

IMPLEMENTATION OF ISLAMIC BUSINESS ETHICS IN ONLINE BUYING AND SELLING BUSINESS

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Abstract :

The main problem of this research is how online buying and selling actors apply business ethics in buying and selling transactions at Shopee.com. The sources for this research are 2 sellers at Shopee.com who have a store rating of 4.7 stars. While the sources as buyers are 2 people who make purchases at Shopee.com more than 2 times a month. The data used in this research is primary data collected through interviews and observations. Data analysis used qualitative data analysis. The results of the study show that the application of business ethics in Shopee.com is in line with Islamic business ethics. The implications of this research provide input in efforts to improve the application of business ethics.

Keywords: Business ethics, Islamic perspective, Buying and selling transactions

INTRODUCTION

In this contemporary development, the Islamic world is going through one of the phases of world history, namely the global crisis. In the midst of a global crisis with a contemporary system that is free of values and void of values, dominated by capitalist and socialist vortices, we find Islam as a system capable of providing positive bargaining power, presenting complete ethical and moral values and teaching all dimensions. Umer Chapra explains that Islamic economic development is built on ethical and moral values and refers to the objectives of the Shari'a (maqashid al-shari'ah), namely maintaining faith (faith), life (life), reason (intellect), heredity (posterity), and wealth (wealth). This concept explains that an economic system should be built starting from a belief (faith) and ending with wealth (property). In turn, there will be no economic disparities or economic behavior that contradicts Shari'a principles. (Ahmad Febrianto, Muhtadin, and Riadi 2022)

Islam is proof of the existence of perfect teachings on this earth, as evidenced by the existence of God's command to balance the side of worship (Hablumminallah) with the side of muamalah (Hablum minannas). Historically, Rasulullah SAW was a very skilled businessman. Rasulullah SAW started his business at the age of 12 following his uncle Abu Talib on a trading trip. In his youth he (Rasulullah SAW) started doing business independently. Together with As-Saib as a partner who has never cheated and also never clashed with each other. Rasulullah SAW highly upholds moral values, honesty, trustworthiness and mutual respect for one another. Because of these values, Rasulullah SAW is highly respected and respected by his colleagues and customers. Rasulullah SAW really upholds moral values in doing business only to satisfy buyers. The Prophet was also famous for his honesty as a trader. As the word of Allah swt in QS. Asy-Syu'ara' /26:181-183 which means:

"Perfect measure and do not be among those who harm. And weigh it with straight scales. And do not harm humans in their rights and do not run rampant on earth by causing damage.

The meaning of the verse is that Allah SWT has recommended to all mankind in general, and to business people in particular to be honest in running their business, the existence of an irregularity in weighing, measuring and measuring goods is an example of a form of fraud in doing business (Arifin, 2013). In buying and selling transactions, honesty is required in providing information that is needed by the buyer. Honesty is one of the business ethics that must be applied by sellers and buyers in buying and selling transactions. Sellers and buyers carry out transactions in accordance with agreements or conditions that have been justified by syara' and agreed upon(Sumargo n.d.).

Business has a basic meaning which means "the buying and selling of goods and services". Business is a mutually beneficial exchange of goods, services or money. Business takes place because of interdependence between individuals, international opportunities, efforts to maintain and improve living standards, and so on.(A Febrianto, Widad, and Aini 2022) Business is also understood as an organized individual (private) business activity to generate and create value (create value) through the creation of the production of goods and services to meet the needs of society and gain profits through buying and selling transactions.

Along with the development of the times, the Internet is a technological leap that has changed the perspective of boundaries towards local and global business, where the current global era business model uses a system in a way that does not need to meet face to face directly, just by transferring data via the internet. Buying and selling online has developed in almost all countries in the world, including in Indonesia. Until now there have been various types of online businesses such as online shops, web hosting businesses, e-commerce, and

others. The development of the online buying and selling business is also accompanied by the development of an online marketing strategy carried out by entrepreneurs to attract the interest of potential consumers in buying products. Buying and selling transactions that are carried out at this time are supported by technological advances that are increasingly rapid. (Eko-syariah and Mufid n.d.)

The internet is one example of technological advances that can be used as a medium for buying and selling transactions. Buying and selling online or E-commerce is buying and selling transactions that use the internet. Buying and selling online or E-commerce is very practical, fast, easy. Besides that, it can also minimize expenses and maximize profits. However, it is easy to transact, it is prone to causing a lot of risks and losses that are borne by the buyer. The risk of buying and selling online that often occurs is the rise of fraud. According to data from the Ministry of Communication and Information, until September 2018 there were 16,678 cases of online fraud. More than 14,000 are online transaction fraud reports. In online buying and selling transactions there is what is called an electronic contract. An electronic contract is an agreement between parties made through an electronic system. Thus, online transactions must meet the requirements for the validity of the agreement as stipulated in Article 1320 Burgerlijk Wetboek, namely the existence of an agreement between the two parties, the ability to carry out legal actions, the existence of an object, and the existence of a lawful power of attorney. (Yusuf n.d.)

An example of a very popular E-commerce is Shopee. Shopee is a marketplace that provides shops for sellers for free. Apart from being free, the online shop facilities provided by Shopee make it easier for the product marketing process, because Shopee is well known to the general public in Indonesia. The market reach becomes wider and automatically the products sold are selling well. However, sellers and buyers who make buying and selling transactions at Shopee cannot meet in person. Consumers cannot see the goods directly. It requires the implementation of very high business ethics from manufacturers. Good ethics include:

1. Honesty
2. Accuracy (Reliability)
3. Loyalty
4. Discipline

Manufacturers must be honest in describing the goods to be sold. Uploaded photos must be real photos. Goods sold should not be damaged, scratched and so on. In online buying and selling transactions, no one should feel disadvantaged on either side. Based on the background described above, this study aims to explain the business ethics applied in buying and selling online from an Islamic perspective. (Anto and Husni 2022)

RESEARCH METHOD

The research approach used in penThis elite is a descriptive-analytic approach. Descriptive research has the characteristic of focusing on solving problems that exist in the present or actual times, then the data collected is first compiled, explained then then analyzed. This study uses primary and secondary data. Primary data is research material in the form of rules, norms regarding Islamic business ethics and the concept of buying and selling online which is documented in various results of records. While secondary data is legal material in research taken from literature studies consisting of primary legal materials, secondary legal materials and non-legal legal materials.(Lubis et al. 2019)

FINDINGS AND DISCUSSION

In general, implementation in the Big Indonesian Dictionary means implementation or implementation. The term implementation is usually associated with an activity carried out to achieve a certain goal. Implementation is a placement of ideas, concepts, policies or innovations in a practical action so as to have an impact, either in the form of changes in knowledge, skills or values and attitudes. According to Dunn, the implementation or implementation of a policy or program is a series of more or less related choices (including decisions to act) made by government agencies and officials which are formulated in the fields of health, social welfare, economy, administration, etc.

Implementation according to Mulyasa is a process and application of ideas, concepts, policies, or innovations in taking practical actions so that they can have an impact in the form of changes in knowledge, skills, as well as values and attitudes.(Susana, Pembiayaan, and Bank 2011)

One of the important studies in Islam is the issue of business ethics. The definition of ethics is a code or set of principles which people live (rules or a set of principles that regulate human life). Ethics has two meanings. First, ethics, like morality, contains concrete values and norms that guide and guide human life throughout life. Second, ethics as a critical and rational reflection. Ethics helps humans freely, but can be accounted for. Whereas Islamic business is a series of business activities in various forms that are not limited by the number of ownership, but are limited in how to obtain them because of halal and haram rules. Ethics in Islam is the fruit of faith, Islam and devotion which is based on a strong belief in the truth of Allah SWT. Ethics is part of philosophy that discusses rationally and critically about values, norms or morality.(Kassim et al. 2009) That way, morals and ethics are different. The formulation of Islamic economic ethics in every business activity is needed to guide all economic behavior among Muslim communities. The Islamic business ethics is then used as a practical framework that will functionally form a religious awareness in carrying out any

economic activity (religious economic practical guidance).(Kasdi 2016)

Business ethics is a way to carry out business activities that cover all aspects related to individuals, companies and society. The formulation of Islamic economic ethics in every business activity is needed to guide all economic behavior among Muslim communities. The Islamic business ethics is then used as a practical framework that will functionally form a religious awareness in carrying out any economic activity (religious economic practical guidance). Business ethics is a way to carry out business activities that cover all aspects related to individuals, companies and society. The formulation of Islamic economic ethics in every business activity is needed to guide all economic behavior among Muslim communities. The Islamic business ethics is then used as a practical framework that will functionally form a religious awareness in carrying out any economic activity (religious economic practical guidance). Business ethics is a way to carry out business activities that cover all aspects related to individuals, companies and society.(Achmad Febrianto, Jadid, and Probolinggo 2022)

In Islamic business ethics in the practice of buying and selling online (online) at the online store Shopee has the application of buying and selling online, including the following:

Application of the principle of unity

Unity as reflected in the concept of monotheism which integrates all aspects of Muslim life both in the economic, political and social fields into a homogeneous whole, and emphasizes the overall concept of consistency and order. From this concept, Islam offers religious, economic and social integration to form unity. In the practice of buying and selling online at Shopee Stores, when they carry out the buying and selling process, Shopee or the seller posts images on social media using fake images. It is said to be fake because it is not an original photo, but a photo that has gone through an editing process, so that it can cover up the deficiencies of the product.

The seller does all this so that the business runs very smoothly, and also because the original image and the one photographed can be very different. Therefore, when connected with the existing theory, the researcher analyzes that the actions committed by the seller to the buyer have violated the principle of unity. Because, in this principle of unity, Muslim entrepreneurs will not discriminate between sellers and buyers.

1. Application of the principle of balance

The principle of balance on the economic plane determines the best configuration of distribution, consumption and product activities, with a

clear understanding that all members of society who are less fortunate in Islamic society take precedence over the real resources of society.

If viewed from the principle of balance that has been described above. That the principle of balance on the economic plane determines the best configuration of activities, with a clear understanding that the needs of all members of society who are less fortunate in an Islamic society take precedence over the real resources of society. thus, Islam according to the balance between the rights of buyers and sellers rights. The online buying and selling system at Shopee, when the seller posts an image on social media using a fake image.(Susana, Pembiayaan, and Bank 2011) It is said to be fake because it is not an original photo, but a photo that has gone through an editing process, so that it can cover up the deficiencies of the product. The seller does all of this because so that the business runs smoothly and sells well.

2. Application of the Principle of Free Will

Freedom is an important part of Islamic business ethics, but this habit does not harm collective interests. Individual interests are wide open. There is no income limit for someone to encourage people to actively work and work with all the potential they have. Free will or self-will is one of the legal conditions for buying and selling. In buying and selling what is meant by one's own will, namely that in carrying out the act of buying and selling one party does not coerce the other party, so that the other party does the buying and selling act not of his own volition, but there is an element of coercion. Buying and selling that is not done on the basis of their own will is not valid(Kawakibi and Lasmana 2021).

While buying and selling online at the Shopee Store, sellers never force consumers to buy the goods they sell, consumers buy goods on a consensual basis without any element of compulsion. Therefore, buying and selling at the Shopee Store is in accordance with the principles of Islamic business ethics. Because, in the process of buying and selling transactions, there is no element of compulsion given by sellers to consumers to buy products that have been sold by Shopee.

3. Application of the Principle of Responsibility

Unlimited freedom is something that is impossible for humans to do because it does not demand responsibility and accountability to fulfill the demands of justice and unity, humans need to be accountable for their actions. Logically this principle is closely related to free will. Humans must have the courage to take responsibility for all their choices not only before humans, but the most important thing is in the future before God. It is possible that, because of his shrewdness, humans are able to let go of

responsibility for their actions that harm humans, but in the future he will never escape responsibility before Allah, the All-Knowing.

The application of the concept of responsibility in Islamic business ethics, for example, if a Muslim entrepreneur behaves unethically, he cannot blame his actions on the issue of business pressure or on the fact that everyone also behaves unethically. He must bear ultimate responsibility for his own actions. If viewed from the principle of responsibility as described above, then responsibility is the most important part in buying and selling practices. One aspect of responsibility in Islam is voluntary responsibility without coercion.

Buying and selling online at the Shopee Store, when the goods that have been purchased reach the consumer and there is a discrepancy, especially regarding items that do not match the images that have been posted, so that buyers are uncomfortable when using them. So the dropshipper doesn't want to be responsible. With reason, do not accept complaints in any form. And buying and selling online with the dropshipping system is luck. So, if the goods received by consumers are not in accordance with their wishes, it means that it has become a risk for consumers. Based on the theory and data described above, it is clear that buying and selling online at the Shopee Store violates the principle of responsibility.

4. Application of the Truth Principles

Truth here includes benevolence and honesty. In the business context, truth is meant as the right intention, attitude and behavior which includes the contract (transaction) process, the process of seeking or obtaining development commodities as well as the process of trying to gain or determine profits. With this principle of truth, Islamic business ethics is very guarding and applies preventively against possible losses to one of the parties making transactions, cooperation or agreements in business.

Based on data obtained from online buying and selling practices at the Shopee Store, when sellers post images of the products they are selling they do not match the original. The majority of them deliberately sell fake images. The reason sellers post fake pictures is that there are a variety of them to make the sale and purchase sell well, some are used to attract the attention of buyers. They also did not explain in detail regarding the specifications of the products they had sold.

Buying and selling online in Indonesia

In Indonesia itself, it already has a lot of online businesses, the increasing use of the internet throughout the world, online business is one of the most

popular from all over the world. The existence of sharia online business in Indonesia is now growing and making people aware of the importance of honesty, clean business and in accordance with Islamic law. The existence of sharia online business is inseparable from the role of sharia banking in growing positively in Indonesia. (Fitriani et al. 2021)

In Indonesia itself, there are several types of payment for online buying and selling transactions that are usually carried out by consumers buying and selling online, namely:

1. Cash On Delivery (COD) Paying the seller directly, the seller and the buyer determine the agreed place to carry out transaction activities so that the buyer can check whether the condition of the product is as described by the seller, and the seller can receive payment directly. As for paying through a courier service, the seller and the buyer agree to use a courier service to deliver products from the seller and the buyer pays money for the purchase of goods through a courier service. (Syariah 2020)
2. Debit On Delivery or Credit On Delivery Apart from COD, as for transactions by Debit On Delivery, namely the buyer makes a transaction using a debit card issued by the Bank, then the buyer can access in cash the shipping agent after receiving the order, or can also use a credit card that is issued by the Bank by means of a Debit On Delivery transaction.
3. Bank Account Transfers Buyers make cash transfers through banks and also through ATMs. Payment for the purchase of goods is paid by means of a money transfer between banks, buyers can transfer between banks using the internet banking method, namely how to transfer to a bank account via the internet

CONCLUSION

The business ethics applied by sellers in buying and selling transactions at Shopee.com apply the basic principles of business ethics, namely the principles of honesty, accuracy, loyalty and discipline. The application of the principles of Islamic business ethics has also been carried out. The business ethics applied in buying and selling transactions at Shopee.com are in line with business ethics from an Islamic point of view. The perpetrators of buying and selling have applied the principles of Islamic business ethics, namely: the principle of justice, the principle of free will, the principle of responsibility and the principle of truth. is in line with and aligned with the principles of Islamic business ethics.

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