Application of the khiyar contract in purchasing practices (online)

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ABSTRACT
In this research, online buying and selling transactions at Purnama Muslim Store need to apply Khiyar as a form of protection for buyers and guarantee customer satisfaction, however Purnama Muslim Store has not implemented Khiyar fully and is not in accordance with Muamalah Fikih. The aim of this research is to find out how Khiyar is implemented in online buying and selling carried out by Purnama Muslim Store. The type of research used is qualitative research. From the research results, it was found that the implementation of Khiyar in online buying and selling practices carried out by Purnama Muslim Store has implemented Khiyar, but not completely. The Khiyar that is applied is Khiyar Conditions, where the buyer is allowed to require an exchange of the product purchased if something happens to the product purchased. Then Khiyar 'Aib, where buyers are allowed to exchange products if there is a defect or wrong color in the product purchased. Then Khiyar Ru’yah, where buyers who shop online and only see product photos are allowed to exchange goods if there is a discrepancy in the product.

INTRODUCTION
Buying and selling is one of the muamalah fiqh activities that is most often carried out by humans in the form of fulfilling daily needs ranging from food, electronic products, household appliances and so on. Buying and selling is the process of exchanging property or something in the form of halal benefits or services in exchange for something similar for an unlimited period in justifiable ways. At this time, information technology is developing very rapidly where the internet can now be easily accessed anytime and anywhere by everyone. This has an impact on the ease of obtaining various information as well as the ease of practicing buying and selling, which previously was only limited to face-to-face contact. between sellers and buyers in today’s market, just by using the internet, a mobile phone or laptop, someone can buy and sell, which is called online buying and selling (Dafiqah Hasanah, et al, 2019).

Online buying and selling is a buying and selling transaction carried out by both parties without meeting in person to negotiate and buying and selling transactions are carried out through communication tools such as Chat, Telephone, SMS, Web and others (Isnawati, 2018). The online buying and selling process is carried out by the reseller offering goods by simply posting pictures or photos of the goods he is selling via his social media, then the customer will make a purchase by ordering the goods to the reseller and making payment first before the goods are received. In this case, customers often receive goods sent by
resellers that do not match the samples or photos shown via photos on social media, so they will feel disappointed and dissatisfied because the goods received are not suitable and the money cannot be returned (Teti, 2020). Buying and selling online is considered more practical, fast and easy. However, despite this convenience, negative risks arise in online buying and selling transactions, one of which is fraud which can harm one party, whereas in buying and selling transactions it is recommended that no party is harmed (Reni Widya Ningsih, 2020).

Based on the principle that buying and selling in Islam applies on the basis of like and like, as explained in the word of Allah SWT in Q.S An-Nisa': 29 which means: "O you who believe, do not consume your neighbor's wealth in a false way. (not true), except in trade that takes place on the basis of mutual consent between you. And don't kill yourself. Indeed, Allah is merciful to you" (QS. An-Nisa': 29).

The verse above explains the prohibition on humans not to consume each other's wealth in a false way and is an economic activity that is mutually beneficial, will not cause loss and can fulfill life's needs both in the form of goods and services, namely buying and selling (trading) between people, which is carried out based on the willingness and likes of both parties (Nikmah Dalimunt, 2019). Buying and selling activities do not always go according to the wishes of both parties, such as complaints from customers because they received goods that were not suitable. In this case, it is necessary to apply the Khiyar right or choice between both parties to continue or cancel the transaction so that the sale and purchase can proceed on the basis of mutual consent and mutual approval (Dinda Yuanita, 2022).

The implementation of khiyar aims to eliminate difficulties, avoid harm and create benefits for both parties carrying out buying and selling transactions. Khiyar is the right to vote given to parties to a contract as proof of perfecting the rules in transactions in Islam. Apart from regulating the terms and conditions of buying and selling, Islam also regulates the right to continue the contract so that the parties to the contract feel mutually pleased with the transaction carried out (Orin Oktasari, 2021). This khiyar is based on 2 sources, namely the agreement between the two parties who entered into the contract such as khiyar terms and khiyar ta'yin. Then, sharia' such as khiyar majlis, ru'yah and disgrace (Akhmad Farroh Hasan, 2018).

Khiyar in Sharia business is very important for carrying out buying and selling transactions so that it always maintains the interests of the benefit and harmony between the two parties carrying out the transaction and can protect against dangers that will cause losses for both parties so that benefits will be achieved as well as possible and in accordance with Islamic law. According to Fiqh scholars, khiyar is permissible because if a buying and selling transaction is carried out there is something that is considered for the benefit of the world so it is recommended for both parties (Kiki Faqihatul Ain, 2020).

In other research, Khiyar or option is the right given to the seller or buyer to continue or cancel an ongoing transaction. In online transactions, consumers do not have direct contact with traders and cannot easily verify the quality of the goods to be purchased, creating a situation where the transaction actors do not have the same bargaining power. Therefore, khiyar is implemented to help protect consumer rights in cyberspace. Based on the results of this research, it shows that it is applied in the Lazada, Zalora and Blibli applications. Khiyar ru'yahh is only applied to the Lazada application (Muhammad Madji Amiruddin, 2016).

Purnama Muslim Store is a Muslim fashion shop located on Jalan Budi Utomo, Rano Village, Muara Sabak Barat District, East Tanjung Jabung Regency, Jambi Province, precisely in front of the East Tanjung Jabung Regency Government Service Housing, Sophie Paris Counter and Nibras House. Purnama Muslim Store provides various kinds of Muslim clothing, both children's and adult clothing, apart from that, it also provides various Sophie Paris products.
and Nibras clothing from when it opened the store until the beginning of 2019 and after that Purnama Muslim Store added new products in the form of various branded Muslim clothing such as brands. Etica, Seply and others for both children and adults. Currently Purnama Muslim Store has implemented online buying and selling with a marketing strategy through several media such as Facebook, WhatsApp, Tiktok, Instagram and Shopee. The products provided include various kinds of branded Muslim fashion clothing, Sophie Paris bags, nibras clothing, and others. Visitors or buyers who come from various regions, both teenagers and older people. Then the product price applied cannot be negotiated because it is a brand price, buyers who are regular customers already know the price and quality of the products sold at the Purnama Muslim Store. As long as the buying and selling transaction takes place either online or in person, the buyer is given the right to choose to continue or cancel the sale and purchase or in Islamic terms it is called khiyar.

The obstacle that is often faced by Purnama Muslim Store is the increasing level of competition between sellers, so Purnama Moeslim Store creates a strategy to attract buyers’ interest by making discounts on product prices every month, such as on big holidays or beautiful date events. For example, the discount promo at the 7.7 event is valid for 3 days, the price discounts given for each product range from a 10% discount to a 50% discount. This can attract buyers’ interest in coming directly to the Purnama Moeslim Store counter or giving via online media such as Whatsapp and Facebook. In this research, researchers will analyze how Purnama Moeslim Store implements the khiyar mechanism in their online buying and selling, such as refund policies, transaction cancellations as well as the obstacles and challenges faced by Purnama Muslim Store in running its business. Apart from that, this research can also identify customer satisfaction related to the implementation of the khiyar mechanism in online buying and selling practices at the Purnama Muslim Store. By understanding online buying and selling practices involving the implementation of Khiyar, this research is expected to provide insight for online sellers and consumers regarding the importance of consumer protection in online buying and selling transactions. The results of this research can also provide recommendations to Purnama Moeslim Store or similar online stores to improve their online buying and selling practices by implementing the Khiyar mechanism effectively, so that no customers or buyers feel disadvantaged and this can also attract buyers’ interest in continuing to be a loyal customers of Purnama Muslim Store.

METHOD

In this research, researchers used a qualitative descriptive approach, namely data collected and obtained from interviews, field notes, personal documents and other supporting official documents. The aim of researchers using a qualitative approach is so that researchers can describe concretely or in empirical reality the phenomena that occur related to how people implement Khiyar in online buying and selling in depth, detail and completeness.

This research is descriptive, namely a data-based study that explains solving problems that are currently occurring, presenting, analyzing and implementing data. In this research, literature study was also used to support the research. This research examines implementing Khiyar in online buying and selling. That’s why in qualitative research there must be a research subject, because what is being researched will be an object, either animate or inanimate, in the methodology chapter the researcher is obliged to explain who or what is the research subject in his or her thesis so that it is easier for people to draw conclusions without having to read or ask directly. writer (Suharsimi Arikunto, 2011).
FINDINGS AND DISCUSSION

Purnama Moeslim Store is one of the largest stores that provides various kinds of Muslim needs with an online and direct sales system. Buyers can search for the products they need via social media provided by the Purnama Moeslim Store and can also come directly to the Purnama Moeslim Store. The method used by Purnama Moeslim Store to promote its products is that they often review products via live or content that can attract buyers’ interest, then they also post photos of the products they sell on Facebook, WhatsApp, Instagram, Tiktok and Shopee. As one of the Purnama Muslim Store employees said: "Usually, to attract buyers' interest, we often review existing products via live and interesting content such as videos on TikTok, then also often review products via live on Facebook, Instagram and TikTok so that buyers know the details of the products we sell."

Ordering goods is often done via WhatsApp which is provided in the caption of each product promoted on social media. Buyers often make payment first using the bank transfer payment method, then the goods will be sent to the buyer’s address. Currently, Purnama Muslim Stone has not implemented the COD payment method unless the buyer comes directly to the shop. Based on the explanation above, the buying and selling mechanism implemented by Purnama Muslim Store, both the Purnama Muslim Store and the buyers use a greeting contract. A salam contract is a sale and purchase agreement which is carried out by making payment in advance in the sale and purchase transaction with a total that has been determined and agreed upon by both parties, then the goods will be delivered to the buyer at a certain time that has been promised. The description of the research subject is to discuss the characteristics of information by the researcher which consists of information about business owners, employees and loyal customers who often carry out online buying and selling transactions at the Purnama Muslim Store.

The discussion of the results of this research is as follows:

1. Implementation of Khiyar in Online Buying and Selling Practices through the Purnama Moeslim Store

Islam teaches an attitude of peace and happiness in online buying and selling transactions by creating a sense of satisfaction for each party, both seller and buyer. The seller will release his merchandise sincerely and receive money from the buyer, while the buyer gives money and receives the merchandise with satisfaction. Therefore, the rights stipulated in Islam regulate the willingness and mutual satisfaction between the two parties carrying out a buying and selling transaction. Because without the willingness of both parties or one of the parties, the buying and selling is invalid and the buying and selling transaction must fulfill principles that have been regulated in Islamic law.

Khiyar is an option to continue or cancel a sale and purchase because there is a defect in the item being sold or there is an agreement at the time the contract takes place or because of other reasons. However, when researchers conducted research in the field, the term khiyar was still very unfamiliar among the public, both sellers and buyers. The right to khiyar is stipulated in Islamic law for people who carry out civil transactions, especially economic matters. Khiyar according to the compilation of sharia law, article 20 paragraph 8, is the right to choose for the seller and buyer to continue or cancel the sale and purchase contract.

Online buying and selling is one of the buying and selling transactions that is very popular with people in Indonesia, as well as people who are loyal customers of the Purnama Muslim Store. They like shopping online because it makes buying and selling transactions easier. Purnama Muslim Store runs its online business using social media such as Facebook
WhatsApp Instagram Tiktok and Shopee as a means to market existing products to consumers.

The practice of khiyar in online buying and selling transactions can be seen from the policy regarding consumers’ ability to return goods or exchange goods for similar goods or ask for money to be returned. Returning goods or exchanging goods can be done if the buyer has been determined by the online buying and selling party. The terms and conditions for returning or exchanging goods can be seen from several aspects, namely in terms of the goods being returned or exchanged, the return or exchange period, the reasons for returning or exchanging goods and refunds.

The practice of khiyar can not only be applied in direct transactions, but the practice of khiyar can also be applied through buying and selling using an online system. The aim is to avoid losses for each party. The practice of khiyar can be a guarantee for sellers and buyers of satisfaction and satisfaction. for each party carrying out buying and selling transactions either directly or online. In online buying and selling carried out by Purnama Muslim Store, they have protected their consumers by implementing several types of khiyar practices carried out through sales in online media which can be seen in the existence of a policy regarding provisions for returning or exchanging goods if something happens such as being too small or too big and defective product.

Based on the results of research conducted through interviews with business owners and employees of the Purnama Muslim Store, researchers analyzed the results of interviews regarding the implementation of khiyar in online buying and selling practices, which apparently has not been fully implemented and only a few types of Khiyar are implemented in online buying and selling practices. The types of Khiyar applied to Purnama Muslim Store are as follows:

1. Khiyar syarat (terms)
   Khiyar terms are the voting rights possessed by both parties to the transaction to continue or cancel the transaction in accordance with the agreed terms and time period. In practice, the khiyar conditions at the Purnama Muslim Store apply a period of three days. If things are discovered that were not known to both parties before the transaction takes place, such as sizes that are too small or too big and there are defects in the goods purchased, and if the khiyar conditions have passed. The specified amount of time then the khiyar conditions are considered void. In accordance with the results of interviews with the Purnama Muslim Store as follows: “Products here can be returned or exchanged for another product if there is a defect in the product or the wrong size, and usually customers say ‘Sis, if it doesn’t fit, I’ll exchange it’, and we answer that it’s okay to exchange it, but with the condition that it doesn’t exceed the time limit of 3 days and there are still labels on the items purchased.”

   Based on this interview, it can be concluded that the khiyar requirements have been implemented if the consumer has made a transaction and has seen the goods and found a discrepancy in both the size and condition of the goods. This condition is implemented by providing agreed terms and conditions such as the exchange period does not exceed the 3 day time limit if there is a non-conformity with the product.

2. Khiyar Aib (Disgrace)
   Khiyar Aib is the right to choose for both parties carrying out a transaction to continue or cancel the transaction if there is a new discrepancy or defect discovered in the goods being traded and the discrepancy was not previously known by the seller at the time of the transaction. This practice is implemented by Purnama Muslim Store. When consumers complain about goods that are known to
have non-conformities such as defects, Purnama Muslim Store provides a guarantee to exchange the goods, as stated by the store, namely: "If there is a buyer who complains because the goods received are defective, such as loose threads on clothing products or other defects, then the product can be returned and exchanged for a similar product that is not defective within a time limit of no more than 3 days, because if 3 days have passed we don't know whether the damage occurred while it was still in the shop or whether it was the buyer's fault."

Based on the interview above, it can be concluded that khiyar aib has been implemented in the practice of online buying and selling at the Purnama Muslim Store where when the buyer finds a fault or defect in the product purchased, the buyer has the right to complain and return the goods or exchange the goods if the discrepancy or defect occurs came from the shop. In this case, buyers are given a time limit of 3 days to return or exchange the goods.

3. Khiyar Ru'yah

Khiyar Ru'yah is the right to choose owned by the party who purchases goods but the buyer has not seen the goods to be purchased beforehand. If the goods purchased have been agreed upon, the buyer must continue with the contract, however, if after finding out about the condition of the goods purchased and the buyer is not pleased, the buyer has khiyar ru'yah to cancel the order. In the practice of khiyar ruqyah at the Purnama Muslim Store, the shop will explain the goods to be purchased and if the goods are not suitable then the buyer has the right to khiyar rupiah, namely being able to return and exchange the goods as explained in the interview with the Purnama Muslim Store, namely: "Usually they don't cancel orders when they don't like the item they ordered or there is a defect in the item, but they more often return and exchange the item for another item, similar, that they like and the price is the same, this is permissible if the distance between them ordering and them picking up the goods is not that far."

Based on the results of the interview above, it can be concluded that the buyer has the right to khiyar Ru'yah if the buyer knows that the condition of the goods is not suitable, then the buyer has the right to khiyar Ru'yah over the goods whose condition is known by returning and exchanging the goods. If something happens unexpected things, such as defects in the goods or not liking the color or model.

Based on the results of the research at the Purnama Muslim Store above, the researcher found that the application of the khiyar conditions in this research was found from several informants at the Purnama Muslim Store if a buyer asked for a return with additional time as a consideration for deciding or canceling a sale and purchase was not permitted but khiyar was given is in the form of exchange of goods. Return of goods is made if there is an opportunity at the beginning of the contract provided that the labels on the clothes and the purchase receipt are not lost. The time for returning or exchanging goods provided by the Purnama Muslim Store is 3 days. This is in accordance with the opinion expressed by Abu Hanifah which limits screen time to 3 days. Meanwhile, the time limit for khiyar requirements from the Malikiyah's point of view may be more than 3 days according to the needs and condition of the item, if it is in the form of clothing which is an item that can last a long time and is not easily damaged then it may be broadcast for 3 days. Meanwhile, according to the opinion of Hanabilah and Hanafiah scholars, the time limit for khiyar is agreed upon by both parties to the agreement, both the seller and the buyer. However, in practice, it is only the seller who determines the restrictions on khiyar requirements.

Then, khiyar disgrace is a form of returning goods because there is a defect in the goods, so the right to choose given by the seller is a return in the form of exchanging goods
only, not exchanging goods for money. However, in view of the theory of the right of the khiyar aib to determine the return of goods if there is a dishonor, it is explained in the Islamic Sharia law compilation article 281 paragraph 3 that the return of goods must be in the form of money. In the practice of buying and selling at the Purnama Muslim Store, cancellations can only be made in the form of exchanging goods, buyers are not given the option to choose to cancel in the form of money.

According to the Hanafi and Hanabilah ulama, the determination of the time for returning goods containing defects may be postponed and there is no time limit, while according to the Shafi’i and Malikiyah ulama the return can be made when it is discovered. Based on the results of this research, Purnama Muslim Store only provides an exchange period of 3 days, this is not in accordance with the opinion expressed by Hanafi and Syafi’i ulama that there is no time limit for returning goods that contain defects, which is the right of every person who has a contract. to choose between continuing the contract or canceling it before the two separate bodies or are still in the same place.

Then Khiyar Ru’yah is a right that a buyer has to choose to continue or cancel a buying and selling transaction when he buys an item that he has never seen before, and when he sees the item he has the right to khiyar. At Purnama Muslim Store, buyers can only see product photos posted by Purnama Muslim Store on Facebook and WhatsApp Story, they cannot see the products directly. In this case because the Muslim Store applies the right of khiyar if something happens to the goods that have been ordered by the buyer in the form of exchanging the goods if the buyer does not like the product or the size does not match what was desired. This is in accordance with the opinion of the majority of Fiqh scholars consisting of Hanafi, Maliki, Hanabilah and Zahiriyah scholars who state that it is prescribed in Islam based on the words of the Prophet sallallaahu alaihi wasallam which states “Whoever buys something that he has not seen, he is imagining things when he has seen that thing.” However, Shafi’i scholars say that buying and selling unseen goods is invalid, whether the nature of the goods is stated at the time of the contract or not. Therefore, according to him, Khiyar Ru’yah is not valid because the contract contains elements of fraud which can lead to disputes. Meanwhile, at the Purnama Muslim Store, buyers who wish to exchange goods purchased online are permitted as long as the one week time limit does not exceed.

Based on the explanation above, it can be concluded that Purnama Muslim Store has implemented the khiyar principle in accordance with several opinions of several Fiqh scholars, such as implementing a return deadline of 3 days and allowing the exchange of goods when something happens to the goods, such as a defect or wrong size.

2. Purnama Muslim Store’s Efforts to Increase Sales in Online Buying and Selling Practices

Every business that is run requires someone who has its own strategy in developing the business. Therefore, Purnama Muslim Store has a strategy to increase sales. The strategy used by Purnama Muslim Store is a promotional strategy which is an activity planned with the aim of persuading and providing information and influencing consumers or buyers to buy products sold by Purnama Muslim Store. with the aim of increasing sales and income. In increasing its sales, Purnama Muslim Store chose to use several promotional strategies, namely as follows:

a. Social media

Purnama Muslim Store uses social media as a forum for collaboration between users who produce content and use it to interact with consumers directly or indirectly. At Purnama Muslim Store, indirect interaction is by implementing an online shopping system using social media such as WhatsApp, Facebook and Instagram, while indirect interaction is carried out offline, namely buyers can come directly to the shop and
also use the COD payment system which is one a payment method that is in great demand by buyers because it is done when the goods have been received by the consumer.

As explained by the business owner as an interview informant as follows: "For online we use social media as a pool to get buyers, the social media we use are Facebook, WhatsApp, Instagram, Tiktok and we also use the Shopee marketplace if there are buyers who want to order online but using the COD system. "Sometimes there are also customers who don’t want the hassle if they come online directly to our shop and choose the product they want."

Based on the results of the informant interviews above, it can be concluded that Purnama Muslim Store has implemented social media as a tool to promote the products it sells and can increase sales.

b. Public relations and publicity

In public relations itself, it is one of the things that aims to build relationships between sellers, resellers and consumers. Public relations and publicity themselves are variables of sales promotion that are very important for sellers to market products and services. This can also increase sales at Purnama Muslim Store which has many resellers or people who help with sales.

As explained by the business owner as an interview informant, it is as follows: "We also use resellers to promote products so that the products we sell will become more widespread and known to many groups of people and in this case we can also increase sales of our products."

Based on the results of the informant interviews above, it can be concluded that Purnama Muslim Store has several resellers who are involved in promoting products sold online and offline so that the products sold by Purnama Muslim Store will be widely known by the wider community.

c. Word of mouth promotion

This promotion is an option as a communication channel to expand marketing and is able to provide benefits for those who do it. Purnama Muslim Store implements this promotion but through the hands of its resellers, so that with more resellers, more sales will be obtained. As explained by Purnama Muslim Start employees as interview informants, namely: "To promote our products more often via live Facebook, where we show the original form of the products we sell, we review and explain in detail the ingredients we will sell. and through this line, many people also help share our Facebook live so that it is seen more by Facebook users. Apart from that, we also have several resellers who promote products directly to neighbors and relatives, so that the products we promote will be known to many people and this can increase sales."

Based on the explanation above, it can be concluded that Purnama Muslim Stock has implemented a word of mouth promotion strategy where they often do live Facebook which will be watched by many people and then the people who watch it will share it with other people who might be interested in buying, so that in this case it can increase product sales at the Purnama Muslim Store.

Apart from that, Purnama Muslim Store also implements a price processing strategy, where on certain dates there will be large promotions to increase sales, for example the 7.7 promo or big holidays such as Heroes’ Day, Mother’s Day, Eid promos and so on. This is done with the aim of increasing sales and attracting buyers’ interest so they can raid the products sold by Purnama Muslim Store. As explained in the informant interview by the business owner, namely: "Like now there is a 7.7 promo,
we are holding price discounts for all products here, some have a 10% discount and some have discounts of up to 40%. "In this case, of course buyers will compete to come to our shop or can order online, namely our social media."

Based on the results of the interview above, it can be concluded that Purnama Muslim Store often holds price discount promotions for products sold on certain dates with the aim of attracting buyers' interest and increasing sales.

According to the muamalah principle, sales promotions are permissible as long as there are no arguments that prohibit it and it is carried out in a way that is justified by the Shari'a, does not cause danger or Gharar. The promotions that are permitted according to sharia include the following:

1) Promotion with product samples which is carried out by offering goods to try for free to buyers. In fiqh, buying and selling with samples is known as Al-Ba'i Bi al-namudhaj (buying and selling with samples). In this case, Ali Haidar stated in the book Sharh Majallat article 324 that goods sold using examples or samples can be done by just looking at the example.

Based on this, it can be concluded that buying and selling with this sample is valid provided that the sample matches the object of the transaction and if the consumer sees that the object of the contract does not match the sample provided then the consumer has the right to receive khiyar as has been explained for anyone who buys something that if he hasn’t seen it, he has the right to ignore it until he sees it. then after he sees it he can accept or cancel the sale and purchase contract, this kind of hier is called khiyar ru'yah.

2) Price cuts or discounts are made by giving buyers a low price for certain goods or services to encourage buyers to make purchases and retain them in buying and selling activities. The term price cut or discount is not yet known among the jurists in their books, but the term known to them to indicate the meaning of a price cut or discount is price reduction or price reduction.

3) Gifts (Bonuses) are a form of grant, namely transferring property rights without any replacement. The gift in question is the same as alms. The law on gifts is recommended or sunnah because these gifts are part of the worship contract.

Meanwhile, Purnama Muslim Store has implemented a promotional strategy through product samples shown via live Facebook, Tiktok and Instagram which shows the original form of the products being sold. then Purnama Muslim also often holds discounts or discounts for products sold both online and offline and Purnama Muslim Store also often gives bonuses to customers, one of which is shopping during the school season, Purnama Muslim Store gives gifts in the form of notebooks to every customer who shops goes directly to the Purnama Muslim Store.

Based on the explanation above, it can be concluded that Purnama Muslim Store has implemented a promotional strategy in accordance with muamalah fiqh, namely by using a promotional strategy in the form of showing samples of products being sold, giving price discounts to buyers on certain days and giving gifts to buyers at certain moments with The aim is to increase Purnama Muslim Store sales.

CONCLUSION

Based on the results obtained by researchers at the research location, it can be concluded that the implementation of khiyar online buying and selling practices at the Purnama Muslim Store has been implemented, but not yet comprehensively and not fully in
accordance with the concept of khiyar in muamalah fiqh. The khiyar applied to the Purnama Muslim Store are as follows:

1) Khiyar conditions are applied in a way that when buying an item such as clothes, the buyer can require the seller that if something happens to the clothes, such as being too small, then the buyer will come back to exchange the clothes. This is permitted by Purnama Muslim Tour as long as it does not exceed the specified time limit and there is still a purchase receipt.

2) Khiyar disgrace is applied in a way that when the buyer receives a defective item, Purnama Muslim Store will suggest exchanging the defective item with another similar item.

3) Khiyar ru’yah is applied when a buyer buys a product at Purnama Muslim online and only looks at the photo of the product being sold, when the product is received it turns out there is a difference in the photo and the item received. Then the buyer has the right to continue or cancel it and if he submits a complaint to the Purnama Muslim Store, he will be advised to exchange as long as the order limit is not too long, at least one week.

Apart from that, Purnama Muslim Store also has a strategy to increase sales. This strategy is carried out by holding promotions through social media, promotions through public relations and publicity, and word of mouth promotions. Through this promotion, Purnama Muslim Store also uses other strategies by providing price discounts and bonuses to buyers on certain days with the aim of increasing sales and attracting buyers' interest.

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