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Commission Deductions, Transparency, and Justice in the Gig Economy: An Islamic Economics Perspective on ShopeeFood Drivers in Palembang

Abstract

The rapid growth of the digital economy has expanded employment opportunities through the gig economy while simultaneously raising concerns regarding income transparency, platform workers' bargaining power, and fairness in partnership arrangements. This study examines ShopeeFood drivers' perceptions of the fairness and transparency of commission deductions in Palembang, evaluates the mechanism from an Islamic economic perspective, and identifies its implications for driver welfare. The study employs a descriptive qualitative approach. Data were collected through interviews, observation, and documentation involving ShopeeFood drivers in Palembang and analyzed inductively through data reduction, data display, conclusion drawing, and verification. The findings show that most drivers do not object to commission deductions as part of the partnership arrangement. Their primary concern is the limited information regarding commission rates, calculation methods, deduction components, and policy changes. Such information asymmetry generates systemic uncertainty and limits drivers' ability to predict their actual earnings. Commission deductions combined with independently borne operating costs also reduce net income and encourage drivers to extend their working hours. From an Islamic economic perspective, these practices indicate that the principles of justice (*'adl*), transparency (*bayyinah*), mutual consent (*an-taradin*), and clarity of remuneration (*ujrah*) have not been fully realized and may contain elements of *gharar*. The study highlights the need for a transparent commission mechanism, clear communication of policy changes, and a more balanced distribution of rights and obligations between digital platforms and drivers.

Keywords:

ShopeeFood; commission deduction; gig economy; gharar; justice

INTRODUCTION

Digital platforms have transformed contemporary labour markets by creating new forms of flexible employment through the *gig economy*. Food-delivery platforms are among the most visible manifestations of this transformation because they connect consumers, merchants, and delivery partners through an algorithmically managed digital ecosystem. While this business model generates new employment opportunities, it also creates challenges related to income uncertainty, social protection, algorithmic control, and bargaining asymmetry between digital platforms and workers (International Labour Office, 2021; Tobing, 2024).

In Indonesia, online food delivery has developed rapidly alongside increasing consumer dependence on application-based services. ShopeeFood represents one of the major platforms operating within this ecosystem. The original study notes that ShopeeFood has expanded its market presence while the number of drivers operating in Palembang has also increased. This development makes platform-based employment increasingly important as both a primary and supplementary source of income.

The problem is that the income received by drivers is not determined solely by the number of orders completed. It is also affected by platform commissions, incentives, operational expenses, distance, working hours, and changes in platform policies. Previous studies on *gig workers* in Indonesia demonstrate that platform workers may experience long working hours, income instability, and vulnerability despite the flexibility offered by digital work (Pratomo et al., 2024; Widyarini et al., 2025). The source manuscript similarly identifies average working durations of 8–12 hours per day among the drivers considered in its field description, with a substantial proportion working more than ten hours to pursue point-based incentives.

A central issue in this relationship is the commission deduction mechanism. Platform commissions may be economically justified as compensation for technological infrastructure, market access, application maintenance, customer support, and other services. However, problems arise when the amount, calculation basis, deduction components, or policy changes are not clearly communicated to drivers. Studies of online food-delivery commissions have previously raised questions regarding transparency and the conformity of commission practices with positive and Islamic law (Agil Al Munawar & Rohmah, 2024).

The issue becomes especially relevant from the perspective of Islamic economics. Economic relations in Islam are not evaluated solely on the basis of profitability and formal contractual consent. Transactions must also satisfy substantive principles of justice, clarity, mutual consent, trustworthiness, and protection against harm. The principles of *'adl* and transparency require economic actors to distribute rights and obligations fairly, while *gharar* must be minimized because contractual uncertainty can create asymmetric risk and potential harm to one party.

The concept of *ujrah* is also relevant to platform-based labour arrangements. In an *ijarah*-type relationship, compensation should be sufficiently clear to the parties entering the agreement. Research on *ujrah* emphasizes that remuneration represents compensation for services and therefore requires clarity regarding the work and its compensation (Ahmad Luthfi, 2023; Fatira AK et al., 2023). When the worker is unable to determine how the final remuneration is calculated, the substantive clarity of the arrangement may become problematic.

The Palembang case provides an important context for examining this phenomenon. The source reports approximately 3,789 registered ShopeeFood drivers, consisting of around 2,960 active and 829 inactive drivers. The predominance of active drivers suggests that platform work remains attractive, partly because of its flexible working arrangements. At the same time, the existence of inactive drivers and field complaints regarding earnings demonstrates that flexibility does not eliminate concerns over economic security.

The research gap becomes clearer because existing studies have discussed platform workers, online food-delivery commissions, Islamic commercial law, and gig-worker welfare separately. The manuscript specifically identifies the absence of research focusing on the ShopeeFood commission deduction mechanism among drivers in Palembang from an Islamic economic perspective.

Accordingly, the novelty of the study lies in combining three analytical dimensions: the empirical experiences of ShopeeFood drivers, the economic implications of commission deductions for their welfare, and normative evaluation through Islamic economic principles. This approach moves the analysis beyond the question of how much commission is deducted toward a broader question: whether a platform-based partnership provides sufficient clarity, justice, and balance between the parties involved.

Based on this background, the study aims to: first, analyze ShopeeFood drivers' perceptions of fairness and transparency in the commission deduction system; second, evaluate the system using the principles of *'adl*, avoidance of *gharar*, and protection against harmful practices; and third, identify the impact of commission deductions on driver welfare and formulate an alternative commission mechanism more consistent with Islamic economic values.

METHODOLOGY

This research employed a qualitative approach with a descriptive orientation. Qualitative research was selected because the study sought to understand drivers' experiences, perceptions, and interpretations of the commission deduction system in its natural setting. The researcher therefore positioned field experiences and meanings expressed by drivers as the primary basis of analysis.

The research was conducted among ShopeeFood drivers operating in Palembang City. The object of analysis was the commission deduction system applied to drivers and its conformity with Islamic economic principles.

The source manuscript identifies field data relating to 30 active ShopeeFood drivers distributed particularly across areas including Seberang Ulu I, Ilir Timur, and Plaju. However, the methodology chapter does not explicitly describe a formal sampling technique for selecting those informants; therefore, this article does not add a sampling procedure that is not stated in the original source.

Two major categories of information were examined: data concerning the mechanism and policies of commission deductions, and data concerning the drivers' economic welfare, including income, economic stability, job satisfaction, and socio-economic changes associated with the deduction system. Primary data were obtained directly from ShopeeFood drivers through interviews and documentation.

Data collection used interviews and documentation. Interviews were conducted both in structured form, using predetermined questions to obtain comparable responses, and in less structured form to allow deeper exploration of driver experiences. Documentation was used to complement field information through records, documents, and other materials relevant to the research problem.

Data analysis was conducted inductively following the Miles and Huberman framework described in the source. The procedure comprised three main stages: data reduction, in which interview results were selected and organized according to the focus of the study; data display, in which the findings were systematically presented through narrative and categorical organization; and conclusion drawing and verification, in which emerging patterns were examined against the consistency of field evidence.

The results chapter additionally applies *open coding, axial coding*, and *selective coding* to organize the interview findings. These coding stages produced broader themes concerning transparency, systemic uncertainty, income instability, welfare, and asymmetric partnership.

RESULTS AND DISCUSSION

Results

The field findings can be condensed into four principal themes.

Main theme	Field finding	Implication
Transparency	Drivers know deductions occur but do not always understand their components and calculation basis	Information asymmetry
Policy certainty	Changes in deductions or incentives are perceived as inadequately communicated	Systemic uncertainty
Driver income	Net earnings decline after commissions and independently borne operating expenses	Income instability
Partnership	Platform controls algorithms, deductions, and policy decisions	Asymmetric bargaining relationship

1. Drivers' Perceptions of Fairness and Transparency

An important finding is that drivers generally do not reject the existence of commission deductions themselves. They understand that deductions are part of their relationship with a digital platform. The central problem is instead the limited transparency surrounding the mechanism.

Drivers expected clearer explanations regarding commission percentages, the basis of calculation, deduction components, and changes in policy. Limited access to such information shaped the perception that the mechanism had not fully fulfilled the principles of fairness and transparency.

Thus, dissatisfaction is not simply a consequence of the existence of a commission. It results from the inability of drivers to independently reconstruct the process through which gross transaction value becomes the final balance displayed in the application.

2. Lack of Clarity in the Commission Deduction Mechanism

Interview findings show that many drivers understood only their final earnings after deductions. They did not possess sufficient information regarding how each component contributed to the final amount.

The coding process identified four manifestations of insufficient transparency:

1) lack of detailed information regarding commission percentages;
2) absence of clear information regarding deduction components;
3) policy changes without adequate prior communication; and
4) limited driver access to platform policy information.

The source interprets these recurring experiences as creating systemic uncertainty. Drivers cannot be completely certain whether deductions remain fixed or change according to particular platform policies, making personal income planning more difficult.

This finding is important because it shifts the issue from isolated dissatisfaction toward a structural information problem. The driver receives the economic consequence of the algorithm but does not have equivalent access to the information used to calculate that consequence.

3. Impact of Commission Deductions on Driver Income

The second major result concerns drivers' economic conditions. Commission deductions reduce the gross earnings drivers receive from platform activities. At the same time, drivers independently bear expenses such as fuel and vehicle maintenance.

Interview findings indicate that some drivers perceived their net income as insufficient relative to the working time, road risk, and operating expenditure required to complete orders.

The coding process grouped the economic consequences into four indicators:

- declining net income;
- rising operating-cost burdens;

- unstable daily earnings; and
- difficulty meeting household needs.

The combination of fluctuating orders and continuous deductions means drivers cannot predict their daily earnings with certainty. The study therefore identifies a broader pattern of economic instability among drivers.

This finding is consistent with the broader vulnerability of platform-based workers described by Graham and Hjorth (2017) and more recent studies of Indonesia's *gig economy*, where labour flexibility can coexist with income insecurity.

4. Asymmetry in the Platform–Driver Partnership

Although drivers are formally categorized as partners, the study finds an unequal distribution of control. Platform operators possess greater control over algorithms, commission mechanisms, incentive policies, and changes in the rules affecting income.

Drivers, by comparison, have limited access to relevant information and limited involvement in determining these policies.

This suggests an asymmetric partnership, in which contractual terminology may describe the relationship as a partnership while actual decision-making authority remains concentrated on one side. Studies of digital partnerships similarly suggest that platform-based relationships can create dependence when control over information, algorithms, and revenue allocation is concentrated at platform level (Sahal & Fauzi, 2024; Waningpati et al., 2025).

Discussion

1. Commission Transparency and Gharar

The most significant contribution of the study is the finding that the primary issue is not simply the size of the commission but the clarity of the commission mechanism.

The platform possesses substantially more information about its algorithmic calculation system than drivers. In economic terms, this represents *information asymmetry*. Information asymmetry creates a condition in which one party can understand and control the mechanics of a transaction while another party largely observes only its final consequences.

In Islamic economics, transparency is closely associated with *shiddiq*, *amanah*, *'adl*, and clarity of contractual elements. The Quranic principle of transactions based on mutual consent, as articulated in Q.S. An-Nisa: 29, indicates that legitimate consent requires more than formal acceptance. The parties should possess adequate knowledge of the transaction to make meaningful decisions.

The study therefore argues that formal driver acceptance of platform terms does not automatically guarantee substantive *an-taradin* when the mechanism affecting their remuneration is not fully understood. The original discussion specifically identifies this limitation as a potential imperfection in mutual consent.

The same issue can be examined through *gharar*. *Gharar* refers to significant uncertainty or ambiguity within a transaction that may expose a party to avoidable risk or loss. Contemporary digital transactions can generate new forms of *gharar* because uncertainty may no longer concern only the physical object of a transaction but also algorithmic calculation, dynamic pricing, automated deductions, and inaccessible information (Kilawati et al., 2024; Saifuddin, 2025).

In this case, uncertainty exists because drivers do not always know precisely how commissions are calculated, how much is charged, or how changes in the mechanism are determined. The original analysis therefore considers this uncertainty to have characteristics consistent with *gharar*.

The issue also relates to the clarity of *ujrah*. If the platform-driver relationship is analogized to an *ijarah* arrangement, remuneration should be sufficiently identifiable to the parties. The study argues that lack of clarity surrounding the final compensation mechanism indicates that the requirement of clear *ujrah* has not been fulfilled optimally.

Thus, the Islamic economic issue is not that commission deductions are inherently prohibited. Rather, the problem arises when the deduction structure cannot be adequately understood by the party whose income is being deducted.

2. Transparency, Amanah, and Driver Trust

The findings also show that continuing uncertainty can affect driver trust in the platform. In Islamic economic relations, trust is closely associated with the concept of *amanah*. An economic actor entrusted with managing information and transactions has a responsibility to communicate matters affecting the rights of other parties.

The original study links this requirement to Q.S. An-Nisa: 58 concerning the fulfillment of trusts. Within the platform context, *amanah* can therefore be operationalized not merely as avoiding fraud but also as providing information that enables drivers to understand the economic consequences of the system under which they work.

When policy changes are perceived to occur without adequate communication, the consequences extend beyond temporary dissatisfaction. Repeated information gaps can weaken institutional trust, make drivers uncertain about future income, and reduce confidence in the fairness of the partnership.

This interpretation is important because digital platforms rely heavily on long-term participation by service providers. Transparency is consequently not only a normative Islamic principle but also a mechanism for sustaining platform-worker trust.

3. Income Stability, Welfare, and Maqashid al-Shariah

The findings show that commissions operate together with other economic burdens. Drivers must finance fuel, vehicle maintenance, and other operational expenses, while the number of orders can fluctuate. As a result, gross income cannot be equated with disposable income.

From the perspective of Islamic economics, worker welfare extends beyond the nominal amount of remuneration. The notion of *falah* incorporates material security alongside broader human well-being. The original study argues that income uncertainty makes financial planning more difficult, particularly for drivers who depend on platform work as a primary income source.

The issue can also be linked to *maqashid al-shariah*, particularly *hifz al-mal* and *hifz al-nafs*. Protecting wealth requires an economic arrangement that does not create unnecessary uncertainty over earned income, while protecting life and welfare requires opportunities to meet basic needs in a sustainable manner.

Consequently, a Sharia-compliant commission mechanism should not be judged solely according to whether a formal contract exists. It should also be assessed according to whether it creates a reasonable balance between platform sustainability and the economic welfare of drivers.

4. ʻAdl and the Problem of Asymmetric Partnership

The study further demonstrates that the term "partner" does not necessarily produce equality in actual decision-making.

The platform manages the digital infrastructure and consequently has legitimate authority over many operational decisions. Nevertheless, an imbalance becomes problematic when decisions directly affecting driver income are taken without sufficient transparency or meaningful access to information.

The principle of *ʻadl* requires proportionality in rights, obligations, risk, and benefit. It does not require every party to possess identical authority, but it requires that differences in authority do not produce unjust disadvantages.

This interpretation is consistent with the original study's finding that the platform-driver relationship has not yet fully reflected *ʻadl* and *musawah* because information and decision-making control remain concentrated on the platform side.

The implication is that a more Sharia-oriented platform partnership should contain at least three elements: clear disclosure of commission formulas, prior communication of changes affecting remuneration, and mechanisms through which drivers can obtain explanations or convey objections regarding income-related policies.

5. Toward a Sharia-Compliant Commission Model

Based on the findings, an alternative mechanism does not necessarily require eliminating platform commissions. Rather, it requires redesigning the governance of those commissions.

A Sharia-oriented commission system could be founded on:

a) clarity of the commission percentage and calculation basis before the driver accepts an order;
b) itemized disclosure of each deduction affecting gross and net earnings;
c) advance notification of commission or incentive-policy changes;
d) clarity of ujrah, allowing drivers to estimate remuneration before completing the service;
e) accessible complaint and consultation mechanisms;
f) proportional allocation of rights, obligations, and risks between the platform and drivers; and
g) protection from hidden or inadequately explained deductions that could generate *gharar*.

These measures follow directly from the conclusions of the original study, which recommends transparency, contractual clarity, disclosure of policy changes, and a fairer distribution of rights and obligations.

CONCLUSION

This research demonstrates that the principal concern of ShopeeFood drivers in Palembang is not the existence of commission deductions itself, but the limited transparency surrounding their calculation and modification. Drivers reported insufficient clarity regarding deduction percentages, calculation bases, components, and changes in platform policies. As a result, the system generates uncertainty in understanding both their rights and their actual earnings.

From an Islamic economic perspective, the commission mechanism has not fully realized the principles of *ʻadl*, *bayyinah*, *amanah*, and substantive *an-taradin*.

Insufficient clarity concerning commission calculations also creates a potential element of *gharar* and raises questions regarding clarity of *ujrah*.

Economically, commission deductions combined with independently borne operational expenses contribute to lower and less stable net income. This condition can encourage longer working hours and affect drivers' ability to meet household needs.

Therefore, a commission arrangement consistent with Islamic economic principles should emphasize transparent calculations, clear contractual remuneration, advance disclosure of policy changes, proportional distribution of rights and obligations, and mechanisms that provide drivers greater access to information affecting their income.

The study is limited to ShopeeFood drivers in Palembang and is therefore not intended to represent platform workers nationally. The original manuscript itself recommends future research encompassing broader geographic areas, comparisons across platforms, long-term welfare issues, legal protection, and quantitative analysis of driver income.

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