



IMPLEMENTATION OF ISLAMIC BUSINESS ETHICS ON ONLINE COMMERCE ACTIVITY OF DEWI HIJAB BOUTIQUE IN SURABAYA

BY:

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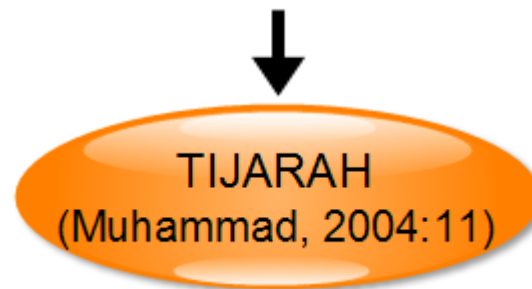
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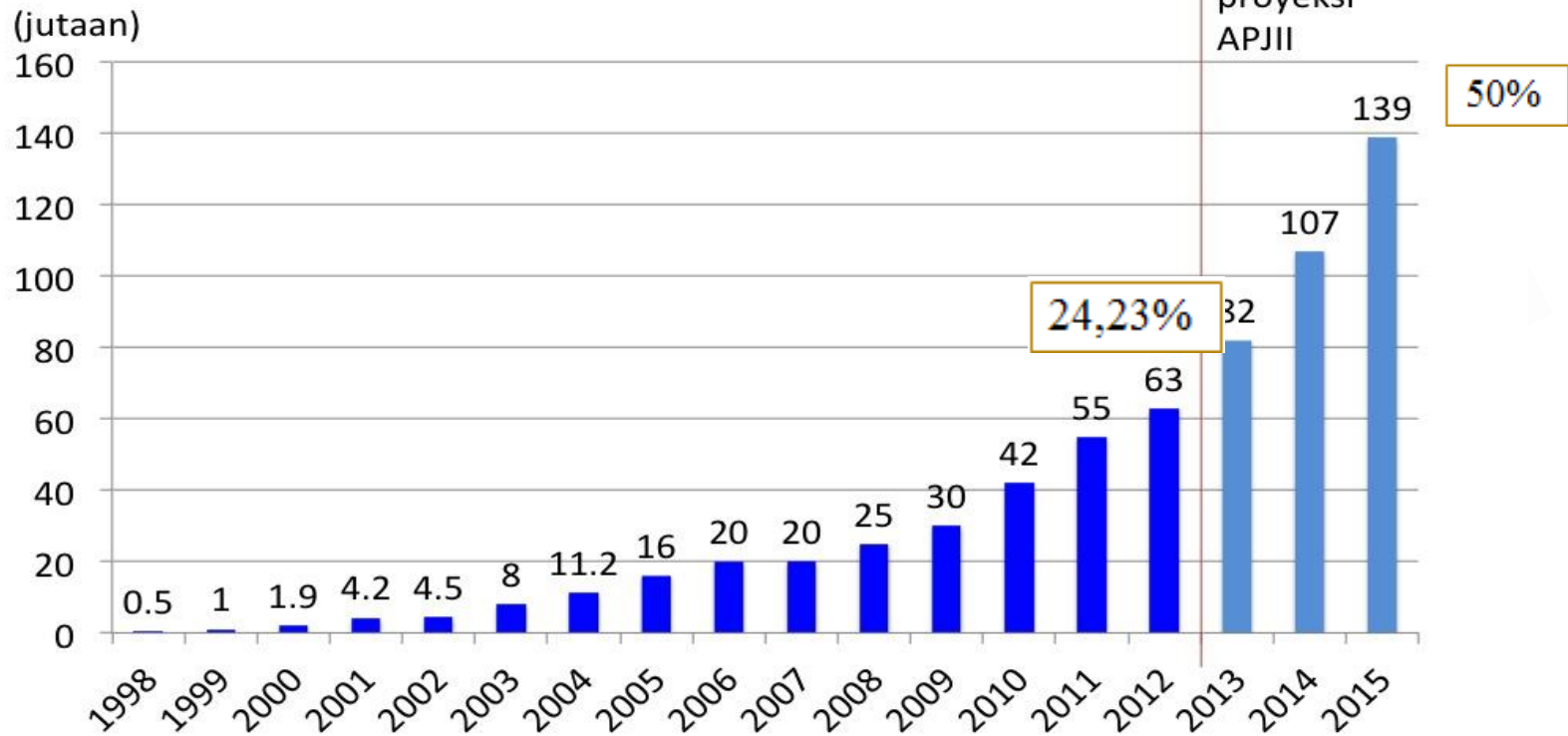


INTRODUCTION



The usage of *tijarah* is understood as thing that is not only about material, but much more about immaterial that related to Allah SWT (Fauroni, 2003:95).

Indonesia Internet Users



Source: <http://www.apjii.or.id>

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1. Trading of real goods or directly seen by two sides before or when the transaction happened and the object transaction (goods) is unchanged.

2. Products trading in delay accompanied by clear illustration about size, shape, location, and other information.

3. Trading of products that cannot be seen by two sides is products that can be changed until transaction time. This trading is considered illegal.

4. Sell benefits or services.

(Yusuf, 2009:4)

ISLAM

Online Commerce Activity (Spiller and Baier, 2004:240)



Online Shop

E-Commerce

Deception



Online Shop



Islamic Business Ethics

Unity



Equilibrium



Free Will

Responsibility

Benevolence

 perfect your beauty with hijab!
DewiHijab.com



(Beekun, 1997:33-44)

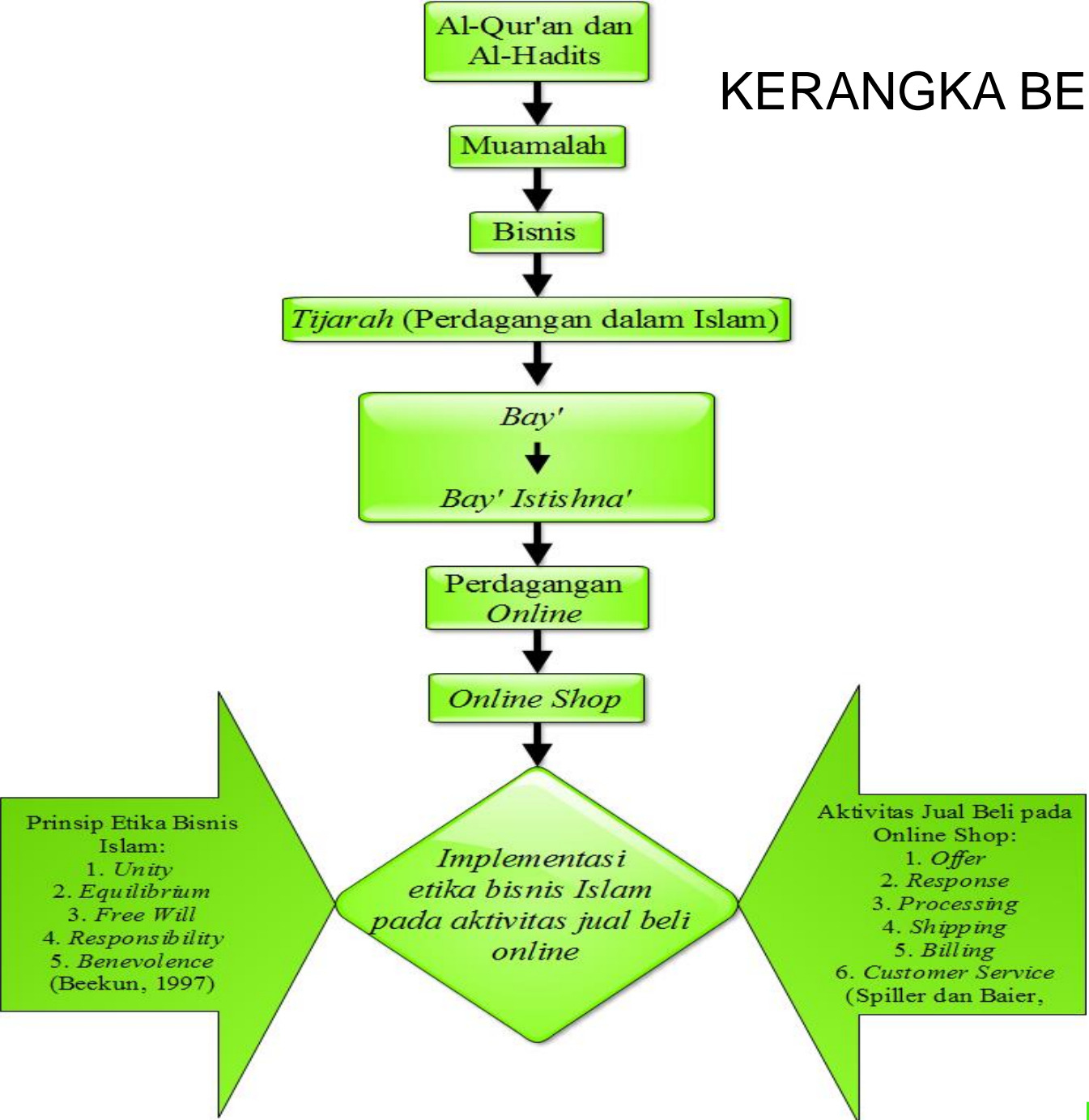
RESEARCH PROBLEM

“HOW DOES THE IMPLEMENTATION OF ISLAMIC BUSINESS ETHICS ON ONLINE COMMERCE ACTIVITY OF DEWI HIJAB BOUTIQUE IN SURABAYA ?

.

LITERATURE REVIEW

KERANGKA BERPIKIR



Business

- Business can be explained as legal activity in order to gain profits (Hashim, 2012:102).

Tijarah

- *At-tijarah* comes from word base *t-j-r*, *tajara*, *tajran wa tijaratan* that means trade (Fauroni, 2003:95).

Trading in Islam (*Bai'*)

- *Bai'* comes from word *ba'a*, that in Al-Qur'an having many words variation: *bay'atun*, *yubayi'naka*, *yubayi'una*, *yubayi'unaka*, *fabayi'hunna*, *tabaya'tum*, *bai'*, *bibai'ikum*, and *biya'un* (Muhammad and Fauroni, 2002:32).

Bai' Al-Istishna'

- In the Book of al-Misbah al-Muniir, Mukhtaar ash-Shihaah and Al-Qaamuusnal-Muhith mentioned that literally, *Istishna'* means *thalabus shun'ah* (ask for product making) (Az-Zuhaili, 2011:268).

E-Commerce

- Electronic commerce can be explained as a set of dynamic technology, application and business process that connect company, customer, and certain community through electronic transaction and goods trading, service and information are conducted electronically (Purbo in Muhammad, 2004:221).

Online commerce activity



Islamic Business Ethics

- **Unity**
 1. No discrimination
 2. No coercion
 3. Not to do wealth piled up or greed
- **Equilibrium**
 1. No cheating
 2. Price determination based on normal market mechanism
- **Free Will**
 1. Cooperation concept
 2. Fulfill contract agreement
- **Responsibility**
 1. Salary's propriety
 2. Economic return for financial capital provider cannot be determined and decided in front as interest system
 3. Prohibition of every alegotory activity such as gharar, ijon system, etc.

Islamic Business Ethics

Benevolence

1. Give zakat and aims
2. Give time dispensation to debtor and lessen the debt if necessary
3. Accept product return
4. Pay debt before due date
5. Voluntary attitude between two sides who do transaction, cooperation or business agreement
6. Friendly and tolerate in selling, buying, and collecting debt
7. Honest in business transaction process
8. Fulfill agreement or business transaction.

METHODOLOGY

METHODE	INFORMASI
<p>Research Approach</p>	<ul style="list-style-type: none"> • Qualitative Research- is a field of inquiry that crosscut disciplines and subject mattres. It involve an in-depth understanding of human behavior and the reason that govern human behaviors. • Qualitative research – investigate the why and how decision make like quantitative research, hence the need is for smaller but focused sample rather than large random samples (Yin, 2012) • Case Study- an empirical inquiry that investigates a contemporary phenomenom within its real life context; when the the boundaries between phenomenon and context are not clearly evident, and in which multiple sources of evidence are used (Yin, 2012:1). • Case study being used for attempting to shed light on phenomena by studying in-dept a single case.
<p>Research Design</p>	<ul style="list-style-type: none"> • Proposition of Research: Implementation of Islamic Business Ethics on online commerce activity of Dewi Hijab Boutique will give benefits for all stakeholder. • Unit Analysis: Aktivitas jual beli <i>online</i> Dewi Hijab Boutique e commerce sell-buy (bai') activitivities

METODE	INFORMATION
Scope of The Research	Implementation of Islamic business ethics on online commerce activity Dewi Hijab Surabaya Boutiquee
Data Type	<ul style="list-style-type: none">• Qualitative researcher rely on four methods for gathering information : 1)partipation in setting; 2)direct observation; 3)in-depth interviews and 4)analysis of document and materials (Yin, 2012)• Seeks out ther informations through the analysis of unstructured information – like interview transcripts, recording, emails, videos, pictures, notes and feedback forms.

METODE	INFORMATION
Data Validity	<ul style="list-style-type: none">• Source Triangulation involves gathering data from multiple source. This research uses informant such as Dewi Hijabs owner, employees, customers, supplier in order to minimize and understand any differences/ biases.• Technique Triangulation: checking the information to the same informant use different techniques (Sugiyono, 2012:274).
Data Analysis	<ul style="list-style-type: none">• Researchers immerse themselves in analyzing the details of the data, intermittenly emerging from this process in order to identify and refine emergent themes.• Special Analysis: Matching of pattern- in this research used matching the pattern between empirical data with the prediction pattern based on theories (Yin, 2012:140).

DISCUSS & RESULT

Implementation of Islamic Business Ethics in 'Offer' Activity

Islamic Business Ethics	Implementation
<i>Unity</i>	<ul style="list-style-type: none"> a. Product that is being offered is <i>halal</i> products. b. Product that is being offered is under seller ownership. c. Product offering agreement adapts Islamic norms. d. Product that is being offered has been proven having shape.
<i>Equilibrium</i>	<ul style="list-style-type: none"> a. Explain product specification in detail. b. The price determined by product quality.
<i>Free Will</i>	<ul style="list-style-type: none"> a. Price that is being offered is a deal with producer, which fits with offering price from producer to the <i>end</i> user.
<i>Responsibility</i>	<ul style="list-style-type: none"> a. There is no profit outside agreement with producer and customer. b. Product image uses good quality, so product image can be seen clearly. c. Product offering uses human model. That can avoid different perception between seller and customer. d. Product image shows different views of product to avoid <i>gharar</i>. e. Make sure the product that is being offered is not in <i>out of</i> stock condition. f. Provide customer testimony as part of transparency to website visitor relates to previous activities.
<i>Benevolence</i>	<ul style="list-style-type: none"> a. Offering is categorized to product category to make customer easier to choose. b. Product image is clearly seen in Dewi Hijab Surabaya Boutique offering media.

Implementation of Islamic Business Ethics On 'Response' Activity

Islamic Business Ethics	Implementation
<i>Unity</i>	<ul style="list-style-type: none"> a. Dewi Hijab Surabaya Boutique serves their customer equally, without differentiating any background. b. There is no differentiation in serving PO and <i>ready</i> order.
<i>Equilibrium</i>	-
<i>Free Will</i>	<ul style="list-style-type: none"> a. Order process is explained in website procedure which is form of agreement that intentionally made with customer
<i>Responsibility</i>	<ul style="list-style-type: none"> a. Dewi Hijab Surabaya Boutique makes sure to obtain clear and right order information and customer data to avoid shipping faulty. b. Deliver clear information about product condition to avoid <i>gharar</i> in the transaction. c. Product availability examination of ordered product by customer and give product stock availability.
<i>Benevolence</i>	<ul style="list-style-type: none"> a. Friendly in receiving order, complain, and suggestion from customer. b. Order response is done quickly so the customer will not wait confirmation too long. c. Response when order happened has to be stated clearly by giving clear needed information to customer. d. Dewi Hijab Surabaya Boutique is easy to be reached or contacted by customer as long as working days and hours. e. Product order process make customer easier.

Implementation of Islamic Business Ethics in 'Processing' Activity

Islamic Business Ethics	Implementation
<i>Unity</i>	<ul style="list-style-type: none">a. Processing time is based on the type of order.b. Ordered product is separated with other products that have not been ordered yet to avoid taking others rights.c. Dewi Hijab Surabaya Boutique keeps ordered customer product until payment has been done.
<i>Equilibrium</i>	-
<i>Free Will</i>	<ul style="list-style-type: none">a. Processing occurs in working days and hours that have been fixed by Dewi Hijab Boutique in Surabaya.
<i>Responsibility</i>	<ul style="list-style-type: none">a. Updating website content matches with storehouse stock.
<i>Benevolence</i>	<ul style="list-style-type: none">a. Processing is done quickly.

Implementation of Islamic Business Ethics in 'Shipping' Activity

Islamic Business Ethics	Implementation
<i>Unity</i>	<ul style="list-style-type: none"> a. Dewi Hijab Surabaya Boutique dares to give responsibility in shipping cost detriment by shipping order that the process is in trouble with express shipping service. b. Shipped product is in good quality.
<i>Equilibrium</i>	-
<i>Free Will</i>	<ul style="list-style-type: none"> a. Dewi Hijab Surabaya Boutique is free to use any shipping services as long as customer does not request specific name or service. b. On time shipping time based on agreement. c. Shipped product is appropriate with information given. d. Shipping is done after payment process.
<i>Responsibility</i>	<ul style="list-style-type: none"> a. Choose trusted shipping service. b. Do multiple products checking before packed and shipped. c. There is a <i>tracing area</i> facility for customer to check product existence. d. Always inform shipping lateness to customer.
<i>Benevolence</i>	<ul style="list-style-type: none"> a. Quick shipping. b. Good and neat product packing. c. If it is found inappropriateness between shipped product and agreement will ask customer consideration about follow up process that appropriate with customer need. d. Shipping time is based on early agreement which fits with shipping delivery agreement.

Implementation of Islamic Business Ethics in 'Billing' Activity

Islamic Business Ethics	Implementation
<i>Unity</i>	a. All payment is on early order without differentiating customer or order type.
<i>Equilibrium</i>	-
<i>Free Will</i>	a. Payment is done within 24 hour, and if there is no payment within that time, transaction will be cancelled.
<i>Responsibility</i>	a. Payment uses trusted inter connected media. b. Fees outside the price such as shipping cost must be known first by customer.
<i>Benevolence</i>	a. Give time dispensation to pay order. b. Payment is easy for customer.

Implementation of Islamic Business Ethics in 'Customer Service' Activity

Islamic Business Ethics	Implementation
<i>Unity</i>	-
<i>Equilibrium</i>	-
<i>Free Will</i>	-
<i>Responsibility</i>	<ol style="list-style-type: none">a. Dewi Hijab Surabaya Boutique informs every process to its customer.b. Information of shipping number is personally informed to customer to avoid unwanted things from irresponsible outside sides.
<i>Benevolence</i>	<ol style="list-style-type: none">a. Customer can return the product If there is a product defect or inappropriate with customer need.b. Dewi Hijab Surabaya Boutique receives every critique, suggestion, and complains about given services.

**CONCLUSION,
LIMITATION,
AND
SUGGESTION**

Conclusion

Islamic business ethics principals that consist of *unity, equilibrium, free will, responsibility, and benevolence* have been implemented by Dewi Hijab Surabaya Boutique in its online commerce activity which consist of *offer, response, processing, shipping, billing, and customer service*.

Form of implementation of Islamic business ethics fits with Islamic business ethics principal criteria mentioned by Beekun (1997). Online commerce activity which implements Islamic ethics principal gives good satisfaction for producer, seller, and customer.

Limitation

Offering and response process mostly are used by Dewi Hijab Boutique Media penawaran in social media, that made website are not used maximal

Payment systems mostly still use transfer via bank rather than direct transfer via pay pall or credit card

Study was conducted only focus on single object : Dewi Hijab Boutique e commerce activity

Suggestion

Dewi Hijab Surabaya Boutique	<ul style="list-style-type: none">• Based on the explanation of Islamic business ethics on the previous chapters, the offered products must use product image that have been applied to human to avoid <i>gharar</i> of the products.• Dewi Hijab Surabaya Boutique is better to provide transfer system using syariah bank.
Government	<ul style="list-style-type: none">• Legality of law relates to online commerce activity in Indonesia has not been specifically created yet. The existence of law protection towards online commerce activity in Indonesia is still just a form of Criminal Law Policies and that relates to Undang-undang No. 11 Year 2008 About Electronic Sheet Information and Transaction of Republic of Indonesia Year 2008 No. 58, section relates to online trading is on UU ITE Sheet Addition of Republic of Indonesia No. 4843 (Retnowulan and Hernani, 2010:19).

Suggestion

RESELLER

- . Agreement between seller and customer must be appropriate with trading activity.
- Contract between reseller and seller must be approved and known by two sides.

Government

- Pemerintah seharusnya memberikan undang-undang yang baku mengenai transaksi perdagangan *online*. Undang-undang yang dibentuk harus menjelaskan secara spesifik bagaimana aktivitas yang seharusnya dilakukan dan sanksi yang diterima bagi pelanggar aturan tersebut.
- Pemerintah seharusnya menyediakan lembaga pengawas transaksi perdagangan *online*, sehingga dapat mengontrol alur perdagangan *online* dan menghindari adanya penipuan yang

Thank You

THANK YOU

Wassalammualaikum Wr. Wb.