuses for members when the amount of their savings has reached Rp. 1,800,000 then members will get a bonus of Rp. 200,000. Meanwhile Sari (2019) also examined the practice of sacrificial savings at the Carana Kiat Andalas BPRS which is less popular in the people of West Sumatra. These savings are flexible in time and amount, use a wadiah contract and can only be withdrawn when it is going to perform the qurban worship, so the goal is to help customers having qurban saving. There are 5 mosques that cooperate with BPRS. The two BPRS apply Qurban savings referring to DSN Fatwa No. 02/DSN-MUI/IV/2000. Viphindartin, et al (2022) reviewed Sacrifice Savings at LAZISMU Jember. This innovative program is in collaboration with Islamic banking, namely Bank Muamalat. LAZISMU Jember Qurban Savings uses a wadiah contract, Qurban Savings at LAZISMU Jember uses a wadiah contract so that there is no reduction or addition to the qurban fund. The qurban funds will be disbursed when the target is reached to buy qurban animals.

2. Mudharobah Mutlaqoh. Nurhasanah, N, & Senjiati, IH (2018), reviewed the BPRS Baitur ridha Pusaka Bandung Qurban Savings. The customer's interest in saving arises from the location and service factors, while promotion and religiosity have no effect. Qur'anic savings are known as Taqarrub. namely Savings/Time Deposits with a mudharabah mutlaqah contract are individual or group Savings/Entrusted for the purchase of Qurban animals. This qurban savings is a planned savings that can only be taken when carrying out the qurban, but there is no detailed explanation regarding the contract used. While the suggestion mentions the implementation of the IB amanah qurban's savings at BPRS Sejahtera Cerme Gresik by 3 principles, namely sharia principles using the Mudharabah mutlaqah contract, democratic principles which contain elements of togetherness, and the principle of prudence in managing funds entrusted by customers to BPRS Prosperous Cerme Gresik.

3. Mudhrobah. Wardani, et al (2022) Conducting an analysis of the marketing strategy for sacrificial savings products at PT. BPRS Al-Falah Banyuasin, South Sumatra. The contract used is Mudharabah, which is a contract that is used as a principle of sacrificial savings where the capital owner gives full discretion to the manager to use the funds in a business that he considers good and profitable. To determine the level of profit sharing, BPRS AL Falah will calculate every month or every certain period according to the period for calculating business income. Regardless of the level of business income, that will be distributed to customers. Afrijal (2010) examined the practice of iB Qurban savings at BPRS Al Salaam using a mudharabah contract to donors. The BPRS is collaborating with "Kerajaan Domba" as the provider of the sacrificial animals and the People's Justice Post Foundation (PKPU) as the institution that will distribute the sacrificial animals. But in practice. Afrijal said that the problem with the practice of this transaction was that the bank made a sale and purchase, even though the initial contract was mudhorobah.

4. Murobahah. Putri, MY (2022), Reviewing murabahah products for sacrificial animals at the Al Abrar Surabaya Sharia Cooperative. In practice, Islamic cooperatives do not mention the amount of profit that customers get at the time of the contract, but the benefits are explained at the cooperative's annual meeting. The results showed that the practice of murabahah for sacrificial animals carried out by the Al Abrar Sharia Cooperative violated the sixth point (absence of margin information) and seventh (khiyar rights) so that the practice carried out was not fully in accordance with the general provisions of DSN MUI Fatwa No.04 of 2000. According to the BMT official, the type of murabaha used is murabahah orders. In a murabahah transaction,

the customer does not know the actual price and profit taken by the cooperative. Sharia Cooperatives do not have fixed suppliers.

5. Bai Salam. Dewie (2016) examined the practice of Qurban transactions at Fintech Syariah Ammana referring to DSN Fatwa No 117/DSN-MUI/II/2018. Unlike the previous qurbani organizers, this Fintech uses the Bai Salam contract as widely implemented by national-scale philanthropic institutions.

In general, Qurban savings in Islamic financial institutions have little interest because of the perception in society that they are similar to arisan or installments at the mosque (Pohan, 2021) (Jayanti, 2018). However, product innovation in the form of corned beef and rendang cans is a distinct advantage in increasing the trust of mudohi to sacrifice at zakat institutions such as zakat houses and Lazismu (Senjiati, IH, & Wahyudin, 2020), (Viphindrartin, et al, 2022) (Wathan, 2017).

Table 5. Qurban Transaction Based on Contracts

Transaction	Contracts Used	Institution
Qurban Online	Murabahah	ACT Global Qurban/ PKPU
	Wakalah and Bai Salam	BAZNAS/ Dompot Dhuafa
	Wakalah Bil Ujroh	Golden Future
Qurban via Mosque/ Islamic School	Murabahah	Al Hidayah Mosque/ PP Darul Quran
	Wadiah yad Dhomanah	Nur Mastiyah/ Pandan Village Mosque
	Wakalah bil Ujroh	Moqoorobin Mosque
Qurban via Islamic Financial Service	Wadiah yad Dhomanah	BMT Ar- Rahmah Jaya Mulya/ BPRS Carana Kiat Andalas / LazisMu Jember
	Mudarabah	BPRS Al-Falah Banyuasin/ BPRS Al Salaam
	Mudarabah Muthlaqoh	BPRS Baitur Ridha/ BPRS Sejahtera Cerme
	Murobahah	Koperasi Syariah Al Abror
	Bai Salam	Fintech Syariah Ammana

B. Analysis of Ghoror Practices in Sacrificial Transactions in Indonesia

In the book *Al-Fiqhul Muyassar* translated by Imaduddin and Ali (2016) it is explained, "There are three pillars of buying and selling: contracted parties (seller and buyer), *ma'qud 'alaihi* (goods), and *shighah*. The contracted parties here include the seller and the buyer. While *ma'qud 'alaihi* is the goods. And *shighah* is consent and *qabul*" (*Al-Fiqhul Muyassar*, p. 211). According to Agustianto (2008) in Muchtar (2017) there are 4 transactions that lead to ghoror practices, namely transaction of *ma'dum* (goods do not exist) transaction of *ma'uzi taslim* (buying and selling that are difficult to hand over goods), transaction of *majhul* (unclear quality) Juzaf transaction (unclear amount of buying and selling). Apart from that, Rozalinda (2016) adds that there are transaction of *muzabanah* (*ijon*) ((Bukhari, 2172 and Muslim,1543), transaction of *mulamasah* and *munazabah* (touch and throw), transaction of *talaqqi ruqban*, transaction of *najasy* (manipulation of demand) (Bukhari, 2160 and Muslim, 1515). Practices and indications of the practice of buying and selling above must be avoided in qurban transactions to avoid ghoror.

Based on the literature review in the previous discussion, each online qurbani service has its own characteristics. The application of the contract also varies. Among the ghoror issues that emerged in the previous discussion can be clustered into 4 categories, namely:

a. Ghoror in terms of sellers (ownership of sacrificial animals)

In a *muamalah* contract, a second party is always required, either buying or selling or saving and loan. In buying and selling, of course there are sellers and there are buyers. In the

context of qurban transactions, the buyer is the donor or shohibul qurban. Meanwhile, the seller is ambiguous because the transaction is carried out through the organizer and the donor does not know who the real seller that owns the goat or cow that he will buy in the future. Referring to the hadith of Rasulullah SAW:

"O Messenger of Allah, there is someone who came to me and asked me to sell him something that I don't have, by first buying it for them from the market?" The Messenger of Allah replied, Do not sell something that you don't have.." HR. Abu Dawud, no. 3503 ; An Nasai, no. 4613 ; Tirmidhi, no. 1232 ; and Ibn Majah, no. 2187. Shaykh Al Albani says this hadith is valid

In this context, the organizer of the qurban ideally also prepares the sacrificial animals of their own or partners. Several large philanthropic institutions and several Islamic boarding schools in Indonesia have implemented this concept both in the form of LTM (Community Livestock Barns), Breeder Partners and fostered livestock businesses such as ACT Global Qurban, PKPU and Daqu Islamic Boarding School (Saputra, 2016), (Syahriar, M, 2016) & (Setiawan, et al, 2020). Whereas in practice in mosques and the general public in rural areas, as well as in banking, it is necessary to clarify the contract whether the organizer is the representative who buys or as the seller.

b. Ghoror in Terms of Contract

The main issue in the implementation of the contract is related to the shigat ijab qabul which explains the contract used in the qurban transaction. Ignorance of one of the parties, whether from the donor or the organizer, led to allegations that lead to ghoror. In the discussion above, ACT, PKPU and Daqu apply a murabahah contract because the institution has the capacity to sell livestock directly with a variety of product innovations. While Dompot Dhuafa and Baznas use ba'i salam and wakalah contracts. However, the question is risen, which wakalah contact is used? wakalah bil ujroh or not. Like a golden future social institution and Moqoorobin Mosque that clearly implement wakalah bil ujroh Lindy (2021) (Haryadi, 2019). While in practice in many mosques in Indonesia, the majority of them do not mention and do not know the contract used.

Islamic financial institutions have a clear contract used as promotion material to consumer but qurban transactions through this media leave several issues including the application of contracts that are not in accordance with the DSN fatwa (Putri, MY, 2022) and understanding of human resources that is still low (Pohan, 2021).

c. Ghoror in terms of the specifications of slaughtered animals

Many hadiths of the Prophet which mention the specifications of animals that are suitable and recommended for the qurban worship such as:

There are four kinds of animals that are not valid as Qurban animals, namely: those whose (eyes) are clearly blind (bare-eyed), those (physically) who are clearly in a state of illness, those whose (legs) are clearly lame, and those whose (body) is) skinny again meatless." (HR. At-Tirmidhi no. 1417 and Abu Dawud no. 2420. Hasan Sahih).

This means that in this context the buyer/mudhohi must really know the physical condition of the animal to be sacrificed. If the qurban is carried out through online transactions or is represented by the organizing party, there will be at least 4 ghoror issues or ambiguity regarding the specifications of the sacrificial animal, namely:

1. It is unknown the quality of health, horns, eyes, age and so on
2. The quantity and weight of the sacrificial animals are unknown
3. The exact price is undefined, because prices will fluctuate throughout time.

4. Different views between sellers and buyers regarding standard, super, premium quality of goats or cow. The organizers sometimes provide criteria for sacrificial animals based only on weight, not detailing age, quality of meat, horns, fur, medical history and so on. The implementation of a sale and purchase contract that is not clear will greatly affect the loss because sometimes there is weight loss when the qurban animals is handed over (Farhani, M, 2022).

d. Ghoror in in term of Slaughtering

Many of the organizers of the sacrifice hand over the slaughtering activities to the butchers, the majority of whom are not people who understand religion, this will certainly affect the quality of the qurban worship even though the slaughterer is a Muslim. As mention in hadith:

"Indeed, Allah commands to do good to everything. If you are going to kill, then kill in a good way. If you want to slaughter, then slaughter in a good way. You should sharpen your knives and enjoy the animals to be slaughtered." (HR. Muslims, no. 1955)

Many donors/mudhohi have not paid much attention to this issue, even though slaughtering in accordance with the Shari'a apart from receiving blessings from Allah will also maintain a healthier quality of meat. According to Arifin S (2010) In financial transactions, ghoror and risk arise because of imperfect information (jahalah), so that the element of gambling becomes a genuine character in these transactions.

C. Solution to the Ghoror's Issues in Qurban Transactions

Among the main solutions to the ghoror issue's above is that every donor/mudhohi has khiyar rights when making a qurban transaction, so issues related to the seller as the owner of the sacrificial animal, the contract used, the mechanism for slaughtering, the specifications of the sacrificial animal and where it will be distributed must really be known and agreed by donors in order to get the perfect quality of qurban worship.

"Verily, the seller and the buyer have khiyar in buying and selling as long as the two have not separated or if) the sale and purchase has khiyar in it .." (HR. Bukhari no. 2107)

Khiyar conditions is the right to vote due to the conditions requested by one of the parties between continuing or aborting the transaction within a certain period of time. If the specified time has passed, the sale and purchase agreement has occurred. Here are some solutions offered by the author based on the above issues.

a. Ghoror Solutions in Term of Ownership

Donors or mudhohi can choose sellers/foundations/philanthropic institutions/mosques that carry out slaughter of sacrificial animals with a good track record and implement good management. If donors have huge capital, the seller or organizer of the sacrifice can buy the sacrificial animal and stock it in the cage (reseller), if donors have limited capital, the seller/organizer of the animal can use down payment term with a bai salam contract while the remainder is given when the animal is taken and if the organizer does not have capital, the committee qurban may ask the permission from the owner of the sacrificial animals to sell them.

b. Ghoror Solutions in Term of Contracts

The contract must be conveyed by the organizer to the donors, and the donors must also ask what contract is used when purchasing the sacrificial animal. If the qurban provider/

committee has livestock that are managed by themselves, then the contract is Murabaha. If the organizer partners with other breeders outside of their control, the contract is made by the organizer as a representative of the donor to buy sacrificial animals using bai salam contract with mutually agreed criteria. The wakalah contract used must also be clear whether wakalah is bil ujroh or bidunil ujroh. The point of this contract not only written in the qurban report but also must be understood by both parties when making a transaction.

c. Ghoror Solutions in Term of Specifications for Sacrificial Animals

In terms of the specifications of the sacrificial animal to be purchased, the donors/ mudhohi can ask for the khiyar with the following details such as the quality of sick and healthy animals by providing FMD-free certificates, the actual weight when purchased and tolerances for shrinkage when it's delivered in day of the qurban, the clear price received to the place whether it includes postage, feed stock, gasoline and others, and the last asking for an explanation of the complete specifications of what is called standard, premium, super and these specifications must be agreed upon by the donor and the organizer, not just the organizer when making a transaction.

Among the determinants of consumer satisfaction in the marketing of sacrificial animals are service quality and product quality. Service quality consists of service friendliness, accuracy, administrative completeness, and payment system convenience. While the product quality factor consists of two variables, namely; Qurban animal health and competitive prices (Paly, 2019). So more or less the specifications of the sacrificial animal after the negotiation of khiyar are still permissible as long as both parties are mutually pleased (*'an taradhin*).

d. Ghoror solution in Term of slaughtering

This can also be included in the khiyar clause when making a transaction. An explanation of the time & place of slaughter needs to be known to donors/ mudhohi, delivery of real-time information during slaughter can also be done with the help of technology so that donors can see periodically the slaughter process firsthand. The organizers can also provide information on the profile of the slaughtering team based on records, education, certificates and so on to convince donors that the slaughter of sacrificial animals is carried out in accordance with Islamic law.

The role and socio-economic impacts of mosques and philanthropic organizations are also interesting for future research, especially in the report on cooperation in qurban activities Lessy, Z. (2009) Latief, H. (2016). In addition, the collaboration of philanthropic organizations in Qurban activities with other institutions engaged in the economy, education and health is also interesting to study, especially work contracts and financial consistency and transparency between the 2 collaborating institutions. According to Nayeri et al, (2021). providing a specific framework for privatizing the inpatient department, signing a contract with a competent charity (with regards to the financing of capital expenditures, the supply and purchase of equipment and the current and consumable costs) and using public hospital credits, can help charities raise more money through public donations

CONCLUSION

The results of the above research conclude that there are several ghoror practices in qurban transactions in Indonesia. These issues arise from the 3 types of qurban transactions that are currently popular in Indonesia, namely qurban using online transactions, qurban through mosques or Islamic boarding schools and qurban through Islamic financial institutions. The

issues of ghoror are ghoror in terms of contract, ownership, the quality of qurban animals and guarantees when they are about to be slaughtered. This of course raises the consequences of the validity of the sale and purchase contract which has an impact on the quality of the qurban worship.

Several solutions from the portrait of the phenomenon of qurban transactions that can be applied. In the terms of contracts, donors or parties who wish to make sacrifices may make khiyar and analyze the organizer's record both from a legal perspective, testimonials and complete reports. Meanwhile, ghoror in terms of ownership, the buyers or donors can apply for a conditional khiyar right, while ghoror in terms of animal specifications can request periodic reports regarding price, quality, real weight when the sacrificial animal has been purchased and is about to be slaughtered. Meanwhile, ghoror in terms of guarantees of slaughtering quality, the provider/ qurban committee must provide clear information about the record of slaughterer and what percentage of the donation is used for operations on the principle of benefit and guaranteed compensation if the expected sacrificial animal does not match reality.

This study has limited data, especially in photographing the phenomenon of qurban transactions in Indonesia, so the results obtained are very general. then further research is needed that is more specific to one category of sacrificial organizing institutions with a larger and more varied number of samples from all over Indonesia. So that the results of the conclusions are more specific and can provide a more comprehensive portrait of the practice of qurban transactions.

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