
Online Buying And Selling Business Ethics In An Islamic Perspective: Literature Review

Etika Bisnis Jual Beli Online Dalam Perspektif Islam: Tinjauan Pustaka

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Abstract

Buying and Online selling is buying and selling activities online by utilizing internet technology. This form of marketing can be done by displaying the seller's product by uploading photos of the product so that communication between the seller and the buyer will be formed, but the buyer cannot see the desired item directly. Even though buying and selling online has various benefits, there are also problems that may arise, especially in uncertainty, namely whether the items in the photos match when they are received and the goods sent will actually be sent. Therefore, it requires a very high application of business ethics from online, namely a study that shows that trust in user acceptance of online buying and selling. So it is important to explore how to build trust in buying and selling online from an Islamic perspective. This research method is qualitative, using the field of literature review (literature review). The researcher collected data by gathering 14 selected relevant articles in the form of journals, books, and previous proceedings. The results of the literature review can be concluded that online buying and selling transactions in their application have tried to adapt to Islamic business ethics, but there is still some lack of understanding of good and correct online buying and selling business ethics according to an Islamic perspective. So it is necessary to have an understanding of business ethics from an Islamic perspective that includes ethical principles in a comprehensive manner.

Keywords : business ethics, buying and selling online, Islam

INTRODUCTION

In the present era of globalization, numerous business models have evolved, leveraging advanced technological sophistication. Generally, Islamic trading stipulates physical transactions where the object is presented during the transaction, whereas online buying and selling sites do not follow this practice. And the problem is not that the simple either. Online buying and selling sites are a model of buying and selling agreements with the different characteristics from the usual buying and selling transaction model, especially with a reach that is not only local but also global. The practice of online buying and selling is becoming increasingly widespread, thanks to the availability of websites dedicated to facilitating online transactions, which are continuously improving and diversifying. One of the things that distinguishes online business from offline business is the transaction process and the main media in the process. The transaction process constitutes a crucial element in a business.. Generally, Islamic business practices involve physical transactions, which may include presenting the object during the transaction or not, but they require a clear specification of the nature of the object, and it should be delivered directly or submitted by a certain time limit.

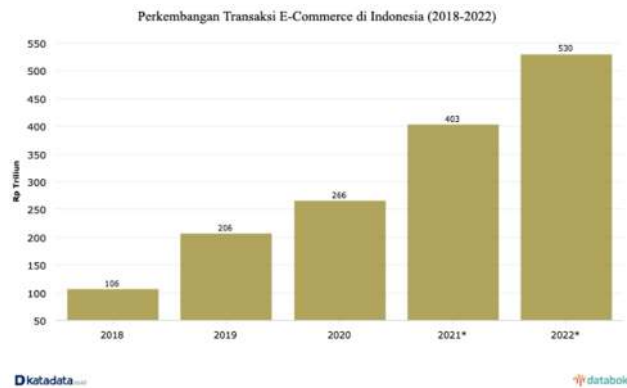


Figure 1: Development of E-Commerce transactions in Indonesia (2018-2022)

(Source: DATABOOKS.CO.ID)

Based on figure 1, As per the 2021 Bank Indonesia Annual Meeting report, e-commerce transactions in the country were expected to reach IDR 403 trillion. This figure had increased by 51.6% from the previous year, reaching IDR 266 trillion. Bank Indonesia has also projected e-commerce transactions in Indonesia will continue to rise in 2022 with a value reaching IDR 530 trillion or growing 31.4% (yoy). In line with the development of e-commerce transactions, digital banking payment transactions in 2021 are projected to reach IDR 40 thousand trillion, up 46.1% (yoy). The increase in digital banking transactions is also expected to continue to increase to IDR 48.6 thousand trillion or grow 21.8% (yoy) in 2022. Similarly, the use of electronic money in 2021 is also projected to grow 41.2% (yoy) and will grow again 16.3% (yoy) to reach IDR 337 trillion in 2022.

The rapid development of digital economics and financial transactions is in line with the increasing public acceptance and preference for shopping online, the expansion of the e-commerce ecosystem, and the development of digital payment services. Online buying and selling transactions are considered practical, fast, and easy. Online buying and selling transactions are permissible according to Islam, based on the principles that exist in trading according to Islam. Sellers must have a mandate to display an attitude of openness, honesty, optimal service, and doing good in all things, especially when it comes to community service. Islam places business as an essential economic position (Fakhry Zamzam, 2020). As a role model for Muslims, Prophet Muhammad (SAW) values the ethical conduct shaped by diligence as a form of devotion to Allah SWT. therefore, Islam underscores the significance of ethical principles in business, encompassing fair competition, honesty, transparency, and equity. It is the responsibility of each participant in the marketplace to uphold these ethical values. These values reflect the faith of a Muslim in Allah SWT (Arief, 2020). The priority of business ethics is to maintain good frequency between people. However, in practice, the basic principles of Islamic-based business guided by the Al-Qur'an and As Sunnah are not implemented by Islamic business ethics. More specifically, are the values contained in buying and selling online in accordance with Islamic values such as honesty, convenience, contracts, speed, costs, and so on. Even though online buying and selling transactions have various benefits, there are also problems that may arise, especially in uncertainty (Gharar), namely whether the item in the photo matches when it was received, then whether the item sent will actually be sent and still be delivered much more.

RESEARCH METHOD

The research method used is qualitative, by using the field of literature review by collecting a number of research references in the form of journal articles and proceedings. The purpose of this method is to produce various theories of relevance or interpretation according to the research problem as reference material in the results and discussion. The criteria for reference articles in this study are related to the implementation of

online buying and selling business ethics from an Islamic perspective. The collection of literature reviews includes several stages, including searching for articles published in the 2017-2022 range, then the researcher groups a number of articles and books and obtains 12 relevant articles and 1 book. After conducting an analysis regarding the structure of the article and its suitability for the research topic, the researcher compares articles that are interconnected or have similar research results. In addition, there are additional journal articles that strengthen and add sharpness to the discussion of research results.

RESULTS AND ANALYSIS

Online buying and selling constitutes a contractual agreement between two parties: the seller, responsible for selling the goods, and the buyer, who pays for the purchased items. This transaction method operates through an internet-based buying and selling system, devoid of direct physical interaction between the seller and the buyer. Instead, online buying and selling relies on a network connection facilitated by various devices such as cellphones, computers, and tablets. In e-commerce, a seller makes an offer for his goods to be sold through electronic media, namely the internet, by entering the offer on the site, whether he manages himself to trade or including them another site. Buyers here can freely choose which transaction suits what they are looking for. On browsing sites on internet, buyers are like people who shop conventionally by looking at the storefronts displayed by each store and if they find something they are looking for, they can make transactions with sellers who offer offers on the site, which is like a shop. conventionally. (Gemala Dewi, et al, 2005). When engaging in online transactions, payments are typically processed through methods such as ATM transfers or Cash on Delivery (COD). In accordance with Islamic teachings, trade is fundamentally not focused solely on material gain for worldly profits, but also encompasses the spiritual benefits in the hereafter. Achieving this goal involves following the permissible principles of trade within the bounds of Islamic ethics. (Zurohman & Rahayu, 2019)

In e-commerce transactions in the country of Indonesia, it continues to compete rapidly in its facilities, to get the best rating and trust of each platform, be it Shopee, Tokopedia, Lazada, and Bukalapak, must compete healthily in buying and selling activities. From the image below you can see the progress of e-commerce in Indonesia in 2022.



Figure 2. Indonesian People's Preferred E-commerce Platform in 2022

Business Ethics

Ethics is a critical analysis of right and wrong behavior (Bertens, 2013). Ethics is a scientific field of philosophy that investigates the morality-based good and bad of human behavior. The application of ethical principles (ethics) in business is all that business ethics is, according to these definitions of morality and

ethics (Shaw, 1995). Relevant to business and professional ethics are at least two basic streams of ethics: non-consequentialist or deontological ethics and consequentialist or teleological ethics. A theory of ethics known as consequentialist or teleological ethics places a strong emphasis on judging the morality of an action by its results. According to Brown (1987), a choice, policy, or course of action is deemed ethically right if it results in positive outcomes, and vice versa.

The term "ethics" originates from the Greek term "ethos," signifying customs. In today's contemporary business environment, the concept referred to as business ethics is instrumental in addressing diverse business competitions and promoting equitable competition within the business realm. Business ethics serves as a means of regulating business practices and competition behavior to ensure conformity with established norms. A business competition can be considered good if it meets all the existing norms. Business ethics can also be used by business people as a source of paradigms for running a good business (Rosyadi, 2012). On the principles of Islamic business ethics, a business can run according to Islamic principles. The fundamental principle of business is centered around attaining maximum profit. However, from a vertical perspective, business activities encompass not only profit but also serve as a manifestation of worship, morality, and human submission to God. A set of rules derived from faith, shari'at, and morality derived from the Qur'an and the Sunnah, as well as the outcomes of the scholars' *ijtihad*, are also a consequence of the scope of business in this dimension. After that, it serves as a standard for business dealings and issues pertaining to other company procedures. The implementation involves various aspects, encompassing both the relationship between creatures and their God and the relationships among creatures themselves. (Majelis Tarjih & Majlis Tajdid, 2016).

Islamic Business Ethics

In inviting people to believe in and practice its demands for all aspects of life. We often use terms that are known in the business world, such as buying and selling, profit and loss, and so on. In this context, the Qur'an promises: "Indeed, Allah has purchased from the believers themselves and their wealth by providing heaven for them. They fight in the way of Allah; then they kill or be killed. (it has become) a true promise from Allah in the law, the Bible and the Koran. And who is more true to his promise (besides) than Allah? So be happy with the buying and selling that you have done, and that is a great victory. (QS. At-Taubah: 111).

Islamic business ethics is a process and effort to find out what is right and wrong, which then, of course, does the right thing with regard to products and company services with parties interested in company demands. (Abdul Aziz, 2013). Islamic business ethics is an *akhlaq* in carrying out a business activity that applies the values of Islamic teachings, and in its business activities, there is no need to worry about any worries, because it has been considered and believed to be the right thing. This Islamic business ethics certainly refers to al -Qur'an and al-Hadith as guidelines and strategies in implementing good business. In business activities here, we apply a lot of goodness that benefits many people at all times. The values of business ethics that refer to the Qur'an and al-Hadith practice several things (Djakfar, 2012):

1. Tauhid/Unity. A unity that provides economic and social relations that will form an important matter for the Islamic order . In running a business, one must have the principle of unity. This is with the aim of controlling the thoughts, attitudes, actions and behavior of individuals in running the wheels of the economy and business. In the process of buying and selling online, buyers do not directly see the goods to be purchased. Buyers only see display pictures of the items being sold, so buyers cannot confirm concretely the items they want to buy. When considering Islamic business ethics, engaging in online buying and selling is permissible, given that the products being exchanged align with their visual representation and the specifications outlined in the online shop's description. In other words, conducting online transactions through e-commerce platforms is allowed, as long as the products adhere to the visual representation and specifications as presented on the online shop's extended

showcases on the website, and do not involve any deceptive practices that go against the principles of Islamic business ethics.

2. Equilibrium / The Principle of Balance, which has the meaning of balance or justice, in Islam, is of course very much required to do justice, especially in business where it is strictly forbidden to commit fraud to cause hostility. Equilibrium is established through a contractual method, wherein the principles of equilibrium are chosen through the unanimous consent of all involved parties, ensuring no harm befalls any party. Agreements or contracts in transactions hold immense significance, as they serve as the primary foundation for entrepreneurs to sustain their business operations. When considered from the perspective of Islamic business ethics, the principle of equilibrium and justice takes precedence in the execution of business activities, as Islam mandates that its followers act justly and impartially without any exceptions. In previous research by Mabarroh Azizah, Faculty of Sharia, IAIN Purwokerto, in his journal on the Application of Islamic Business Ethics in Online Buying and Selling Transactions at the Shopee Online Store, it was stated that the majority of sellers on Shopee There are still many of them who think about their personal interests rather than the interests of buyers. There are many details hidden, resulting in losses on the part of the buyer.
3. Free will, which means free will, freedom in this case, does not harm other parties and has an important role in Islamic business ethics. During the process of online purchasing and selling, the indicated delivery timeframe for the purchased products often sparks the buyer's concerns, leading them to hold the online store accountable for any delivery delays. In reality, on each online platform, delivery delays do not result from any fault on the part of the online store engaged in the buying and selling process but rather stem from errors or negligence within the goods delivery service, which subsequently causes delays in delivering the purchased items to the buyer. When examined from the standpoint of Islamic business ethics, autonomy is a crucial component of the ethical principles governing Islamic commerce. Nevertheless, this freedom should not come at the expense of collective interests. Individuals are free to enter into agreements and fulfill their contractual obligations. In buying and selling online, the parties to the transaction must fulfill all contracts that have been made.
4. Responsibility, the responsibility carried out by each person to fulfill an interest and unity which is the right of action for all activities that have been given authority to every human being and organization. Humans need to muster the courage to take responsibility for all their choices, not only in the eyes of fellow humans but, most importantly, in the sight of Allah SWT in the future. Even if individuals attempt to shirk responsibility for their actions, especially when they harm others, they will ultimately be held accountable before Allah, the All-Knowing. In the context of online buying and selling, when a purchased item reaches the buyer and does not align with the product advertised on the online store's website in terms of specifications, type, or characteristics, and the buyer submits a rightful complaint (requesting a refund) to the online shop, not all online store sellers are willing to address the issue. The application of ethical responsibility is carried out by sellers by responding to complaints submitted by offering choices that are not burdensome to one another. In previous research by Eka Sri Wahyuni, IAIN Bengkulu, in her journal about the Trend of Buying and Selling Online Through Official Sites According to the Review of Islamic Business Ethics, it was stated that not all resellers/sellers are honest in buying and selling online. Some sellers engage in dishonest practices, which can be detrimental to the buyer. Additionally, there are cases where sellers dispatch incorrect items to the buyers. Nevertheless, when a buyer rightfully lodges a complaint (requesting a refund) through the online shop's platform, not all sellers are willing to address the issues raised, and some even refuse to acknowledge the customer's complaint. Notably, within the Shopee system itself, the option for returning goods (requesting a refund) is available if the purchased items do not correspond to the description (specifications) provided by the particular online store or reseller involved. From the perspective of Islamic business ethics, individuals should exhibit the courage to assume responsibility for their choices, not only in the eyes of fellow humans but, more importantly, in the presence of Allah

SWT in the future. In the realm of online buying and selling, all involved parties, particularly business people, are expected to act responsibly. While they may seek to benefit from these transactions, it remains crucial to uphold the rights of the buyers.

5. Ihsan / Truth (Honesty and Virtue), The application of virtue ethics (ihsan) can be traced from the four ethics that have been applied above by showing that the seller has really provided benefits for various economic aspects, provided the best service, fast response, did not disappoint, and did not cause harm to all parties. Guided by this principle of truth, Islamic business ethics are highly protective and proactively guard against the potential for loss to any of the parties involved in transactions, collaborations, or agreements in business. In the business context, truth is meant as the right intention, attitude and behavior, which includes the transaction process, the process of seeking or obtaining development commodities as well as the process of trying to gain or determine profits. Islamic business ethics are extremely watchful and proactive, with the goal of preventing any losses for any of the parties involved in business transactions, collaborations, or agreements. They incorporate the principle of honesty. According to study, truthfulness or honesty in transactions is a crucial component and one of the primary prerequisites for buying and selling online in Indonesia. On the topic of the ethics of online purchasing and selling from an Islamic perspective, the 2019 Journal of Sharia Economic Law, UIN Alauddin Makassar, published an article, compiled by Kristianto Dwi Estijayandono, et al that the principle of truth applied to buying and selling transactions at Tokopedia.com is that the seller sends the goods according to the order buyer. The goods sent must be suitable and not damaged or defective. Photos of items displayed in advertisements must also be items that are in accordance with what is available, not photos taken from the internet. The description of the goods must also be explained with the original condition of the goods. Neither added nor subtracted.

In accordance with the five principles outlined above, every operation, procedure, and even the entire framework within a business corporation should adhere to these principles to align with Islamic business ethics. It is imperative that all elements linked to the company are consistently and effectively implemented. These five fundamental principles of Islamic business ethics serve as a deterrent, discouraging companies from involvement in activities that are forbidden or contradict the principles of Sharia law.

CONCLUSION

The researchers have indicated that the main discovery, derived from an analysis of up to 14 sources of journal articles, proceedings, and literature reviews within the context of a literature review, pertains to the suitability of online buying and selling transactions in e-commerce. This topic has been extensively studied and researched, leading to a variety of interpretations. The similarities obtained are significant differences related to suitability or not in the application of business ethics. Some mentioned that they had followed Islamic business ethics and others said that they were not even in accordance with Islamic business ethics because there were still elements of deception (najasy), lies, gharar, and other prohibited and false things. Some individuals also clarify that online buying and selling transactions carried out via e-commerce are deemed permissible as long as they do not incorporate elements that are forbidden by Islamic law. It's just that, in some cases, the occurrence of invalid transactions was due to human error or errors from the users themselves, both the seller and the buyer, which then resulted in some implementations being less in line with Islamic sharia. The most important thing to note is the attitude of caring for the values of honesty, justice and spirituality in business activities, because business is not only for profit, but to meet the needs of fellow brothers and families in this world, so that in addition to the system created, humans (who created the system), also needs to pay attention to the appropriate rules and ethics and provisions have been set so that the running business becomes a blessing and success so that it can develop properly.

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