



Islamic Business Ethics in Online Commerce: A Perspective from Maqashid Shariah by Imam Haramain

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Abstract:

This research aims to understand the *maslahah* principle in the *maqashid sharia* concept, which is used as a basis for making laws for justice and prosperity, and how this principle is applied in Islamic economics and business. This research uses a qualitative approach with data analysis techniques such as field notes to conclude. This research tool measures events and collects data based on information from the parties involved (sellers and buyers). The data collected is based on observations of consumers and sellers' followers. The research results show that in online buying and selling transaction activities, it is essential to pay attention to the principles of justice in order to avoid things that can harm other parties and can be held accountable. In this case, the *mu'amalah* relationship that is the main thing in transactions in online buying and selling is the contract and "*an taroodhin*". According to Imam al-Juwainy, the implementation of *maqashid sharia* in online buying and selling transactions in the marketplace has been fulfilled. However, several other minor aspects still need to be fulfilled, such as protecting assets, both for the seller and the buyer.

Key Words: *Islamic Business Ethics, Maqashid Sharia, Online Buying and Selling*

Abstrak:

Penelitian ini bertujuan untuk memahami prinsip *maslahah* dalam konsep *maqashid syariah* yang digunakan sebagai dasar dalam pembuatan hukum untuk keadilan dan kesejahteraan, serta bagaimana prinsip tersebut diterapkan dalam ekonomi dan bisnis Islam. Penelitian ini menggunakan pendekatan kualitatif dengan teknik analisis data berupa catatan lapangan untuk menarik kesimpulan. Alat penelitian ini digunakan untuk mengukur peristiwa dan mengumpulkan data berdasarkan informasi dari pihak yang terlibat (penjual dan pembeli). Data yang dikumpulkan didasarkan pada pengamatan konsumen dan pengikut penjual. Hasil penelitian menunjukkan bahwa dalam kegiatan transaksi jual beli online, penting untuk tetap memperhatikan prinsip keadilan guna menghindari hal-hal yang dapat merugikan pihak lain dan dapat dipertanggungjawabkan. Dalam hal ini, hubungan *mu'amalah* yang menjadi pokok pada transaksi dalam jual beli online adalah akad dan "*an taroodhin*". Penerapan *maqashid syariah* dalam transaksi jual beli online pada marketplace menurut Imam al-Juwainy telah terpenuhi, meskipun masih ada beberapa aspek kecil lainnya yang masih kurang terpenuhi seperti aspek perlindungan harta, baik pada pihak penjual maupun pembeli.

Kata Kunci: *Etika Bisnis Islam, Maqashid Syariah, Jual Beli Online*

INTRODUCTION

The growing trend of online shopping has made people start to follow existing trends (Savin et al., 2023; Chawla & Kumar, 2022; Aryani et al., 2021). Apart from carrying out direct buying and selling transactions, they have also started offering their merchandise on various existing social media platforms (Infante & Mardikaningsih, 2022; Cheung et al., 2021). So that people are encouraged to become more active in using technology, the development of which is becoming increasingly rapid (Wang, 2021; Tim et al., 2021; Ashta & Herrmann, 2021). This development has impacted various transformations in various sectors so that technological improvements can help solve various problems and provide needs for human survival (Albar, 2023).

In the current era of globalization, both in Indonesia and in various countries around the world, people are starting to carry out buying and selling transactions online more often; this is a new lifestyle for people carrying out buying and selling transactions with technological advances (Ratchford et al., 2022; Gulfraz et al., 2022; Infante & Mardikaningsih, 2022). The rapid development of information technology has also increased consumer interest in carrying out online buying and selling transactions, which is indicated by the large number of users of online buying and selling media in Indonesia, where these transactions are proliferating among the public (WiScicka-Fernando, 2021).

Therefore, internet media has become a business strategy, a forum, and a transaction tool today, known as e-commerce. E-commerce is a transaction platform for buying and selling goods or services via the Internet. Big businesses usually use their websites to promote and conduct transactions. In addition, many marketplaces have emerged that facilitate investment, financing, and donations, as well as buying and selling transactions (Sun et al., 2023).

The existence of marketplaces today is increasingly massive. This is marked by the number of local and foreign companies offering various applications and online buying and selling sites with increasingly attractive features to attract the attention of buyers, sellers, donors, and business entities (Shuqair et al., 2024).

Entering the current digital transformation era, e-commerce has reshaped consumer behaviour, offering unprecedented convenience and experience (Feng et al., 2024; Nodirovna & Sharif o'g'li, 2024; White, 2022). The emergence of live-streaming of online sales by sellers has transformed the shopping experience, allowing for real-time interaction and unique engagement. The different features presented in live streaming, such as the interaction of sellers and buyers, make online buying and selling interactive and exciting (Kamila & Jasrotia, 2023).

Impulse buying during live streaming is an exciting phenomenon these days. It is characterized by unplanned emotional purchases that present new challenges and opportunities. Livestreaming is gaining immense popularity in Indonesia because of its improved sales efficiency and the buying experience. Nearly 40% of internet users in Indonesia are involved in livestreaming. In 2021,

live streaming generated USD 48 Billion and is projected to grow significantly, reaching over USD 82 billion in 2025 (Liu et al., 2024).

Indonesia is the country with the fastest e-commerce growth in the world. Online shopping in 2022 will be the best year because e-commerce players try hard to pamper their online customers with various shopping festivals, such as discounts and cashback (Petcharat & Leelasantitham, 2021). Amid the celebration of "Harbolnas", which is the term for National Online Shopping Day, Harbolnas and marketplace anniversary, the sales agenda is considered capable of attracting significant transactions (Mofokeng, 2023). According to databoks.katadata, the following is data on e-commerce spending in Indonesia:

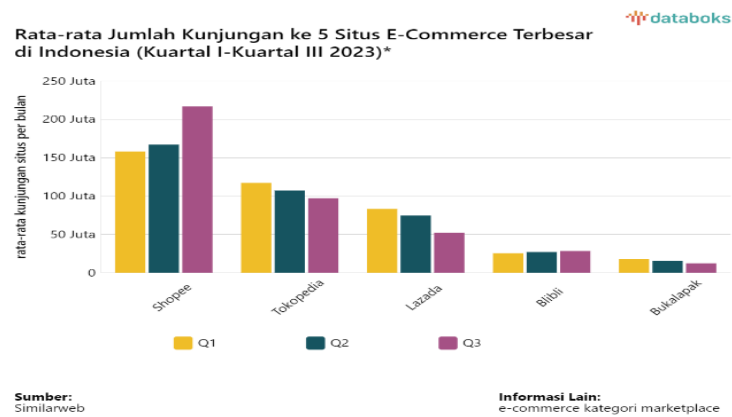


Figure 1. Average Number of E-Commerce visits in Indonesia



Figure 2. E-commerce with the most visitors

The data above shows that e-commerce businesses are experiencing rapid growth, whether they use marketplace applications or are hosted on websites. For ten consecutive quarters, Shopee was the best e-commerce business based on PlayStore rankings and the superior e-commerce business based on average monthly site visitors.

No law binds explicitly and regulates online business transactions in Indonesia. This makes the ITE Law in Article 28, paragraph 1, a reference point for regulating online buying and selling transactions. This article contains the spread of false and misleading news and losses. However, article 378 of the

Criminal Code states that the perpetrator of fraud will then face legal consequences if he is deliberately proven to have committed fraud or deception to harm other people. Therefore, it is necessary to have additional references in dealing with the online buying and selling phenomenon, which is currently trendy in society, so there is a feeling of mutual trust between sellers and buyers in carrying out transactions, a business ethic in Islam.

In Islamic law, buying and selling are also related to worship, usually called muamalah, the relationship between humans and humans. Because Islam itself has an extensive and complex discussion that regulates all kinds of human activities, starting from relationships with the Creator and relationships between human beings. The concept of maqashid sharia regulates relationships between humans. Therefore, this research aims to discover how Islamic business ethics is described in online business from the maqashid sharia imam haramain perspective.

RESEARCH METHODS

The research design in this study is descriptive analysis with a qualitative approach, which is used to search for information about recorded events in several markets. Qualitative research differs from quantitative research because the focus is not on numbers but on qualitative data, including descriptions, interpretations and an in-depth understanding of observed phenomena. As stated by Endang Werdiningsih and Abdul Hamid B (2022), research that uses qualitative data is called qualitative research. In this context, researchers seek to dig deeper into the principles of Islamic ethics in online business and how business people apply these principles in the market.

The data analysis technique in this research uses field notes to conclude. Field notes are an essential tool in qualitative research because they allow researchers to record in detail observations made in the field, interactions between sellers and buyers, and the context in which transactions occur. This research tool is designed to measure events and collect data based on information from the parties involved, namely sellers and buyers. The data obtained through these field notes provides a more comprehensive picture of the dynamics of online buying and selling transactions and how sharia principles are applied in daily business practices.

The data collected in this research is based on observations of consumers and sellers' followers. This observation was carried out systematically to ensure the data obtained was accurate and relevant to the research objectives. Researchers can gain insight into consumer satisfaction, trust, and perceptions of applied business ethics by observing consumer behaviour and their interactions with sellers. In addition, observations of seller followers also provide additional information about how sellers maintain relationships with customers and apply Sharia principles in their business operations. The results of these observations

are then analyzed to conclude the effectiveness of implementing maqashid sharia principles in online buying and selling transactions.

RESULTS AND DISCUSSION

Implementing good business ethics will create convenience in buying and selling transactions, including in the era of business digitalization, where e-commerce technology facilitates various needs. However, the rapid development of technology and digital transformation sometimes makes some try to eliminate the essence of ethics, which has been a reference in business, with dishonesty and fraudulent practices in online buying and selling transactions. Therefore, it is essential to apply business ethics principles based on Sharia concepts not to cause losses between one party and another. Applying Islamic business ethics provides benefits and brings blessings to every transaction activity carried out.

The current era of information technology is increasingly sophisticated and developing, where everyone can fulfil various needs, equipment and desires just by using their fingers through a wide selection of well-known e-commerce sites in Indonesia (Widyastuti et al., 2022). This high interest in online shopping allows sellers or business people to expand their market share and gain many benefits if they are technologically literate, creative, and able to compete in the online market. However, the dark side of the online business world is that many sellers or business people still need to pay more attention to business ethics in their business activities. Not paying attention to ethics in e-commerce businesses causes weak justice and a lack of honesty. There could even be much fraud committed by sellers or businesspeople, which is very likely not known by customers (Lailatul Fitriani et al., 2021).

Online buying and selling transactions through e-commerce sites are very popular with various groups, from adults and teenagers to children who are already technologically literate. This interest in online shopping is prevalent because transactions are straightforward and can be carried out with various goods that can meet almost all the needs of all groups. However, due to a lack of ethics in business, the prohibitions in Islamic transactions become unclear, such as the unclearness of the goods sent to the customer, so that the customer's rating becomes bad and causes losses to each other. Therefore, maintaining and implementing Islamic business ethics in every online buying and selling transaction is very important so that both sellers and buyers have satisfaction or willingness (A'yun et al., 2021).

Business Ethics as a Pillar of Success

Business plays an important role in economic life and even in social life. Apart from allowing businesses to seek profits, Islam also allows businesses to make maximum profits through deception, cheating, and perjury (A'yun et al., 2021). By distinguishing between what can and cannot be done and between

what is haram and what is halal, Islam sets boundaries. In this case, ethics is a boundary or boundary that differentiates.

Today's buying and selling activities are experiencing very rapid development. Previously, buying and selling transactions were carried out in traditional markets or shops where face-to-face meetings and direct transactions between buyers and sellers were required. So, increasingly, buying and selling transactions can be done anywhere and at any time with the help of e-commerce applications or websites so that sellers and buyers do not meet directly. However, they are carried out by interacting using the features available in each marketplace. The difference is that in traditional buying and selling transactions, the buyer can directly check the goods to be purchased; in modern transactions using e-commerce, buyers can check the goods they purchased through photo, video and buyer review features. Online buying and selling transactions.

Purchasing goods through online transactions is very vulnerable to disappointment with the quality of the goods that have been purchased or even to incidents of fraud because the goods purchased do not match those stated in the application. This happens because buyers cannot directly see and evaluate the goods they will buy, while sellers need to have Islamic ethics in business. According to the principles of the Qur'an and hadith, Islamic business ethics is a collection of business actions based on Islamic principles. Therefore, applying Islamic business ethics in online buying and selling transactions is necessary so that the seller feels happy with the money spent on the transaction and gets halal good fortune and blessings for the money he receives from the online transaction.

Business ethics, according to Yusuf Qardhawi, states that there are at least three critical subjects in buying and selling transactions: Producers, in this case, are called sellers; distributors, in this case, are called marketplaces; and also consumers, this case, are called buyers. As business people in the online world, producers must be creative, have a fair and honest attitude, and sell halal goods. Meanwhile, distributors must have a fair attitude towards producers and consumers. Finally, in business ethics, consumers must also have an efficient attitude by purchasing goods that suit their needs and not excessively. Consumers should also be honest when providing reviews of goods on marketplace sites so as not to harm sellers or other buyers.

The Islamic economic system places more emphasis on law and ethics, so they are more firm in their policies. The economic system in Islam is different from the liberal and socialist economic systems. In a liberal economic system, they want distributive justice or individual benefits; in a socialist economic system, they want economic equality. According to Boone Kurtz, business ethics are moral values and implementation standards that involve right or wrong actions in a company environment. Several main ethical principles are used in business practices (Azizah & Hariyanto, 2021).

First is the principle of autonomy. It is also called the principle of will, which is defined by a human's ability and attitude regarding something that he

considers right and then taking action based on the results of his awareness. Freedom gives businesspeople the freedom to choose the best way to develop their business; However, freedom also requires the responsibility to place unnecessary restrictions on freedom.

Free will allows one to make agreements, including wanting and fulfilling them. In the Qur'an, humans are asked to fulfil promises.

يَا أَيُّهَا الَّذِينَ آمَنُوا أَوْفُوا بِالْعُقُودِ

"O you who believe, fulfill these promises" (QS.al-Maidah: 1).

It is shown in the verses above that humans must obey the agreements made between themselves and Allah and between themselves in matters of trade as long as the bond does not violate Islamic law.

Generally, stakeholders (buyers, sellers and marketplaces) have free will or transaction freedom. In online transactions, buyers are free to choose products that suit their interests, needs and financial capabilities; Buyers are also free to choose the payment method and package expedition used. Meanwhile, sellers are free to sell various types of products, even in one online shop. The marketplace itself can determine administration costs, fees, and bonuses to partners (in this case, sellers). The principle of autonomy contained in online buying and selling transactions is sometimes accompanied by something other than accountability. For example, the case where the buyer does not want to make COD (Cash on Delivery), even though the buyer himself chooses the payment transaction via COD. Alternatively, cases where sellers sell goods that do not comply with the application. Even marketplaces sometimes impose rules that are burdensome for sellers.

Second is the principle of honesty. Honesty in business is a commitment to being frank and transparent in buying and selling. This is important for businesses to attract returning customers and increase customer trust, which allows business growth due to increasing demand.

Trust is closely related to faith and is opposed to hypocrisy. The honest characteristic possessed by a person is one of the characteristics of a believer, whereas this honest characteristic is the characteristic of the Prophet. This is mentioned in Surah At-Taubah verse 119, where Allah says:

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَكُونُوا مَعَ الصَّادِقِينَ

"O you who believe, fear Allah, and be with those who are right."

Truth can be defined as intentions, attitudes and behaviour, which include the transaction process (contract) and efforts to obtain and determine a profit. If someone has good intentions and a positive attitude, then this can encourage good and correct behaviour. This correct behaviour will result in a good performance, which is considered a profitable investment in the business.

Carrying out business transactions, following in the footsteps of the Prophet and doing business honestly and correctly are the standards and measures of good human behaviour.

An honest attitude between sellers and buyers is necessary in Islamic business ethics. This is because, in online transactions, sellers and buyers do not meet in person, so the principle of honesty between the two is necessary. Unfortunately, this principle is only partially fulfilled 100% by the seller and buyer. For example, sellers still sell non-genuine products but include images of genuine product brands with promotional claims of genuine products. Then, buyers sometimes write inappropriate product reviews and assessments.

Third, the principle of justice. Business activities are mu'amalah, namely human-human relations. Islam encourages humans to behave pretty, especially in business matters. This principle emphasizes that it is essential for business people always to treat everyone connected with their business fairly according to objective, rational and accountable standards. This is in line with what Allah says in Surah al-Nisa verse 58:

“إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ”

“Indeed, Allah commands you to convey the mandate to those who are entitled to receive it, and (orders you) when you determine a law between people, so that you determine it fairly.”

If the principles of justice are applied effectively in the business world, it will result in healthy and good profits and business sustainability. For transactions in a marketplace such as "Shopee", the principle of fairness has been sufficiently fulfilled. One example of this can be proven by the "Shopee" marketplace implementing a hold on money to be paid to the seller until the product has arrived and is "clicked" as an item the seller has received. "Shopee" also applies somewhat to sellers, where money will automatically go to the seller if the buyer does not "click" on the finished item after seven days of receiving the item. Apart from that, "Shopee" also protects consumers (buyers) by providing a return feature if the product/goods received are unsuitable, defective or damaged.

Fourth, the Principle of Voluntarism and Mutual Benefit. The primary purpose of doing business in Islam is to gain worldly profits and related to economic profits. God's Word in Surah an-Nisa verse 29 explains this.

“يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُم بَيْنَكُم بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا”

“O you who believe, do not devour each other’s wealth in a false way, except by means of business that is carried out mutually between you. And do not kill yourselves; Verily Allah is Most Merciful to you.”

The voluntary principle in business can be achieved if the seller and buyer both feel they have benefited from the transaction that has been carried out. Even though the main aim of buying and selling is to make a profit, both parties must feel this profit: the seller who makes a nominal profit in money and the buyer who feels a profit from the benefits of the goods they buy according to the selling price. In this way, a sense of volunteerism arises between them in the business transaction. Competitive business principles say business transactions must produce profitable solutions for both parties.

In online buying and selling transactions, where buyers cannot directly inspect the goods they want to buy, the principles of honesty and transparency are fundamental. To fulfil this principle, sellers and buyers usually communicate via the "seller chat" feature in e-commerce applications. Through this feature, buyers can ask the seller directly about details of the goods they want to buy and get clear and accurate information. Sellers can also provide in-depth explanations and answer buyers' questions directly. This communication allows for an explicit agreement between the seller and the buyer so that the sale and purchase contract can be mutually beneficial and carried out voluntarily, ensuring that the goods received by the buyer are in line with expectations.

Fifth is the principle of moral integrity. The purpose of this principle is to avoid disturbing other people while avoiding disturbing others in every decision and business action taken. Regarding moral integrity, business people must use excellent and lawful methods in conducting business, even though there are incentives or interference from other people or competitors. Apart from that, business people with moral integrity will not use the wrong methods to eliminate competitors.

Companies with moral integrity can become the best sellers and business people to be proud of. To uphold moral integrity, business people or sellers must comply with and pay attention to several aspects of business ethics, according to Yusuf Qardhawi. First, products must be halal in production, and the environment must be respected by not violating prohibited things. Second, in the consumption field, money must be spent according to needs in a good way, without being stingy or stingy, living simply, not being wasteful, and avoiding waste to achieve goodness in this world and the hereafter. Third, in the distribution sector, the route of delivering goods from producers to consumers must be made fair.

Many sellers on the marketplace offer their best services to buyers to provide a satisfying shopping experience. This best service can include quick responses to buyer questions, neat packaging, fast delivery, and providing products that match the description. As a result, sellers who consistently provide

quality service often receive awards as "star sellers" on the marketplace platform. These awards not only improve the seller's reputation in the eyes of buyers but also provide additional benefits for the seller, such as increased product visibility, higher trust from potential buyers, and the potential for increased sales. By becoming a "star seller," sellers can attract more customers and build long-term, profitable relationships with buyers.

Imam Haramain and His Contribution to Maqashid Sharia

Historians say that the great scholar of al-Juwayni, Haramain al-Juwaini, was born on February 22 1028 AD or 18 Muharram 419 AH. He died when he was 59 years old, namely on 25 25 Rabi'ul Akhir 478 AH. He was called Imam Haramain Abu Ma'ali because he first came to the Hijaz and was later appointed Imam in Mecca and Medina (Srisusilawati et al., 2022). His works include al-Burhan, al-Irshad fi Ushul Fiqh, and al-Tuhfah, as well as books in the field of fiqh such as "Risala fi Al-Fiqh, As-Silsilah fi Ma'rifah Al-Qaulain wa Al-Wajhain' ala madzhab Ash-Shafi'i, and Nihayat Al-Mathlab fi Dirayat Al-Mathlab."

The study of maqashid sharia was founded by Imam al-Juwayni, the first ushul scholar. One of al-Juwayni's ushul fidh sciences is al-Burhan fii Ushul al-Fiqh, which combines rational reason with text. Imam Haramain said that kalam is a source of inspiration for the science of ushul fiqh, while the postulates of texts that support legal views are called fiqh. Imam Haramain said that there are three types of legal sources: 1) Bayan or revelation, namely legal sources which include the Koran and hadith; 2) Ijma' or consensus, namely the source of law that comes from the agreement of the ulama; and 3) Deduction based on texts, which includes qiyas (analogy) and istidlal (inference).

Based on al-Juwaini's opinion about Imam Syafi'i's treatise which strengthened the basis of the science of ushul fiqh and stated that ijihad, ijma', and qiyas need to be re-examined in a social context, he then combined maqashid sharia with "illat". He divided the objectives of "tasyri" into three parts. First, dharuriyat, which according to the ulama, consists of five essential concepts that determine the continuity of religion and human life: maintaining religion (hifdzu al-diin), reason (hifdz al-aql), soul (hifdzu al-nafs), wealth (hifdz al-maal), and descendants (hifdz al-nasab). Second, hajiyyat is what humans need to get rid of the hardships or difficulties they are experiencing. Third, tahsiniyat includes things that make a person have good morals and noble manners, the absence of which would cause human life to conflict with moral principles, morals, propriety and a healthy nature. According to the book al-Burhan fii Ushul Fiqh, legal istinbath means seeking conformity between rules and furu, which means adapting the law to the reality.

The division of ushul fiqh according to Imam Al-Haramain's view consists of five parts. First is ushul dharury, which is logically related to human survival, such as maintaining religious rights, property rights, and protecting reason and offspring. Second, ushul which is not a degree of dharury but is related to the

public interest, namely 'illat in several types of sharia transactions, for example, in improving the house buying and selling system, which is paid in cash and can then be paid in instalments according to sharia. Third, *ushul*, which relates to recommendations for proper etiquette, is also called *ahsinat*. Fourth, *ushul*, which is related to *sunnah* matters (*mandub*). Fifth, perform worship purely. According to Imam al-Haramain, these five *ushul syari'ah* are *maqashid syari'ah* which are not listed in the *istiqraiyah nash-maqasid*. Al-Juwaini is called a reforming *ushul fiqh* scholar because of the writing method he used in his book. In Islamic scientific knowledge, the *maqashid sharia* thinking outlined by Imam Syafi'i in the book *al-Risala* was followed by Imam al-Haramain al-Juwaini in the book *al-Burhan*.

Imam Haramain Al-Juwayni emphasized the importance of studying *maqashid sharia* to determine the law. In his book *al-Burhan*, chapter *maslahah*, al-Juwayni discusses the term *maqashid al-Syari'ah*, which he considers to be a new science that has the nature of certainty of arguments for establishing Islamic law (Rizqi, 2021). He emphasized that a person can establish Islamic law if he can understand the purpose of Allah SWT's commands and prohibitions (Rozi et al., 2022).

Imam Haramain developed the concept of *maqashid* in five categories: *daruriyyah*, *hajiyyah*, *tahsiniyah*, and *sharia* (Rozi et al., 2022; Rizqi, 2021; Rahmi, 2023). The first category includes *sunnah* and *sharia* matters, which can be reasoned universally and cannot be reasoned by *juz'i* or partially. The first two paths are *istiqraa* (inductive thinking) and *ta'aqquli*, or reading and concluding texts (Rozi et al., 2022).

Even though sellers and buyers cannot interact directly to carry out contracts for buying and selling goods, according to *Maqashid Syariah* Imam Haramain, it is still mandatory to carry out contracts in online buying and selling transactions, which are included in *maslahah dharuriyat*. In online buying and selling transactions, buyers and sellers can make contracts through communication using the "seller chat" feature. Even if you do not use the chat feature on the application, the buyer is considered to have agreed if he has clicked on the order while the seller has received and processed the order.

System improvements must continue to be carried out in online buying and selling transactions. This is *maslahah hajiyyat*, which refers to the sale and purchase agreement between the seller and the buyer and the greeting contract (purchase order system) or agreement on the payment system.

The system for improving online buying and selling transactions must also be based on *tahsiniyat*, which is related to moral and ethical demands that are intended for the future good of online shopping. The *Maslahah dharuriyat* in *maqashid sharia* in online buying and selling transactions includes five concepts. The first is *Hifdz al-Diin*. In principle, every online buying and selling transaction must refer to compliance with the Islamic religion, which, of course, online buying and selling transactions must be based on the verses in the Koran and Al-

Hadith, as well as the ijma' of the ulama. One example is that sellers should only sell halal goods on online buying and selling sites. This is as explained in the word of Allah:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِنَّمَا الْخَمْرُ وَالْمَيْسِرُ وَالْأَنْصَابُ وَالْأَزْلَامُ رِجْسٌ مِّنْ عَمَلِ الشَّيْطَانِ فَاجْتَنِبُوهُ لَعَلَّكُمْ تُفْلِحُونَ

“O you who believe, indeed drinking liquor (khamar), gambling (sacrificing to) idols, drawing lots of fortunes with arrows, are heinous acts including those of the devil. So stay away from those actions so that you will get good luck.” (QS. Al-Ma'idah: 90)

In this verse, it is explained that liquor (khamar) is a type of drink that Allah SWT forbids; this is because it is intoxicating. In its current development, there are many other types of goods besides wine that also have intoxicating properties, for example, pills or powder, even though these types are not mentioned contextually in the Koran and al-Hadith. Due to the same 'illat between the properties of wine and drugs (such as pills and powders, etc.), the types of drugs used without medical approval are also prohibited in Islam.

Because of the Hifdz al-Diin principle, online buying and selling transactions must be carried out by marketplaces in Indonesia because the majority of Indonesian people are Muslim. Marketplace service providers need to apply the Hifdz al-Diin principle because it is adapted to the conditions and circumstances of the majority Indonesian Muslim community. However, the Marketplace must also continue to provide fair protection between Muslim and non-Muslim sellers and buyers.

Second, Hifdz al-Nafs: Meeting the needs for food, drink, and clothing is a way to protect the soul. In order to protect lives, sellers do not sell and sell goods that could threaten consumers' lives, such as sharp objects, and facilitate freedom without coercion. As distributors, marketplaces do not provide sellers opportunities to sell dangerous goods. On the other hand, the live chat feature allows sellers and buyers to talk to each other, and consumer reviews help customers decide whether they should buy after viewing item details. Some sellers also disappoint customers because they must provide original product information when using original product images.

Third, Hifdz al-Aql: Maintain reason, namely common sense for sellers and buyers. A seller must write a thorough description of the product during a buying and selling transaction, and consumers must also read the description carefully to consider it carefully before purchasing the desired item. This is intended to avoid discrimination between sellers and buyers.

The Marketplace provides various service features that sellers (seller centres) can use creatively by utilizing existing marketplace features such as live shopping, advertising, or promotions. Buyers can buy products at prices

equivalent to the product price, and sellers can also take advantage of this feature to attract more buyers.

Fourth, Hifdzal-Maal. Managing current assets and wealth can help protect assets through Kasab or halal businesses. As a distributor, Marketplace offers job opportunities for Indonesian people by becoming employees and as a media provider for entrepreneurship in sales and expeditions. To protect assets, sellers must sell goods honestly, such as not uploading photos of other people's products. If the product is just a copy of the model, the seller must provide quality information (KW) and give part of the sales proceeds to someone else. On the other hand, buyers should not hurt sellers by damaging their reputation by providing negative criticism without photo or video evidence. Buyers also invest their money in lawful assets.

Fifth, Hifdz al-Nasab. The principle of Hifdz al-Nasab is the principle of looking after offspring because this is a responsibility in terms of providing and, at the same time, maintaining a living for the family. The living provided to this family must be reasonable and halal. When a living is sought, obtained, and owned in a halal manner, then the food and drink a person eats, as well as the goods a person uses, will impact him and his descendants. For example, if buyers buy halal food from sellers by first looking at the label or composition, the food will provide more blessings and benefits to themselves and their families. As the hadith of the Prophet,

كُلُّ جَسَدٍ نَبَتْ مِنْ سُحْتٍ فَالْتَّارُ أَوْلَى بِهِ. رواه الحاكم والبيهقي

"Every body that grows from ill-gotten wealth, hell is appropriate for him"

In online buying and selling transactions, the Hifdz al-Nasab principle still needs to be fulfilled by buyers and marketplaces because it depends on each buyer's faith, awareness, and responsibility. Meanwhile, this principle can be fulfilled for sellers if they ensure that the products they sell are halal. However, the marketplace does not require sellers to include a halal certificate before uploading their merchandise to their online storefront. Therefore, regulations and supervision of halal products in e-commerce need to be improved.

Online business activities make things easier for any party. However, researchers believe all these conveniences must be balanced with concern for strict and good cultural and legal ethics. If that happens, the perpetrators will easily be trapped in evil actions. In the transaction. Therefore, it is essential to return to Islam, where the teachings of Islam itself aim to protect humanity forever, namely by having legal rules for buying and selling in Islam that are by sharia provisions so that in practice, it is hoped that we will not be trapped by the greed and injustice that reigns Lela.

CONCLUSION

E-commerce is a series of technology-based applications in business processes that continue to transform in connecting sellers and buyers through electronic transaction activities, trading of goods, and exchange of information and services carried out via the Internet. The convenience, comfort, and fast service offered by every transaction carried out via the Internet have made e-commerce grow rapidly in Indonesia.

Therefore, in online buying and selling transaction activities, it is essential always to pay attention to the principles of justice to avoid things that could harm other parties so that transactions can be accounted for properly. On the other hand, transaction mechanisms in e-commerce must not contain elements of injustice, coercion, or fraud. E-commerce activities must adhere to Sharia principles to avoid technical deviations.

In this case, the mu'amalah relationship is the main thing in online buying and selling transactions, namely the contract and "an tarodhin". Where the implementation of maqashid sharia in online buying and selling transactions, according to Imam al-Juwainy, is generally fulfilled in the marketplace, although there is a small part that does not yet exist, namely in the aspect of protecting assets for both the seller and the buyer. In this context, it is essential to have an institution that can supervise every transaction in the marketplace and conduct the process according to Islamic sharia. Moreover, some marketplaces provide donor service features to cover funds from both sellers and buyers to carry out the hifdz al-maal function.

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