

## **Online Buying and Selling Transactions in the Review of Islamic Business Ethics: Study on Art Print Barabai**

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### *Abstract*

*This research examines the practice of online buying and selling transactions conducted by Art Print Printing Barabai from the perspective of Islamic business ethics. The purpose of the research is to analyze the suitability of the procedures and implementation of the company's online transactions with the principles of business ethics in Islam. The method used is descriptive qualitative, with data collection through interviews, and observation. The results showed that in general, Barabai Art Print Printing's online transactions have implemented Islamic business ethics principles such as honesty, transparency, and responsibility. However, there are some aspects that need to be improved, especially in terms of clarity of product information and handling customer complaints. This research provides recommendations for the improvement of online business practices to be more in line with Islamic business ethics*

**Keywords** – *E-commerce, Business Ethics, Online Transactions*

## INTRODUCTION

The advent of the internet has triggered a shift in human interaction, resulting in a shift from face-to-face meetings to virtual meetings. In Indonesia, the percentage of smartphone users has soared to 125%, while the proportion of people using the internet has reached around 73.7% of the population. In addition, more than 61.8% of the total population of active users use social media. Most internet users engage in a variety of activities, including playing mobile games, watching television, and actively participating in social media platforms.(Anshary, B, and Qamaruddin n.d.) At the same time, the online market is dominated by e-commerce, with consumers accounting for 68.95% of sales, while businesses serving agents and consumers account for the remaining 29.96%. In contrast, sales to agents and other businesses account for only 1.09% of all online transactions (Ramadhan 2023).

In general, the act of buying and selling requires direct interaction between buyers and sellers in a physical market.(Khalid et al. n.d.; Mubarak et al. 2023; Yuliani et al. 2023) However, the presence of the internet has revolutionized this process, providing the convenience of online transactions through various platforms that can be accessed through devices connected to the internet. The scope of online trading goes beyond the borders of Indonesia and covers the global market. Thanks to the internet, individuals from all over the world can now connect and engage with each other, regardless of their geographic location or time (Mahfudhoh and Santoso 2020).

The five most popular marketplaces in Indonesia are Tokopedia, Shopee, Bukalapak, Lazada, and Blibli (Nur and Dahliana 2023). The abundance of choices and easy access to a variety of products and services have turned online stores into virtual shopping centers for buyers in Indonesia.(Sukarni 2022) As a result, online merchants continue to work hard to differentiate themselves by displaying their products in innovative and captivating ways on various social media. This modern form of commerce known as e-commerce has revolutionized the way Indonesians shop. (Annisa Tri Handayani and Rojalih Jawab 2007).

Art Print is a business engaged in printing and digital printing located in Barabai District, Hulu Sungai Tengah Regency, South Kalimantan. Since 2017, Art Print has increased its sales by promoting goods or services offered offline and online. The products and services offered are very diverse, ranging from invitations, ID cards, banners, banners, and many

more.(Wajdi et al. 2023) For online sales, Art Print carries out marketing and promotion through the Instagram or WhatsApp applications. So that buyers can place orders without the hassle of coming directly to the location. (Faridah et al. 2023)

One of the main challenges in online transactions is the absence of face-to-face interaction, meaning that agreements between parties are made electronically. This creates difficulties in determining the time, place, and validity of a transaction as these are principles that are easier to apply in physical transactions. However, the ease of transacting online also opens up the opportunity for risks and potential losses, especially for buyers. One common risk in online buying and selling is fraud, which highlights the need for a high level of ethics. Islamic business ethics, for example, emphasize principles such as unity, balance, free will, responsibility, and truth. Sellers are expected to provide honest descriptions of their products, ensuring that photos posted on social media platforms are authentic. In addition, sellers must disclose any damage to the goods being sold, and buyers must not be disadvantaged in any way during the transaction process. Justice demands that no party's rights and interests be harmed (Estijayandono 2019). Based on this background, the author is interested in researching online buying and selling transactions at Art Print Printing in the context of Islamic business ethics.

## **METHODS**

This type of research is field research where the method used is a qualitative descriptive approach.(Aisyah and Achiria 2019) The subjects in this study are people who can be used as data sources to obtain information, namely the owner or employee of Art Print Printing. While the object is online buying and selling transactions at Art Print printing in the perspective of Islamic business ethics. Data sources are divided into two, namely primary and secondary. Primary data is collected through interviews with the owner or employee of Art Print printing, while secondary data is taken from articles, journals, books and other media that are still related to the research topic. In addition to using interview techniques, observation is also used to support data in this study.(Sukarni and Mahmud 2024)Through observation, researchers directly observe the activities and interactions that occur and observe the social media used by Art Print printing in conducting buying and selling transactions. While data analysis in this study uses a qualitative descriptive approach

method, covering three activities, namely data reduction, data presentation, and drawing conclusions.

## **RESULTS AND DISCUSSION**

Erni Setyaningsih explained that Islamic business ethics are not just about pursuing profit in transactions; it includes pursuing pleasure and blessings from Allah SWT. Focusing on profit alone is not enough; there must also be a social function and adherence to Islamic ethics. Harahap further emphasized that ethics in Islam are derived from faith, Islam, and piety, all of which are based on faith in Allah SWT (Meliza, Widiyanti, and Khasanah 2023). Islam offers a comprehensive framework of values and ethics that can be applied to all aspects of life, including business. Therefore, sharia businesses are established with the intention of worshiping Allah SWT. Therefore, in terms of implementing Islamic business ethics in online buying and selling transaction practices, there are several principles as follows. (Juhaidi et al. 2023)

### **1. Principle of Unity**

Unity as described in the concept of tawhid, which encompasses all aspects of Muslim life and encourages unity in the economic, political, and social fields, highlights the importance of comprehensive continuity and harmony. Islam seeks to foster religious, economic, and social integration to achieve unity. Based on this perspective, ethics and business are interrelated both vertically and horizontally, thus creating a significant system in Islam. (Yusuf et al. 2023) In the world of online commerce, it is inconceivable that certain actions can result in losses for one party and benefits for another. One common occurrence is when the visual representation used by the seller does not accurately reflect the physical goods being sold. Such behavior goes against the principle of unity that Muslim business owners adhere to, as they strive to ensure equal treatment for sellers and buyers (Handayani, Fasa, and Suharto 2022).

Based on the data obtained, Art Print Printing has fulfilled the principle of unity in Islamic business ethics. The images they display on social media are original images of the goods they produce. Then some examples of designs displayed are also the result of editing by Art Print employees themselves, not the results of other people or uploads from the internet. (Hamid et al. 2023)

## **2. Principle of Balance**

One example of the application of the idea of balance is when Allah SWT warns Muslim traders to ensure justice in their transactions. Therefore, Islam requires a harmonious balance between self-interest and the interests of others, as well as between the rights of the buyer and the rights of the seller (Handayani et al. 2022).

Although online-based, Art Print still applies a queue system in its buying and selling transactions. They will process buyer orders according to the order queue. They will first ensure the capacity of the order being worked on. So if there are buyers who urge their orders to be completed quickly, they will be given an understanding so as not to violate the rights of other buyers who have already placed orders. In addition, production becomes more efficient and orders do not exceed the capacity they can work on. Then buyers are also required to pay a down payment if the total purchase is more than IDR 1,000,000. Based on these provisions, Art Print has implemented the principle of balance where they maintain the interests of fellow buyers and maintain a balance between the rights of buyers and the rights of sellers. (Mubarak et al. 2023)

## **3. The Principle of Free Will**

The essence of this principle lies in giving autonomy to the buyer to determine the method and selection of goods without any influence or pressure from the seller. The existence of free will or personal choice is a basic requirement for a transaction to be considered valid. If we talk about individual desires in the context of buying and selling, then this indicates that both parties carry out the transaction voluntarily, without any coercion in any form. All buying and selling activities that occur without one's own will are considered null and void by law (Meliza et al. 2023).

Here Art Print provides various payment methods ranging from cash, transfer to payment using the QR Code method. In addition, Art Print also provides delivery services for areas around Barabai City and for outside the city will be sent via delivery services. For buyers who place orders on products that require special designs will be given the opportunity to make design improvements (revisions) three times and will be charged if they exceed that limit. Based on the offers offered, it can be seen that Art Print has implemented the principle of free will so that buyers can choose without any element of coercion. (Kusumadewi, Aseri, and Seff 2022)

## **4. Principle of Responsibility**

Islamic teachings emphasize the importance of individual responsibility, especially in the realm of economic freedom. This concept highlights the idea that each person will ultimately be held accountable for his or her actions. Every individual maintains a direct relationship with Allah SWT, so seeking forgiveness directly from Him is a must. In Islamic business ethics, the application of the principle of responsibility states that a Muslim businessman should not attribute unethical behavior to external factors or the actions of others. Instead, they should fully acknowledge and assume responsibility for their own actions (Wati, Arif, and Devi 2021).

The principles of free will and responsibility are essentially interrelated, forming a logical relationship. Through this principle, humans are given the freedom to act, while also being held accountable for their actions. The principle of responsibility has been applied to Art Print Printing, where they always check the number of items ordered by the buyer before sending to anticipate errors. If the buyer finds an error in the number of items when they receive them, then Art Print is willing to resend the buyer's order according to the number of items that are lacking on condition that there is an unboxing video. In addition, Art Print will confirm to the buyer about the items they ordered before printing to anticipate buyers who have the possibility of canceling orders which of course can be detrimental to them. (Yuliani et al. 2023)

##### **5. Principle of Truth (Goodness)**

The principle at the forefront of this concept is the combination of honesty and virtue. When applied to the business world, this principle includes the importance of demonstrating the right behavior, attitude, and intention throughout the entire transaction or contract process. (Azhari, Hariyanto, and Hidayat 2024) This applies not only to the acquisition or development of products, but also to the determination of profits. Islamic business ethics strongly emphasizes the priority of avoiding any potential losses that may be incurred by one of the parties involved in a sale and purchase transaction, business agreement, or cooperation. Although seeking profit in the business world is natural, it is equally important to uphold and prioritize the rights of the buyer. In other words, the seller must adopt a tolerant mindset towards the needs of the buyer who remains and is independent (Rianti 2021).

The principle of responsibility has been applied to Art Print Printing, where they always check the number of items ordered by the buyer before shipping to anticipate

errors. If the buyer finds an error in the number of items when they receive them, then Art Print is willing to resend the buyer's order according to the number of items missing on condition that there is an unboxing video. In addition, Art Print will confirm to the buyer about their order before printing to anticipate buyers who have the possibility of canceling their order which of course can be detrimental to them. The principle of responsibility has been applied to Art Print Printing, where they always check the number of items ordered by the buyer before shipping to anticipate errors. If the buyer finds an error in the number of items when they receive them, then Art Print is willing to resend the buyer's order according to the number of items missing on condition that there is an unboxing video. In addition, Art Print will confirm to the buyer about their order before printing to anticipate buyers who have the possibility of canceling their order which of course can be detrimental to them. (Sukarni and Mansyuroh 2022) The principle of responsibility has been applied to Art Print Printing, where they always check the number of items ordered by the buyer before shipping to anticipate errors. If the buyer finds an error in the number of items when they receive them, Art Print is willing to resend the buyer's order according to the number of items that are lacking on condition that there is an unboxing video. In addition, Art Print will confirm to the buyer about their order before printing to anticipate buyers who have the possibility of canceling orders which of course can be detrimental to them. (Wajdi et al. 2023)

## **CONCLUSION**

Based on the description in the discussion in this study, the following conclusions were obtained: That the online buying and selling transactions carried out by Art Print Printing have sufficiently implemented Islamic business ethics. Art Print Printing has fulfilled the principle of unity and the principle of truth in Islamic business ethics. Art Print Printing has fulfilled the original image of the goods produced and various design examples which are the result of editing by Art Print employees themselves. Art Print has implemented a queue system in its buying and selling transactions and buyer orders will be processed according to the order queue. They will also first ensure the capacity of the order being worked on. Art Print also applies the principle of balance where they maintain the interests of fellow buyers and maintain a balance between the rights of buyers and the rights of sellers. Then the principle of free will is reflected in Art Print which provides various payment methods

ranging from cash, transfer, and QR Code. The principle of responsibility has also been applied to Art Print Printing by checking the number of items ordered by the buyer before being sent to anticipate errors.

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