

Belanjahalal.id: Halal E-Commerce Solution Model for Muslims Society

Oleh:

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Abstract

The purpose of this paper is to offer a halal e-commerce model for Muslims. The design of this paper is extant literature on the (i) non-halal e-commerce faced by Muslims in Indonesia, and (ii) e-commerce have been reviewed critically and used in the attempt of proposing a halal model. This paper has developed halal e-commerce as a solution for Muslims to trade using e-commerce. This paper is based on conceptual explorations of literature in the area of halal e-commerce. This is a conceptual paper, so it did not employ any empirical analysis. The finding of this paper will provide a solution for Muslims who wants to trade in the e-commerce sector without any doubt of haram issues. This paper has provided an alternative model for e-commerce in the form of halal models. The model of belanjahalal.id was developed by incorporating halal concepts such as types of murabahah, salam, istishna ' and transaction terms following Islamic law.

Keywords: *Halal; E-commerce Model; Muslims Society*

A. Introduction

Economic globalization makes purchasing trough electronically became popular all around the world (Anil & Dash, 2016). Since the advent of e-commerce in the 1990s, the business strategy began to evolve (Shia, Chen, Ramdansyah, & Wang, 2015) the intervention of internet changes the way consumers shop from traditional to online shopping. The growth of online marketing provides challenges for the seller because “as consumers adopt new technologies, their behaviors change” (Bolton, 2013). Online marketing is one of the standard components of firms’

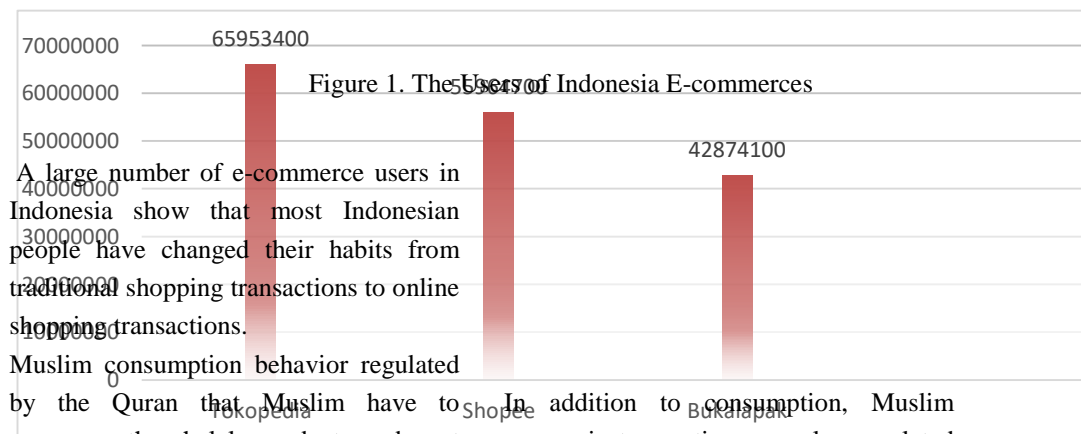
distribution Strategy (Rose et al., 2012).

Although some people still like traditionally doing the transaction, online marketplace gives benefits that can challenge traditional transaction way (Giovanis & Athanasopoulos, 2014).

Several factors that influence the developing e-commerce in Indonesia are cheapening of the price of Internet access, rental costs are getting cheaper hosting, high internet user forums, networking social and readiness banks provide internet banking service, and easy development (Shia et al., 2015). British research institute, Merchant Machine, releases data on 10 countries with the

fastest growing e-commerce. Indonesia leads the list with a 78% growth in 2018. in 2019 there are 3 major e-commerce sites in Indonesia namely Tokopedia with

65,953,400 users, Shopee with 55,964,700 users, and Bukalapak with 42,874,100 users (Kharisma, 2019)



A large number of e-commerce users in Indonesia show that most Indonesian people have changed their habits from traditional shopping transactions to online shopping transactions.

Muslim consumption behavior regulated by the Quran that Muslim have to consume the halal product and not permitted to consume the haram product (Berry, 2000; Eliasi and Dwyer, 2002).

In addition to consumption, Muslim economic transactions are also regulated in the Quran that Muslims must transact under Islamic law. There is a basic transaction principal that Muslims have to obey. Muslims must avoid Maysir, Gharar, Riba, haram and unjust (Maika & Kautsar, 2019). Based on the results of the 2010 population census conducted by the Central Agency on Statistics of Indonesia, Islam is the majority religion of Indonesian citizens (BPS, 2010).

Religion	Population	Percentage
Islam	207,176,162	87.18
Christian	16,528,513	6.96
Catholic	6,907,873	2.91
Hindu	4,012,116	1.69
Buddha	1,703,254	0.72
Khong Hu Cu	117,891	0.05
Others	299,617	0.13
Not Answered	139,582	0.06
Not Asked	757,118	0,32
Total	237,641,326	100

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A large number of Muslims makes economic transactions according to Islamic law very important in Indonesia. the development of Islamic Bank in Indonesia from 2007-2013 showing a good performance, it means that Indonesian people pay much attention about syaria issue (Fitri, 2015). At present, in Indonesia, there is no e-commerce that carries the concept of halal which is adapted from Islamic law. Though the number of e-commerce users in Indonesia is quite high and continues to grow every year.

based on existing problems, the author will create a halal e-commerce model that is in accordance with Islamic law called Belanjahalal.id.

Prediction of Indonesia's e-commerce conditions in 2020 will increase 8x to reach GMV (Gross Merchandise Value) to the US \$ 55-65 billion (Utami & Asriani, 2019). Cris Duy Tran, consultant at Frost Sullivan Asia Pacific, said, "Indonesia is predicted to become an ASEAN's second-largest e-commerce market." Based on research from iprice group, in 2019, there are 10 of the largest e-commerce in Indonesia namely tokopedia, bukalapak, shopee, lazada, bli bli, JD ID, bhinneka, sociolla, orami and ralali. based on data obtained from katadata research, e-commerce users in Indonesia in 2018 reached 154,100,000 and it predicted will be growing up.

Indonesia, with the most Muslim citizen, needs the halal product to consume and need sharia transactions to

shop. Halal is a product quality criteria that can be used by Muslims. the quality of halal products is explained in Islamic law, namely the Qur'an and Hadith (Utami & Asriani, 2019). based on research by Sayogo entitled Online traceability for Halal product information: perceptions of Muslim consumers in Indonesia, found that Indonesian people considered that the ability to judge halal products was very important and useful (Sayogo, 2018). It means that Indonesian people perceive that halal product is very important for them. As Muslim, we must follow the basic rules for dealing and not forgetting the aspects of sharia especially in the globalization era (Saadah, 2018).

Based on research from iprice group, of the 50 e-commerce in Indonesia, none of them use the concept of halal E-commerce. seeing the number of e-commerce users in Indonesia and Muslim residents who need halal transactions to buy their products, e-commerce that has a halal concept is needed so that the Muslim in Indonesia can shop comfortably without any doubt about the halal nature of their products.

B. Research Method

Design of this paper is analysis model with extant literature on the (i) non-halal e-commerce faced by muslim in Indonesia, and (ii) e-commerce have been reviewed critically and used in the attempt of proposing a halal model. This paper is conceptual paper that propose the model of halal e-commerce,

Belanjahalal.id, to give a place for muslim society for trading without any doubt about non-halal issues.

Based on the introduction, we analyse the problem and use extant literature as a base to built a model of e-commerce that suitable for muslim society so that muslim can trading comfortably and practice.

C. Result and Discussion

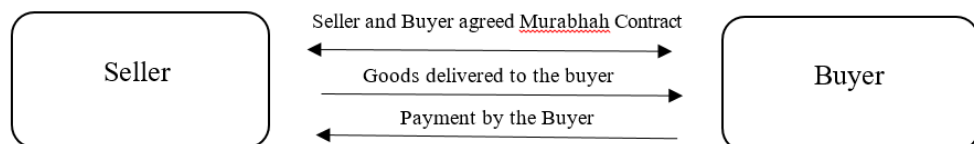
Murabahah

There are three Islamic contract approved by US authorities that attract public interest namely musharakah, murabahah, and ijarah (Ajmi, 2019). Murabahah has two term, classical murabahah and banking or composite murabahah. In this paper we talk about classical murabahah. Classical murabahah basically is selling goods with a profit that agreed by seller and buyer (Haron et.al., 2015).

Murabahah usually used in investment goods trade or personal needs trade (Sari & Anshori, 2017). Profit in murabahah contract is based on total cost and target profit of seller (Rahma, 2016).

Recently, trading using e-commerce platform become a trend around the world. This trend becoming an issue for Muslim Society because of haram issue on trading. This paper proposed a model of syaria e-commerce which is using Murabahah contract. The proposed of murabahah e-commerce model is:

Figure 2: Murabahah model

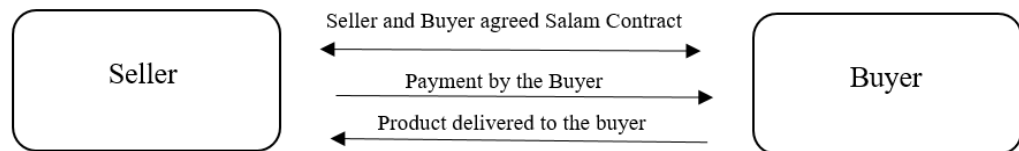


Salam

Salam contract is selling goods with specific characteristic ordered by buyer. In this contract, the object of trade is agricultural product. Buyer must pay the capital first while the order of product will delivered to the buyer in the agreement day (Hasibuan & Safira, 2020). In salam contract, there are two things that determine the consumer interest, and there are convenience and price (Hasibuan & Safira, 2020). This contract give some advantage for buyer and seller. For buyer, this contract give certain price that agreed by buyer and seller in the beginning of contract. For Seller, this contract give seller capital in the beginning of contract to make the customer order and seller get a certain customer (Fatimah & Zaky, 2016). If we want to trade with Salam contract we must obey some ethic in this contract:

1) Buyer and Seller must be honest in the agreement that has been made; 2) Seller must be fulfill the requirements that have been set; 3) Buyer is not allowed to refuse goods that have been promised by making various fales reasons; 4) If the goods not suitable with some requirements, buyer and seller must be able to reach an agreement (Saprida, 2016). If the goods ordered by buyer are not available at the time of delivery or the quality of the goods is lower than the agreement, buyer has two option: 1) canceled the contract and ask the payment back; 2) waiting until the goods available (Widiana & Annisa, 2017).

Figure 3: Salam model

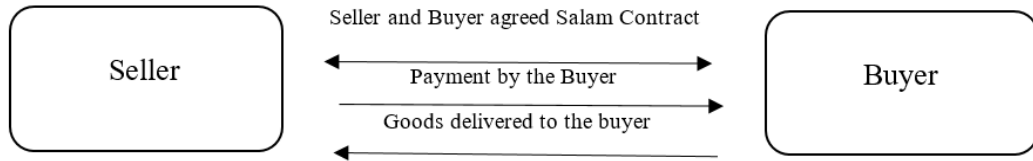


Istishna'

Istishna' Contract is one of syaria financial transaction. In this contract, we can order goods with specific characteristic, condition, and price that agreed by seller and buyer (Haisyi, 2019). Istishna' is one kind of buying and selling

by order that similar to Salam contract. Rasyid & Bahri (2019) The diferrent of salam contract and Istishna' contract is the object of contract. The object of salam contract is Agricultural product while the Istishna' contract is a various kinds of goods.

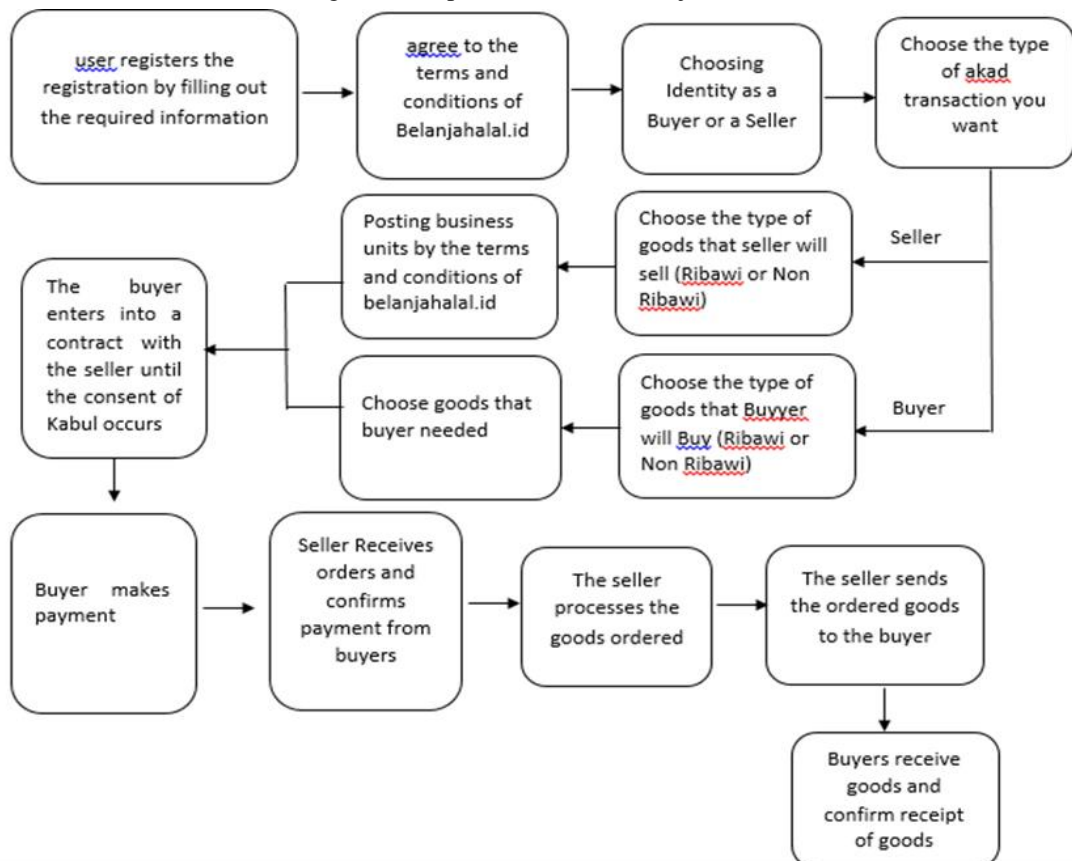
Figure 4: Istishna' model



In Istishna' contract, payment of ordered goods can be discussed by both buyer and seller whether it will be carried out at the beginning of contract, in installments, or paid when the goods are finished (Suaidi & Hakim, 2020). The Object of istishna' contract is various kind of goods, example: chotes, car, bike, motorcycle (Suaidi & Hakim, 2020).

alal E-commerce Purpose Model E-commerce that we have developed is e-commerce with B2C or Business-to-consumers models. This e-commerce carries the concept of halal where transactions are following Islamic law. In a shopping transaction, 3 contracts can be chosen, namely murabahah, salam, and istishna 'contracts. The following is a proposal of the Belanjahalal.id model:

Figure 5: Proposed model of Belanjahalal.id



Following the detail informations are: 1) before using the Belanjahalal.id service, users must register first by filling out the information provided; 2) The user agrees to the terms and conditions for using Belanjahalal.id services, if the user does not agree to these terms then the user cannot access Belanjahalal.id services. The terms and conditions in Belanjahalal.id are adjusted to the terms and conditions of the muharabah contract, salam contract, and istishna 'contract;

3) The user selects his identity as a seller or buyer. After selecting the identity, the Belanjahalal.id service will be adjusted to the user's choice; 4) The next step is the selection of the contract. Users can choose the type of contract according to their needs. there are 4 types of contracts that can be chosen in Belanjahalal.id, namely Murabahah contract, salam contract, and Istishna 'contract; 5) After selecting the contracts, seller will chose type of goods that they sell and buyer will choose type of goods that they need. There are two type of goods, ribawi and non ribawi; 6) After selecting the type of goods, users who choose their identity as a seller can post their merchandise following the terms and conditions that can be sold at Belanjahalal.id. Whereas users who choose an identity as buyers can shop for the items needed; 7) After the buyer finds the items needed, the buyer will enter into a contract with the seller through the message service provided until the consent letter is

granted; 8) After the consent granted, the buyer makes payments following the agreement between the seller and the buyer. 9) The seller accepts orders and confirms payment from the buyer; 10) The seller processes goods ordered or purchased by the buyer following the consent agreement granted; 11) After the seller has finished preparing the ordered goods, the seller sends the goods according to the address and time agreed in the consent process; 12) After receiving ordered goods, the buyer confirms receipt of goods through the services provided in Belanjahalal.id

From the model developed, it can be seen that e-commerce can be designed following Islamic sharia, so Muslims can make halal buying and selling transactions. Furthermore, halal e-commerce can have a positive impact on the sectors of e-commerce institutions, societies and economy, and Academia and Theoretical.

First of all, the sharia-based e-commerce model will benefit e-

commerce institutions as a view to developing e-commerce that is appropriate and can be used by Muslims. Muslims must conduct trade transactions following Islamic sharia, it is necessary to develop e-commerce that is suitable for use by Muslims. Belanjahalal.id can be used as an option for e-commerce institutions that want to develop sharia-based e-commerce.

Second, by using sharia-based e-commerce, Belanjahalal.id, people can easily access markets that are following Islamic Sharia and help people make halal buying and selling. E-commerce, belanjahalal.id, opens opportunities for Muslims who want to trade online with easy services so that Muslims can also compete in the market without fear of haram issues.

Third, this study provides new literature on the development of sharia-based E-commerce. This model is expected to positively facilitate people's access to sharia-based e-commerce. In Indonesia, there is currently no sharia-based e-commerce so it is hoped that the proposed e-commerce model, Belanjahalal.id, can help Muslims in Indonesia to carry out online trading easily and comfortably.

D. Conclusion

Indonesia is a country with a majority Muslim population. 87.18% of Indonesia's population is Muslim. In Islam, to carry out trade transactions must be in accordance with Islamic law contained in the A-Qur'an and hadith. Trade by utilizing E-Commerce services is currently a trend in Indonesia. The British research institute, Merchant Machine, has released data on the growth of e-commerce in the world and Indonesia leads the growth of e-commerce with 78% growth in 2018. There are currently 50 e-commerce sites in Indonesia, 3 e-commerce sites with the

most users are Tokopedia with 65,953,400 users, Shopee with 55,964,700 users, and Bukalapak with 42,874,100 users. e-commerce in Indonesia at this time no one has brought the concept of sharia even though most of Indonesia's population is Muslim. Therefore, the authors propose a halal e-commerce model named belanjahalal.id which is adapted to Islamic sharia so that Indonesian people can carry out buying and selling transactions without fear of haram issues.

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