

Online Business Practices: A Study of Islamic Business Ethics Perspective in Indonesia

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Abstract:

Islamic business ethics is the implementation of the basic principles of Islamic-based business, which the Al-Qur'an and As-Sunnah guide. This study will explain online business practices in Indonesia by observing an Islamic perspective. This study uses a qualitative strategy by investigating Islamic business ethics in online business practices in Indonesia through information and document data collection in the form of reputable online media news. Data were analyzed and managed using Nvivo plus 12; then, conclusions were drawn. The aim of this study is achieved by finding that there are still many ethical violations in online business practices from a religious perspective. The findings also reveal that Islamic values are rarely used in business implementation because some violations occur not based on the intention of worship and are not based on Islamic principles such as At-Tauhid, Al-Amanah, As-Sidq, Al-Adalah, At-Ta'awun, Al-Maslahah, At-Taradi, and Al-Akblaq Al-Karimah. This also proves that online business practices are still oriented to worldly aspects. The implication of the results of this study explains that doing business activities from an Islamic perspective contains principles that comprehensively govern ethics. So that the purpose of doing business is not solely for the interests of worldly welfare, but for the welfare of the ukhrawi in the pleasure of Allah SWT, and the benchmarks are al-Qur'an and al-Hadith

Keywords: *Islamic Business Ethics, Online Business, Indonesian Perspective*

INTRODUCTION

Business can be meaningful as an individual or collective activity carried out by a person or organization. Its activities produce goods and services in exchange for payments called prices (Pandi Afandi, 2016). In the business process, goods and services are bought and sold to profit and meet the needs of (Sumardjo & Mahendro, 2018). The basic principle of business is how to get the maximum profit. On the other hand, in the view of the vertical dimension, whatever is done in business is not only profit but also a manifestation of worship, morality, and human submission to God. The scope of business in this dimension also leads to a set of norms based on aqidah, shari'ah, and morals taken from al-Qur'an and as-Sunnah, as well as the results of the ijihad of the scholars. Then it is used as a benchmark in business activities and matters related to other business practices. The implementation covers various aspects, both regarding the relationship between creatures and God, as well as the relationship between creatures and other creatures (Majelis Tarjih & Majelis Tajdid, 2016).

Business applications in the horizontal dimension will face problems that include processes, people, and technology. At the process level, business ethics deals with issues that tend to violate morality or have wrong moral traits (Khanifa, 2014). Humans, for example, will be faced with issues of inadequate quality of human resources, motivation, and the desire to "be successful quickly" (Arief, 2020). Likewise, in technology, the rapid flow of technological developments will also be faced, which requires speed and efficiency in the work system to achieve excellent results in the business (Amalia, 2013). Connecting between these two dimensions will usually be considered taboo and has disparities among businesses and religious activists. Both are an organized and systematic individual or collective activity. As Allah SWT said in the letter Q.S Fatir verse 29 with the Meaning: *"Surely people who always read the book of Allah (al-Qur'an) and pray and part of the fortune that We bestow upon them secretly and openly, they expect tijarah (business) that will not lose."*

Islam places business as an essential economic field position (Fakhry Zamzam, 2020). Rasulullah SAW, as a role model for Muslims, appreciates the behavior shaped by the industry as a manifestation of ethics to Allah SWT. Therefore, Islam emphasizes the existence of ethics in doing business, such as healthy competition, honesty, openness, and justice. Implementing ethics on these moral values in the market is the responsibility of every market participant. These values reflect a Muslim's faith in Allah SWT (Arief, 2020). Bringing up the Islamic business ethics discourse applied to online business will also create a new color from a system of thinking and ideas in building a concept in every existing perspective. The aim of the online business concept can be applied to the Islamic model. It can increase the Islamic financial literacy (Saputra & Rahmatia, 2021) in vertical or horizontal dimensions. This is also an effort to restrain the swift flow of technological advances that have caused decadence in the ethical aspects of doing business to have inner wisdom whose orientation is not only in the world but also in the hereafter.

However, on the other hand, running businesses sometimes don't care about ethics. Even though this needs to be done to avoid decadence in legalizing a bad thing, both from personal and social ethics. Especially when viewed from the vertical dimension in linking the attitudes and behavior of entrepreneurs and customers. In addition, the priority of business ethics is to maintain a good frequency between human beings. However, in practice, Islamic business ethics have not applied the basic principles of Islamic-based business guided by the Qur'an and As-Sunnah. The gap in online business practices in Indonesia sometimes does not see an Islamic perspective. Many ethical violations are still

found in online business practices from a religious perspective. Islamic values are rarely used in business conduct, ranging from violations not based on the intention of worship and not on Islamic principles. This also proves that online business practices are still worldly-oriented.

The results of previous research based on Rasidin et al. (2020) suggest that buying and selling online in the marketplace is done by transfer; the goods are sent through a delivery service. However, marketplace services do not offer security and convenience in online transactions. In addition, the literature review results further reveal that Islamic business ethics is to be achieved by providing a sense of security in transferring and shipping goods to avoid fraud.

This study aims to find out and understand more deeply related problem formulation, namely how online business practices are in the perspective of Islamic business ethics. This study uses a qualitative research method with a case study approach (Creswell, 2019). Furthermore, this study will investigate Islamic business ethics in online business practices in Indonesia. This study process is carried out through research on Islamic business ethics, then examination. After that, it will identify problems in online training through business ethics practices by reviewing news of ethical violations that will be compiled. To know and understand the problem's trend, obtain information, and collect validity data, this study used document strategy data in the form of reputable online media news accuracy between photos, titles and news content, author information, and publishing data (Hoerunnisa, 2020).

The review conducted on E-Commerce companies is taken from the top five levels of visitors because, seen from the total visitors, it represents more than half of Indonesia's population, including Tokopedia, Shopee, Buka, Lazada, Blibli.com. Furthermore, the data is managed using Nvivo plus 12, then analyzed, and a conclusion is drawn through word similarity analysis. Nvivo is used to analyze qualitative data to produce more professional results (Hilal & Alabri, 2013) and based on strategy business (Saputra & Rahmatia, 2021b). The review results will show the interrelated relationships and support each other by creating a standard view through analysis. Furthermore, the review results will produce a percentage indicating the role of each contribution with a maximum number of 100%.

DISCUSSION

Online Business Acceleration

This study suggests that in entering industry 4.0, technological developments have become popular, resulting in the shift of generation X to generation Y and leaving the baby boomers generation far behind (Mello, 2015). This acceleration has also expanded the usefulness of the use of technology. Not only for information and communication traffic but also for doing business with online or e-commerce formats. Its main activities are related to digital technology applications for business processes (Laudon & Traver, 2016). The process also includes buying and selling, exchanging products, services, and information via the internet (Purkon, 2014).

Today, with all its advancements, technology is not only a communication tool; it is also a very effective marketing tool in online business activities. The emergence of gadgets, in this case, smartphones, and the rapid advancement of internet technology have changed daily business processes. No need for administrative and bureaucratic matters; now, anyone, anytime, and anywhere can do business (Middleton et al., 2014).

Online business in Indonesia is proliferating compared to previous years. This occurs due to the influence and development of internet technology and large internet users (Tayibnapis et al., 2018). Because of this development, online business practices are widely practiced in Indonesia. From those who sell goods to services. Online business will continue to progress along with technological developments, and the character of buyers will also gradually change due to the convenience offered by the internet and smartphones. Indonesian people, especially in urban areas, are inseparable from the internet because almost all activities involve the internet and information technology. So, do not be surprised if the internet is now a basic necessity for some people, especially those who use the internet for business purposes (e-commerce). E-commerce is the process of buying, selling, transferring, or exchanging products, services, or information through computer networks via the internet (Pradana, 2015).

Online Business Ethics Perspective in Practice

In E-commerce business activities, companies can expand their activities and reach consumers more efficiently. Also, the conventional transaction process has become more modern with the availability of online transactions. For example, in Asian countries such as India and Indonesia, collective societies depend more on social interactions than those who live in socially oriented individuals. If it connects the characteristics of Indonesian culture with the types of business interactions, more or less the variety of e-commerce businesses in Indonesia can be divided into several types, including listings, shopping malls, marketplaces, online stores, online shops on social media, and crowdsourcing/crowdfunding.

The review of this study was obtained from the results of document studies, namely online news, by finding findings related to published ethical reports on business practices. Some e-commerce businesses become a reference based on the rapid movement of the era that will affect the growth and development of a company, especially those focused on online business. The kata.co.id data on the list of e-commerce visitors explains that online business growth is seen in customers who visit e-commerce businesses that have increased significantly. The results of a survey by the Badan Pusat Statistik (2020) recorded that the total population of Indonesia was 261,890.9 million. Compared to the graph above, the total number of people who have accounts and visited each e-commerce company is 236,300 million. These results show that over 80% of Indonesia's population stays e-commerce business companies.

Also, with a large population, there are 132.7 million internet users in Indonesia with 51% penetration, 106.0 million social media users with 40% penetration, and 371.4 million mobile subscriptions. Moreover, it can be seen that the population of active cellphone users in Indonesia is 92.0 million, with a penetration of 35%. However, the fact is that Indonesia is one of the countries with the most prominent online fraud victims in the world, with 26% of consumers have been victims. This shows that technological devices are like creating concepts and cases that will become popular texts in the field of online business processes (Nasution, 2015). The online business ethics practice can be reviewed in table 1:

Table 1. Application of Online Business Practices

No	E-Commerce List	Practice business ethics	Online Media Sources
1	Tokopedia	1. Flash sale 2. The product is incompatible 3. Defective products	1. Katadata.co.id 2. Beritatagar.id 3. Kaskus.co.id 4. Tirto.id 5. Ekonomi.kompas.com
2	Shopee	1. Cheating Postage 2. Duplicate accounts 3. The system is quite difficult to access	1. mediakonsumen.com 2. ekonomi.kompas.com 3. kaskus.id
3	Buka Lapak	1. Cashback Voucher Fraud 2. Misuse of promos 3. Fictitious transactions	1. Tempo.co 2. today.line.me
4	Lazada	1. Vouchers that can be forfeited 2. Items not received 3. Delivery of old goods 4. Information systems are sluggish 5. goods are damaged	1. kaskus.co.id 2. pro-rahasia.com
5	Blibli.com	1. Payment with the old transfer system 2. There is no way to confirm it manually 3. Information systems are slow 4. ticket purchase fraud 5. The delivery process takes a long time	1. utekno.com 2. tribunnews.com

Source: author analysis via online news, (2021)

The application of online business practices can be described in table 1, which has been compiled based on ethical violations reviewed by online media. There are many reports of violations of business ethics practices against e-commerce, including Tokopedia, Shoppe, Buka, Lazada, and Blibli.com. It can enforce business ethics as an online platform that provides needs through transaction services for sellers and buyers. This is done with the hope of carrying out business transformation in pushing the business to a larger scale.

In some cases, the sellers provide images or photos that are dishonest or inappropriate when uploading to their website, be it size, color, or material. Even though ethics in business provides direction for goods sold not to be damaged, even if there is damage, it must be explained by (Devy & Purnama, 2020). Not trusting is also a problem in ordering and sending the ordered goods because they do not necessarily arrive at their destination or at the promised time. After arriving at the location, the goods were found to be dirty and dusty (Rosiyana et al., 2017).

Without considering the explicit moral aspects of behavior in business activities, a shield is needed to prevent the violation process, avoid buying and selling transactions that exceed their rights, and not reduce the rights of others, either in the form of prices or

wages. In practice, there should be no party whose rights and interests are impaired in a sale and purchase transaction because the concept of justice in ethics demands balance and responsibility (Muhammad et al., 2020).

As an online business user or owner, you must know that Indonesia already has a law on electronic transactions, namely the RI Law. No.11 of 2008 concerning Information and Electronic Transactions and the Law of the Republic of Indonesia. No.8 th. 1999 on the consumer protection (Asri, 2016). Furthermore, the thought of business ethics arises because of the encouragement of business realities that ignore the moral dimension. Thus, the idea of business ethics becomes problematic. The problem arises in the doubt whether ethics have a place in business activities or moral business myths (Joseph, 2014).

The Ethical Dimension Of Morality Values

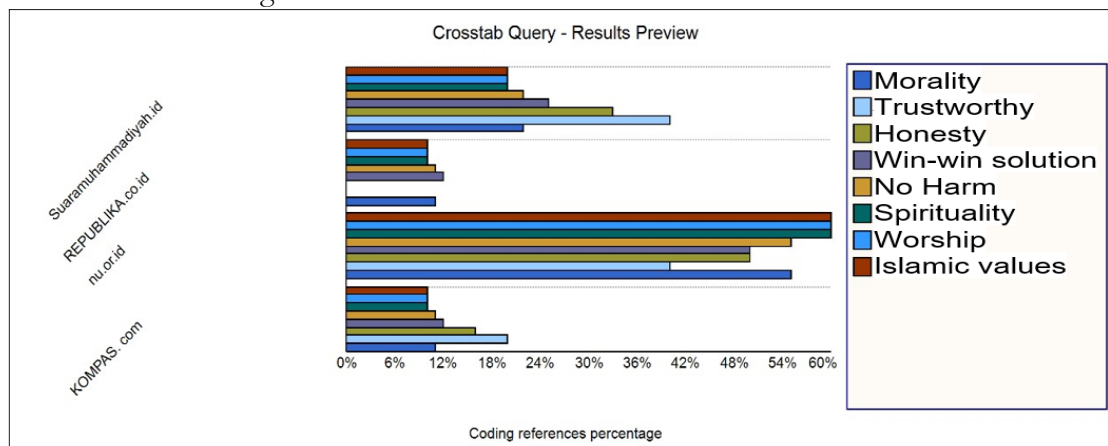
The ethical dimension of moral values in business competition is considered a barrier to success, which aims to ward off the maximum profit without being responsible for assumptions that penetrate business logic. Moreover, there are disparities in some of the opinions in each company regarding whether a business can be integrated with ethics. Because looking at the reasons of rationality (rational ethics) regarding human actions in various aspects of human life in their daily lives. No exception to business activities (Crane et al., 2019).

In fact, in online business activities, there is a tendency for ethics that are not in accordance with Islamic law regarding buying and selling transactions (Zadugisti, 2021). Many online business people do not apply Islamic business ethics and then ignore the basis of Islamic law, both from the al-Qur'an and as-Sunnah, as well as from the ijihad of the scholar's (Jalil et al., 2014). This is a mistake between business and morality if it is considered to have nothing to do with and is not assessed by using a measure of aspects of morality (Egan et al., 2015).

In the case of morality, Islamic business ethics does not allow someone to work at will to achieve their goals and desires by justifying all means such as committing fraud, cheating, perjury, usury, bribing, and other vanity deeds. But in Islam, it provides the relevance of a boundary or dividing line between what is permissible and what is not, right and wrong, and what is lawful and what is haram (Mohammed, 2013).

For that, we need moral values or Islamic business ethics values. Business people need to integrate ethical dimensions into the framework or scope of business because, in Islam, everything will be accounted for (Amalia, 2013). In this context, the thought of Islamic business ethics has come to the fore, arguing that Islam is a comprehensive religion. Moreover, it contains moral principles (morals) related directly and indirectly to business (tjjarah). The view of Islamic religious teachings provides life guidelines for its adherents as a goal or orientation based on worldly awareness and ukhrawi (Baharun & Maryam, 2019).

Figure 2. Islamic Ethical Practices in Online Business



Source: Results of media analysis through Nvivo Plus 12 (2021)

The cases presented and published through online news in online business practices in this study do look more varied. Several aspects are more dominant, but Islamic elements of online business occur fluctuatively. Measurements are carried out to see the reality that arises and the relevance between business practices based on an Islamic perspective in terms of supporting aspects of the Islamic philosophy, namely, morality, trust, honesty, mutual benefit, harmlessness, spirituality, and worship and Islamic values contained in it. Islamic teachings

From the results of media analysis through Nvivo 12 in Figure 1 (crosstab query), it can be seen that there are differences regarding perspectives or points of view regarding the practice of Islamic ethics in online business. Several media sources are used as references as a reference to see and weigh the dominant variables. Media selection is seen from various objective aspects, starting from the two largest Islamic community organizations and the major online media in Indonesia. Among them are suaramuhammadiyah.id, republika.co.id, nu.or.id, kompas.com.

From the results of media analysis through Nvivo (coding references percentages), it can be seen that there are differences regarding perspectives or points of view regarding Islamic ethical practices in online business. Several media sources are used as references as a reference to see and weigh the dominant variables. Media selection is seen from various objective aspects, starting from the two largest Islamic community organizations and the major online media in Indonesia. Among them are Suaramuhammadiyah.id, republika.co.id, nu.or.id, kompas.com. The cases presented and published through online news in online business practices in this study do look more varied. Several aspects seem more dominant, but Islamic aspects of online business occur fluctuatively.

Based on the percentage of figure 2, several variables affect the practice of Islamic ethics in online business, such as morality related to trustworthiness, honesty, mutual benefit, harmlessness, and spirituality related to worship and Islamic values. Percentages are generated from media exposure regarding understanding and Islamic ethical perspectives on online business. In practice, online businesses have implemented Islamic values with work considered worship, and the spiritual aspect plays a role, reaching 60% in the highest review. Then, in other elements, such as the feeling of not wanting to harm others and the percentage of morality is around 57%. On the other hand, with 51%, honesty is an aspect

that is rarely practiced, even though the feeling of wanting to be mutually beneficial (50%) is the lowest role in online business practices.

Implementation of Islamic Values in Online Business

Islam implements ethics based on moral values in the Al-Qur'an and as-Sunnah as a manifestation of the principle of At-Tauhid (QS Al-Ikhlâs (112): 1 - 4, Al-Baqarah(2): 133, Ibrahim (15): 52). For matters related to meeting consumer demand, production processes, obtaining capital, business growth and development, and product diversification for business continuity (Yenice, 2019). Ethics are also inseparable from moral values because they directly affect the daily life of people as social beings (O'Mara-Shimek et al., 2015).

In this study, Islam does not prohibit its followers from collecting assets by buying and selling or trading activities. However, with his accumulated wealth, a Muslim can benefit more people besides himself and his family and become a tolerant Muslim (Muslimah et al., 2021). That way, a Muslim can become a strong Muslim in the world and the hereafter based on the principles of Al-Amanah (Trustworthy) (QS Al-Baqarah (2): 283, An-Nisa (4): 58, Al-Anfal (8): 27). A Muslim trader does not only think about profit or profit in running his business. This study also concludes and is in line with previous research by Sukarno (2010) that Muslim entrepreneurs also need to pay attention to 3 things in trading: halal, tayyib, and barakah.

As an Islamic entrepreneur, he needs to pay attention to ethical matters such as thinking about profit and blessing (Ramadani & Ratten, 2015). The same thing is found in the study that a Muslim entrepreneur must also have other qualities in him, namely piety, trust, not thinking in the short term, and thinking about how the products being sold can benefit many people, not just doing marketing with honesty as in the principle of As-Sidq (Honesty) (Surah At-Taubah (9): 119, Narrated by Abu Dawud: 4872). Because, in understanding Islamic ethics, all will be held accountable for a task carried out by God while living in this world and in achieving peace in the diversity of religious people (Gandi et al., 2020).

Furthermore, this study also explains that the presence of technology in online business has been accepted by society holistically and has fundamentally changed people's lives. As we know, the business will not run without consumers using the products and services offered by producers relatively on the application of the principle of Al-Is (Justice) (QS Al-Maidah (5): 8, An-Nahl (16): 90). So with this technology will open up opportunities to capture market opportunities as widely as possible. This was also explained by Ambos & Håkanson (2014) that without being affected by time and distance to enter the global market.

There are also many advantages to an online shop, such as consumers who do not need to go to the place directly and can save time. Make it easy for consumers to transact with At-Ta'awun (Help-help) (Q.S al-Maidah (5): 2). In selling in an online shop, a seller or manufacturer does not need to create a shop or a place to sell; ordinary people can also trade in this online shop. Buyers can also bargain by applying the principle of Al-Maslahah (Benefit) (Surah al-Anbiya (21): 107, al-Baqarah (2): 205). In the online shop payment, you can also transfer or pay directly after the goods arrive in the hands of the consumer; the goods can be delivered or paid on the spot. In the online shop, items that are not suitable can also be returned under certain conditions. The items offered or the choices are also complete.

Islam also has a moral system (moral-driven) driving the business (Haider Naqvi, 2013). In which moral is a reference (frame of reference) to produce goods and services, streamline performance and productivity, increase profits, and develop them widely. In the perspective of homo economicus, morals are separate from the economy. Hence, negating the moral dimension causes ethical alienation from human life. However, ethical urgency in Islamic business means the exaltation of humans as God's creatures with the principle of At-Taradi (mutual willingness or agreement) (Surah an-Nisa (4): 29, al-Baqarah (2): 263), the actualization of ability as caliph, as well as carrying out social functions for the community.

The Principles of Islamic Business Ethics

The statement in this study denies the existence of humans only as homo economicus, namely the reproach of the Al-Qur'an against the polytheistic attitude of society, which causes social inequality and exploitation, monopoly, trade fraud, and extravagant life that gives birth to economic inequality (QS at-Takatsur: 1-4; al-Humazah: 1-7; Amalia, 2014). Islam implements ethics based on moral values in the Qur'an and as-Sunnah for meeting consumer demand, production processes, obtaining capital, business growth and development, and product diversification for business continuity (Seto, 2020). Ethics are also inseparable from moral values because they directly affect the daily life of people as social beings.

This study also explains online business practices from an Islamic ethical perspective (vertical dimension). In Islamic business ethics, there is a premise that Allah is the absolute owner of property and power, while humans are the complete owner (relative). In the logical consequences of the paradigm (plain view) of tauhid, humans are required to act reasonably and make others fellow brothers, including in business activities, by prioritizing the principles of Al-Akhlaq Al-Karimah (Courtesy) (QS al-Baqarah (2): 263). This study explains that the motivation for Islamic business ethics comes from the intention of worshipping Allah and faith in the existence of a more meaningful ukhrawi life.

The basic principles of Islamic business ethics also include unity, justice, free will, the focus of responsibility, and the direction of truth. In doing business in Islam, some regulations comprehensively govern ethics. So that the purpose of doing business is not solely for the interests of worldly welfare but the welfare of the ukhrawi in the pleasure of Allah SWT, and the benchmarks are al-Qur'an and al-Hadith.

CONCLUSIONS

Business implementation is closely related to ethics. This is done to avoid decadence in legalizing a badness from personal and social ethics. Viewed from the vertical dimension, it will correlate the attitudes and behavior of entrepreneurs and customers. To be able to maintain a good frequency between fellow humans. Islamic business ethics is the implementation of the basic principles of Islamic-based business, which the Al-Qur'an and As-Sunnah guide.

This study describes online business practices in Indonesia by observing an Islamic perspective. The aim of this study is achieved by finding that there are still many ethical violations in online business practices from a religious perspective. The findings also reveal that Islamic values are rarely used in business implementation because some violations occur not based on the intention of worship and are not based on Islamic principles such as At-Tauhid, Al-Amanah, As-Sidq, Al-Adalah, At-Ta'awun, Al-Maslahah, At-Taradi, and

Al-Akhlaq Al-Karimah. This also proves that online business practices are still oriented to worldly aspects.

The implication of the results of this study explains that doing business activities from an Islamic perspective contains principles that comprehensively govern ethics. So that the purpose of doing business is not solely for the interests of worldly welfare but the welfare of the *ukhrawi* in the pleasure of Allah SWT, and the benchmarks are al-Qur'an and al-Hadith. Furthermore, this study can become a reference for further research as a future research agenda and can be developed by directly expanding the data with informants.

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