

# RELEVANCE OF THE IMPLEMENTATION AND RESPONSE OF SHARIA ECONOMY IN THE DIGITALIZATION OF E-COMMERCE TRANSACTIONS IN INDONESIA

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**Abstract:** *The purpose of this paper is to analyze how Islamic economics views and responds to the increasingly rapid development of digitalization, especially transactions that occur in on-line buying and selling or commonly referred to as e-commerce as well as to find out where the application of Islamic economics in e-commerce business activities is and to find out and clarify the validity of transactions that occur whether it is permissible and legal if transactions are carried out on the internet network in the form of e-commerce. This research uses the Library Research method or can also be called library research, meaning that the data source for this research is based on a literature review that comes from theses, scientific works, journals, news, and several sources that are relevant and support the discussion in this research. After analyzing some of the data that has been obtained, the researcher can conclude that e-commerce transactions are allowed and legitimate if they are carried out in accordance with the rules and regulations of Islamic law. In this case, it can also be concluded that the Islamic economy responds to the development of digitalization very positively. This is marked by the fact that Islam does not close itself off from the advancement of digitalization in on-line business because as a result of this progress, it has a positive influence on both the perpetrators and the Islamic economy itself.*

**Keywords:** *Relevance, Islamic Economics, Digitalization, E-commerce.*

## INTRODUCTION

From an Islamic point of view, this business is one of the activities and activities recommended by the Prophet, which is related to "Muamalah". According to the Qur'an, Al-Hadith and scholars say that buying and selling activities

are permissible activities but still adhere to guidelines that are in accordance with Islamic teachings and are carried out properly. This is in line with QS Al Baqarah (275) which means "Indeed, Allah has permitted buying and selling and forbidden usury, which is further stated

in QS An-Nisa (29) which means "O you who believe, do not eat each of them. respectively. other people's wealth. your neighbor by means of vanity (incorrect), except by way of voluntary trade between you." With this, it can be concluded that Islam actually views this economic activity as an activity or activity that cannot be separated from human life itself and is an inseparable part of human life in the world. As time goes by, activities carried out by humans will take place in line with increasingly rapid technological developments, things like this are often referred to as the modern era or the era of globalization. Of course, the development of this technology will also affect the existing buying and selling activities.

The era of globalization is an era that cannot be avoided by people not only in Indonesia but throughout the world. In this case, it can also be interpreted that technology and digitalization of information also participate in making developments which is one of the indicators of a country's progress. Due to the more advanced technology and information of a country, the country can be said to be a developed country as well. Technological advances like this cause changes in the daily needs of people's lives and culture, including in the business world such as e-commerce which has developed a lot in the community. The emergence of internet technology always offers sophistication in every area of people's lives and with this will make all activities feel easier.

Advances in technology have led to changes in people's lifestyles. One of the things that are impacted by this technological advancement is the existence of gadgets that cause people to have

a tendency to move in cyberspace such as doing online shopping activities or it can also be called online buying and selling activities. According to the Central Statistics Agency for E-commerce (2020) in the publication of E-commerce statistics 2020, which was compiled based on the results of a survey conducted on approximately 17,063 samples of businesses in all provinces in Indonesia. In the survey, it can be concluded that: 1.) Businesses that use the internet network to conduct sales transactions in 2020 are 90.18%. 2.) as many as 68.95% of e-commerce businesses admit that their customers are end consumers, 3.) beverages and food, cosmetics, and fashion are the three groups of goods that are mostly sold through e-commerce transactions, 4.) 90.56% of businesses using instant messaging, namely a two-way messaging system in real-time such as WhatsApp among the many existing sales media, 5.) of 16,277 e-commerce businesses, as many as 71.18% of businesses of which have started selling through the internet network more or less during this period. the last three years, 6.) In using this online shopping platform, in Indonesia, the majority use the COD system in carrying out their transactions, namely where buyers can pay for orders directly and in cash when the order arrives at the destination. A total of 73.04% in almost all business fields use the COD method. And 21.20% of customers choose a payment method that is often used by bank transfer via ATM, internet banking, or m-banking.

Buying and selling online or what is often called e-commerce is a transaction carried out by sellers and buyers through internet media in the form of a web or application that can

be downloaded by the public for free so that meetings between sellers and buyers can be carried out without having to meet face-to-face such as making transactions via e-commerce. atm, bank, or m-banking. In this case, of course, there will be lots of conveniences received by the community, such as making it easier for people to shop without spending a lot of energy and time.

As mentioned by Sholekan (2009), there are several benefits that can be felt by companies, consumers, and the general public. The convenience or benefits felt by the company include shortening the distance, the marketing reach will be wider and not limited, and with the existence of electronic commerce, of course, it will be very efficient from the point of view of the time that will be used, not only that, consumers in searching for products will be faster and more accurate. The advantages that will be felt by consumers include the product will be physically safe, consumers will obtain the information needed effectively because it is fast and easy, consumers can carry out transactions flexibly because it can be done in various locations. While the benefits that will be felt by the general public include being able to open up new opportunities or jobs, can improve the quality of human resources, and can reduce pollution and environmental pollution. So that the use of e-commerce can make economic activities feel close and fast because they can be carried out over long distances using the internet network.

However, in addition to the convenience or advantages, surely, on the other hand, there will be problems that arise related to this. Among them are regarding the quality of the goods,

the potential for high fraud, both through the quality of the goods and the arrival and delivery of the goods, as well as the possibility of default. Of course, this kind of problem will be very vulnerable to arise in buying and selling online, especially through e-commerce intermediaries. Therefore, to minimize problems that might occur, Islam always acts as a universal religion to regulate "Aqidah", morals, and sharia which is used to become the main guideline for every Muslim to carry out their activities, one of which is e-commerce business activities or other activities. in "Muamalah". Because in this case, the economy is one of the most important aspects and is closely related to human relations

In Islamic economics, there is what is known as the Islamic "Muamalah" system in which there are several forms of trade transactions. One of them is buying and selling greetings or through orders. This is in line with the system implemented in e-commerce and is included in indirect buying and selling. As for the types of buying and selling that must be avoided by sellers and buyers, one of them is buying and selling "Gharar" (uncertainty) and this is prohibited in Islam. An online business is allowed in Islam but this will be forbidden if it contains elements of "Gharar". Therefore, the seller or business person is required to explain the goods to be sold in great detail to avoid the element of "Gharar".

Research conducted by Rafika Insan (2016 with the title "Online Buying and Selling Transactions (E-commerce) in the Perspective of Islamic Law") concluded that buying and selling online is almost the same as a salam contract, namely making an upfront payment and the goods will be received in

the future and online business this does not conflict with Islamic law as long as it can fulfill the pillars and conditions that must be met in transactions contained in a valid contract. Based on the research conducted by Rafika, e-commerce is legally *haram* if it conflicts with the Qur'an and Sunnah. In an article compiled by Ilham Abdi (2020) with the title "E-commerce in Sharia Business Law", the conclusions obtained by the researcher this time are also almost the same as the research conducted by Rafika, namely that e-commerce in Islamic business law can be equated with buying and selling greetings because between these two types of transactions there are some similarities that tend to be specific. The third study, which was conducted by Desy Safira and Alif Ilham (2020) with the title "Online Buying and Selling Business in an Islamic Perspective" resulted in the conclusion that this online buying and selling a business is permitted in accordance with Islamic sharia as long as no party is harmed and agrees with each other. otherwise, this online buying and selling transaction is allowed. Then the fourth research is research conducted by Mahmudah Mulia (2020) with the title "E-commerce Transactions in Sharia Economics" where the results of this study are not much different from the first to third research, namely that e-commerce transactions can be analogous to selling buy greetings that have been prescribed through the sunnah of the Prophet SAW. The use of buying and selling online is categorized as permissible if both parties know and understand each other about the pillars and terms that apply. In this fourth article, general guidelines are given on how to use e-commerce in accordance with Islamic law in running their business.

In contrast to previous studies, which only discussed the e-commerce side in a more general view of the Islamic economy, the researcher wanted to focus more on transactions that have been digitized in their application to the Islamic economy. In other words, previous researchers discussed the topic of financial technology or fintech, by looking at the gaps that current researchers can do is to focus on one type of transaction, namely only in e-commerce. Because as we know that financial technology has many discussions in it, such as the existence of m-banking, and various other electronic service features. This is also the background of the appointment of the topic. In addition to taking this gap, the researcher also wants to relate how the Islamic economy responds to digital developments that are increasingly rapid at this time. Because so far there have been no articles that discuss the response of the Islamic economy in responding to current digital developments and which are certainly growing rapidly.

Transactions in e-commerce must have a purpose and purpose, but in terms of the continuity of the contract, it is necessary to question whether the validity of the contract can be assessed or not because in practice it is still not fully in accordance with existing provisions. Therefore, based on this background, researchers are interested in the topic of what and how the "Relevance of the Implementation of Islamic Economics in Digitizing E-commerce Transactions" looks like. In this case, the researcher wants to analyze the consequences of this e-commerce advancement in utilizing existing technology whether it is in accordance

with the application of Islamic economics or is there still a lack of further improvement.

## CONCEPTUAL FRAMEWORK

### *Concept Theory*

#### *Relevance*

Relevance comes from the root relevant which means in harmony with, related to. According to Sukmadinata (2007), there are 2 types of relevance, namely external and internal relevance. External relevance means suitability related to the needs and developments that exist in society. While internal relevance means that there is suitability or consistency between each component such as content, evaluation, and even objectives. Or simply, internal relevance relates to the integration between each of the existing components and forms a certain thing or purpose. According to Apartando (1994) in his popular dictionary, it is stated simply that relevance itself means "that which has a relationship".

Based on these understandings, it can be concluded that relevance has the meaning of a relationship or conformity with needs.

#### *Sharia Economics*

According to the Big Indonesian Dictionary (KBBI), economics is a branch of science that focuses on the principles of production, distribution, and consumption of goods and wealth. Wealth in this context is all things related to the use of money and trade. Economics can also be interpreted as a social science that studies human activities related to production, distribution, and consumption with respect to available goods and services.

Sharia is a public legal guideline that covers all aspects that are closely related to their relationship with God, others, and the environment around humans. According to Nurhayati (2018), sharia is literally a straight path that must be followed by every Muslim, sharia is a way of life for Muslims, and the decrees of Allah and the provisions of His Messenger cover all aspects of life in society. According to Fajar (2020), sharia itself has the meaning as a component of Islamic teachings that regulate the lives of all Muslims in the field of worship and the field of "Muamalah" which is a form of self-actualization of the faith that becomes a belief.

Based on the above, it can be concluded that Islamic economics is a branch of social science that discusses the needs or human activities that are appropriate and sourced from Islamic laws.

#### *Digitization*

According to the Big Indonesian Dictionary (KBBI), digitization is defined as a process of giving or using a digital system. Zakaria (2020) states that in terms of terminology, digitization is a process of transitioning print media into digital media. So basically, digitization is concluded as a transition from print media to digital media. According to Aan Ansori (2016), economic digitization includes various aspects, namely knowledge (knowledge), digitization (transformation of information in various forms), virtualization (allowing to start a business with internet-connected devices and can reach customers in cyberspace), molecularization (can be archived). as a molecule which is a system that can make it easier for organizations to

adapt in every dynamic situation that occurs), internetworking (establishing communication with various other parties), disintermediation (intermediaries for the occurrence of a transaction between customers and suppliers), convergence (the company's ability to converge industrial sector), innovation (innovating on their products), presumption (in a short period of time, producers tend to be able to benefit from the business they have run), immediacy (sensitive to various kinds of developments in the needs of customers who need it), globalization on (there are no boundaries to continue to develop), and discordance (the occurrence of the phenomenon of changes in culture and social structure which is the impact of the occurrence of paradigms related to everyday life. According to him, digitization is just a term in which there is a summary of the database server used for online transactions that connect to each other so that with this, transactions can be carried out automatically or systemically.

### ***E-commerce***

According to Monica (2020), E-commerce or also known as Electronic Commerce is an activity of selling and buying goods for services and goods through the internet network through an online system. According to John and Hasan (2003) in the English-Indonesian Dictionary, etymologically, e-commerce consists of 2 words, namely electronic which means electronic science or all things related to technology, and electronics and commerce mean trade. Meanwhile, according to the term, e-commerce is the process of selling and buying transactions in the form of goods

or services electronically which is carried out through internet media. If viewed from the perspective of contemporary fiqh, e-commerce is a means (Wasilah) that is flexible in sharia rules.

There are several parties that can be involved in e-commerce transactions, namely sellers (merchants), buyers (consumers), banks as distributors of funds, or can also be referred to as intermediaries between sellers and buyers in conducting online transactions, and providers as service providers. Internet access.

In e-commerce, there are several scopes and reach, including business to consumer, business to business, and consumer to consumer. So far, only the three scopes are still very general and widely known by the public.

### **RESEARCH METHODS**

The research method used is based on several literature studies that refer to several sources such as journals, books, recent articles, and theses related to the topic. Research with this method can also be called library research. According to Mestika Zed (2008) in his book entitled, Library research is research conducted by collecting data and theoretical basis based on scientific works, related books, articles, journals, and various other related sources. After collecting data with this method, then the next step is to conduct a descriptive qualitative analysis, where the data is then explained in the form of a narrative that can describe the relevance of the application of Islamic economics in digitizing e-commerce transactions which is the topic of the author's research.

## DISCUSSION AND RESULTS

### *Case Study on Tokopedia*

In a study conducted by Apriliana Sukmayanti (2020) with the title "Overview of Islamic Economics on Contracts in E-commerce, the Tokopedia case study" uses Tokopedia as an example. Tokopedia is a startup company that was founded in 2007 and then released to the public on August 17, 2009. Tokopedia was founded by Indonesian youth William Tanuwijaya and his friend Leonel Alpha Edison which is the largest online buying and selling site in Indonesia and ranks first in Indonesia.

Features provided by Tokopedia include a.) Gold Merchan, promotions regarding gold medals, b.) Free Returns, returning goods for free if the product does not match the order, c.) Stock Management, buyers can see the rest of the products in the store so they don't need to calculate the number of remaining products, d.) Topper's partners, Tokopedia's system and partnership plans by providing loans to start a business, e.) Pre Order, order time up to 30 days to process orders, f.) User management, sellers can add some people to help manage the shop.

If the contract made in Tokopedia is in accordance with Islamic law, then all transactions that occur will be easier and will not be a problem. Therefore, Tokopedia using a promotional strategy has reached the trading standards contained in Islamic law because the strategy adopted is not to include fraud and manipulation factors, because the qualifications that have been given by Tokopedia are always in accordance with the wishes of consumers.

Payments made via bank transfer are one of the best services that Tokopedia provides to its users and customers. Sulung Septya (2017) stated that the payment of this unique code provided by Tokopedia does not violate the rules of Islamic law and allows it because this unique code is used to avoid usury. Transactions are carried out in accordance with the rules of Islamic law, namely in the form of an exchange of benefits between one person and another. Through payment with this unique code, both parties will not feel disadvantaged.

All information needed by customers such as product specifications, product types, prices, and how many quantities are still available are listed in full on the Tokopedia website or application. It aims to make it easier for buyers to make and choose their buying and selling activities. If the buyer has agreed to the terms, the payment will be made. This means that through online buying and selling, it will be easier for customers or buyers to make transactions. If the buyer has sent proof of transfer or usually the system has automatically confirmed it, then the seller will accept the order and then package it. This transaction is also called a salam transaction because according to scholars, a salam transaction is defined as a transaction and sale and purchase agreement in which no goods are traded at the time of the transaction and the consumer will pay an advance at the time of delivery of the goods.

This study concludes that the application used by Tokopedia is that people can buy and sell goods online. In accordance with previous studies that buying and selling online is the same as a salam contract. Therefore, the buying and selling contract system on Tokopedia is

included in the greeting or order contract. In this Tokopedia application, there are also leases with agreements or "Ijarah" agreements. The Tokopedia application is allowed because it meets the trading standards contained in Islamic law. Tokopedia does not include fraud or manipulation factors that can harm the transacting party.

### ***E-commerce Transactions According to Islamic Law***

Transactions or online buying and selling activities are goods offering activities carried out by sellers online by utilizing a media called the internet network. The agreement or contract in this sale and purchase will be valid if it does not violate the prohibition as long as the ethics between the seller and the buyer are good and there is no element of fraud. Buying and selling online is allowed if the goods being traded are halal and the specifications are clear. The buyer also has the right to continue or cancel the transaction if the goods received are not in accordance with the order.

According to research conducted by Ilham Abdi (2020), e-commerce transactions are included in contemporary problems because there are no sharia provisions that can clarify specifically these issues. However, in the perspective of contemporary fiqh, transactions in e-commerce are understandable, it's just that in their implementation activities they must avoid several things that are prohibited in carrying out these transaction activities, namely "Gharar" (fraud), Maisie (gambling) and usury. E-commerce transactions are a form of a new formulation of the buying and selling system

which in Islamic business law can be equated with salam buying and selling transactions. It can be called that because these two types of transactions have specific similarities between them. Although they have similarities, there are also fundamental differences.

E-commerce transactions, in this case, can be included in the category of buying and selling greetings because the transaction process is carried out with a payment system carried out in advance according to the price determined based on the specifications, then the goods will then be sent on the date agreed in the system or by both parties. And this is in line with what we all know about e-commerce that we have used its services for.

In this salam sale and purchase transaction contains several pillars and conditions that must be met in order for the transaction process to be valid and lawful, according to the majority of scholars, there are approximately 3 pillars in the sale of greetings: The perpetrator who carries out the transaction ('Aqidain), There is the object of the transaction, namely in the form of money. to be paid and the goods to be traded in the transaction, and Shigat which can be interpreted as an agreement.

According to the rules put forward by Sayyid Sabil in the Book of Assana, there are several core requirements in the sale and purchase of salam, namely that the goods to be traded must be clear about their nature, there is clear information about when the order will be received clearly, and an agreement in making payments. And this has also been done by several e-commerce that has met these requirements well. Thus it can be said



that the mechanism in e-commerce transactions can be likened to an as-salam contract where it can be seen that the goods being traded did not exist at the time the transaction occurred. The point is that the goods desired by the buyer are not yet in front of the two parties who transact. Then the goods will be sent and delivered to the buyer at a mutually agreed time.

According to Maheasy (2020) In the Al-Quran, which is the guideline for the life of Muslims on earth, it is explained that Islam has permitted business activities that are explained by some basic principles of economic actors. This can be interpreted that Islam allows buying and selling transactions which of course must be carried out in accordance with Islamic law, namely through sharia economics. The principles referred to as the basis for the permissibility of a sale and purchase transaction are The principle of justice which requires everyone to get their rights and is not allowed to take the rights of others. The principle of honesty means that the transaction activities must be based on actual conditions in accordance with sincerity and sincerity (intentions). The principle of responsibility is a dynamic principle where this principle has a relationship with human behavior in acting.

The concept of justice which is the basic principle of buying and selling is in accordance with the word of Allah SWT in Q.S Al-Maidah 5:8 which means:

*"O you who believe, be those who always uphold (the truth) for the sake of Allah, as witnesses with justice. And never do your hatred of a people encourage you to act unjustly. Be fair, because fair is closer to piety. And fear Allah, indeed Allah is Knowing of what you do."*

Based on the translation of the verse, it can be taken to mean that transactions in e-commerce are included in legitimate business activities and there is an element of justice in transactions carried out in accordance with the basic principles of sharia economics. In Islamic economics (sharia) there is a provision that business people must be able to understand, know and implement sharia economic principles so that all business activities carried out always receive blessings from Allah SWT.

### ***Islamic Economic Perspective in Responding to Digital Developments***

Currently, the role of digital is extraordinary, because almost all economies are already using digitalization which is increasing over time both in marketing products and in packaging products so this kind of thing will make it very easy for business people to distribute information to the public. This digitalization has penetrated into individual interpersonal which can support information and communication in sharia and conventional economics. Likewise in the banking world, which can carry out its activities by collaborating to create special applications that can simplify all transaction processes in banking itself. Because of this phenomenon, the so-called digital society is formed so that this digitization can make it easier for users to make transactions so that the economy can improve.

According to Alfi Ubaidillah (Kompasiana 2018) entitled "Islamic Views on the Development of Technology" states that Islam views and response to current digital developments as a normal thing and indeed in Islam teaches to

always find out all the truths that exist in this world in accordance with the provisions of the Shari'a. prevailing Islam. This is in line with QS Ali-Imran: 190-191 which means "Indeed in the creation of the heavens and the earth, and the alternation of the night and the day there are signs for people who have understanding, (namely) those who remember Allah while standing or sitting or lying down and they think about the creation of the heavens and the earth (saying): "Our Lord, you did not create this in vain. Glory be to You, So protect us from the torment of hell" the meaning of the verse is that everything in the heavens and the earth is still full of mysteries and Muslims are led to find out all the truth in order to find the ease of life both in the hereafter and in the world and in all fields including technology. And Islam has never closed itself in terms of accepting the progress of modernization from a development of the times. So that with the development of technology or digitalization which is very rapid at this time it is a natural thing and can be done accepted by all Muslims as long as it is still in line with the teachings and provisions of the applicable Shari'a.

According to research that has been carried out by Saeful Anwar (2019), it is stated that in the era of the industrial revolution 4.0, or can also be called "disruption", is a situation where the industrial world is no longer moving linearly. The point is that the current change has been going very fast so that it can scramble the order pattern into a new order pattern. This disruption can give birth to new business models that use more creative and innovative strategies. A phenomenon like this is an unavoidable thing

for the community and can be a challenge for the community. No exception for Muslims who globally also cannot avoid this phenomenon.

Based on the analysis that has been done by Saiful (2019) some Muslims have managed to quickly respond to this well and succeeded in taking advantage of digitalization as an object in opening up new land in making strategic decisions that are in line with doing business in e-commerce. Not only in terms of business, the community, especially Muslims, can also preach through social media which is a realization of this digitalization, so that this da'wah can be used to explore strengths in uniting Muslims.

## **FINALE**

### ***Conclusion***

Based on the analysis that has been carried out and the results of the research and discussion presented, the researcher can draw the following conclusions:

The relevance of the application and response of Islamic economics to current developments is very clearly related to everyday life in society. Especially in the field of e-commerce digitization, which makes economic activities very easy and fast. This online buying and selling transaction (e-commerce) can be said to be similar to a salam contract, namely transaction activities carried out with advance payment, and then the goods will be received in accordance with the agreement agreed by both parties. So with this, it can be concluded that e-commerce transaction activities are allowed provided that the goods or products being traded are halal and the specifications are clear and

there is a right for the buyer to cancel if the goods received are not in accordance with what was ordered. This e-commerce sale and purchase transaction can also be said to be valid if it meets the basic principles inapplicable Islamic law.

Islam views and response to today's digital developments as a matter of course. In this case, Islam also never closes itself in terms of accepting the progress of modernization from a development of the times. So that with the rapid development of technology or digitalization at this time it is a natural thing and can be accepted by all Muslims as long as it is still in harmony with the teachings and provisions of the applicable Islamic law. In terms of buying and selling online as a result of the increasingly rapid development of digitalization, the Islamic economy has responded very positively. This is marked by the conveniences obtained by the community so that education about Islamic economics can be conveyed easily and quickly.

### **Suggestion**

The author hopes that future researchers can develop this research by using a wider range of Islamic economic responses in digitizing the economy in Indonesia. This is because literacy regarding the digitalization of the Islamic economy and how society responds to it is still very much needed.

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