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## Analysis of the Application of Islamic Business Ethics Principles in Humaira Shop Online Buying and Selling Transactions

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### Abstract

This study aims to analyze whether online buying and selling transactions have applied the principles of Islamic business ethics in online buying and selling transactions and how to apply the principles of Islamic business ethics in online buying and selling transactions. This research uses a qualitative method of descriptive nature with data collection techniques

in the form of interviews and documentation. The primary data in this study is the owners and consumers who buy Muslim fashion products at Humaira Shop. The results of the study stated that Humaira Shop has fully applied the principles of Islamic business ethics in its buying and selling, with the principle of monotheism, the principle of balance, the principle of free will, the principle of responsibility and the principle of ihsan. in applying the principles of Islamic Business ethics using the 7p E-Marketing strategy, namely product and process applying the principle of responsibility. Promotion, applying the principles of tauhid. Price, applying the principle of balance. Place applies the principle of free will. People and physical evidence apply the principle of ihsan.

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### BACKGROUND

The rapid development of information technology has had a significant impact on various aspects of human life, including in the field of trade. One of the major changes that occurred was the emergence of an online buying and selling system that utilizes digital media as a means of transactions. Online buying and selling is considered more practical, efficient, and can save time and operational costs. However, behind all the conveniences offered, this system also presents various challenges, especially related to consumer trust and ethics in transactions.

**Keywords:** Islamic Business Ethics1, Online Buying and Selling Transactions2, Muslim Fashion Products3. E.g., management, public, trust (Calibri 10, italic).

The rise of cases of fraud in online transactions, ranging from inappropriate goods, untimely delivery, to the lack of clarity of the seller's identity, is a problem that is quite troubling. In this context, business ethics is an important cornerstone that cannot be ignored. Islam as a perfect religion has provided guidelines in carrying out economic and business activities. Islamic business ethics not only regulates the relationship between business actors and their consumers, but also concerns spiritual responsibility to Allah SWT.

Islamic business ethics is based on five main principles, namely the principles of monotheism (unity), equilibrium (equilibrium), free will (free will), responsibility (responsibility), and ihsan (benevolence). These five principles are the pillars in creating a fair, honest, and responsible business system. The application of these principles is very important in online buying and selling practices which are indirect and prone to irregularities. Therefore, there needs to be a concrete effort from business actors to apply these values in their business activities.(Claessens et al., 2007)

Humaira Shop as one of the business people in the field of selling Muslim fashion products online is an interesting object to analyze. The products they offer are very relevant to market needs, especially for Muslim women. However, more than just success in marketing, it is important to know the extent to which Humaira Shop applies the principles of Islamic business ethics in its operations. Do they prioritize honesty, responsibility, and good service to consumers? What are the strategies they apply to maintain Islamic values in digital marketing?

This research is important because it can provide a real picture of the implementation of Islamic business ethics in the digital era, especially in online business. Through a qualitative descriptive approach, this study examines in depth the business practices of Humaira Shop from the perspective of Islamic ethical principles. The results of this research are expected to be a reference as well as motivation for other business actors to pay more attention to ethical and spiritual aspects in doing business, so as to create a trustworthy, fair, and blessing-oriented trade ecosystem, not solely worldly profits.

Thus, the analysis of the application of Islamic business ethics principles in online buying and selling transactions at Humaira Shop is an important effort to affirm that Islamic values can be harmoniously integrated in modern business practices, so that it not only provides material benefits but also benefits and blessings for all parties involved.

Islamic business ethics are morals in doing business in accordance with Islamic principles, so that in doing business there is no need to worry, because it is believed to be something right and good. If ethical values are carried out, it will perfect the essence of the whole human being. Everyone can have a set of understandings of values, but there are only two understandings that lead to the personality of Muslims, namely the Qur'an and Hadith which are the source of guidance in every principle of life, including

in terms of business.(Sarirati & Ardini, 2024)

As a perfect teaching of life, Islam provides guidance on every human activity, including the economy. The purpose of Islamic economics cannot be separated from the purpose of the Islamic sharia to achieve prosperity and salvation in this world and in the hereafter. Islam also commands human beings to direct and responsible individual action and participation in economic problems through a cooperative way that produces economic dynamics and growth. In addition to establishing Islamic ethics also encourages humans to develop businesses, in relation to the Islamic paradigm of business ethics, the philosophical foundation that must be built in a Muslim is the relationship between humans and their God by adhering to this foundation, Muslims in doing business will feel the presence of a third party (God) in every aspect of their lives. This belief should be an integral part of every Muslim in his business because business in Islam is solely not only for worldly affairs but must instill a clear vision of the hereafter. With such thinking, ethical issues in business become an important spotlight in Islamic economics (Outlook et al., 2011)

In running a business, a strategy is needed to influence the target response. There are strategies that must be carried out in business, namely: (Sari, 2020).

#### 1. *Product*

Product strategy is one of the components that has an important role for marketing, the product can be in the form of goods or services that can be offered and marketed to consumers. With products that are ready to be marketed, it will make consumers recognize the company through the products that have been offered.

#### 2. *Promotion*

Promotion is part of the communication strategy used to introduce a product to be marketed. This also includes determining the location, selection of the target market and the tools used. The Internet offers marketing communication channels to provide information to customers about the products offered and help in the purchase process.

#### 3. *Price*

In marketing, price can be used as a reference to be used to determine the quality of a product. In a price there can be two approaches used to set a price. For some beginner business people, they tend to use low-price strategies to offer discounts to attract consumer interest and get customers. Meanwhile, there are also other businessmen who have established their businesses for a long time so that in their transactions or marketing they use quite high prices.

#### 4. *Place*

*Place* is a marketing tool to distribute products to be sold, in choosing a marketing place is very important for a businessman, because this greatly affects

the amount of consumer interest in the product being marketed. The internet has the biggest role for a marketing place, because the internet has a very wide reach.

#### 5. *Browse*

*People* are the driving variable in carrying out marketing activities or an organization that provides services for consumers in building loyalty. Everyone must respect each other, apply in themselves to behave and behave well, as human resources in a business by serving consumers with patience, sincerity, and providing good behavior, respecting all consumers by providing comfort to consumers.

#### 6. *Process*

The process has a very important role in a business, a businessman must pay close attention to the quality of the product and provide appropriate information to consumers regarding the condition of the existing goods. Of course, everything must still maintain sharia principles to achieve the desired target, starting from the process of selecting products to be sold to marketing products because this is for the convenience of consumers who use it and no party feels disadvantaged.

#### 7. *Physical evidence*

*Physical evidence* Or called physical evidence where physical evidence here is the output provided by the seller to the consumer as a tool to support the company's services provided. Providing quality of comfort so that it can determine consumers' interest in transacting in companies that have attractive sites.(Indarti & Wardana, 2013)

Sell Online buying is an activity between the seller and the buyer who do not have to meet in person to carry out negotiations and transactions. Then the seller and the buyer communicate or interact online through messages on computers, mobile phones, whatsapp messages, SMS or telephones. In online buying and selling transactions, the seller and the buyer need a third party to carry out the delivery of goods and the delivery of money made by the seller and buyer. (Anzoátegui et al., 2014) Transactions through *Online* is a transaction that is carried out without having to meet face-to-face or meeting between the seller and the buyer, but is carried out by data transfer using social media between the seller and the buyer, along with the development of information technology as it is today which makes it possible to make transactions remotely, anyone and anywhere can interact even if only face-to-face. The most important thing is that communication between the seller and the buyer must not be interrupted so that there is no loss between the seller and the buyer in making transactions *Online*. Therefore, in this day and age, technology is very advanced, just sit back and choose the desired item. (HANIFAH, 2022)

### **RESEARCH METHODS**

Research Approaches and Methods This research uses qualitative research. According to Lexy J. Moeleong, qualitative research is an activity to explore and understand the meaning of a number of individuals or groups of people who have the

capacity of the social problems to be researched. This research is descriptive, which is a way to analyze the data that has been collected from the research process and then described. This research includes field research which refers to observations and field data collection for research materials. (Rinda Fauzian et al., 2021) The approach used in this study uses a qualitative research approach. Bogdan and Taylor define qualitative methods as research methods that produce descriptive data in the form of written or oral data of observable behaviors (Ramadhan, 2012)

Primary data is data obtained from the original source. In this case, the data collection process needs to have a main source that will be used as a research object to be used as a source. In this study, primary data was obtained by conducting interviews with related parties (Pebryani, 2020). The speakers in this study are Humaira shop owners and consumers at Humaira Shop. Secondary data is data obtained through the collection or management of data that is a documentation study in the form of a review of personal, official, institutional, references (literature, reports, writings, and others) that have relevance to the object of research (Kurniawati, 2017). The secondary data in this study consists of journals, articles, the internet and books that support secondary data.

An interview is a data collection by conducting a question and answer with resource persons or oral conversations with authorized persons to provide the necessary data information. Researchers use interview techniques because they want to know more deeply about things related to the research (Oktavi, 2021). The technique used in this method is by creating a list of questions. The parties who will be interviewed are the owners of Humaira shop and consumers of Humaira Shop. Documentation is a method of collecting data by collecting objects that become documentation, such as photos, drawings, notes, or so on. This documentation technique is carried out to collect data in the form of written data containing information and explanations (Emda, 2018)

## RESULTS AND DISCUSSION

### Analysis of the Application of Islamic Business Ethics Principles in Humaira Shop

#### 1. Unity (kesatuan)

The concept of monotheism (vertical dimension) means that Allah SWT has determined certain limits on human actions as caliphs, in order to provide benefits to a person without having to sacrifice the rights of other individuals, and horizontal relationships with the lives of fellow humans and nature in their entirety to achieve the same ultimate goal. By integrating religious aspects with other aspects of life, such as the economy, there will be a feeling in humans that they will always feel recorded in every activity of their lives. Including economic activities so that in carrying out business activities it will not be easy to deviate from the provisions that have been *supported* by monotheism to improve human awareness of *altruistic instincts*, both to fellow humans and the environment. This means that the concept of monotheism has an influence on a Muslim.

In this principle, Humaira Shop has applied the principle of monotheism because in this principle of monotheism, the closer a person is to Allah, the more he will feel that he is always supervised by Allah, so that there is less possibility of cheating or lying in his business, while Humaira Shop in promoting its products is always honest and trustworthy to gain the trust of consumers.

## 2. The Principle of *Equilibrium*

The concept of balance can be understood that the balance of life in this world and in the hereafter must be applied by a Muslim businessman. Therefore, the concept of balance means calling on Muslim entrepreneurs to be able to realize actions (in business) that can set themselves and others in worldly welfare and salvation in the hereafter. In activities in the business world, Islam requires to be fair, including to those who are not liked. The sense of justice in Islam is directed so that the rights of others, the rights of the social environment, the rights of the universe, the rights of Allah and His Messenger apply as *stakeholder* from one's fair behavior.(Cordova & Celona, 2019)

In this principle, Humaira Shop has applied the principle of balance because in this principle of balance the seller must be fair in promoting goods and serving consumers, must not discriminate in any aspect and in the transaction process Humaira Shop never gives different prices to consumers because the principle of fairness is required to be treated equally according to fair references and according to rational criteria, objective and accountable. So with this, Humaira Shop has applied the principle of balance.

## 3. The Principle of *Free Will*

Freedom is an important part of Islamic business ethics, but it does not harm the collective interest. Individual interests are wide open. The absence of income limits for a person encourages humans to actively work and work with all the potential they have. The application of the concept of free will in Islamic business ethics is that humans have the freedom to make contracts and keep them or renege on them. A Muslim who has surrendered his life to the will of Allah SWT will keep the contract he has made.

There is this principle, Humaira Shop applies the principle of free will by giving consumers the freedom to bargain for the price of goods, even if there are consumers who bargain for the price of goods, Humaira Shop is willing to provide the price that has been offered by the consumer. Meanwhile, if there is a sudden cancellation of the order from the consumer, the Humaira Shop will accept and never force the consumer to buy the product. With this, Humaira Shop has applied the ethical principle of free will in its buying and selling transactions.

## 4. Principle of *Responsibility*

Individual responsibility is so fundamental in the teachings of Islam. Especially if it is associated with economic freedom. Acceptance of the principle

of individual responsibility means that everyone will be judged personally on the Day of Judgment. Every individual has a direct relationship with God and forgiveness must be sought directly from God. The application of the concept of responsibility in Islamic business ethics is that if the behavior of a Muslim entrepreneur behaves unethically, he cannot blame the action on the problem of business pressure or on the fact that everyone also behaves unethically. He must bear the highest responsibility for his own actions.

In this principle, Humaira Shop has applied the principle of responsibility because Humaira Shop can guarantee as a responsible seller in the event of damage or defects in goods and consumers at Humaira Shop have also never received defective goods and the goods are according to consumer requests. And in the delivery of goods Humaira Shop is always on time and so far there have been no complaints regarding the delivery time of goods that are not according to the estimate because the Humaira Shop is always on time and can predict the estimated delivery of goods, including in responding to consumer complaints, Humaira Shop responds to it well.(Asiva Noor Rachmayani, 2015)

##### 5. Prinsip *Benevolence* (Ihsan)

This principle is related to the attitude of traders in serving and treating consumers. The polite, friendly, generous and patient attitude that the trader has towards his consumers will make the impression that attraction will provide positive things, but if on the contrary the attitude is disrespectful, unfriendly, impatient and differentiates his treatment of consumers, it will look and seem negative for the trader

In this principle, Humaira Shop has applied the principle of courtesy because it behaves well and serves consumers well by maintaining the quality of goods before the goods are sent to consumers in check first so that the goods are sent according to the consumer's request and establish good communication with consumers by asking about the quality of goods for consumer satisfaction.

#### **Application of Islamic Business Ethics Principles at Humaira Shop**

In applying the principles of Islamic business ethics, Humaira Shop uses the 7p E-marketing strategy, which is as follows:

##### 1. *Product*

Strategy is a product that is one of the components that has an important role in marketing, the product can be in the form of goods or services that can be offered and marketed to consumers. With products that are ready to be marketed, it will make consumers recognize the company through the products that have been offered. Humaira Shop markets Muslim fashion products, namely hijab, ciput, socks, cuffs and robes which are currently receiving demand from consumers from teenagers to adults.

Maintaining product quality is very important to provide satisfaction for consumers because the seller's job is to provide the best for consumers. In the emarketing strategy, among the five principles of Islamic business ethics that are in accordance with the point *product*, namely the principle of responsibility, as in doing business must be based on responsibility, consumers believe in the products they buy, so the seller must provide the best quality of goods so that there are no disputes and no party is harmed.

## 2. *Promotion*

Promotion is a form of effort to market products and provide information related to the products offered to consumers or potential consumers. Providing information on products to be marketed can be done offline or *online*. Promotion can also be used as a form of communication between sellers and consumers to provide expanded information related to the products sold so that consumers buy the products.

In the e-marketing strategy, among the five principles of Islamic business ethics that are in accordance with the *promotion points*, namely the principle of monotheism where in promoting as a marketing party it is forbidden to lie and convey information that is not in accordance with the condition of the goods. The promotion must be done clearly and openly with what has become the terms of the promotion.

## 3. *Price*

Price is a value to determine the valuation of a product. The pricing strategy in determining whether for discounts or fixed prices must be adjusted to the condition or quality of the goods. Price is also a very important component for marketing because it generates sales revenue.

In the e-marketing strategy, among the five principles of Islamic business ethics that are in accordance with the points *Price* namely the principle of equilibrium because the price is determined by the balance between demand and supply. The creation of a price is determined from the products offered. The price offered must be in accordance with the quality of the product and the price given must also adjust the price within that scope, it must not exceed too high or lower the price too low, because it will damage the market price. In determining the price, both parties must agree so as not to cause disputes.(Sharia, 2020)

## 4. *Place*

Marketing channels are where there is an organization involved in the marketing process to make the services or products produced by the company available to its users. Marketing at Humaira Shop is carried out online using social media *whatsapp* through chat groups to make it easier for consumers so that they do not need to come directly to the store.

In the e-marketing strategy, among the five principles of Islamic business ethics that are in accordance with the point of *place*, namely the principle of free will, because in distributing it is not justified, but the aspect of the product marketed must be in accordance with the rules of Islamic teachings so that there is no loss to any party. In this case, what is a plus for sellers is that sellers make it easier for consumers to get the goods they want so that if everything is intended for the sake of Allah, God willing, convenience will be given.

#### 5. *Browse*

*People* in doing business here, namely providing good service to consumers in order to create a positive attitude in this case will make its own selling point that can be liked by consumers.

In the e-marketing strategy, among the five principles of Islamic business ethics that are in accordance with people's points, namely the principle of *ihsan* (virtue), which is teaching to carry out good deeds that can bring benefits to others. Humaira Shop strives to provide good and friendly service to consumers and prioritize consumer satisfaction.

#### 6. *Process*

*Process* is the most important element in marketing, by providing services to provide the best quality goods from the production process to marketing. Of course, we must continue to maintain sharia principles in order to achieve the desired targets, starting from the selection of quality materials to neat and good stitching so as to provide comfort for consumers when using them, and in marketing must also prioritize honesty without lies so that no party is harmed.

In the e-marketing strategy, among the five principles of Islamic business ethics that are in accordance with the *process points*, namely the principle of responsibility and free will, because businessmen must carry out Islamic principles in the production process of goods or services to the distribution of products to consumers must be done honestly so that there is no element of haram.

#### 7. *Physical Evidence*

*Physical evidence* has an important role in determining the success of a product in marketing, the occurrence of consumer buying interest is caused by the creativity provided by the company for the display or creation in taking product photos. This greatly affects consumer interest.(Indarti & Wardana, 2013)

In the e-marketing strategy, among the five principles of Islamic business ethics that are in accordance with the *points of physical evidence*, namely the principle of *ihsan* (virtue), where a person must create good for others by making others happy or comfortable with what has been given, then

including good behavior and by giving happiness to others it will also provide positive value to oneself which will have an impact on the business that is run creating a connection to what has been seen and seen on social media. Including in marketing products, they must use various ways to attract consumer interest so that it will increase sales rates.

## CONCLUSION

In online buying and selling transactions, Humaira Shop has fully applied the principles of Islamic business ethics, namely the principle of monotheism, applied by being honest to maintain product quality properly. The principle of balance, applied in a fair way to consumers, does not discriminate. The principle of free will is applied by giving consumers the freedom to bargain prices and never forcing consumers to buy their products. The principle of responsibility is applied by providing goods that are according to consumer demand and always on time in the delivery process. The principle of courtesy is applied by providing good service to consumers. In applying the principles of Islamic business ethics, the Humanities Shop uses the 7p e-marketing strategy, namely on the principle of monotheism using *the promotion strategy*, on the principle of balance using *the price strategy*, on the principle of free will using *the strategy of place and process*, on the principle of responsibility using *the strategy of product and process*, on the principle of ihsan using the strategy of ihsan using the strategy *people* and *physical evidence*. So in this case, Humaira Shop has fully implemented the principles of Islamic Business Ethics.

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