

# The Maintaining of Trust of Online Business Trading from Islamic Perspective

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***Abstract---**Based on country general manager in 2018 reveals that customer satisfaction online shopping decreased until 86% because the items that the buyer received were not the same as what on display or the items that they buy are unexpectations, as well as the Digital Trust Index survey explains the rampant digital fraud that has reduced consumer confidence in shopping online. The purpose of this study is to find out about the Islamic perspective of the importance of maintaining trust in trading online which is based on Islamic Shari'a. The research method used is descriptive qualitative. The results of this study are that online businesses must be trustworthy in maintaining consumer trust by holding the principle of Islamic Shari'a, including: not reducing the weight of the scale, explaining the specifications of the products sold, not over-editing images that do not match the original form.*

***Keywords---**Online Business, Trust, Trading, Islam.*

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## I. INTRODUCTION

Technological advancements make the internet not only used as information and communication, but also used as a medium of trading electronic, so that the attraction of shopping online is very large globally (Selviana, 2019). There are five advantages from online transactions (Al Arif, 2013): first, the trading time for operating is for 24 hours. Second, the trading of seeking products occurs easily and speedily. Third, the buyers compare their product easily. Fourth, trading online is done easily by everyone. Fifth, the trading results the cheaper investment. Besides the advantages, there are three disadvantages in online transactions, they are: first, the quality belongs to products. Second, the seller influences the buyer to buy their product creating potential deceptive. Third, the buyers do potential deceptive too.

The survey of general manager in 2018 states that customer satisfaction buying online decreased until 86% because the items received were not the same as what on display, as well as surveys. 43% of consumers say they have had a bad experience, such as: 1) finding an inappropriate product, 2) a price raised before a discount, 3) an inaccurate discount price, 4) a heavy item not in accordance with the provisions and 5) goods received damaged condition.

The decreasing in the level of satisfaction is expected to be a positive input for ecommerce business people, in order to continue to make improvements and innovations. (Republika, 2018).

Previous research explains the problem in purchasing e-commerce products is that 1) products are not available as seen in advertising promos; 2) inventory of goods in the warehouse is not available, causing delays in the delivery of goods that increase consumer satisfaction and trust (Astuti, DewiSalisah, 2016). The important thing that trusts is the

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foundation of a business. Creating trust in business becomes one way to create and maintain customers (Widiyanto, 2015) in research (Noerhermaya, 2016; Saudi, 2018).

The importance of trust in online business is reinforced by the research of Kim, Silvasailam and Raodalam (Fitdiarini, 2015) which shows that trust is a very significant factor in explaining the online transaction process.

Research (Susanto, 2014) also states about the analysis of the effect customer satisfaction on customer trust and loyalty to increase interest in repurchasing (studies at lazada.co.id online store). The results of this research prove that customer satisfaction is a very influential factor in customer trust. In other words, if the customer is satisfied, the customer becomes confident about the product purchased and the service system received.

Another problem in the level of trust of consumers who shop on business sites E-commerce is a fraud that is used by irresponsible people to get a lot of profits, such as taking pictures of other business people and promoting them to the public. Unfortunately the criminal problem is still difficult to reveal. According to Mukherjee and Nath in (Maharsi and Fenny, 2006: 737) confidence can be measured through; 1) technology orientation, 2) reputation, 3) perceived risk.

The application of online arbitration in Indonesia still has many problems both in terms of regulations and adequate internet network infrastructure so that the online arbitration process can run smoothly and provide legal certainty and protection (Hariyana, 2016).

Fraud in trading has happened to the Madyan and Aikah during the Syu'aib prophet, they like to commit fraud, dishonesty and reduce the scales in trading, so that Allah decreases adzab to the people through earthquakes and heat (in the form of a tremendous booming) until they fall in the dead (dead) in their respective homes (Surat al-A'raf: 91).

Based on this phenomenon, researchers are interested in being able to examine how important it is to maintain customer trust in trading online in Islamic perspective. The formulation of the problem in this study is how to maintain trust in Islamic Shari'a and how to trade well in accordance with the provisions of Islamic Sharia.

## II. LITERATURE STUDY

### II.I. Trust

Stephen P. Robbins et.al stated that "trust is a positive expectation that another will not-trouhgh words, action, or decision-act opportunistically" (Stephen Robbins, 2011)

(Muhammad, 2013) Revealed that there are four differences between e-commerce and conventional model according to Islamic perspective in trust model. Some points complying with Islamic principles add to the model. They are: First, The agreement of transaction and offer; Second, Parties between buyers and sellers; Third, the present of objects and prices in transaction; Fourth, the major prohibitions in the transaction freely, they are namely (i) the interest (*riba*), (ii) gambling (*maysir*), (iii) uncertainty (*gharar*), (iv) coercion (*ikrah*) and (v) prohibition (*haram*). The description has been adapted to the rules of Islamic law; it's called as Model of Shari'ah-compliant E-commerce.

John W. Newstrom dan Keith Davis stated that "trust is the capacity to depend on each other's word and action" (John W. Newstrom and Keith Davis, 2002).

Mc Shane and Von Glinow also argued about trust as an expectation that occurs in two directions that: Trust refers to positive expectation that a partner relate to another in involving the risk situation. A high level of trust happened when others affect you in situations where you are at risk but you believe that they will not harm you. Trust includes both your beliefs and awareness about the relationship with other members (Steven L.Mc, 2010)

Ganesan and Shankar (1994) stated that trust is a kind of reflexion from two components, they are :

1. Credibility: based on the amount of trust the partnership with other organizations and requires expertise to produce effectiveness and reliability of work.
2. Benevolence: based on the amount of trust partnerships that have goals and motivations that are advantages for other organizations when new conditions arise, namely conditions where commitment is not formed.

Trustworthiness is being honest, telling the truth, keeping promises, and being loyal. Trustworthy people don't lie, cheat, or steal. They have integrity and moral courage to do the right thing and stand up for their beliefs even when it is hard.

Maintain trust has been written on al- quran(Luthfi, Maret 2019)surat Al-anfalayat 27 yang artinya:

*"Hai orang-orang yang beriman, janganlah kamu mengkhianati Allah dan Rasul (Muhammad) dan (juga) janganlah kamu mengkhianati amanat-amanat yang dipercayakan kepadamu, sedang kamu Mengetahui."* (Q.S Al-anfal:27).

The content of this verse explains that the command to guard the mandate immediately mentions the opponent from the mandate which is betrayal. So that the key words of this verse are more directed to the prohibition of betraying Allah, His Messenger and those who believ. In other words, maintaining the trust of Allah and His Messenger is the strongest fortress in order to the man who able to maintain the trust in others.

The Apostle hinted in his hadith that one's faith still needs to be proven by the test of maintaining trust. Even someone is labeled as unbeliever when unable to keep the message.

following the Hadith of the Prophet which means:

*"Tidak ada iman bagi yang tidak ada amanat padanya (menjaga amanat) dan tidak ada agama bagi yang tidak ada janji baginya (memenuhi janji)."*

(H.R. Imam Ahmad).

Even according to the testimony of Anas bin Malik, may Allah be pleased with him.as a narrator of this hadith that the Prophet never preached but included a hadith about the absence of faith for those who did not carry out the mandate. (Lutfi, March 2019).

## II.II. E-Commerce Business

### II.II.I. E-Commerce

Electronic Commerce (e-commerce) is the process of buying, selling or exchanging products, services and information through a computer network. e-commerce is part of e-business, where the scope of e-business is broader, not just commerce but also includes collaborating business partners, customer service, job vacancies etc. In addition to www network technology, e-commerce also requires database technology, databases, e-mail or electronic mail (e-mail), and other forms of non-computer technology such as shipping systems, and payment instruments for e-commerce. -This commerce (Siregar, 2010).

According to Rahmati (2009) E-commerce stands for Electronic Commerce, which means a marketing system in electronic media. This e-Commerce includes the distribution, sale, purchase, marketing and service of a product that is carried out in an electronic system such as the Internet or other forms of computer networks. E-commerce is not a service or an item, but is a combination of services and goods. E-commerce and related activities through the internet can be a driver to improve the domestic economy through liberalization of domestic services and accelerate integration with global production activities. Because e-commerce will integrate domestic trade with world trade, various forms of talks or negotiations will not only be limited to aspects of world trade, but how domestic policies regarding supervision in a country, especially in the fields of telecommunications, financial services, and shipping and distribution.

Electronic Commerce is defined as the process of buying and selling products, services, and information carried out electronically by utilizing computer networks. One of the networks used is the internet. Electronic Commerce, as part of Electronic Business (business carried out using electronic transmission (Hildamizanthi. 2011). In implementing e-commerce there is a value chain integration of its infrastructure, which consists of three layers. First, distribution system infrastructure (flow of good).Second, infrastructure Flow of money; and third, information system infrastructure (flow of information). In order to be able to integrate supply chain systems from suppliers, to factories, to warehouses, distribution, transportation services, to customers, enterprise system integration is needed to create supply chain visibility. There are three factors that are observed by us if we want to build e-commerce stores, namely: variability, visibility and velocity (Sukamjati, 2009).

E-commerce will change all marketing activities and reduce the cost of operational for trading activities.

The processes in E-commerce are as follows:

- a. Electronic presentation (website creation) for products and services.
- b. Booking directly and the availability of bills.
- c. Automate customer accounts safely (both account numbers and Credit Card numbers).
- d. Payments made directly (online) and handling transactions.

E-commerce perspective.

E-commerce (electronic commerce) is a term used by companies to sell and buy a product online. E-commerce is defined from several perspectives namely based on communication, business processes, services, and online. The definition of e-commerce is based on several perspectives that have been mentioned, namely:

- Perspective of Communication (Communications), According to this perspective, e-commerce is the delivery of information, products / services, and payments through telephone lines, computer networks or other electronic means.
- Business Process Perspective (Business), According to this perspective, e-commerce is the application of technology towards the automation of transactions and work flow (work flow).
- Service perspective, according to this perspective e-commerce is a tool that fulfills the wishes of companies, consumers, and management in reducing service costs when improving goods quality and service accuracy.
- Online (Online) Perspective, According to this perspective e-commerce is related to the buying and selling capacity of products and information on the internet and other online services.

## II.III. Trading according to Islamic Perspective

### II.III.1. Trading

Trading is an activity of exchanging goods with goods, or assets with assets, carried out by buyers and sellers with *sighat* (contract), namely the expression of consent and obedience, carried out voluntarily between each party, and the assets exchanged are of value. (Taqiyuddin Abu Bakribn Muhammad al-Husna, 2001)

trading in the term *fiqh* is called *al-bai'u* which means selling, replacing, and exchanging something with something else.

In the definition according to the hanafiyah cleric, trading is "Exchange of something you want with equals through certain ways that are useful". what is meant is through consent and *qabul* (selling statement from the seller), or may also be through giving each other goods and prices from sellers and buyers.

According to Imam Nawawi in *Al-Majmu 'said* " Trading is the exchange of assets with assets for ownership". Exchange goods with goods or goods with money by releasing property rights on the basis of mutual relinquishing (Suhendi, 2007)

The provisions of trading in Islam, namely as the assets traded that it must be beneficial to humans, the object of buying and selling is not an object that is prohibited and must comply with the rules of *Shari'ah*. As explained in a hadith:

*" Sesungguhnya Allah dan Rasul-Nyamengharamkanjualbelikhamr, bangkai, babidanpatung "* (Muttafaq' alaih).

While trading in terms of objects is divided into three types. This opinion was expressed by Imam Taqiyuddin, trading is divided into three forms, namely:

"There are three types of trading, namely: 1) Sale and purchase of visible goods, 2) trading mentioned in the promise and 3) trading objects that do not exist. tradingobjects that are visible means at the time of making a sale and purchase agreement between the buyer and seller, there is one in the sale and purchase in front of the eye. This is a lot of people doing it, it is permissible, for example in the market to buy rice. But, there are also practices in the trading community that only mention its nature or for example, this is done in the community in trading goods messages, for example, food messages, called *bai 'salam* in Islamic law is permitted. Whereas trading goods that do not yet exist or have not yet existed, such as buying peanuts in the ground, buying in a pond is not yet clear, Islamic law is not permitted. Except for certain people who have expertise in estimating, it is permissible.

## II.IV. The Legal Basis for Trading

1. The legal basis of trading is the Koran and the Alhadits, it is stated on Holly Quran Surat al-Baqarah verse 275, it means:

"People who take apart in usury cannot hold out but they stand like the people who are possessed by *satan* because the pressure of insanity. It causes that they say their opinion, Indeed trading is similiar to usury, even though Allah has justified trading and prohibiting usury. Those who have arrived at his Lord's prohibition, then continue to stop from taking usury, then for him what he has taken before (it happened before the prohibition comes); and his business (up to Alloh SWT). The person who takes back the usury, then that person is the inhabitants of hell; they stay in it eternally (Q.S.Al.Baqarah: 275).

Based on this verse, an understanding can be taken that Allah has justified the sale and purchase of His servants and prohibits the practice of trading containing usury.

2. The legal basis for trading is also contained in the Annisa paragraph 29 which means:

"The man who believe, do not eat each other's treasures with vanity, except by the way of commerce that applies with like-liking among you, and do not kill yourself truly Allah is the Most Merciful to you" (QS An-Nisa: 29).

Allah forbids Muslims to eat the wealth of others with vanity, for example by stealing, corruption, cheating, robbing, extorting, and other ways that are not justified by Allah, except by trading based on profitable each other

3. The Prophet SAW said in the hadith narrated by the Imam Bazzar which reads:

From Rif'ahIbn Rafi, actually the Prophet was asked "what is the best business? Rasulullah SAW replied "A person's business with his own hands and every trading is honest (honest)". (H.R. Al-Al-Bazzar and validated by alHakim) (al-Shan'ani, t.th: 4).

4. In another Hadith narrated by the Muslim Imam which reads, Rasulullah SAW said:

"From Hurairah RA.Rasulullah SAW prevented from trading throwing gravel and buying and selling Garar (H.R. Muslim)"(Muslim, t.th: 156-157).

Based on the above hadith that legal trading is permissible or permissible, but trading must be accorded to Imam AsySyatibi the law of trading can be mandatory and can be forbidden as in the case of *ihthikar* namely stockpiling goods so that supplies and prices soar. If such practices occur, the government may force traders to sell prices according to the market price and traders must comply with government provisions in determining prices in the market and also can be worn by witnesses because they can damage or disrupt the people's economy. (Shobirin, 2016)

## II.V. Pillars of Buying and Selling

In buying and selling must be fulfilled harmony and the conditions. Pillars of sale and purchase are something that must be present in every legal action. According to the number of clerics in harmony, there are four (Zakaria, t.th:158) in (Shobirin, 2016), namely:

1. Agreement or consent qabul
2. A person with a mind (subject)
3. Ma'qudalaih (Object)
4. there is a substitute exchange value for goods, exchange value for goods, that is something that meets three conditions; can store value (store of value), can assess or value an item (unit of account) and can be used as a medium of exchange (medium of exchange).

Terms of sale and purchase

The legal terms of the seller and buyer are as follows; (a) have high sense so that people are not easily deceived. "And do not give your wealth to fools." (an-Nisaa ' / 4: 5), (b) is Muslim, this requirement is specific to buyers in certain objects. For example, it is forbidden to sell Muslim servants to infidels, because it is feared that buyers demean Muslims. As the word of God: "And Allah will not give way to the unbelievers to destroy those who believe." (AnNisaa ' / 4: 141), (c) there is an object or item that is bought and sold (finally alaih) and (d) not wasteful (wasteful) and self-will there is no coercion from other parties.

Legitimate conditions for goods sold buy them; (a) must be pure and not exposed to unclean things, such as dogs, pigs and animal feces, except the conditions of the dharurah and there are principles of benefit. For example, animal manure for crop fertilizers, dogs for safety, (b) may not associate with something, such as, if my father dies, I will sell this motorbike, (c) may not be limited, sellers may not require or conditions to pay but the right is the right of the buyer because it is one of the reasons for ownership, (d) the goods can be delivered after the contract agreement, (e) the goods that are traded on their own, the sale and purchase agreement will not be valid those who are not ordered to sell, (f) the goods traded are known (seen), (g) the goods that are traded must be known of their quality, weight, size and size, so as not to cause doubt.Jurisprudence has established several general requirements that must be fulfilled in a contract, namely: (Abd. Shomad, 2017), namely: *akad* is not prohibited by the Shari'ah. *saheeh* until

the occurrence of *kaful*, *ijab* and *kaful* are carried out in one majlis, which is a condition that describes a transaction, the purpose of the contract is clear and recognized by the shari'a.

### III. METHOD

- Descriptive Qualitative.
- Data were collected through literature documentation

### IV. RESULT

Based on the literature that has been described, the results of this study are: Keeping legal beliefs mandatory, based on the arguments contained in the Qur'an Al-Anfal verse 27 and the hadith narrated by Imam Ahmad, that one's faith still needs to be proven by the test of maintaining trust. Besides, the hadith as for the Quran foundation regarding the sale and purchase written in the letter (Q.S. Al-Baqarah: 275) and Surat an-nisa verse 27. The Islamic perspective of e-commerce in trust model is not much different from the conventional model. The model is added a point of number that is in Islamic principles. First, The agreement of transaction and offer; Second, Parties between buyers and sellers; Third, the present of objects and prices in transaction; Fourth, the major prohibitions in the transaction freely, they are namely (i) the interest (*riba*), (ii) gambling (*maysir*), (iii) uncertainty (*gharar*), (iv) coercion (*ikrah*) and (v) prohibition (*haram in nature*).

If trading is done well (trust), the terms and conditions are fulfilled and in accordance with the Shari'a provisions, it will establish trust for the customer.

Things that must be considered by online businesses in maintaining consumer trust include the following:

- 1) Applications made do not harm both parties (buyers and sellers)
- 2) Pay attention to the terms and conditions of trading in the marketplace
- 3) Do not cheat on the scale of goods by giving clear information about the size, weight of the product, etc.
- 4) Deliver the goods on time
- 5) Provide assurance that the goods delivered are not damaged / defective
- 6) Updating items that are not available again on the seller's page with the intention of not giving hope to prospective buyers
- 7) Do not promote products that are not available at the warehouse
- 8) Maintain consumer trust by maintaining good relationships.
- 9) It is recommended not to involve the use of credit cards in the sale of goods as consumer payment instruments

### V. CONCLUSION

Based on the discussion above, this research has come to conclude that Qur'an and Hadith literatures strongly support in all aspects of life.

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