

Islamic Views on Online Selling

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Abstrak,

Tujuan dari penelitian ini adalah untuk menganalisis praktik jual beli online dari sudut pandang Islam. Adapun metodologi penelitian yang digunakan adalah riset kepustakaan, yaitu riset yang dilaksanakan dengan memakai literatur (kepustakaan), baik berbentuk catatan, ataupun laporan hasil riset terdahulu. Adapun hasil penelitian yang dihasilkan adalah bahwa jual beli pada hakikatnya tidak hanya bertabat konsumtif serta hanya memiliki faktor material untuk mendapatkan keuntungan di dunia, namun pula keuntungan hakiki di akhirat, pasti dengan mencermati prinsip jual beli yang diperbolehkan menurut syar'i. Dengan berkembangnya elektronik yang pengaruhi aspek kehidupan manusia, khususnya dalam bertransaksi jual beli online melalui internet. Pertumbuhan teknologi mempermudah seseorang mengakses internet. Kemudahan ini dimanfaatkan dalam memenuhi seluruh kebutuhan sehari-hari juga transaksi jual beli benda ataupun jasa lewat internet/online. Jual beli online diperbolehkan jika sesuai syariat Islam sepanjang tidak dirugikan.

Kata Kunci: *Jual, Beli, Online, Ekonomi Islam*

Abstract,

The purpose of this study is to analyze the practice of buying and selling online from an Islamic point of view. The research methodology used is library research, namely research carried out using literature, either in the form of notes or reports on the results of previous research. The results of the research produced are that buying and selling is essentially not only consumptive in nature and only has material factors to gain profits in the world, but also real profits in the hereafter, of course by observing the principles of buying and selling that are permissible according to syar'i. With the development of electronics that affect aspects of human life, especially in online buying and selling transactions via the internet. Technological growth makes it easier for someone to access the internet. This convenience is utilized in fulfilling all daily needs as well as buying and selling transactions of goods or services via the internet/online. Buying and selling online is allowed if it is in accordance with Islamic law as long as it is not harmed.

Keywords: *Selling, Buying, Islamic Economic*

INTRODUCTION

Doing business is an activity that is highly recommended in Islamic teachings. What's more, the Messenger of Allah has said that 9 out of 10 doors of sustenance are through the door of trading. It means through this trade route, the doors of sustenance can be opened. Buying and selling is permissible, provided that it is done correctly, according to the guidelines Islamic teachings.

According to (Fathoni, 2013) in several hadiths, the Prophet said that there are goods that may be traded, the same scales or measurements and cash payments, otherwise the sale and purchase has usury. With the advancement of current technological growth, it does not contradict the progress of Islamic economic growth with market schemes or structures, Islam views the economy as one unit and cannot be separated from life.

In the current era, many of the trading doors used are technology-based. Sophisticated technology allows 2 parties to penetrate the boundaries of distance, space and time. This breakthrough allows us to do business through cyberspace using the internet. According to (Wulannata, 2017). The growth of science and technology continues to grow rapidly in today's digital era and has influenced patterns of human behavior in accessing various data and various electronic service features. One example is selling products online via the internet, namely by E Commerce. According to (Estijayandono, 2019) E-commerce is the distribution, purchase, sale, marketing of goods and services through electronic systems such as the internet, www or other computer networks. The growth of data technology does not only cover social, political and cultural life but also affects the economy, one of which is fintech, Fintech stands for Financial and Technology where this is a technological innovation in financial services that can create business models, applications, processes or products. With a material impact linked to financial services. Until 2020 there are many sites that provide online buying and selling services, such as bukalapak.com, shopee.com, zalora.com, berniaga.com, olx.co.id, Kutubuku.com, gojek, grab, maxim and etc.

In the business sector of technology, in addition to websites that provide services with various options, it needs to be supported by progress in communication between sellers and buyers, support and service to consumers mostly use the web e-mail, Telegram, Instagram Messenger, Facebook, Blackberry, WhatsApp, Line, and etc. Collaboration between service provider media and service communication media is an effort that cannot be denied in mass growth globalization. The issues raised regarding online buying and selling are relevant issues, issues that are currently being discussed, issues that are suitable for the field under study and match what consumers desire, so as to facilitate communication between sellers and buyers. Regarding the Islamic view of buying and selling online, it needs to be done because:

- a) Relevance to the times: In today's digital era, buying and selling online is a very common phenomenon. Therefore, it is important to understand the Islamic view of this practice so that Muslims can follow their religious principles in transacting online.
- b) The influence of technology on Islamic principles: Online buying and selling involves the use of information and communication technology which may involve several aspects that did not exist at the time of the Prophet. Therefore, it is necessary to examine whether the Islamic principles that apply in the context of trade conventions also apply in the context of buying and selling online.
- c) Consumer protection: Studies on Islamic views on online buying and selling can address issues related to consumer protection. This includes issues such as the honesty of sellers in explaining products online, returns of defective goods, discrepancies between advertised products and products received, and so on. The Islamic view of consumer protection can provide useful guidance in addressing these issues.
- d) Business ethics: Buying and selling online also raises various ethical questions that need to be considered. For example, is the practice of offering discounts that may involve fraud or price management acceptable in Islam? What about online marketing practices that may contain slander or deception? A study of Islamic views on online buying and selling can provide relevant ethical guidance for Muslim traders.
- e) The potential for spreading goodness and preaching: Online buying and selling also has the potential as a means to spread Islamic values and carry out da'wah. A study of the Islamic view of online buying and selling can identify these opportunities and assist in directing Muslims in utilizing online platforms to spread positive messages.

By conducting this study, Muslims can have clear guidelines in transacting online in accordance with Islamic religious principles. In addition, this study can also contribute to the development of Islamic business ethics that are relevant to the challenges of modern times. According to the background that has been described, the author wants to recognize how Islam views online buying and selling.

LITERATURE REVIEW

Buying and Selling

Although there are no specific references in the main Islamic sources regarding online buying and selling, these principles can be applied in that context. Muslims need to understand and apply these principles in online buying and selling practices, including maintaining honesty in product descriptions, providing clear and accurate information to consumers, and maintaining fairness in transactions.

Trade or sale and purchase which in language means change. Sale and purchase is the exchange of goods for other goods by means of mutual blessing or transfer of property rights accompanied by a replacement in an acceptable manner. According to (Nur fitria, 2017) Buying and selling is an activity of changing objects with other objects with a certain method, on the contrary according to (Shabiran & Herwanti, 2017) every Muslim can make a living by buying and selling methods, but this method must be tried according to Islamic law it is obligatory to willingly give up, not to cheat, not to lie, not to harm universal interests, free to choose and real. In the description (Syaifullah, 2014) property rights and ownership are emphasized, because there are changes in assets that are not mandatory, such as leasing.

The reasons why buying and selling online are important and relevant are as follows:

1. **Ease of Access:** Online buying and selling allows consumers to make transactions easily and quickly through digital platforms. Consumers can access various products and services using only an electronic device and an internet connection.
2. **Time and Place Flexibility:** Online buying and selling gives consumers the flexibility to shop whenever and wherever they are. Not being tied to physical store hours, consumers can make purchases at a time that is most convenient for them.
3. **More Product Choices:** In buying and selling online, consumers have access to a wide selection of products from various sellers and brands. They can compare prices, features, and product reviews before making a buying decision.
4. **More Competitive Prices:** Buying and selling online often offers more competitive prices compared to physical stores. This is because online sellers can reduce operational costs and can reach consumers in various regions.
5. **Ease of Comparison and Product Reviews:** Through buying and selling online, consumers can easily compare products, read reviews from previous buyers, and get more comprehensive information about the product they want to buy.

The Prophet saw once found the problem of what profession is good. Then the Prophet also responded that the best profession is all work that is done with both hands and buying and selling transactions without violating the limits of the Shari'a. The Holy Prophet said:

الدَّهَبُ بِالذَّهَبِ وَالْفِضَّةُ بِالْفِضَّةِ وَالْبُرُّ بِالْبُرِّ وَالشَّعِيرُ بِالشَّعِيرِ وَالتَّمْرُ بِالتَّمْرِ وَالْمَلْحُ بِالمَلْحِ مِثْلًا بِمِثْلِ سَوَاءٌ بِسَوَاءٍ يَدًا بِيَدٍ فَإِذَا
اخْتَلَفَتْ هَذِهِ الْأَصْنَافُ فَبِيعُوا كَيْفَ شِئْتُمْ إِذَا كَانَ يَدًا بِيَدٍ

It means:

“Gold is exchanged for gold, silver for silver, wheat for wheat, dates for dates, salt for salt, of equal weight and immediately handed over. If it's a different type, then sell it as you like, but it must be handed over immediately/in cash.” (HR. Muslim: 2970).

From some of these definitions, it can be understood that the essence of buying and selling is an agreement to exchange goods (goods) or services that have value, under the consent of the convention between 2 parties in accordance with the agreement or conditions justified by syara'. What is meant by syara' terms is that the sale and purchase is tried according to the requirements, pillars and other matters related to buying and selling. Therefore, humans as social beings who live together need one another, therefore the law of buying and selling itself can help humans for their survival.

Buying and Selling Law

Buying and selling transactions are permissible activities in Islam, either mentioned in the Qur'an, Al-Hadith or the consensus of scholars. According to QS Al-Baqarah: 275

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ ۗ وَمَنْ عَادَ فَأُولَٰئِكَ أَصْحَابُ النَّارِ ۖ هُمْ فِيهَا خَالِدُونَ

Translate:

275. People who consume (transact with) usury cannot stand up, except like a person who is staggering because of demonic possession. This happened because they said that buying and selling is the same as usury. In fact, Allah has justified buying and selling and forbidding usury. Anyone who has received a warning from his Lord (regarding usury) to him, then he stops so that what he has earned before becomes his and his business (is up to) to Allah. Those who repeat (usury transactions), they are the inhabitants of hell. They live in it.

According to Qamarul Huda in (FIQH MUAMALAH A Comprehensive Study of Islamic Economics - Google Books, n.d.) the scholars have agreed on the permissibility of buying and selling contracts. This Ijma' shares the wisdom that human needs are related to something that is in the possession of another person, and the ownership of that something will not be given just like that, but there must be compensation in return. So that the sale and purchase is prescribed as a way to realize human needs and desires, because basically, humans cannot live alone without contact an encouragement from other people.

Scholars from the era of the Prophet to the present agree that if the origin of buying and selling is universal, the law is mubah, or permissible as long as it does not conflict with Islamic law. (Book of Al-Mawsu'ah Al-Fiqhiyyah, 9:8). Because from the past until now, buying and selling still exists even though its existence is different, as long as it is stipulated that in this buying and selling it explores the shari'a, the legal provisions and the pillars that have been arranged and established in the Islamic religion.

Likewise, based on the Qiyas argument, or logically, if humans really need goods that are owned by other humans and the wasilah or the way to get these other human objects, of course, is the buying and selling method. There is a human dependence on one human being

in terms of getting money and objects. Therefore, it is based on wisdom, buying and selling is permissible to achieve what is meant. And of course Islam does not prohibit humans from doing things that are useful for other humans.

In short, the law of buying and selling is halal. But the law can come out of the original law if there are things that are prohibited in the Shari'ah. The following are some of the aspects that cause the law of buying and selling to be illegal:

- a. The initial aspect of the presence of Tyranny.

Allah SWT says in QS An-Nisa:29

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ ۗ وَلَا تَقْتُلُوا أَنْفُسَكُمْ ۗ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

Translated:

29. O you who believe, do not consume your neighbor's property in a false (untrue) way, except in the form of business on the basis of mutual consent between you. Do not kill yourself. Indeed, Allah is Merciful to you.

This tyranny negates the provisions of like and pleasure or pleasure between the two parties in the transaction, and it also includes consuming other people's assets in ways that are prohibited by the Shari'a. If one party, be it the seller or the buyer, feels aggrieved. For example, if a seller does not behave honestly in trading, a dispute will arise between the seller and the buyer due to the seller's fraud. Therefore, avoid everything that can bring harm, so that in carrying out this buying and selling, you will get abundant blessings and sustenance, so that in carrying out the buying and selling, Allah SWT is pleased.

- b. The second aspect is Gharar (Deception).

Allah SWT said:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِنَّمَا الْخَمْرُ وَالْمَيْسِرُ وَالْأَنْصَابُ وَالْأَزْلَامُ رِجْسٌ مِنْ عَمَلِ الشَّيْطَانِ فَاجْتَنِبُوهُ لَعَلَّكُمْ تُفْلِحُونَ إِنَّمَا يُرِيدُ الشَّيْطَانُ أَنْ يُوقِعَ بَيْنَكُمْ الْعَدَاوَةَ وَالْبَغْضَاءَ فِي الْخَمْرِ وَالْمَيْسِرِ وَيَصُدَّكُمْ عَنْ ذِكْرِ اللَّهِ وَعَنِ الصَّلَاةِ فَهَلْ أَنْتُمْ مُنْتَهُونَ

Translated:

90. O you who believe, verily intoxicating liquor, gambling, (sacrifice to) idols, and casting lots with arrows are vile provisions (and) include the provisions of Satan. So, stay away from those (provisions) so that you will be lucky. 91. Verily Satan only intends to create enmity and hatred between you through alcohol and gambling and (meant) to prevent you from remembering Allah and (performing) prayer, then will you not stop?

There is also a hadith narrated from Abu Hurairah r.a.:

نَهَى رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ عَنْ بَيْعِ الْحَصَاةِ وَعَنْ بَيْعِ الْعَرَزِ

It means:

"The Prophet forbade the sale and purchase of Hashah (the sale and purchase of land that ensures the size of a stone's throw) and also forbade the sale and purchase of Gharar." (HR Muslim).

If the buying and selling is not clear on the object or price in the buying and selling itself then it becomes like gambling. The ambiguity in the object is caused by several things: its physicality, nature, size, the object does not belong to the seller himself, the object cannot be handed over. Next is price uncertainty because: the seller does not confirm the price, the seller shares 2 options and the buyer does not confirm one of them, the payment term is not clear.

c. The third aspect is Riba,

Riba means increase. In terms of the increase or delay in selling certain assets, and is a major sin that destroys. Allah SWT said:

يَمْحَقُ اللَّهُ الرِّبَا وَيُرْبِي الصَّدَقَاتِ ۗ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ

Translated:

276. Allah eliminates (the blessings of) usury and nourishes alms. Allah does not like everyone who is very kufr and wallowing in sins.

Allah SWT, justifies buying and selling and forbids usury. Every Muslim should, when carrying out a sale and purchase transaction or otherwise, be obliged to study it first, so that the transaction is healthy and legal and free from doubtful transactions, especially those that are unlawful. But if we are reluctant to learn it then it includes a sin and mistake.

Buying and Selling Online

Buying and selling online is an activity where sellers and buyers do not have to meet to carry out direct negotiations and transactions. After that, it is used by sellers and buyers to talk online, such as via chat on cellphones, cellphones, SMS and so on. In online buying and selling transactions, the seller and the buyer need a third party to carry out the delivery of goods made by the merchant and the transfer of money made by the buyer.

Buying and selling online can also be through a forum or online buying and selling website which already provides many things to be traded. In addition, to expedite and secure transactions, it is better if we use the services of third parties to store our money comfortably. Buying and selling online also has a positive effect because it is thought to be fast, easy and cheap. Online buying and selling activities are starting to grow in internet forums, especially online buying and selling forums such as Lazada Indonesia, OLX, Indonesia, Elevenia, Bukalapak.com, Kaskus and many more.

Akad in buying and selling online in the language of transactions (contract) is used as a meaning that only returns in totality to the form of a relationship or bond between 2 things, namely as-Salam or also pronounced as-Salaf is a term in Arabic which means "submission". The meaning of the salaf is universally a priority. In this context, buying and selling

greetings/salaf where the price/money comes first, otherwise the goods are handed over after that

financing can also be stated where the buyer is required to pay a certain amount of money for the delivery of the object or in other words payment in a greeting transaction is attempted upfront.

According to (Mardani, 2012) it is said to be greeting because he hands over the money first before receiving the merchandise. As in the word of Allah QS. Al-Baqarah: 282 "O you who believe, if you "do not meet in cash until a certain time, make it in writing". According to the compilation of Sharia Economic Law (KHES), greetings is a financing service related to buying and selling, whereby the financing is attempted concurrently as the object is ordered. Salam transactions are one of the forms that have occurred in online transactions.

Pillars and Terms

As in buying and selling, in a salam contract, the pillars and conditions must be fulfilled. According to (Dewi et al., 2005) the conditions for salam include several things, namely the money is paid at the place of the contract, meaning that payment is made first, the goods are owed to the seller, the goods are can be purchased at the time promised, meaning that at the time promised the object must already be available therefore, greeting the fruits whose time is set not in season is not legal. The item should be clear about its size, measure, and number, according to the regular method of selling such goods, clearly known and due to their characteristics and various goods, so that there is no doubt that would cause a dispute between the two parties, the place of receiving them is mentioned.

Types of Online Buying and Selling Transactions

According to maxmanroe.com, in online buying and selling, there are 3 types of online buying and selling transactions that are universally attempted in Indonesia, namely the initial transaction, which is between banks, which is the most universal and well-known type of transaction used by online sellers. Not only is it simple, this type of transaction simplifies the confirmation process because the funds can be quickly checked by the beneficiary/seller. Then the second transaction, there is also Cash On Delivery in the COD system, which actually still adheres to the old method, namely by meeting between the seller and the buyer. Generally, this transaction system is tried in buying and selling between people and usually COD is used for second hand goods because the buyer must check the condition of the object carefully. And the third one is the Joint Account type the last online buying and selling transaction is by using a joint account or what is called an escrow. This method of payment is slightly different from the process via bank transfer, because it uses a trusted third party to receive the money.

Online Buying and Selling Mechanism

According to (burhanuddin, 2008) the online buying and selling mechanism can go through several stages, namely information sharing, which is the very first process in a transaction. In this session, prospective buyers generally browse the internet to obtain data about certain products which can be obtained directly either through the web of the trader or the industry that produces the object. Depending on the data, there are 2 main things that users can try in cyberspace. Next there are online orders, which are ordering sessions from potential buyers who are interested in the product or service offered. Therefore, to meet these needs, the industry needs to have an information center (corporate database) that provides sufficient data both related to the various products offered, or the procedure for purchasing them. Not only that, there is an online transaction, which is a trading process that is attempted online.

In carrying out online transactions, there are many methods that can be tried. For example, through the internet media, one can carry out online transactions using audio-visual chat or video

conferencing methods. And there is also E-Payment, which is a payment system that is done electronically. In general, in order to be able to provide online payment services, financial institutions as the issuer industry first need to establish cooperation with the network provider industry. E-payment can be realized in various forms, for example: Credit Card, E-check, Digital Cash.

Rules of Fiqh regarding Online Buying and Selling

The original law in muamalah is allowed as long as there is no argument that prohibits it. In relation to buying and selling, the reason for buying and selling, the reason for buying and selling is one of the provisions of muamalah until the law is allowed as long as there is no argument that prohibits it. After that, online buying and selling is also included in buying and selling activities, so long as there is no argument that prohibits it until the law allows it.

According to (Actual Fiqh: Complete Answers to Contemporary Problems / Setiawan Budi Utomo; Editor, Abu Hanifah | OPAC National Library of Indonesia., n.d.) this is reflected in the outbreak of the exchange of transactions of goods and services via electronic media. This rapid growth is made possible considering that trading through the PC network promises efficiency both in terms of time and payment and convenience in transactions for consumers, compared to traditional transaction patterns. As well as in business, profitsgoing in line business is the ability to avoid paying for office or outlet operations and administration, which is estimated that every conventional transaction requires a fee 12 times compared to transactions in cyberspace.

Buying and selling online in the perspective of Islamic law

The interpretation of buying and selling according to sources of Islamic law is as follows:

- a. Al-Quran The words of Allah SWT in Q.S al-Baqarah verse 275:

وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا

Translated:

275. ...In fact, God has legalized buying and selling and prohibited usury.

- b. Hadith

نَمَا الْبَيْعَ عَنْ تَرَاضٍ ا

It means:

"Indeed it is legal to buy and sell on a voluntary basis"

- c. Thoughts of Scholars

According to Ahmad Zahro: Buying and selling through online (internet) is permissible, and legal except if in casuistry there is deviation, manipulation, fraud, and the like, so that in casuistry the law is also applied, it is haram. The advantages and disadvantages of buying and selling online (online business):

- Buyers do not need to visit a store to get goods, they are simply connected to the Internet, select goods and then place an order for goods and the goods will be delivered to their home.
- Save time and transportation costs. Because all groceries can be ordered through internet media intermediaries, especially websites that sell and buy what items to buy.
- The options offered are very diverse so that before placing an order we can compare all the products and prices offered by the industry
- With an intermediary via the internet, buyers can buy objects in other countries online.
- The price offered is very competitive, because of the level of competition from business actors through the internet media so that they compete to attract attention by offering the lowest possible price.

Based on the explanation above, the writer can formulate that the advantages of buying and selling via the internet are not only obtained by consumers, the seller also gets the advantage that the seller has no difficulty in renting a shop to sell his wares, besides that the

seller can take advantage of technology to be able to reach potential buyers in all areas. world, so that promotional costs will be more efficient. On the other hand, the basic advantage in buying and selling transactions via the internet is that the buyer and seller both have a high level of honesty and trust so that neither of them ever feel disadvantaged. According to (yusuf sofie, 2003), besides the advantages that sellers and buyers get, there are also disadvantages, which are as follows:

- 1) The product cannot be tried.

In buying and selling via the internet the products offered are various and varied and all of these products cannot be tried, if the buyer is looking for clothes, especially clothes or something else so that the buyer cannot try. Actually, online retailers provide dimensions. Buyers must give consideration to the dimensions listed on the web-based shop. Cannot contain fabrics, fineness levels and so on.

- 2) The standard of the object does not match

One of the disadvantages that buyers can get in buying and selling via the internet is that objects are not the same as the original, on a website-based web shop that is displayed is a picture / photo of the object being offered. The similarity of the image / photo objects that we observe near the monitor cannot be one hundred percent exactly the same. It could be similar to objects only 75- 90% only.

- 3) Shipping is expensive.

Buying and selling via the internet that occurs through electronic media that is far apart, of course, the product purchased is not always immediately available for us. Online shop owners still need it Delivery services, as well as ensuring the delivery of products that have these goods delivery services JNE, TIKI, Pos Indonesia, and so on.

- 4) Risk of fraud

In buying and selling via the internet, website-based shops are indeed vulnerable to fraud. Make sure shopping on a reliable online web. The danger is that money will be passed on to the seller even if the product is not sent and has never been delivered forever.

METHOD

According to (Bungin, 2019) Qualitative research approach is the only reliable and relevant method in order to be able to master a social phenomenon, where in this research the social phenomenon that is more intertwined is buying and selling online. This research is a qualitative descriptive research. Research objectives with qualitative research according to (Sugiyono, 2015) it is finding patterns of bonding that are interactive, describing the reality of the environment accompanied by getting a description of the meaning to find the theory. In

this qualitative descriptive research, researchers here use literature research studies to find data through novels, diaries and other literature to form a theoretical basis. This research is also to examine written sources such as scientific diaries, literature reference novels, encyclopedias, scientific essays, scientific papers and other sources both in written form and in digital format that are relevant and related to the object being studied. There is also the object of this research study in the form of texts or writings that describe and describe the online shop business that is mushrooming in Indonesia.

Judging from the type of research, there is also the type of research used in this study, namely research notes combined with literature and library research, namely research that is attempted through data collection or by making objective records that mean the object of research or data collection that is in the nature of combined notes, as well as analysis. carried out to solve a case which is basically based on critical and in-depth analysis of the relevant literature materials. Before carrying out a literature module analysis, the observer must first identify with a definite method over which objective information sources will be obtained. There are also several bases that are used, including; reading novels, daily objectives, reference statistics, results of studies in the form of theses, dissertations, dissertations, and the internet, as well as other relevant sources. (Istiqomah et navy (AL) 2022). In this section, we try to analyze the design and philosophy used based on literature which is very important from articles published in various destinations every day.

Literary observation serves to make designs and philosophies that form the basis of studies in studies (Idhamani, 2020). Literature review and literature study are activities that are required in studies, especially academic studies whose key goal is to increase theoretical thinking and effective thinking. As a result, by using this study method, the author can easily solve the problems being supervised. Observed from its character, until this study includes a descriptive study, a descriptive study of determination on an analytical explanation overrides the reality that is obtained when the study is attempted. If the observer uses the selection, until the deed or record becomes the data base otherwise the contents of the study memo or study variables There are also significant steps in the content analysis study, then the preparation of the concept and form of the study. Second, search for the main data and the main data, namely the text itself. As a content analysis, the text is the main subject, especially the main one.

DISCUSSION

The essence of the above review, the author concludes that buying and selling according to Islam is essentially not only consumptive in nature and only has material factors to gain profits in the world, but also real profits in the hereafter, of course by observing the

principles of buying and selling that are allowed according to syar'i. In the current era of globalization, business models have emerged using modern technological sophistication. This is indicated by the development of electronics that affect aspects of human life, especially in online buying and selling transactions, namely the internet.

Buying and selling online is a social reality activity that has subjectivity related to buying and selling where sellers and buyers do not have to meet to carry out negotiations and transactions, communication used by sellers and buyers through communication tools such as chat, PC telephone, SMS and so on. According to (burhan bungin, 2019) a person accepts and actualizes himself just as someone accepts him. In online buying and selling transactions, the seller and the buyer need a third party to carry out the delivery of goods made by the merchant and the transfer of money made by the buyer. The risk of transacting in buying and selling online also arises because where there is an opportunity, of course there are parties who will take more profit through this method wrong way. It can be known as convenient online buying and selling via transfer via ATM, this is convenient for the seller if in practice, the seller requests a receipt for the transfer receipt from the buyer by taking a photo of the transfer receipt after which it is sent to the seller's application or email.

Likewise for buyers who have the right to ask for a receipt of fact sent to the seller to avoid fraud. Not only that, buyers can recognize where the object is through a delivery service application that can be downloaded on their respective gadgets. In conclusion, the law of buying and selling online is permissible as long as harmony and conditions are met.

CONCLUSION

In the current era, through the development of technology that continues to be up-to-date, it makes it easier for everyone to easily access cyberspace via the internet. This convenience is utilized in fulfilling all daily needs, one of which is by carrying out buying and selling transactions of goods or services via the internet or you can say online transactions.

Basically, online transactions are the same as offline, the difference is that transactions are only in cyberspace, even though they are in different regions. In the description above, online buying and selling transactions are permissible provided that they comply with Islamic requirements. As long as no one is harmed and agrees with each other buying and selling online is allowed. With the convenience of transactions, consumers must always be aware of the goods or services they want to buy, as much as possible the seller shares descriptions that match reality. The development research recommended by us can carry out satisfaction surveys on users of buying and selling services online by increasing the procedure for a qualitative approach accompanied by interviews so the results will be more varied.

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