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Hijup.com e-commerce Practices Based on Sharia Business Ethics

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Abstract: In the current era of digital globalization, almost all lines of life are transformed towards digital, including buying and selling activities. One of the efforts that must be made in planning electronic buying and selling (e-commerce) is promoting information on excess goods and expanding the market segmentation network with a wider designation to gain more competitive and global advantages and competitiveness. Cases of online fraud in e-commerce still occur. Business ethics is very necessary to manage and run a business. From this background, the formulation of this research is how Hijup.com's e-commerce practices are based on sharia business ethics. This research uses observational case study research, literature studies, and documentation. In this study it was concluded that Hijup.Com's e-commerce practices are in accordance with sharia business ethics.

Keywords: *e-commerce; bussines ethics; sharia business ethics; Hijup.com.*

A. INTRODUCTION

The development of increasingly advanced technology makes many changes in human life. The development of technology brings changes and business opportunities for humans. People take advantage of this technological development to buy/sell goods/services via the internet. In today's digital era of globalization, almost all lines of life are undergoing a digital transformation, including buying and selling activities. According to Sanusi in Rasidowati and Santoso, the combination of computer engineering, telecommunications, media and information has supported significant business growth, because all information can be displayed in a sophisticated and

easily available manner which is then known as electronic commerce (hereinafter referred to as e-commerce).). One of the efforts that must be made in planning electronic buying and selling (e-commerce) is promoting information on excess goods and expanding the market segmentation network with a wider designation to gain more competitive and global advantages and competitiveness. (Kasmi & Candra, 2017). This phenomenon is known as electronic commerce or e-commerce.

The e-commerce phenomenon gives people the choice to shop without the need to come directly to the store. Buying and selling transactions through e-commerce



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provide benefits to humans to meet their needs efficiently and effectively.

In Indonesia, e-commerce or online trading has emerged, including Shopee, Bukalapak, Lazada, and others. And now there are e-commerce site pages with Islamic patterns, for example, such as Hijup.id, Hijabenka.com, tradinghalal.com, and others. Each of these e-commerce has its own characteristics as a means of meeting the needs of the community. The following is e-commerce transaction data from 2017-2021:



E-commerce transactions in Indonesia in 2017-2021 always experience a significant increase. This is because people easily transact online.

One of the e-commerce that is quite popular with the public is Hijup.com. Hijup.com is an online shop platform that sells various clothing needs of the Muslim community, ranging from clothing, accessories, shoes, bags, and others for children to adults. This e-commerce provides a variety of the best high quality brands in Indonesia from many Indonesian designers such as Dian Pelangi, Zaskia Mecca, Ria Miranda, and others.

The presence of Islamic-style e-commerce needs to be managed based on the principles of Islamic law. With e-commerce, it is supposed to provide safe, friendly and comfortable services to consumers. However, in reality, in various company activities it is possible for ethical violations to arise because there is a tendency for people to feel they are the most righteous and tend to be selfish. Ethics

means a moral that states the right or wrong of an action. Business ethics is a segment of applied ethics that tries to control and check corporate moral and ethical regulations to stakeholders. Ethics examines how good and bad a business entity is in discussing moral and ethical issues and pinpointing what went wrong in a process.

However, based on data from CNN.Indonesia, there have been cases of fraud online in e-commerce in 2019-2021, namely:

Tahun	Jumlah Kasus Penipuan Online E-Commerce
2019	1.617
2020	160.000
2021	115.000

The highest cases of online fraud in e-commerce occurred in 2020 as many as one hundred sixty thousand cases, this is a very significant increase from 2019. Business ethics is very necessary to manage and run a business. With good ethics, the company will automatically be easier to develop because it has earned the trust of consumers. Ethics applied within a company will help shape the values, norms, and behavior of employees and their leaders.

Sharia business ethics is a moral value that has been determined based on the Qur'an and hadith. The principles of sharia business ethics are unity, justice, free will, responsibility, and truth. The guidance of the Qur'an in doing business can be found in general principles that contain basic values which in their actualization are adapted to the times, taking into account space and time. Islamic business ethics is a process and effort to find out what is right and what is wrong and then of course do the right thing with regard to the company's products and services with parties with an interest in the company's demands. Learn

the moral qualities of organizational policies, general concepts and standards for moral behavior in business, behave responsibly and morally. This means that Islamic business ethics is a moral habit or culture that related to the business activities of a company.

The formulation of the research problem is that there is a business phenomenon where e-commerce users in Indonesia are increasing but there are still many cases of e-commerce fraud in Indonesia. Given these problems, the formulation of the research problem is How Hijup.com e-commerce practices are based on sharia business ethics. The purpose of this study is to analyze transaction practices on e-commerce Hijup.com based on sharia business ethics.

B. MATERIALS AND METHOD

1. E-Commerce

According to Kotler & Armstrong (2012) E-commerce is an online channel that can be reached by a person via a computer, which is used by business people in carrying out their business activities and is used by consumers to obtain information using computer assistance which in the process begins by providing information services to consumers in determining choice. According to Wong (2010) e-commerce is the process of buying and selling and marketing goods and services through electronic systems, such as radio, television and computer networks or the internet.

So it can be concluded that e-commerce is a dynamic collection of technologies, applications and business processes that connect companies and consumers and certain communities where the exchange of goods between retailers and consumers of various

commodities on a wide scale and an electronic transaction, and in the process of sending goods from retailers using transportation from one region to another until it reaches the hands of consumers and the relationship that occurs is a mutually beneficial relationship for both parties.

2. Hijup.com

The modest fashion industry in Indonesia is growing and successfully showing its existence. Every Muslimah can now look stylish according to the characteristics of each style. Established since 2011, HIJUP as the pioneer of the world's first Muslim fashion e-commerce believes that every Muslim woman is capable of driving various changes, one of which is by looking good. To meet the needs of Muslim women for the latest hijab fashion trends, HIJUP is here as the main destination for online shopping for a wide selection of modern Muslim clothing, such as rectangular hijabs, pashmina, blouses, tunics, long dresses, robes, kaftans, trousers, culottes, mukenas, to nursing clothes and maternity clothes. HIJUP as the most complete Muslim fashion e-commerce consistently presents a wide selection of the best brands, including Dian Pelangi, Ria Miranda, Kami., ALLURA, Jenahara, Radwah, Covering Story, Zahra Signature, BR Shoes, Una Style by Iki Kadin, and many more. Not only selling the latest modern Muslim clothing, HIJUP also provides various collections of accessories for hijab, such as brooches, glasses, headpieces, necklaces, and others. You can also find a variety of other superior HIJUP products, such as women's shoes, women's bags, and collections of Muslim clothing for men. HIJUP also sells a wide range of beauty products such as lipsticks, lip creams, loose

powders, perfumes, sunblocks, to skin care and body care products.

3. Business Ethics

Ethics (Ancient Greek: "ethikos" means "arising from habit". Ethics is the analysis and application of concepts such as right, wrong, good, bad and responsibility. Ethics is the science that deals with moral rights and obligations. According to Bekum (2004), ethics is a set of moral principles that distinguish good from bad, and ethics plays a role in determining what a person should and should not do. According to Muhammad (2005), business is an activity of producing and selling goods and services desired by consumers to gain profit Business has a basic meaning as "the buying and selling of goods and services" (Anoraga and Soegiastutui, 1996). Business ethics is a segment of applied ethics that tries to control and examine the company's moral and ethical arrangements for stakeholders. Ethics explores how good and bad corporate governance addresses moral and ethical issues and points out what went wrong in a process Business ethics has a very important role, namely to form a company that is strong and has high competitiveness and has the ability to create high value. According to Richard De George, if a company wants to be successful, it needs several things, have a good product, have good management and, ethically.

Good business ethics includes:

- a. Honesty (Honesty)
Say and do the right thing, and uphold the facts of the truth.
- b. Determination (Reliability)
Always keep promises given such as vows, time, place, etc.

- c. Loyalty
Loyal to the environment and yourself.
- d. Discipline
Doing things without coercion and obeying procedures, systems, and established rules.

4. Sharia Business Ethics

In Islamic law, it is stated how the principles of doing business are. Islamic business ethics are procedures for managing business based on the Qur'an, hadith, and laws that have been made by fiqh experts. The following are the principles of sharia business ethics:

- a. Principles of Ethics/Morals

This principle is a form of implementation of the qualities possessed by the prophet such as being truthful (shidiq), trustworthy (amanah), intelligent and knowledgeable (fathanah), and conveying the truth (tabligh). As a business person, you must have good morals and ethics by being honest and not harming anyone.

- b. The Principle of Justice

The principle of justice demands that everyone be treated equally in accordance with fair references and in accordance with rational, objective and accountable criteria. Justice demands that no party may be harmed by their rights and interests. In activities in the world of work and business, Islam requires people to act fairly, including those who are disliked

- c. The Principle of Free Will

Freedom means that humans as individuals and collectively have complete freedom to carry out business activities. In the economy,

humans are free to implement Islamic principles because economic problems include muamalah aspects, not worship, so the general rule "everything is permitted except what is prohibited" applies to it, which is not permissible in Islam, namely injustice and usury.

d. Principle of Responsibility

In the business world, accountability is carried out on two sides, namely the vertical side (to Allah) and the horizontal side to the public or consumers. Responsibilities in business must be displayed in a transparent (openness), honesty, optimal service and doing the best in all matters. Logically this principle is closely related to free will. It sets limits on what humans are free to do by being responsible for everything they do.

e. The Principle of Righteousness

In the business context, truth is meant as the right intention, attitude and behavior which includes the process of seeking or obtaining development commodities as well as in the process of trying to gain or determine profits. This principle contains two important elements, namely virtue and honesty. Virtue in business is shown by an attitude of willingness and friendliness in dealings, while honesty is shown by being honest in all business processes that are carried out without the slightest fraud. With this principle of truth, Islamic business ethics is very guarding and applies preventively against the possibility of loss to one of the parties conducting transactions,

cooperation or agreements in business.

Functions of Islamic Business Ethics

Basically there are special functions carried out by Islamic business ethics including:

- a. Business ethics seeks to find ways to harmonize and harmonize various interests in the business world.
- b. Business ethics also has a role to make changes in public awareness about business, especially Islamic business. And the way is usually by providing an understanding and a new perspective on the importance of business by using the foundation of moral values and spirituality, which are then summarized in a form called business ethics.
- c. Business ethics, especially Islamic business ethics, can also play a role in providing a solution to various modern business problems that are increasingly far from ethical values. In the sense that ethical business must really refer to its main source, namely the Qur'an and Sunnah.

5. Research Methods

This research is descriptive-qualitative research, namely research that provides an overview and interprets an object according to its original reality and provides a systematic description of the facts and characteristics of the object being studied appropriately (Sukardi, 2008). Sources of data obtained by direct observation of e-commerce Hijup.com through the website and social media provided. In

addition, it also obtains data from various literature or previous research on e-commerce Hijup.com.

C. RESULT AND DISCUSSION

1. Hijup.com Online Transactions

Buying and selling transactions in the Hijup.com e-commerce can be done through the Hijup application, the website www.hijup.com, Instagram, Facebook, Tiktok, and offline stores in several cities in Indonesia such as Jakarta, Pekanbaru, Jambi, Samarinda, Yogyakarta, Kediri, Surabaya, and Lombok. Hijup online shopping application can be downloaded from android (playstore) and iOs (applestore) mobile phones. The following is a general flow of the transaction process or purchase of goods in Hijup.com e-commerce:

a. Registration on the Hijup app

The first process carried out by the buyer is to download the Hijup application from the Playstore or Applestore. After downloading, buyers can enter the account by filling in their email address and password if they already have an account. However, if you do not have an account, you must register on the menu provided, such as filling in your full name, email, date of birth, and filling in a password.

b. Product selection

In the second stage, buyers can search and select the products they need and want. In this process, Hijup.com provides several conditions such as:

- 1) If the product is out of stock, then the product category is written "sold out"

- 2) There are product category features, such as Hijab, Clothing, Beauty, and Accessories. In addition, there is a filter feature for the desired brand and a filter based on the desired price range.

- 3) Provide a size chart to ensure the product to be purchased is in accordance with the size desired by the buyer

- 4) Provide material information or product materials advertised

- 5) Provide maintenance guidelines so that the product remains durable and well-maintained

c. Product Purchase

The next stage is the purchase of the product. Products that have been selected by the buyer can be ordered directly by clicking the "buy now" option or added to a shopping bag or wish list. If the buyer clicks on buy now, the buyer immediately orders the product and makes a payment, but if he chooses the product to be included in a shopping bag or wish list, the product will be stored on the list but not ordered to make a payment.

d. Product Payment

The stage after making a purchase is product payment. The buyer must make payments in accordance with the nominal stated in the product and shipping costs. E-commerce parties provide payment opportunities 1x24 hours from the time the order is placed. If it exceeds the time limit, the order will automatically be canceled.

Buyers who have made payments and confirmed payments, Hijup.com will process these payments no later than 2 hours after confirmation is made. Several payment methods on Hijup.com are by bank transfer, credit card, and several e-wallets.

In this e-commerce, there are lots of discounts, vouchers, sales that can be used by buyers. Even provide free shipping to the destination.

e. Product Delivery

After the buyer has made a payment, the final stage is product delivery. Products are shipped using regular expedition services or express expeditions. In this process, an estimated product delivery is stated. The estimated time is based on the distance to the delivery destination. Product delivery is of course subject to tariffs that will be charged by the buyer

f. Return of goods or Return

Return of goods or return is carried out by the buyer if the product received is not in accordance with the order. Usually occurs due to a mismatch in the size ordered, the product received is defective, the color sent is different from the one ordered.

In the event of such discrepancies, Hijup.com is responsible for accepting product returns and replacing products according to the wishes of the buyer. Provisions for product returns must have authentic evidence, for example a product receipt video. In addition, the product must be in its original

state, unused, unwashed, and still bearing the price tag. However, if the buyer buys a product with a discount or sale promo, Hijup.com does not accept product returns.

Implementation of Practices in Accordance with the Principles of Sharia Business Ethics

1) Moral / Ethical Principles

This moral or ethical principle is characterized by doing good in transactions. In e-commerce, Hijup.com is free from the element of usury. Provide true information related to product details, payment system terms, product delivery until the product is received by the buyer.

2) Principle of Justice

The principle of fairness is marked by Hijup.com determining the price by getting a fair profit that is not excessive. In addition, Hijup.com does not practice monopoly. It is stated that the price of the product is agreed upon by the buyer, although the price is more expensive than other e-commerce, but the quality provided is very good. Hijup.com cooperates with various local producers in sales to grow together.

3) Principle of Free Will

The principle of free will means that buyers are free to choose and buy products sold by Hijup.com after knowing product information, buyers are not forced and not intimidated. If the buyer wants to buy a product, it can be

added to the basket or wishlist feature or directly make a payment according to the specified nominal without bargaining but without coercion. In the payment process, Hijup.com provides a variety of payment methods to make it easier for buyers.

4) Responsibility Principle

This principle is marked by the responsibility of Hijup.com to the company's stakeholders. To sellers or producers, it is marked by an open and mutually beneficial cooperation that does not harm either party. Accountability to consumers or buyers is marked by an error in product delivery or product defects, hijup.com is willing to replace goods (exchange products) and even return products in accordance with company regulations.

5) Principle of Truth

There are two elements in the principle of truth, namely honesty and virtue. Honesty is characterized by products that are traded good and halal in Islam, not haram and unclean products. Products that are traded include clothing, hijab, accessories, and beauty products. The products sold are listed on the size, color, visual design, number of items available. The shipping process is determined by the buyer with several shipping options provided by Hijup.com. hijup.com does not commit fraud. To avoid fraudulent transactions, the payment process is directly transferred

to an account in the name of the company. In addition, Hijup.com does not have a reseller to keep the product high quality until it is accepted by the buyer. Virtue is characterized by the products offered are products that provide benefits and benefits for Muslims in everyday life.

D. CONCLUSION

The principle of buying and selling transactions in Islam includes the principles of morality or ethics, the principle of justice. The principle of free will, the principle of responsibility, and the principle of truth. Based on the discussion above, it can be concluded that Hijup.com's e-commerce practices are in accordance with the principles of sharia business ethics.

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