

Islamic Economic View of Online Buying and Selling Using a Cash On Delivery System

Saleng^{1*}

¹STIE Syari'ah Al-Mujaddid Tanjung Jabung Timur, Indonesia

*Correspondent Author: saleng@gmail.com

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Abstract:

In this research the author found an interesting fact that society Talang Babat Tengah sub-district has active participation in running the business small by using a gadget or Android cellphone for transactions to increase the family economy. This business is one of the businesses current affairs that have a positive impact on people's income, especially in conditions facing the Covid-19 pandemic like this. Therefore The author is curious about this if viewed from Islamic/Shari'ah economics. Objective The purpose of this research is to find out the mechanism of online buying and selling implement a COD system. Apart from that, the aim is to find out how Islamic economic views on online buying and selling mechanisms by implementing the COD system. Meanwhile, the research method used is method qualitative with a case study approach. The aim of qualitative research itself is to provide a systematic, normative and accurate description of existing phenomena, or the relationships between the phenomena being studied as they are without special treatment. The data source in this research is the data source Primary and secondary related to this research include the community and perpetrators ol-shop. The discussion and results of this research are viewed from the perspective aspect Islamic economics towards online buying and selling mechanisms that use a system order then if the ordered goods have arrived then the buyer will do it payment settlement (COD "cash on delivery") and this can be categorized or categorized equate it with the As-Salam Agreement and the Istisnha Agreement..

Keywords:

Views of Islamic Economics, Buying and Selling, On-Line, COD.



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INTRODUCTION

Remembering the development and course of human history such as Currently, the economic aspect is also developing and increasing complex. Human needs are increasingly becoming more and more unfulfilled itself causes them to carry out various exchange activities form. Nature, which initially provided many commodities, no longer can reliable, eventually a variety of transactions emerged, ranging from bartering to others the most modern as is enjoyed today (Akhmad Mujahidin, 2007). Islam provides guidance about how to live a good and correct life so that Humans can achieve the happiness they desire, regardless of their goals world and the hereafter (Adiwarman A. Karim, 2006). Islam also encourages its followers to work and Putting aside begging, a good Muslim is them which pays attention to the factors of the world and the hereafter in a balanced way (Muhammad, Syafi'i Antonio, 2001). In the concept In Islam, basically all forms of business are permitted unless there is a reason why forbid it.

In living their lives, humans face challenges where with these challenges an idea, will and encouragement will emerge to be more creative and act innovatively so that the challenges faced are solved. Thus, humans will try to support their families with various methods to obtain income or income to support their families. Since humans have become acquainted with social life, a problem has arisen that must be solved, namely how humans behave in fulfilling their own life needs. Because it is impossible for a person's needs to be met by himself. The wider their social circle, the stronger their dependence each other to meet those needs. Human needs to fulfill, produce and share them are called economics (Abdullah Zaky Al Kaaf, 2002).

Many verses in the Koran discuss human obligations work and try to earn a living to meet life's needs among them. (Husein Syahatah, 2004) The Word of Allah QS. Al Jumu'ah verse 10 which means: "When the prayer has been performed, then scatter yourselves in front of earth; and seek Allah's grace and remember Allah often so that you may be successful" (Ministry of Religion, 1999). This verse recommends working and trying to find sustenance of course good and halal sustenance. Efforts carried out can be in the form of actions to obtain and utilize resources that have economic uses meet the minimum requirements or basic needs in order to survive, where basic needs are the basis of biological needs and the social environment culture that must be fulfilled for the continuity of life of individuals and society (Imran Manan, 1998). Like what has been done by the people of Talang Babat sub-district in meeting their needs through online buying and selling transactions with the system COD during the Covid-19 pandemic like this. Therefore the author is curious to understand the Islamic economic view of the online buying and selling mechanism with COD system. Based on the author's massive observations in the field. Writer discovered an interesting fact that the majority of citizens in society have active participation in running a small business with use an Android gadget or cellphone in transactions to add family economy. This business is one of the contemporary businesses has a positive impact on people's income (additional income).

METHOD

The methodology in this research is that the author uses qualitative methodology with a case study approach. The aim of qualitative research itself is: to provide a systematic, normative and accurate description of existing phenomena, or the relationships between the phenomena being studied without any special treatment. The research approach that will be used is a very important aspect in a research, approach that in accordance with the research objectives will support convenience for researchers who will supports convenience for researchers in carrying out the research process that will be carried out implemented (Iskandar, 2008). This qualitative research aims to obtain information in depth regarding the Islamic Economic View of On-Line Buying and Selling with a COD system in Talang Babat Village. This research is not only describe the information as it is according to the variables studied only, but to obtain more comprehensive information, the author conducting participant interviews, direct observation and processing information in the form of documentation data which will ultimately produce results study.

RESULTS AND DISCUSSION

Results

Online buying and selling is defined as buying and selling goods and services through the media electronically, especially via the internet or online. One example is selling products online via the internet as done by bukalapak.com, berniaga.com, tokobagus.com, lazada.com, kaskus, olx.com, etc. Sell buying via the internet, namely: a sale and purchase contract carried out using electronic means via the internet network in the form of goods or services. Or buying and selling via the internet is a contract agreed upon by determining characteristics certain by paying the price first while the goods are delivered Then. One of the things that makes online sales easier for you Sari as an online consumer, stated; "The convenience is that you don't have to go far It's not even possible to come to the shop to buy the items you want during working hours distracted, we can make purchases whenever we need the goods, It's just that waiting for the goods to arrive at their destination takes a little longer usually a week" (Devi, 2023).

Currently, the market world has no limits for offering sales goods to society's needs. This is an opportunity for business people implementing offers via social media. As done by Santy as an online seller reseller (Olshop) stated; "I sell online by uploading interesting photos on Facebook, WhatsApp groups, pictures taken from suppliers who have become business partners, we sell goods that various things such as fashion, local and imported bags, trousers, local shoes and imports, kitchen equipment, headscarves, cosmetics, watches, wallets, cute pillows, soy milk drink. Then I include the contact person and statement which essentially means promotional words to convince buyers and make it easy to contact them buyers are interested in the items that have been uploaded and want to ask questions first before making a purchase transaction, if any buyers who order the goods they want, we immediately order them to supplier, payment of money is not immediate but the goods arrive only then the money is received give it to the seller to the buyer, it applies to purchases from sales reseller" (Santy, 2023).

Furthermore, Sandra as an online shop reseller stated; "my way make sales online by uploading photos on Facebook, WhatsApp, picture taken from distributor group via social media. Then if There are buyers who want to order items that have been selected to complete the data personal details such as full name, address, contact person and email address. And Regarding payment, it depends on the agreement, namely transfer first or wait the goods arrive first and then you pay" (Sandra, 2023).

Furthermore, the daughter stated: "If there is an order for goods from me via social media. Usually we bargain first via private WhatsApp chat. If there is an agreement on payment, the buyer must pay half sales price and after the goods arrive payment must be paid avoid cancellations when the goods arrive" (Putri, 2023). Next statement by, Ayu as an online seller reseller (olshop) declare; "I sell online using social media such as; Facebook, Facebook marketplace (sales ads) and Instagram with how to upload interesting photos with the latest models, items offered such as; fashion, bags and others, items taken from social media. On payment, for buyers who can be reached or near are not charged half payment, but waiting for the goods to arrive before the buyer pays payment, other

things in distant buyers are asked for half payment and pay off when the goods arrive” (Ayu, 2023).

Mardiana stated; “Selling goods via social media by uploading photos on Facebook and WhatsApp, photos taken from social media, if there are consumers who are interested in buying the goods on I uploaded the order directly to social media and transferred the money to the agent to make it easier for buyers if they wanted the goods to arrive quickly. "In payment, if the goods arrive, then pay" (Mardiana, 2023).

Tasya stated; “Selling goods using social media, with how to upload interesting photos that are modern and contemporary via Facebook, Instagram, and WhatsApp, photos taken from social media that I got from Lazada or Shopie application so that goods sold in the online market are continuously updated. For orders, if consumers are interested, I will immediately message on social media, Payment is made after the goods arrive and then payment applies to the consumer those who are close or known, for distant consumers, pay half first for the goods just arrived and it's paid off. Delivery of goods cannot be determined by how many days to arrive" (Tasya, 2023). Online sales are considered easy and efficient, promising income This was also felt by one of the online shop sellers, Utami, who stated: "make sales using social media, by uploading the latest photos via Facebook, WhatsApp, Instagram, photos taken from the media social, consumers who are interested in the goods I offer can go directly ordered, make half payment first, after the goods arrive paid off" (Utami, 2023).

Based on the discussion above, there is an influence on online sales for business people or consumers are one of the interests of many people for easy transactions in the online market with a COD system, more effective and safe. Especially during a pandemic like this.

Discussion

Islamic Economic View of Online Buying and Selling Mechanisms With the COD system in Talang Babat Village. The principles of Islamic economics are individual freedom, the right to property, economic inequality in restrictions, social safety, prohibition on piling up wealth, and individual policies in society. Islamic economics has characteristics basic as a Rabbani and Human economy. It is called a Rabbani economy because it is full and direction of Divine values. Then Islamic economics is said to have a basis as human economy because this economic system is implemented and aimed at human prosperity. Meanwhile, Umer Chapra mentioned economics monotheism. The reflection of the "divine" character of Islamic economics is not in the economic actors because the perpetrator must be human, but in terms of the rules that must be guided by economic actors. It is based on the belief that all economic factors including humans, basically belong to Allah, and to Him rule restores all matters. Islam adopts a rule of best between both extreme views (capitalist and communist) and tried to shape balance between the two. The success of the Islamic economic system depends on the extent to which adjustments can be made between material needs and the spiritual or ethical needs that humans need (Ferri, 2010).

1. Istisna contract transaction

Istisna is a contract that contains guidance or a request that shani' (manufacturer) makes an item (order) from mistashni' (order) with certain features and prices. In istisna' the raw materials or capital for making it come from the manufacturer. Meanwhile, consumers are buyers of goods with characteristics, shapes, quantity, type, etc. according to what he desires. In terms of produce goods according to consumer orders, producers (shani) produce them accordingly with that mustasni will. So, in istisna' it is very possible to happen The item is not on the market or at least has the characteristics compared to goods on the market. The scholars of the Hanafi school say that the istisna contract is a sales contract buying is not ijarah (wages or renting) therefore according to them the object of the contract and work is charged to the shani' (producer) and the price of the goods can be paid later. If it is required for shani' only work and goods standards from consumers, then this contract is no longer called an istisna contract, but turned into an ijarah agreement.

2. Istisna Law

In determining the law of istisna' ulama contracts, fiqh is different opinion. Among the ulama, Hanafis themselves, there are two opinions as follows is of the opinion that, if this contract is based on the qiyas (analogy) argument for buying and selling, then the istisna contract is considered invalid because the object of the sale and purchase does not yet exist. This falls into the category of ma'dum buying and selling (buying and selling where the object does not yet exist) which was prohibited by Rasulullah, but some ulama, Hanafis see that istisna' is based on the argument of istisan (turning away from the will of qiyas, because there is a strong benefit which is the reason for this turning away). So, for the benefit of many people, this contract is permissible. The same thing also happens among the Shafi'iyah ulama', as the Shafi'iyah ulama adhere to the rules of qiyas, so istisna' is not permitted because contrary to the general rules that apply in buying and selling, where the object must be clear. Meanwhile, in istisna', the object of the contract does not yet exist. So here it is possible for elements of speculation to emerge according to some of them, basically The laws of istisna' are customs that have prevailed in society. Society has made istisna' one of their transaction models, and this contract has become one of society's needs.

Meanwhile, contemporary fiqh experts argue that ba'I Al-Istisna' the law is valid on the basis of qiyas and general rules of sharia. They are of the view that the istisna' contract includes ordinary buying and selling where the seller has the ability to provide the goods upon delivery. The possibility of disputes over the quality of goods can be minimized by agreeing on size criteria, materials for loading goods, etc. so that the element of speculation that may arise can be avoided. Moreover, this contract also applies several conditions that must be fulfilled. Based on the information above, it can be concluded that the permissibility of the istisna' contract is not based on the arguments of the holy texts of the Al-Qur'an or texts of al-hadith, but rather ijtihaat ulama' fiqh. On the basis of istisna', Hanafi scholars agree to istisna' for the following reasons:

- a) The community has practiced ba'i al-istisna' widely and continuously continuously without any objection at all in this case, the contract istisna has become a societal consensus.

- b) The argument for qiyas (in this case it is the basis for the impossibility of istisna'), can not be used if there is a strong reason and a tone of ijma' that states thereby.
- c) The existence of ba'i al istisna is based on the needs of society, many people often need goods that are not available on the market, so they tend to make contracts so that other people make goods according to their taste.
- d) Ba'i al-Istisna' generally does not deny contract rules. So he is considered valid as long as it does not conflict with the text or general rules of the Shari'ah. These transaction models also apply to sales using social media at this time, which has become global for business people in order to create benefits in the lives of fellow human beings.

CONCLUSION

Based on the discussion in the previous chapters, the author can concluded the results of this research as follows:

- 1) Practice model for online buying and selling transactions using the COD system Online buying and selling transactions by uploading interesting photos on social media such as; Facebook, marketplace, online market account (Lazada or Shopie), WhatsApp, Instagram, then write interesting statements or promotional words about the goods on offer. Then include a contact person such as number whats aap so that It is easy for customers to contact them if they are interested and interested in the items in the picture. The reasons for ol-shop actors include: Time efficiency, price, to fill empty between times of taking care of the household and casually increase income, hobby for sales and income the income is not bad, Make money from your own work without ask parents, Apart from looking for profit, to get to know a lot Friends, capitalize on the distributor's trust to sell goods, Looking for additional income "passive income".
- 2) Islamic Economic View of online buying and selling mechanisms which uses the "COD" order system, then when the ordered goods have arrived, the buyer will make the payment in full and this can be categorized or equated with the As-Salam Agreement and the Istisnha Agreement. Because, online shop sellers and buyers already have a consensual agreement in accordance with the provisions.

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