



Analysis of the Application of the Principles of Business Ethics in Islam

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Article Information:

Received October 30, 2023

Revised November 20, 2023

Accepted December 20, 2023

ABSTRACT

The development of technology has changed the way people conduct online buying and selling transactions, because it is more efficient, can be done anywhere. However, this raises new problems such as opportunities for fraud, payment, delivery of goods that are not suitable, guarantees that do not guarantee, which result in losses between the two parties. The purpose of this research is to understand in depth about the sales ethics of the lazadaa application. This type of research is field research with a descriptive qualitative approach. The results of the study that with the application of Islamic ethics in buying and selling, a healthy and blessed business climate will be achieved so that an Islamic community order is achieved in the lazadaa application. The conclusion of this study is that the sales ethics applied by sellers who are applied in the lazadaa application have gone well but some have not been in accordance with the principles of Islamic business ethics, by applying the ethics of buying and selling in accordance with the principles of sharia business ethics, it will achieve benefits in life both individually, society, and the state. The limitation in this study is that researchers only get a little information on lazadaa users. The author hopes that more attention will be paid to the principles of Islamic business ethics in using the lazadaa application to achieve a goal, hopefully it can be a lesson for all Muslims, so that there is an urge to make a good change.

Keywords: *E-Commerce, Online Buying and Selling, Principles of Islamic Business Ethics*

Journal Homepage <https://journal.ypidathu.or.id/index.php/solj/oai>

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How to cite: Jonathan, B., Joshua, W., & Matteson, N. (2023). Analysis of the Application of the Principles of Business Ethics in Islam. *Sharia Oikonomia Law Journal*, 1(4). 286-296
<https://doi.org/10.55849/solj.v1i4.665>

Published by: Yayasan Pendidikan Islam Daarut Thufulah

INTRODUCTION

Conventional trade transactions have switched to an online system, this trading system is basically the same as a sale and purchase agreement in general (Jones, 2018; Merkert dkk., 2018; Street, 2019). It's just that sellers and buyers don't need to meet face

to face, just use the Lazada application online. Trading business activities via the internet, known as electronic commerce, is an activity carried out by everyone, because this electronic buying and selling transaction can streamline time so that someone or someone else can make buying and selling transactions with everyone anytime and anywhere.

In the era of rapid digitalization, online buying and selling is an alternative that is in great demand by the public to meet their daily needs by utilizing smartphones, so that internet users find it easier to make online buying and selling transactions (Asmah, 2022; Noer dkk., 2022; Seidemann & Hawkins, 2019). By utilizing the internet alone, we can receive goods at home without having to leave the house, while the disadvantages of online buying and selling are often elements of fraud (Gao dkk., 2018; Nigam dkk., 2022; Norman dkk., 2018). Given that internet users experience very rapid development every year, this is an opportunity used in online business strategies, where now many are doing business online and are in great demand by consumers, especially if the products being marketed follow trends. There are several online buying and selling applications such as; Shopee, Lazada, Tokopedia, Tiktok Shop are applications that are favored by Indonesians in making buying and selling transactions. The application presents these mainstay features as an effort to increase customer satisfaction and create consumer trust in the application.

Islamic business ethics is a process to find out the right or wrong things that are certainly related to products and marketing. In Islamic business ethics there are several principles that must be carried out, namely, unity, balance, free will, responsibility and truth. The principles of Islamic business ethics emphasize fairness, honesty, and mutual benefit between business actors and consumers. In this article, we will discuss more about the application of Islamic business ethics principles in buying and selling, including how to avoid unethical business practices and keep business within the halal corridor.

RESEARCH METHODOLOGY

This research uses descriptive qualitative research, namely by processing data from various sources of literature to find out how effective the application of the principles of Islamic business ethics in online buying and selling transactions. After that, the object of research is explained in accordance with the circumstances in the field (Azungah, 2018; Cheng & Metcalfe, 2018; Coldwell dkk., 2020). The data used in this research is secondary data taken from several literatures such as journals.

RESULT AND DISCUSSION

RESULT

People in Indonesia are currently doing a lot of online shopping transactions. Where online shopping makes it very easy for consumers to do various things, fast delivery and the attitude given to couriers for consumers as a favorite place for online shopping in Indonesia today (Dixit dkk., 2021; X. Li dkk., 2019; Palacios & Jun, 2020).

It cannot be denied that in the postmodern era there are many online stores that are growing rapidly along with human needs at this time, the lazadaa application in Indonesia was established in 2012 until now and is growing very rapidly (Farahana Binti Kamsin & Jet Xiong, 2022; Lynn dkk., 2020; Tham & Nguyen, 2021). lazadaa application is an online store or e-commerce retailer in Indonesia that makes it easy to buy all kinds of products at lazadaa, Lazadaa can also be defined as an e-commerce pioneer in some of the fastest growing countries in the world with several fast, safe and convenient online shopping experiences.

On the lazadaa site itself, not all resellers / sellers are honest in buying and selling online, there are some sellers who are dishonest to the detriment of buyers (Prasetyo & Fuente, 2020; RUANGUTTAMANUN & PEEMANEE, 2022; Tran, 2019). And there are also sellers who send the wrong goods to the buyer (Chan dkk., 2018; Handayani dkk., 2022; Restuputri dkk., 2023). However, when the buyer submits the right to complain (refund) to the online store site, not all online store resellers / sellers want to respond to the goods being complained about, and some also reject the right to complain to the customer.

Meanwhile, the lazadaa system itself allows the right to return goods (refund) if the goods concerned do not match the description (specifications) in the online store (the reseller concerned). When viewed in Islamic business ethics, humans must dare to be responsible for all their choices not only in front of humans, even the most important thing is later in front of Allah SWT. In commerce, the principle of responsibility is very important, this principle is the main capital for business people when they want their business to gain the trust of consumers and the wider community. Ethics and responsibility are not only carried out by consumers, but to business people, because there are some figures who are sometimes dishonest and irresponsible for the products they sell or market.

Responsibility itself is not only carried out by the buyer, responsibility must also be carried out by the seller, if there is a shipping error or the goods received by the buyer are damaged, the buyer can submit a request for a refund or submit a return and the seller will send back the goods according to the buyer's order. This is a form of responsibility given by the seller to the buyer, so that in the sale and purchase transaction no party is harmed.

Sellers and buyers who are transacting online must be able to communicate well so that there is no misunderstanding. If you don't care about judgment in the world, believe me the judgment in the afterlife is much fairer. God is always with honest people, let's interopect each other and remind friends who may not know the ethics of online shopping.

The buyer's responsibility here is to pay the price that has been agreed with the seller according to the type and price of the goods. Buyers must also fill in the correct identity in the goods purchase form. With a clear identity, it makes it easier for buyers to get consumer protection. Therefore, ethics and responsibility in decisions in online shopping on the lazadaa application that I use must be instilled in consumers and sellers,

so that both buyers and sellers are not equally disadvantaged, the need for honesty in marketing products to consumers, open in marketing products to consumers so that there is no disappointment in online shopping on the lazadaa application.

DISCUSSION

Buy and Sell

Muamalah in Islam has a significant role because it is an important part of human life and life. Muamalah has a clear legal basis, both from the Al-Quran and Al-Sunnah and becomes *ijma'* for scholars and Muslims (Arianti dkk., 2022; Hendrianto & Elfalahy, 2021; Musa dkk., 2022). According to etymology, buying and selling is an exchange of property on the basis of mutual convenience and transferring property rights with justifiable compensation (Asgaonkar & Krishnamachari, 2019; Kemp dkk., 2018; Mohamed & Morris, 2021). As for buying and selling in terminology, the scholars argue, among others: 1) According to Ash-Shafi'i scholars: buying and selling is the exchange of goods for other goods. According to Maliki scholars: sale and purchase is for the entire unit of sale and purchase, which includes *sharaf* contracts, *salam* and others. 3) According to the Hambali scholars: buying and selling is exchanging property for property in the form of transferring ownership and ownership. 4) According to the Hanafi scholars: buying and selling is the exchange of property for property based on a special method or acquisition.

Based on the explanation of various definitions, it can be concluded that what is meant by buying and selling is the exchange of assets on the basis of mutual convenience and transferring property rights with justifiable compensation.

Legal Basis for Selling

The word of Allah SWT in surah An- Nisa verse 29:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالِكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ وَلَا تَقْتُلُوا
أَنْفُسَكُمْ إِنَّ أَسْكَانَ بِلْكُمْ رَحِيمًا

Meaning: O you who have believed, do not eat your wealth among yourselves by unlawful means, except by trade of which you are mutually willing. And do not kill yourselves, surely Allah is merciful to you. (Q.S An-Nisa'-29).

The pillars and conditions of buying and selling

In determining the pillars of buying and selling, the scholars have different opinions. According to the Hanafiah scholars, the pillars of buying and selling include *ijab* and *qabul*, which indicate the willing exchange of goods, either by word or deed (Hendershott dkk., 2020; R. Li dkk., 2018). The pillars of buying and selling according to the majority of scholars are as follows: 1) Seller (*bai'*) The seller is the party who owns the object of the goods to be traded. 2) Buyer (*mustari*) The buyer is the party who wants to get the goods to be expected, by paying a certain amount of money to the seller. 3) *Ijab* and *qabul* (*shigat*) *Ijab* in terms of language is "obligation and

imposition", while qabul is "acceptance". In buying and selling, the first utterance or action born from one of the parties to the contract is called *ijab*, then the utterance and action born afterward is called *qabul*. 3) Object or goods *ma'qud 'alaih*

E-commerce Online Buying and Selling

Online buying and selling means one of the implementations of online business. Regarding online business, it cannot be separated from transactions, such as buying and selling using the internet (Ji dkk., 2019; Leung dkk., 2018; Liang & Wang, 2019). This transaction is then known as electronic commerce which is more popular with the term e-commerce and currently in the Indonesian language understanding has been recognized by the term, namely "Electronic Commerce". E-commerce means the activities of buying, selling, marketing, and services for products and services offered through computer networks (Geng dkk., 2020; Oláh dkk., 2018). The information technology industry sees it as an electronic business application that refers to commercial transactions.

Online buying and selling means a mutually binding agreement via the internet between the seller as the party selling the goods to the buyer as the party paying the price of the goods sold. Online buying and selling uses a buying and selling system on the internet. There is no direct contact between the seller and the buyer. Online buying and selling is done through a network that is connected using cellphones, computers, tablets, and so on. The objects of online buying and selling include: goods purchased by consumers, but the goods are not seen directly by the buyer.

Types of Online Buying and Selling

In Indonesia itself, there are several types of online buying and selling transactions that are commonly carried out by online buying and selling consumers as follows: 1) Cash On Delivery (COD), in 2 ways, first, pay to the seller directly The seller and the buyer determine the agreed place for the transaction so that the buyer can check the condition of the product as described by the seller, and the seller can receive payment directly, second, pay through a courier service (Delivery Service) The seller and the buyer agree to use a courier / delivery service to send the product from the seller to the buyer to pay for the purchase of goods through a courier / delivery service (Halaweh, 2018; Hamed & El-Deeb, 2020). 2) Debit On Delivery or Credit On Delivery In addition to COD, there are also transactions by way of Debit On Delivery means that the buyer transacts using a bank-issued debit card, the buyer can swipe in cash to the delivery agent after receiving the order (Tazzioli, 2019). 3) Using Bank Account Transfer Payment for the purchase of goods is paid by transferring cash between banks. Buyers make cash transfers through banks and may also go through ATMs and buyers make interbank transfers using the internet banking method, which means transferring to a bank account via the internet (Pramani & Iyer, 2023; Tiliwalidi dkk., 2019). 4) Using a Virtual Wallet, which means a place to store money in cyberspace, works the same way as a debit card (Prieto-Torres & Galpin, 2020). In addition, virtual wallets can also be used by users to store sales proceeds (remits) and refunds for transactions.

Islamic Business Ethics

Ethics in general terms is a standard of good behavior, and some even explain that Islam is a morality that regulates the overall behavior of a person, or our daily life activities. Ethics or morals in Islamic teachings are a form of Islam, devotion, and also keimana based on a great belief in the truth of Allah SWT (Coldwell dkk., 2020). With true and strong Aqidah, a person can become a person who can obey and carry out an Islamic law as a whole and will produce pious deeds and behavior in the form of akhlakul kharimah, as has been explained in q.s Ibrahim verses 24-25. Based on the explanation of the definition, it can be concluded that what is meant by Islamic business ethics is a set of principles and norms in which business actors must commit to them in interacting, behaving, and relating in order to achieve their business objectives safely.

Legal Basis of Islamic Business Ethics

The Qur'an invites people to believe and practice its demands in all aspects of life. It often uses terms known in the business world, such as buying and selling, profit and loss, and so on. Allah swt says:

إِنَّ اللَّهَ اشْتَرَى مِنَ الْمُؤْمِنِينَ أَنْفُسَهُمْ وَأَمْوَالَهُمْ بِأَنْ هُمْ الْجَنَّةُ يُعَاتِلُونَ فِي سَبِيلِ اللَّهِ فَيَقْتُلُونَ وَيُقْتَلُونَ وَعَدَا عَلَيْهِ حَقًّا فِي التَّوْرَةِ وَالْإِنْجِيلِ وَالْقُرْآنِ وَمَنْ أَوْفَى بِعَهْدِهِ مِنَ اللَّهِ فَاسْتَبْشِرُوا بِبَيْعِكُمُ الَّذِي بَايَعْتُمْ بِهِ ۗ وَذَلِكَ هُوَ الْفَوْزُ الْعَظِيمُ

Meaning: "Verily, Allah has purchased from the believers their selves and their wealth and given them Paradise, and they fight in the cause of Allah, and they kill or are killed. (That has been) a true promise from Allah in the Torah, the Gospel and the Qur'an. And who is more faithful to his promise than Allah? So rejoice in the trade you have made, and that is a great victory". (QS. At-Taubah: 111).

Principles of Islamic Business Ethics

To obtain blessings, a business person must pay attention to several principles of business ethics that have been outlined in Islam, among others:

Unity

This unity means that the main source of Islamic business ethics is the total and pure belief in the belief and unity (oneness) of Allah SWT. Tawhid means the theological plan that underlies all human activities, including doing business. The principle of tawhid realizes human beings as godly creatures. Thus, in doing business, humans are inseparable from God's supervision and in order to carry out God's commandments. The practice of the principle of tawhid in hisnis one of which is, there is no discrimination either against workers, sellers, buyers, and other partners or who pan on the basis of race, skin color and gender considerations.

Balance

In doing activities in the world of work and business, Islam requires to be fair. The meaning of the Islamic conception of justice is to put everything in its place, to charge something according to one's bearing, to give something that is rightfully his with a balanced level. Every Muslim should not do things such as playing with the price of goods, buying and selling by forcing the buyer, and so on.

Free will in the view of Islam

Humans are endowed with the ability to will and to choose between various options, a freedom that belongs to God. The application of the concept of free will in Islamic business ethics is that humans have the freedom to make contracts and fulfill them or to break them.

Responsibility

Unlimited freedom means something that is impossible for humans to do because it does not require accountability and fulfills the guidance of justice and human unity needs to be responsible for their actions.

Truth (Honesty and Virtue)

In the context of business, truth is intended as the intention, attitude and behavior of truth, which includes the contract (transaction) process of seeking or obtaining development commodities as well as in the process of achieving or determining profits.

CONCLUSION

To make an online transaction, the author has several steps that will make it easier for someone to transact online, namely by asking for clear information about the products or goods sold in the Lazada application service, the condition of the goods, the price, and the delivery system of the goods. There are many marketplaces in Indonesia. However, the most frequently visited marketplace site today is the lazadaa marketplace site which is none other than the largest online buying and selling center in Indonesia which is visited by more than 100,000 visitors with a significant increase in transaction value, especially during major moments in Indonesia. The review of Islamic business ethics on online buying and selling is studying on the official lazadaa website in online buying and selling, the party to the transaction must fulfill all the contracts he has made. And must be responsible, especially for business people, may take advantage in buying and selling but the rights of buyers must still be respected.

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