Mitigating Fraud In E-Commerce By Adapting The Concept Of *Siri'* Na *Pacce*

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ABSTRACT

The Purpose of this study is conducting mitigate fraud transaction by adapting the concept of *siri'* na *pacce'*. This research is a qualitative research with a critical ethnographic approach. The source of data from this study is primary data in the form of direct interviews to several informants and subjects in the form of data from the research location. Furthermore, the data collection methods used was in-depth interviews, documentation and recording. Then, the processing and data analysis techniques are qualitative analysis by building conclusions with the stages of data collection, triangulation data analysis and final conclusion. The results of this study indicate *Lempu'* and ada tongeng 'in the dimension of honesty accountability, namely honesty and wisdom which are keys in reducing fraud. The value of clay is reinforcement in the implementation of accountability can be seen in the process of offering, ordering, payment and delivery.

Keyword: *siri' na pacce', e-commerce, fraud*

ABSTRAK

Tujuan dari penelitian ini, adalah bagaimana mengurangi transaksi penipuan dengan mengadaptasi konsep *siri 'na pacce'*. Penelitian ini adalah penelitian kualitatif dengan pendekatan etnografi. Sumber data dari penelitian ini adalah data primer dalam bentuk wawancara langsung dengan beberapa informan dan

subjek dalam bentuk data dari lokasi penelitian. Selanjutnya, metode pengumpulan data yang digunakan adalah wawancara mendalam, dokumentasi dan rekaman. Kemudian, teknik pengolahan dan analisis data adalah analisis kualitatif dengan membangun kesimpulan dengan tahapan pengumpulan data, analisis data triangulasi dan penarikan kesimpulan akhir. Hasil penelitian ini menunjukkan *Lempu* dan *ada tongeng* teradaptasikan 'dalam dimensi akuntabilitas yang merupakan kunci dalam mengurangi penipuan. Dengan nilai ada 'ada tongeng (kebenaran). Pelaksanaan transaksi online sesuai dengan niat kata dan perbuatan sehingga tidak ada pihak yang dirugikan. Hal ini bisa dilihat dari proses penawaran, pemenesanan, pembayaran dan proses pengantaran.

Kata kunci: *jualbeli online, siri na pace, kecurangan*

INTRODUCTION

Today's online transaction by utilizing online banking services or e-commerce systems has become commonplace, not even as a necessity in the midst of cyber society. This online facility makes it easy for the customer to make transactions using only computers and the internet from his home to carry out various financial transaction activities such as buying goods, transaction money to other accounts, buying certain services and so on. Of course this on the other hand increases the number of criminals in the cyber world. This phenomenon opens up a gap large enough for thieves to be able to take advantage of others. As of today various news of fraud transactions appear, from those who are suspected of being fraudsters but not to those who have been hit by credit card cracks and used by unauthorized people. In digital transactions, credit cards are usually an easy target for fraudsters by simply knowing the card number, valid date, and CVV we can already transact online (Barkatullah 2017)

What is a fraud transaction? In the world of digital transactions (online), especially e-commerce, fraud transaction means fake transactions. The usual case is that someone uses someone else's account to shop or commit illegal acts of theft digitally, so that he can buy goods or get money that is not his right by utilizing the security gap. People who commit fraud transactions are called fraudsters, or hackers, but in the world of software engineering, we prefer to call fraudsters or crackers (Setyowati, Putra, and Saputro 2019).

Fraud can also be in the form of committing fraud such as creating a script (computer program) that requests a system (web site or application) so it fulfills the communication path, and people who can do a little transaction. Fraud can also be a person who commits a fraud by locking the stock of a store by ordering

it up, and not making a payment, the purpose is usually so that other people cannot buy the product and the motives are usually competitive. But we usually call these actions abusing. Fraud can also be found as fictive food order. The impact of various cases of fraud transactions is various in businesses, especially marketing when the case is revealed to the surface or written in mass media (especially digital). In the online system development phase, especially those relating to transactions, the design of software security architecture should be carried out in accordance with standards and infrastructure that meet security standards. After that, risk mitigation is carried out periodically. But not all companies that are early in development pay close attention to this fatality, especially in Indonesia. However, no matter how sophisticated the system is used, if it is not based on the internal control of personal awareness of each transaction agent, preventive measures cannot be effective. One way that personal awareness can emerge and strengthen, cultural and religious approaches can be used. Particularly the cultural approach, the Makassar Bugis community has a norm that has been held firmly since *Siri'* Na *Pacce* (Irianto and Novianti 2019).

This research proposes a method to mitigate the fraud in online transaction. Mitigation is conducted by adapting concept of *Siri'* na *Pacce*. This research is a field research with an ethnographic approach. Data collection is done by interview method. Online sellers, freight forwarders, and online buyers are the objects of interviews. The study area is randomly distributed. Data is analyzed by identifying fraud practices in E-Commerce transactions. Mitigation of fraud by using the concept of self-control adapted from the concept of the theory of *Siri' na Pacce*

RESULT AND DISCUSSION

Concept of *Siri' Na Pacce*

Siri' 'means: shame (self-esteem), while *pacce* or in Bugis language is called pesse which means: poignant / hard (hard, sturdy stance). So *pacce* means a kind of emotional intelligence to share the pain or distress of other individuals in the community (solidarity and empathy). The *siri'* 'in Makassar or Bugis language means "shame". Whereas *pacce* (Bugis: pesse) can mean "no heart" or "pity".. The *siri'* 'structure in Bugis or Makassar culture has four categories, namely: (1) *Siri''* Ripakasir ', (2) *siri''* mappaka*siri' 'siri''*, (3) *siri'* 'tappela' *siri'* '(Bugis: teddeng *siri''*), and (4) *siri'* 'mate *siri''*. Then, in order to complete the four *siri'* 'structures,

pacce or pesse occupies one place, thus forming a culture (character) known as *siri'' na pacce'* (Haerani 2017).

The *siri'* 'na *pacce* culture is one of the cultural philosophies of the Bugis-Makassar community that must be upheld. The term *siri'* 'na *pacce* as a system of cultural values is very abstract and difficult to define because *siri'' na pacce* can only be felt by adherents of culture. For the Bugis-Makassar community, *siri'* teaches morality in the form of recommendations, prohibitions, rights and obligations that dominate human actions to protect and defend themselves and their honor. *Siri'* is a shame that is broken down in the dimensions of human dignity and dignity, *siri* is a taboo for the Bugis-Makassar community to interact with other people. Like a tradition, the concept of *siri'* na *pacce* has always been a guideline for the life of the Bugis-Makassar community. In *siri'* 'na *pacce'* there is a philosophy of human values that are upheld; be fair to oneself and to others, how to live by still paying attention to the interests of others. *Siri'* 'is interpreted as an attitude statement that is not greedy and a life principle of the Bugis-Makassar community. Expressions such as: *siri'* 'na ranreng (*siri''* at stake for honor), palaloi *siri''*nu (uphold *siri''*mu), tau de '*siri''*na (people who have no shame, no self-esteem) are shaky philosophies the life of the Bugis-Makassar community (Azis, Mangoting, and Lutfillah 2015).

The expression of the attitude of the Bugis-Makassar community which is manifested through the words taro is 'taro' (one word of action) is the determination or ideals and promises that have been said must be fulfilled and proven in real action. This is also in line with the principles of abbatireng ripolipukku (the origin of ancestors is always upheld, all of which I perpetuate for the sake of my ancestor's grandeur (Haerani 2017).

Siri' 'na *pacce* is a culture that has been institutionalized and trusted by the Bugis and Makassar tribes that can be in line with Islamic teachings, but it depends on how the community's understanding in the enforcement of *siri''* is in accordance with the demands of Islamic teachings. Besides that, *Pacce*'s philosophy means to feel and help people who experience suffering, because all humans are brothers in accordance with the word of Allah SWT in the Qur'an as following:

إِنَّمَا ٱلْمُؤْمِنُونَ إِخْوَةٌ فَأَصْلِحُوا۟ بَيْنَ أَخَوَيْكُمْ ۚ وَٱتَّقُوا۟ ٱللَّهَ لَعَلَّكُمْ تُرْحَمُونَ

Surely the believers are brothers, so reconcile between your two brothers (who are in disagreement) and fear Allah that you may receive mercy "(Surat al-

Hujura / 49: 10).

The above verse implicitly states that every Muslim is a brother so that he must not be mutually hostile, and also has an obligation to reconcile Muslims in disagreement, and must always fear Allah in order to obtain his mercy. This is very closely related to *siri' 'na pacce* adopted by the people of Bugis-Makassar. *Siri' 'na pacce* teaches that human companionship must have shame and compassion for one another. So every human of Bugis-Makassar descent is required to have courage, never give up facing challenges or tests of life. That is why everyone who claims to be a Bugis-Makassar society has an orientation that is able to deal with anything knotted in "duai temmallaiseng, tellui temmasarang" (two inseparable parts and three inseparable parts).

Concept of E-commerce

A. **Definition of e-commerce**

E-commerce is a term that is starting to be used a lot behind this, an example of a word that is often echoed, words related to the internet where no one knows for sure the definition. The following will be explained about the meaning of e-commerce contained on the website or according to experts as outlined in the websites. Online buying and selling (e-commerce) is the purchase, sale, and exchange of goods and services electronically, for example through a computer network such as the internet where transactions are carried out by the seller or the buyer is done electronically either just offering goods or services, purchases, or payments. In general, e-commerce can be defined as any form of trade / commerce of goods or services (trade of goods and service) by using electronic media that is connected online which is known as the internet, such commercial activities are part of business activities (Amiruddin 2016).

Internet use is chosen by most people today because of the ease of use of the internet network:

1. The internet as a very large public network, like that of an electronic public network, is cheap, fast and easy to access.
2. Using electronic data as a message or data storage media so that information can be sent and received easily and briefly, both in the form of electronic, analog and digital data.

According to Sutan Remy Sjahdeini, e-commerce is a business activity involving consumers (consumers), manufactures, service providers, and intermediaries by using computer networks namely the internet. E-

commerce will change all marketing activities and also at the same time cut operational costs for trading activities (trading). Many developing companies began to apply this e-commerce service because it was felt to be very profitable and more effective both in terms of time and energy. In e-commerce transactions, the parties involved in carrying out legal relations are poured through a form of agreement or contract carried out electronically and in accordance with Article 1 point 17 of the Electronic Information & Transaction Law (ITE) referred to as an electronic contract namely agreements contained in electronic documents or other electronic media (Sjahdeini 2002).

In general, according to David Baum, "E-commerce is a dynamic set of technologies, applications, and business processes that link enterprises, consumers and communities through electronic transactions and electronic exchange of goods , services, and information ". This similarity shows that e-commerce has the following characteristics:

1. Transactions occur between two parties.
2. The exchange of goods, services or information.
3. The internet is the main medium in the trade process or mechanism (Baum 1999)

Parties Transacting in e-commerce E-commerce transactions involve several parties, both those involved directly and indirectly, depending on the complexity of the transactions carried out. This means that all transaction processes are carried out online or only a few steps are carried out online. If all transactions are done online, starting from the transaction process to payment. The parties involved in e-commerce transactions consisting of: Merchants, Consumers / card holders, (goods / services) through online purchases, Acquirer, Issuer, a credit card company that issues cards, and Certification Authorities are neutral third parties who hold the right to issue certifications to merchants, to issuers and in some cases given to card holders (Baum 1999).

B. **Types of Transactions in E-Commerce**

As a public network (public network), the internet allows it to be accessed by anyone and from various walks of life. So that e-commerce that is active using internet media can be done by anyone and for any purpose. So from that Panggih P.Dwi Atmojo classifies the types of e-commerce transactions into three types, namely (Dwi Atmodjo and Purwaningsih n.d.)

1. **Business to Business**

   Business to business is a business communication system between business people or in other words electronic transactions between companies (in this case business people) that are carried out routinely and in large product capacity or volume. E-commerce activities within this scope are intended to support the activities of the business people themselves. The businessman who enters into an agreement is of course the parties engaged in the business sector, in this case binding themselves in an agreement to do business with other business people. The parties that enter into an agreement in this case are the Internet Service Provider (ISP) with a website or keybase (electronic *spacce'*), the ISP itself is an entrepreneur who offers access to the internet. While the internet is a way for computers - computers to hold communication is not a place but a road that is passed.

   The general characteristics of business to business segmentation include:
   a. Trading partners who have known each other and between them have established relationships that last a long time. Information exchange takes place between them and because it is very familiar, information exchange is carried out on the basis of needs and trust; Exchange is done repeatedly and periodically the agreed data format. So the service used between the two systems is the same and uses the same standard;
   b. One of the perpetrators did not have to wait for their partners to send data;
   c. The general model carried out is peer to peer where processing intelligence can be distributed in both businesses.

2. **Business to Customer**

   Business to consumer in e-commerce is an electronic business transaction carried out by business actors and consumers to fulfill certain needs and at certain times. In this business transaction products are traded starting from goods and services in the form of tangible or electronic or digital forms that are ready for consumption.
   The characteristics of this type of e-commerce are:
   a. Open to the public, where information is disseminated in general as well;
   b. The services provided are general so that the mechanism can be used by many people, for example because the web system is common among the community, the system used by the web system is also;

c. The service provided is on request. Consumers take the initiative while producers must be prepared to respond to the consumer's initiatives;

d. A client-server approach is often carried out where the client on the client uses a minimal system (web-based) and the goods or service provider (business procedure) is on the server.

3. **Customer to Customer**

Consumers to consumers are electronic business transactions carried out between consumers to meet a certain need and at a certain moment, the segmentation of consumers to consumers is more specific because transactions are carried out by consumers to consumers who need transactions. Intrrernet has been used as a means of exchanging information about products both regarding price, quality and service. Customers can also form a community of users / fans of these products. Consumer dissatisfaction in consuming products can be widespread through these communities. The internet has making customers have a higher bargaining position with the company thus demanding the company's services to be better.

In practice, the transaction model that is widely used by consumers to date is Business to Consumer (B2C), which is an online communication system between businesses and consumers who generally use the internet.

4. **Customer to Business**

It's kind of Transactions that allow individuals to sell goods to the company.

5. **Customer to Government**

Buying and selling transactions carried out between individuals and the government, such as, in paying taxes.Thus, parties who can be involved in an electronic sale and purchase transaction, not only between individuals and individuals but also with a company, a company with a company or even between individuals and the government.

The condition is that the parties, including civil, have met the requirements to be able to do a legal action in this case the legal relationship of sale and purchase. In the world of e-commerce, there are several business models that can be categorized into nine business models. The nine models are:

a. Virtual Storefront, which sells physical products or services online, while shipping uses traditional means.

b. Marketplace Concentrator, which is focusing information on products and services from several producers at a central point.

c. Information Broker, which provides information about products, prices and availability and sometimes provides transaction facilities.

d. Transaction Brokers, ie buyers can observe various tariffs and purchase conditions, but their main business activities are facilitating transactions.

e. Electronict Clearinghouses, which provide an atmosphere like a product auction place, where prices and availability always change depending on consumer reactions.

f. Reverse Auction, ie consumers submit bids to various sellers to buy goods or services at prices specified by the buyer.

g. Digital Product Delivery, which is selling and sending software, multimedia and other digital products via the internet.

h. Content Provider, which provides services and support for users of software and hardware..

i. Online Service Providers, which provide services and support for software and hardware (Dwi Atmodjo and Purwaningsih n.d.)

C. **Mechanism of Buying and Selling (E-commerce)**

An e-commerce transaction is also a sale and purchase agreement that is the same as conventional buying and selling in general. In an e-commerce transaction it also contains a principle of consensualism, which means an agreement from both parties. This offer and acceptance is the beginning of an agreement between the parties concerned. This online bidding and receiving process is no different from the general bid and acceptance process. The only difference is that the media used, the e-commerce transaction media used is the internet.

Article 19 of the ITE Law states the parties making electronic transactions must use an agreed electronic system. So, before making an electronic transaction, the parties agree on an electronic system that will be used to conduct transactions, unless otherwise determined by the parties, electronic transactions occur when the offer of the transaction sent by the sender has been received and approved by the recipient as specified in Article 20 paragraph (1) UUITE. Then, in this case a new electronic transaction occurs if an offer is sent to the recipient and there is an agreement to accept the offer after the offer is received electronically.

Article 20 paragraph (2) of the ITE Law states "Approval of electronic transaction deals must be made with a statement of acceptance electronically" The next step after the agreement of the parties is reached is to make payment. Payments can be made using cash, transfers via ATM, credit cards, or third party intermediaries such as rekber (joint accounts). When the

payment has been completed, the item will be sent by the seller to the buyer by using the shipping service. The shipping fee can be borne by the buyer or seller depending on the agreement of the parties (Dwi Atmodjo and Purwaningsih n.d.)

D. **Online Buying and Selling Transactions (E-Commerce)**

Basically the e-commerce transaction process is not much different from the normal buying and selling transaction process in the real world. The electronic sale and purchase transaction is carried out in several stages, as follows (Sumenge 2013):

1. Offers made by sellers or businesses through websites on the internet. The seller or business actor provides a storefront that contains a catalog of products and services to be provided. People who enter the website of the business actor can look at the items offered by the seller. Deals through internet media can only occur if someone opens a site that displays an offer through the internet.

2. Acceptance can be done depending on the offer that occurs. If the offer is made via e-mail address, then the receipt is done via e-mail, because the offer is only intended for an e-mail address so that only the e-mail holder is addressed.

3. Payment through internet facilities, but still relies on the national financial system, which refers to the local financial system. The classification of payment methods can be classified as follows:

   a. ATM model transactions.

   b. Payment of two parties without intermediaries.

   c. Payment by a third party is generally a payment process involving debit, credit or check-in.

4. Delivery is a process carried out after payment of goods offered by the seller to the buyer, in this case the buyer has the right to receive the goods. in fact, the goods that are the object of the agreement are sent by the seller to the buyer with the shipping costs as agreed between the seller and the buyer.

Fraud in E-commerce Transactions

Many theoretical concepts regarding fraud have also been elaborated, such as the fraud triangle theory which was triggered by Creswell, fraudulent tree theory (fraud tree), gone theory, fraud diamond, and others. In its development, fraud can be interpreted literally as cheating, but this understanding is then developed deeper and wider so that there are so many definitions that arise regarding fraud. Black's Law Dictionary explains that the notion of fraud encompasses everything

in the human mind that can be sought to benefit from others in the wrong way, either by enforcing the truth, or things that are unexpected and full of cunning, hidden tactics and things others that are dishonest and cause other people to be deceived.

Furthermore, in the concept of fraud, there is an iceberg phenomenon (iceberg), where in this phenomenon it is explained that fraud is a collutive scandal that only shows a small part of the fact if the fraud is revealed. Fraud Tree or cheating tree is a fraudulent map or fraud taxonomy in the fraud tree presented classification or category of various forms of fraud. In the fraud tree there are 3 main branches, namely; corruption (corruption), asset misappropriation and fraudulent statements. Another theory of fraud is fraud triangle, this theory was originally an idea of a student named Donald R. Cressey (1953) concluded that there are conditions that are always present in corporate fraudulent activities namely pressure / motives, opportunities, and rationalization (Suryanto and Saputro 2016).

The next development is the fraud scale is a theory that was triggered by Dr. Steve Albrecht with two colleagues, Howe and Romney through their research on Fraud Deterring; Perspective Internal Auditor. In fraud scale, it is explained that there are 10 highest factors in personal characteristics, namely; lifestyle exceeds its ability; excessive desire for personal gain; get into a big debt; close relationship with customers / customers; feel that the compensation received is not commensurate with their responsibilities; attitude like "wild" traders; a strong challenge to conquer or get around the system; excessive gambling habits; excessive pressure from spouse or family; there is no recognition for its performance (Priantara 2013)

Many studies have found that the occurrence of fraud is due to someone who has the pressure to commit fraud. Diamond Fraud where this concept takes into accounts an individual's ability or capability to commit fraud other than, pressure, opportunity and rationalization. Pentagon fraud is a development of the theory of Fraud Diamond. Where in diamond fraud is explained that there are four elements that cause fraud, namely incentives (pressure), opportunity, rationalization and capability (capability), which are then developed in the pentagon fraud by adding two more elements, namely arrogance and competence (competence). Integrity in this case is considered a quite important factor, because integrity is a determining factor for individuals to commit fraud or not. While in the theory of fraud trigger factors there are four driving factors for fraud, which is called GONE Theory, namely; greed, opportunity, need and

disclosure. This theory was coined by G. Jack Bologna in Tuanakotta (Priantara 2013)

In the world of digital transactions (online), especially e-commerce, fraud transaction means fake transactions. The usual case is that someone uses someone else's account to shop or commit a fraud that is against the law (theft) digitally, so he can buy goods or get money that is not his right by utilizing the security gap. People who commit fraud transactions are called fraudsters, or hackers, but in the world of software engineering we prefer to call fraudsters or crackers. Fraud can also be in the form of committing fraud such as creating a script (computer program) that requests a system (web site or application) so that it fulfills the communication path, and people who can do a little transaction. Fraud can also be a person who commits a fraud by locking the stock of a store by ordering it up, and not making a payment, the purpose is usually so that other people cannot buy the product and the motives are usually competitive. But we usually call these actions abusing.

Whereas in Islamic legal texts there are various kinds of intentions of fraud including (*tadlis* or *khilaba*), *lesions* or *Ghabn Fahish*, fraud *(shushsh)*, imbalances (*gharar*), and deception (*taghrir*) used interchangeably for the purpose of committing fraud. In addition there are several words that also refer to fraud but are less commonly used such as *khallab, khiyanah, ihtiyal, tahayul, tadlil, iham,* and *khadi'a* which all vary in the meaning of fraud, fraud, deception, and lesion, wrong, deceive imbalance. *Taghrir* is defined as deceptive action by exerting and misleading in the form of actions or words, in other words good taghrir can be an action or a statement in order to cheat. From this definition, *taghrir* can be divided into two types, namely *fi'li taghrir* like fake actions and maneuvers and *qawli taghrir* like lying (Suryanto and Saputro 2016).

Tadlis can also be defined as fraud. This causes errors or lesions *(Ghabn)* and leads to contract imbalances *(gharar)* between the contractors. *Tadlis* as a legal term means an act of being dishonest and deliberately leading the contractor to make a mistake so as to convince him to enter into the contract. The Islamic Ulema Association states that fraud with its consequences when assessing fraud is something that is flawed. In other words, fraud has caused a loss or loss with the contract and the losses arising from fraud. In addition, the term *gharar* also refers to the occurrence of fraud. *Gharar* is uncertainty, danger, opportunity or risk. Islam forbids *gharar* in terms of uncontrolled risks because it can cause speculation. *gharar* can be further defined as "where there is something hidden by one party, where it can increase a sense of injustice to the other party". In business, *gharar* exists when doing business blindly without sufficient knowledge

to carry out transactions that are too high risk. The presence of *gharar* elements in the contract makes an unknown or hidden result that can cause fraud (Suryanto and Saputro 2016).

Adaptation of *Siri' Na Pacce'* in Fraud Mitigation Of E-Commerce Transactions

Mitigation of fraud in general is an activity carried out by management in terms of establishing policies, systems and procedures that help ensure that the necessary actions have been taken by the board of commissioners, management, and other company personnel to be able to provide adequate confidence in achieving three main objectives, namely financial reporting reliability. Effectiveness and efficiency of operations complies with applicable laws and regulations. The same thing was also expressed by who stated that fraud mitigation can be done by building a good internal control structure, streamlining control activities, improving organizational culture and streamlining internal audit functions. In general, one of the factors that encourage fraud is because of weak internal controls and to prevent fraud occurring by streamlining internal controls. As stated by Tuanakotta which states that mitigation of fraud can be done by activating internal controls. Active internal control is usually the most widely applied form of internal control (Suryanto and Saputro 2016).

Internal control in the bugis custom concept, one of which is *Siri'* na *Pacce*. In the value of *siri' 'na pacce* culture according to Ibrahim, there is a basic characteristic that becomes the main principle in the life of the Bugis Makassar people commonly called Lima Akkatenningeng, namely' ada tongeng, *lempu'*, getteng, sipakatau, mappesone ri dewata seuwei. This concept can be adapted to mitigate the fraud as follows:

A. *Lempu'*
   1. Offering Service and Goods
      Offer by specifying the specifications of goods and services according to the original
      "If I sell it, I will definitely complete my specifications. My entire customer I deal honestly" (Toko*pedia seller Interview in June 2019))
      Lempu' it's not just about what was said, but it must also be honest with intention. Regarding this, conducting transaction must be honest from planning to accountability. Because not only has an impact on other people but also with us, having a good time without being honest.

   2. Order

Order goods with the intention of buying, not wanting to encourage someone.

"Many are viral on social media, fictional orders. Pretending to buy it turns out that plays with the courier or other people" (Fauzi Interview in May 2019).

It is not the characteristic of an ethical seller when cutting the bargaining process because there are other buyers who pay higher. Vice versa, it is not characteristic of an ethical buyer when cutting the bargaining process because there are other sellers who sell at lower prices.

3. Payment

Proving with the original payment receipt

"Make it a habit to keep valid payment receipts. When something happens, it can be legitimate evidence" (Fauzi Interview in May 2019)

The way to buy and sell online is quite diverse. There is a term Cash on Delivery, where the buyer pays after receiving the goods and both parties meet. There are also those through shipping services, where previously money was transferred through the Bank. For the transfer process through banks there are also buyers who use third parties. The third party becomes an intermediary when the goods arrive at the buyer then the third party continues the transfer to the seller.

4. Delivery

Acceptable according to the quality of goods received

Sometimes there are buyers, he loves put stars 1. We currently sell according to the specifications of the goods. It should be fair anyway! (Tok*pedia seller Interview in June 2019)

From the results of interviews above, *lempu'* 'can be seen from what happened in the community. Judging from the quality of work carried out by the authorities. In the dimension of honesty accountability it is said that accountability is avoidance of misuse of office, corruption and collusion and guarantees the existence of sound organizational practices.

Honesty is the most important point in online transactions where sellers and buyers only meet through the internet, although in reality it is possible to meet if both parties agree. Unfortunately, some parties who transact online began to dismiss aspects of honesty with the intention of taking unilateral profits. As a result, many people feel cheated and start to be reluctant to transact online.

The seller is the same. Sometimes they actually become victims of fraudsters who impersonate buyers. After the goods are shipped, they often have to accept the goods again for damaged reasons; do not match the description, and much more. For this reason, the seller must be vigilant. If both of these aspects, *Lempu'* and *ada tongeng* have become the basis for online transactions, undoubtedly fraud cases will be reduced.

B. *Ada Tongeng*

Ada 'tongeng in Indonesian' meaning to say right, truth. In KBBI the truth comes from the true word which means it is as it is (supposed to), correct, not wrong what it says. Truth is a condition (things and so on) that matches the real condition (thing). There are 'tongeng (correct words) that mean that humans hold on to' tongeng ', do what they say.

Truth (*ada tongeng*) is a correspondence between knowledge and object can also be interpreted as an opinion or action of someone who is in accordance with (or not rejected by) other people and does not harm themselves.

1. Offering Service and Goods
    Saying the trurth on all description of service and products
    "When I sell my food, I always explain the components in my food and each price. (Kanse Seller interview in July, 2019 Lapadde)"

    "I find many in the supermarket; they are marketing goods with higher quality and higher prices of goods than its original." (Ayu Interview in May 2019)

    "Many powder sellers market their product said, "This is magic powder. You can easely white in first use! This is too over." (Ayu Interview in May 2019)

    "If I'm a promotional price, it's really a discount price. Not the price tagged up was then lowered." (Ayu Interview in May 2019)

    Each buyer expects the goods purchased according to the information given. Therefore the seller should provide complete and honest information about the goods being sold. If the item does not match what was described, it can backfire for the sellers themselves. Buyers can tell disappointments through cybers that can greatly influence people's trust

in sellers. It might be fortunate twice, but after that it will continue to lose.

2. Order

    Buyers order with the intention of really wanting to buy, not wanting to intend to buy prices up with the offer

    "It was in the past, someone pretending to bid for an item, seemed to be conspicuous with the seller. The intention is to bargain, but it turns out to influence the people who use him to buy at high prices. Usually happens at auction sales". (Fauzi Interview in May 2019)

    "I always order according to what I want. It's unethical if we lie to the message" (Fauzi Interview in May 2019)

    "I condemn anyone who does a fictitious order. Ordering on behalf of others, ordering using someone else's account, ordering then canceling unilaterally are examples of the usual fictitious orders" (Fauzi Interview in May 2019)

    The next most important ethic is mutual respect for the order process that occurs. It often happens in buying and selling personal items that are not true bargaining. That is when an item is being accepeted by a prospective buyer then suddenly another prospective buyer appears who is bidding at a higher price. Then you should first complete the bargaining process. If the price is agreed, the item becomes the first buyer right. If there is no price agreement, then the seller can start bargaining again with the next prospective buyer. Vice versa, the buyer should first complete the process of bargaining an item. Although he knows there are other sellers who give more prices.

3. Payment

    Receive payment that the item has really paid off

    "As buyers, we must always be honest. If you have already paid, say frankly." (Fauzi Interview in May 2019)

4. Delivery

    Honestly state that the item has been agreed upon in time

    Buyer declare original goods to suppliers

    "For customers, please state their acceptance. Sometimes we are restless if there is an item whose status is still in delivery passses the specified

time limit. The money is returned back to the customer even though they have received the item" (Toko*pedia seller Interview in June 2019) "If the item is defective, include the proof of it, boss! Don't just *bacot* for change!" (Toko*pedia seller Interview in June 2019)

The next most important ethic is mutual respect for the delivery process that occurs. It often happens in buying and selling personal items that are not true intention in delivery process. That is when an item is being accepeted by a prospective buyer, it falsified what originally happened. Vice versa, the buyer should first complete the process of bargaining an item. Although he knows there are other sellers who give more prices.

CONLUSION

The adaptation of *Siri* na *Pacce*, *Lempu* and *ada tongeng* in the case of mitigating fraud in e-commerce.

A. Offer

Each buyer expects the goods purchased according to the information given. Therefore the seller should provide complete and honest information about the goods being sold. If the item does not match what was described, it can backfire for the sellers themselves. Buyers can tell disappointments through cybers that can greatly influence people's trust in sellers. It might be fortunate twice, but after that it will continue to lose.

B. Order

It is Mutual respect for the order process that occurs. It often happens in buying and selling personal items that are not true bargaining. That is when an item is being accepeted by a prospective buyer then suddenly another prospective buyer appears who is bidding at a higher price. Then you should first complete the bargaining process. If the price is agreed, the item becomes the first buyer right. If there is no price agreement, then the seller can start bargaining again with the next prospective buyer.

C. Payment

The way to buy and sell online is quite diverse. There is a term cash on delivery, where the buyer pays after receiving the goods and both parties meet. There are also those through shipping services, where previously money was transferred through the Bank. For the transfer process through banks there are also buyers who use third parties. The third party becomes an intermediary when the goods arrive at the buyer then the third party continues the transfer to the seller.

D. Delivery.

The next most important ethic is mutual respect for the delivery process that occurs. It often happens in buying and selling personal items that are not true intention in delivery process. That is when an item is being accepeted by a prospective buyer, it falsified what originally happened.

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