



**ONLINE SHOP TRANSACTION ANALYSIS VIEW FROM SHARIA COMPLIANCE  
(Case Study of Faculty Students Economy And Business Islam IAIN  
Padangsidempuan )**

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**ABSTRACT**

This research is motivated by the many occurrences of incompatibility of goods ordered with those sent in online shop transactions among students of the Islamic Banking Study Program FEBI IAIN Padangsidempuan. So the purpose of this study is to find out the perceptions of students of the Islamic Banking Study Program FEBI IAIN Padangsidempuan about online shops, the form of online shop practice for students of the Islamic Banking Study Program FEBI IAIN Padangsidempuan, and the concept of online shop seen from fiqh. This research uses descriptive qualitative analysis method. Sources of data used are primary data and secondary data, these data were obtained from information researchers by using direct interviews with research subjects. While the data analysis technique uses data reduction, data presentation, and drawing conclusions. From the results of the study, it can be seen that the perceptions of students of the Islamic Banking Study Program FEBI IAIN Padangsidempuan about online shop transactions has both positive and negative sides. The positive side can make it easier for students to make buying and selling, save time, energy, can be done using a smartphone. While the negative side is shopping online, not being able to try the goods directly, incurring shipping costs, delays in delivery times, and rampant fraud.

**Keywords: Buying and Selling, Online Shop, As-Salam.**

**INTRODUCTION**

In today's era technology is increasingly modern and provides many conveniences and new ways of carrying out human activities. Online shop is one of the facilities provided by the internet that provides convenience for its users. The development of online business in Indonesia is very rapid, this indicates the era of the use of information technology has begun to be recognized. The development of internet users has led to a great opportunity for the creation of an online shop. Currently, it is estimated that the number of online stores in Indonesia has numbered in the hundreds. Small businesses using internet marketing are growing 46% faster than those who have not used internet marketing. Digital media such as the internet have dominated all areas of business and communication. (akbar & Sucipto, 2018 : 14)

Online shop is the activity of buying and selling goods and services through internet media. This online shop activity is a new form of communication that does not require direct face-to-face communication, but can be done separately from and



around the world through notebooks , computers or mobile phones that are connected to internet access services. Where the buyer can directly choose the goods needed in the form of an order, but the goods being traded are only shown in the form of pictures accompanied by the price and specifications of the goods. Online shop sites usually provide all kinds of needs that are divided into categories on their own sites such as Lazada, Shoppe, Buka, Tokopedia, and social media such as whatsapp, instagam, facebook and so on . (Morissan, 2010 : 24)

Consumers today tend to prefer things that are practical and easy, so that apart from the internet being used as a personal communication medium, it is currently also used for commercial communication. This is as research by Revina Julian Marentek which shows that time efficiency, relatively cheaper prices, a sense of security and comfort are factors why consumers shop online.

The presence of buying and selling online has advantages and disadvantages . The advantage of buying and selling online is that transactions are more efficient, easy because they can be done anywhere and anytime, via any computer device that is connected to the internet, including from a personal mobile device , just log in to the web, select a product, read product descriptions, click buy, choose a payment method, and wait for the goods to be delivered . Buying and selling online is also practical and more modern . (Aprillia Agustini., 2017, p. 129)

The disadvantages of buying and selling online are that there is a possibility of risk of uncertain product quality, the occurrence of missed communication between the seller and the buyer, the element of gharar , namely the element of uncertainty over the goods being traded because the goods are not physically visible, and cannot be touched. directly by the person who ordered/buyers, and may cause a loss to one of the parties.

Online shop is a form of interactive marketing that has become a shopping trend among students today. Students nowadays often use social media as a means of shopping. This encourages social media users in Islamic Economics and Business Faculty Students follow a new shopping mode through the internet network called online shop. (Fadlilah, 2018, p. 27) They tend to have an interest in online shop products because online shopping has its own benefits for consumers, namely saving, both saving time, costs, and energy, and guaranteeing the quality of the goods. In fact, not all students feel that buying and selling online shops has the benefit of saving time and costs and guaranteeing the quality of the goods. (Fatmawati, 2020, p. 4)

As the results of the researcher's interview with student Siti Nurhayani who was deceived by the purchase of clothing products at an online shop , where the money had been transferred but the goods had not been sent while the student named Siti tried to contact the seller, it turned out that the student's contact had been blocked either via Whatsapp or Instagram .

It is also different from what happened to sister Lili Suryani who said that "I have shopped online , bought a shoe product with size 40 but the shoe received was size 39." In addition, the researcher also interviewed sister Nurkumala Sari who conduct online greetings buying and selling transactions by buying clothing products. Clothing products are sent according to the product criteria ordered. The



phenomenon that occurs today is buying and selling orders online , we often encounter many buyers who feel disappointed after seeing the goods ordered do not match what they ordered and do not match what they chose through pictures, for example the quality or size of the product. However, this condition does not prevent students from the Faculty of Economics and Islamic Business from shopping at online shops.

## **LITERATURE REVIEW**

### **Buy and Sell Online Shop**

According to the Big Indonesian Dictionary (KBBI), buying and selling is a mutually binding agreement between the seller, namely as the party who delivers the goods, and the buyer as the party who pays the price of the goods sold . The word online consists of two words, namely On (in English) which means life or within, and Line (in English) which means line, trajectory, channel or network. In online language, it can be interpreted in a network or in a connection.

Online is the state of being connected to the internet network. In an online state , we can carry out activities actively so that we can establish communication, both one-way communication such as reading news and articles on websites and two-way communication such as chatting and sending e-mails to each other . And online is defined as a situation where you are using a network, one device with another device is connected to each other so that they can communicate with each other . (Mahfudhoh & Santoso, 2020 : 15)

Online buying and selling is an activity or buying and selling activity in the form of goods offering transactions, where the seller and the buyer do not have to meet in person to make offers and purchases of goods online by utilizing internet technology. As well as transactions and communications used by sellers and buyers can be through communication tools such as chat, telephone, sms, fuel, whatsapp, and so on. (Andhini, 2017 : 24)

Digital marketing is the use of digital technology and devices supported by an internet connection to achieve marketing targets. Digital marketing can be summed up as a marketing activity that involves the use of digital networks and technology to achieve certain marketing goals. Now, various companies are starting to implement internet-based systems to reach a wider range of customers. Internet [users who reach 59.5 % worldwide](#) also trigger the growth of [e-commerce platforms](#) and other online transactions.

Online buying and selling activities are currently increasingly widespread, because coupled with the existence of sites used to conduct online buying and selling transactions, it is getting better and more diverse. However, as we know that in the online buying and selling system , the products or goods offered are only in the form of an explanation of the specifications of the goods and pictures which cannot be guaranteed. Therefore, as a user or buyer of the goods, they must find out the truth whether the goods or products they want to buy are in accordance with what has been ordered. As with other transactions, buying and selling online also has advantages and disadvantages. The advantages of buying and selling online are:

1. Can facilitate buying and selling transactions



Buyers are facilitated in the process of purchasing a product where the buyer can buy the product he needs whenever he wants. Likewise with sellers, where sellers are facilitated in introducing their products to potential buyers from various regions including globally.

## 2. Doesn't take long

The buying and selling process can take place quickly in just a matter of minutes. Buyers can choose the product they want by comparing similar products at different sellers. Buyers also do not have to spend time outside the house to buy the desired product.

## 3. Can Save Cost

Buying and selling online is able to provide cost savings to both the seller and the buyer. Sellers can save on marketing costs for their products, while buyers can save various costs if they shop directly at offline stores . This means that both of them benefit. On the other hand, the basic advantage of this online transaction is that the buyer and seller both have a high level of honesty and trust so that they never feel disadvantaged. The drawback is that buying and selling online provides room for fraud to harm others. This is the cause of the need for clarity of products and the status of the online seller itself in order to avoid cases of fraud.

Thus from these understandings, it can be concluded that online buying and selling is a mutually binding agreement via the internet between the seller as the party selling the goods and the buyer as the party paying the price of the goods sold. Buying and selling online applies a buying and selling system on the internet , there is no direct contact between the seller and the buyer. Buying and selling online is done through a network that is connected using mobile phones, computers, tablets, and others.

The subject of buying and selling online is no different from buying and selling in the real world, namely business actors as sellers who sell their goods and buyers as consumers who pay the price of goods. As for the object of online buying and selling, namely goods or services purchased by consumers, but goods or services are not seen directly by the buyer as the subject of online buying and selling. Very different from real buying and selling, fraud does not occur because of the real contract process. (Monitor, 2015 : 140)

## The Law of Buying and Selling Online According to Islamic Shari'a

Islam recognizes the term muamalat which means the exchange of goods, services or something that provides benefits in a prescribed manner. Muamalat includes buying and selling, accounts payable, wages, business unions, joint ventures and others. Meanwhile, etymologically buying and selling is the process of exchanging goods for goods. This includes exchanging for services or using money as a medium of exchange. ( Monitorir, 2015 : 140 ) There are several verses in the Al-Quran which are the legal basis for buying and selling, namely: Al-Baqarah verse 275

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ  
وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ<sup>٢٧٥</sup>



275. Those who swallow down usury cannot arise except as one whom Shaitan has prostrated by (his) touch does rise. That is because they say, trading is only like usury; and Allah has allowed trading and forbidden usury. To whomsoever then the admonition has come from his Lord, then he desists, he shall have what has already passed, and his affair is in the hands of Allah; and whoever returns (to it)-- these are the inmates of the fire; they shall abide in it.

The meaning of the verse above is that people who take usury or additional money or food, whether it takes extra from the amount or regarding the time, for buying and selling on credit, will be raised from the grave in a bad condition. But if they stop eating usury then Allah will justify the sale and purchase. There are 3 things that need to be considered in the pillars of buying and selling, namely:

1. There are sellers and buyers, both of whom must be reasonable, of their own accord, mature/adult and not wasteful or not being extravagant.
2. There are goods or services that are traded and exchanged goods such as money, gold dinars, silver dirhams, goods or services.
3. There is an *ijab qabul*, which is a transaction greeting between the seller and the buyer (seller and buyer).

In addition, it is also necessary to understand the conditions that make buying and selling legal according to Islamic law, including:

1. Conditions for contracting actors: contract actors are required to be reasonable and have the ability to choose. So crazy people, drunk people, and small children (who can't tell the difference) cannot be declared legitimate.
2. Conditions for the goods to be contracted: Holy (halal and good), useful, belongs to the person making the contract, capable of being handed over by the contract actor, knowing the status of the goods (quality, quantity, type etc.), the goods can be accepted by the party making the contract.

As information and explanations regarding the legal basis to the requirements for salam transactions in Islamic law, at a glance it might lead to the prohibition of online transactions, due to the ambiguity of the place and the absence of the two parties involved in the venue. Buying and selling orders in Islamic jurisprudence is called *As-Salam* while the language of the Hijaz population, while the language of the Iraqi population is *as-Salaf*. In Indonesia, the sharia provisions for salam transactions are regulated in the fatwa of the National Sharia Council (DSN) No. 05/DSN-MUI/IV/2000 concerning Sale and Purchase of Salam. The fatwa regulates the terms of payment, goods, parallel greetings, time of delivery and terms of contract cancellation. Based on the fatwa, the things that must be considered in salam transactions are the pillars and terms of the transaction. Regarding the means of payment in salam transactions, DSN requires that the amount and shape of the payment instrument must be known. Payment instruments can be in the form of money, goods or benefits. However, the payment must be made when the contract is mutually agreed between the seller and the buyer. (Monitor, 2015 : 127–129)

### **The development of buying and selling Online Shop**

The development of online shops in Indonesia is very rapid, which indicates that the era of the use of information technology has begun to be recognized. More and more online shop businesses in Indonesia This is due to the development of the



internet and changes in consumer behavior. Easy internet access either via wifi or gadgets makes it easier for people to access information about a product or service they are looking for coupled with the incessant promotions carried out by companies in offering their goods or services by offering various kinds of convenience for the community. (Shidarata & Suzanto, 2015 : 24)

Currently, it is estimated that the number of online stores in Indonesia has numbered in the hundreds. Small businesses using internet marketing are growing 46% faster than those who have not used internet marketing . Digital media such as the internet have dominated all areas of business and communication. Online shop sites usually provide all kinds of needs that are divided into categories on their own sites such as Lazada, Shoppe, Buka, Tokopedia, and so on. (akbar & Sucipto, 2018: 14)

### **Implementation of Buying and Selling Online Shop**

Implementation is an activity, activity or effort carried out to carry out all plans and policies that have been formulated and determined, equipped with all the needs, the necessary tools, who will carry it out, where is the implementation, and how to start and how to implement it. (Aprillia Agustini., 2017 : 1 30)

In practice, the implementation of buying and selling online can be done in several ways, namely: First, what is done by consumers is by accessing certain sites by logging into the website address of the online store that offers purchased sales. For example, clothes, watches, shoes and others. After that, click or select the item, what brand do you prefer, Third, then click and choose the right price, then click match. Fourth, after that, you can make transactions by agreeing to the agreement that has been determined by the two transacting parties. If there is a digital agreement, the business actor will want the customer's account number and address and after that the consumer waits for the goods he ordered earlier. In this era with various kinds of social media such as Facebook, Line, Instagram, Whatsapp and others .

In this transaction, consumers can see posts by business actors in the form of pictures of products offered to consumers, then consumers can confirm via comments, inbox or sms and telephone. This can make it easier for consumers to order the desired goods. Usually in the drawing, the business actor's account number is printed, so that after confirming the business actor, the consumer can directly transfer the money through the bank, then send proof of the transfer to the business actor, after that the consumer waits for the goods he bought in a week at the earliest. (Mahfudhoh & Santoso, 2020 : 4 5 )

### **Buy and Sell Greetings**

The term salam is used by salaf which is used interchangeably. In addition to salaf , the term taslif is also used which literally means both upfront payment. It is said to be a greeting because he handed over the money first before receiving the merchandise. In terms of terminology, greetings are transactions for goods whose characteristics, characteristics, and specifications are explained before the goods are delivered at a later date with an advance payment in cash or a sale and purchase



agreement by way of an order between the buyer ( muslim ) and the seller ( muslim ilaih ). (Harun, 2016 : 43)

In using a salam contract, it is necessary to mention the characteristics of the object of sale and purchase of salam that the buyer may be able to reach, either in the form of items being measured, weighed, or measured. It also mentions the type and all identities attached to the goods exchanged concerning the quality of the goods. In the modern business world, the form of buying and selling greetings is known as buying by ordering. ( Akbar & Sucipto, 2018 : 15)

### **Legal Basis of Buying and Selling Salam**

The sale and purchase of greetings is permitted by Islamic law which is based on the word of Allah SWT in Surah Al-Baqarah 282:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا إِذَا تَدَايَنْتُمْ بِدَيْنٍ إِلَىٰ أَجَلٍ مُّسَمًّى فَاكْتُبُوهُ وَلْيَكْتُب بَيْنَكُمْ كَاتِبٌ بِالْعَدْلِ وَلَا يَأْبَ كَاتِبٌ أَنْ يَكْتُبَ كَمَا عَلَّمَهُ اللَّهُ فَلْيَكْتُبْ وَلْيُمْلِلِ الَّذِي عَلَيْهِ الْحَقُّ وَلْيَتَّقِ اللَّهَ رَبَّهُ وَلَا يَبْخَسْ مِنْهُ شَيْئًا فَإِن كَانَ الَّذِي عَلَيْهِ الْحَقُّ سَفِيهًا أَوْ ضَعِيفًا أَوْ لَا يَسْتَطِيعُ أَنْ يُمِلَّ هُوَ فَلْيُمْلِلْ وَلِيُّهُ بِالْعَدْلِ وَاسْتَشْهِدُوا شَهِيدَيْنِ مِنْ رِجَالِكُمْ فَإِن لَّمْ يَكُونَا رَجُلَيْنِ فَرَجُلٌ وَامْرَأَتَانِ مِمَّن تَرْضَوْنَ مِنَ الشُّهَدَاءِ أَن تَضِلَّ إِحْدَاهُمَا فَتُذَكِّرَ إِحْدَاهُمَا الْأُخْرَىٰ وَلَا يَأْبَ الشُّهَدَاءُ إِذَا مَا دُعُوا وَلَا تَسْمُوا أَن تَكْتُبُوهُ صَغِيرًا أَوْ كَبِيرًا إِلَىٰ أَجَلِهِ ذَٰلِكُمْ أَقْسَطُ عِنْدَ اللَّهِ وَأَقْوَمُ لِلشَّهَادَةِ وَأَدْنَىٰ أَلَّا تَرْتَابُوا إِنَّا أَن تَكُونَ تِجَارَةً حَاضِرَةً تُدِيرُونَهَا بَيْنَكُمْ فَلَيْسَ عَلَيْكُمْ جُنَاحٌ أَلَّا تَكْتُبُوهَا وَأَشْهَدُوا إِذَا تَبَايَعْتُمْ وَلَا يُضَارَّ كَاتِبٌ وَلَا شَهِيدٌ وَإِن تَفَعَّلُوا فَإِنَّهُ فُسُوقٌ بِكُمْ وَاتَّقُوا اللَّهَ وَاعْلَمُوا أَنَّ اللَّهَ بِكُلِّ شَيْءٍ عَلِيمٌ ۝٢٨٢

282. You who believe! when you deal with each other in contracting a debt for a fixed time, then write it down; and let a scribe write it down between you with fairness; and the scribe should not refuse to write as Allah has taught him, so he should write; and let him who owes the debt dictate, and he should be careful of (his duty to) Allah, his Lord, and not diminish anything from it; but if he who owes the debt is unsound in understanding, or weak, or (if) he is not able to dictate himself, let his guardian dictate with fairness; and call in to witness from among your men two witnesses; but if there are not two men, then one man and two women from among those whom you choose to be witnesses, so that if one of the two errs, the second of the two may remind the other; and the witnesses should not refuse when they are summoned; and be not averse to writing it (whether it is) small or large, with the time of its falling due; this is more equitable in the sight of Allah and assures greater accuracy in testimony, and the nearest (way) that you may not entertain doubts (afterwards), except when it is ready merchandise which you give and take among yourselves from hand to hand, then there is no blame on you in not writing it down; and have witnesses when you barter with one another, and let no harm be done to the scribe or to the witness; and if you do (it) then surely it will be a transgression in you, and be careful of (your duty) to Allah, Allah teaches you, and Allah knows all things.

Dealing in the context of this verse is like buying and selling, debts, or rent-greetings and so on. In the time of Rasulullah SAW, buying and selling salam was common among the people of Madinah and it was not forbidden by Rasulullah.

1. Tafsir Al-Muyassar / Ministry of Religion of Saudi Arabia

O you who believe in Allah and follow His Messenger! If you are in a debt transaction, where some of you lend to others for a certain period of time, then record the loan! And let the loan between you be recorded by a registrar correctly



and fairly in accordance with the provisions of the Shari'ah. And let the recorder not refuse to record the loan in accordance with what God has taught him, which is to record fairly. And let him fear Allah, his Lord.

2. Tafsir Al-Mukhtashar / Markaz Tafsir Riyadh, under the supervision of Shaykh Dr. Salih bin Abdullah bin Humaid (Imam of the Holy Mosque)

O you who believe, if you give each other a debt until a certain time then it is obligatory for you to write it down. And let the person who writes it be a just and trustworthy person. And let not the writer refuse to write it according to the law of Allah, and the debtor should dictate his debt to him and let him fear Allah by not reducing the debt he has to pay.

From the above interpretation, it can be concluded that the meaning of surah Al-Baqarah 282 is like buying and selling, debts, or rent-rent greetings and so on. In the time of Rasulullah SAW, buying and selling salam was common among the people of Madinah and it was not forbidden by Rasulullah . The meaning of surah Al-Baqarah 282 is muamalah such as buying, renting, debts and others (non-cash), such as loans or orders (for a specified time) or known, then it should be recorded to strengthen and eliminate disputes later. And let the debt be written by a writer fairly . The meaning is true without increasing or decreasing the amount of debt or the amount of maturity. (Aaron, 2016: 92)

### **Pillars and Conditions of Sale and Purchase Greetings.**

The pillars of buying and selling greetings are Muslam (buyer) which is the party who needs and orders goods, muslam ilaih (seller) which supplies or produces ordered goods, prices and ordered goods ( muslam fih ) and Shigat, namely the pronounciation of consent and qabul.

The terms of sale and purchase are

1. The price of goods is paid in advance, at the agreed time and place.
2. The specifications and levels of the goods ordered are clear and known to both parties.
3. Timing and delivery are clear.
4. The buyer (orderer) may not sell the goods before receiving it.
5. There can be no substitute for the goods ordered unless the type and quality are the same or if the seller submits the ordered goods with higher quality, the seller may not ask for an additional price and vice versa, if the seller submits the ordered goods of lower quality and the buyer is willing to accept it, then he may not demand price reduction. (Mustofa, 2014 : 137)

### **METHODS**

As for the location of this research is the Faculty of Economics and Islamic Business IAIN Padangsidempuan. Meanwhile , the time of this research will start from January 2021 to October 2021. This type of research is a qualitative research with a descriptive approach. Qualitative research methods are certain traditions in social science that are fundamentally (fact and real) depending on observations of humans in their own area in relation to these people in their discussion and terminology.



The subject of this research is the student of the Islamic Banking Study Program, Faculty of Economics and Islamic Business, IAIN Padangsidimpuan. The data sources of this research are primary and secondary. Data collection techniques are interviews, documentation, and literature study. The technique of checking the validity of the data is triangulation.

## **RESULTS AND DISCUSSION**

### **1. Student Perceptions of Islamic Banking Study Program FEBI IAIN Padangsidimpuan About Online Shop**

Perception in the Big Indonesian Dictionary (KBBI) means a direct response (acceptance) of something. Perception is the process of someone knowing things through the five senses. Perception is the process by which we select, organize and interpret input information to create a meaningful picture of the world. This information can be processed by the brain and linked to the memory possessed by the individual. For this reason, the perception created in the individual's mind can be in the form of positive or negative perceptions. (Rahayu, 2015 : 120)

From various interviews it can be concluded that students of the Islamic Banking Study Program, Faculty of Islamic Economics and Business IAIN Padangsidimpuan Class of 2017 already know about online shops and have made online shop buying and selling transactions . Student perceptions of online shops have both positive and negative sides. The positive side of an online shop is that it can make it easier for students to buy and sell, can save time and energy and can be done anywhere and anytime. While the negative side is that online shopping is subject to shipping costs, cannot try goods directly, there is a delay in delivery times, and the prevalence of fraud.

### **2. Online Shop Practice for Students of the Islamic Banking Study Program FEBI IAIN Padangsidimpuan.**

In general, business in Islam explains the existence of transactions that are physical in nature, by presenting the object at the time of the transaction, or without presenting the object ordered, but with the condition that the nature of the object must be stated concretely, either delivered directly or delivered later until a certain time limit, as in as-salam transactions and al-istishna transactions

As-salam transaction is a form of transaction with a cash/immediate payment system but the delivery of goods is suspended. Meanwhile, the al-istishna transaction is a form of transaction with a payment system that is hastened or deferred according to the agreement and the delivery of goods is deferred . (Fitria, 2017: 125)

Based on the results of interviews with researchers related to the form of online shop practice for students of the 2017 Islamic Banking Study Program using the type of as-salam (order) transaction , namely a form of transaction with a cash payment system / expedited but the delivery of goods is suspended.

In practice, the implementation of buying and selling online can be done in several ways, namely: First, what is done by consumers is by accessing certain sites by entering the website address of the online store that offers the sale they want to buy. For example, clothes, watches, shoes and others. After that click or



select an item, what brand do you like ? Then click and choose the right price, then click match. After that, you can make transactions by agreeing to the agreement that has been set by the two transacting parties. If there is a digital agreement, the business actor will want the customer's account number and address and after that the consumer waits for the goods he ordered earlier.

To overcome an online shop that is not in accordance with the order as a buyer, the first step that must be done is to look at the description of the item you want to buy, find out the seller's reputation, check product reviews, see the terms and conditions of the order, save proof of payment. If the goods ordered do not match the goods received, the next step is to contact the seller, then show proof of the transaction that you have purchased the goods from the online store , then submit a complaint about the wrong item being sent, explain the reason for the return in a logical and detailed manner, and make sure return the goods within the specified time period. Overcoming online shops that are not in accordance with orders as a seller, namely recording orders properly and correctly, convincing prospective buyers and maintaining the quality of their goods/products, responding and sending goods accurately and on time.(Ferri : 2020)

### 3. The Concept of Online Shop Viewed From Fiqh

Online shop buying and selling transactions are also allowed provided it does not harm either party. It is in accordance with the words of Allah SWT in QS An-Nisa verse 29:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا ۝

29. O you who believe! do not devour your property among your selves falsely, except that it be trading by your mutual consent; and do not kill your people; surely Allah is Merciful to you.

This verse strictly forbids a person to consume other people's property or his own property in a false way, meaning he has no right. To consume one's own wealth in a vain way is to spend one's wealth in a way of immorality. Also included in this invalid way are all sales and purchases that are prohibited by the syara ', which is not included is the way of business that is mutually exclusive (like for like) between the two parties. (Hasan, 2015 : 258)

In buying and selling online shop transactions also often harm consumers. Starting from the ordered goods that do not arrive after making payment and between the order and the goods received are not the same . The steps that can be taken so that buying and selling online shops become legal according to Islamic sharia, including the following:

- a. Is a halal product
- b. Products sold must have benefits
- c. The product being sold must be able to be delivered
- d. Clarity of seller status



- e. Matching the price with the quality of the goods
- f. Honesty

The basic law of buying and selling online is the same as buying and selling contracts and as-salam contracts , both allowed in Islam. As for the prohibition of buying and selling online is due to the following reasons, including:

- a. The system or procedure is unlawful, such as money gambling . Gambling is haram both physically and non-physically ( online ).
- b. Goods or services that are the object of online transactions are prohibited items, such as liquor, drugs, copyright infringement .
- c. Because it violates the agreement that has been agreed.
- d. Because it contains elements of fraud and other things that do not bring benefits but instead cause harm.

When entering an online business, of course, there will be lots of temptations and challenges, but after all, we must do business according to the corridors of Islam. Do not because you want to get big profits and then justify all kinds of ways. As long as buying and selling online, stick to Islamic principles, God willing, the profits will be a blessing. As mentioned above, the original law of mu'amalah is al-ibaahah (permissible) as long as there is no evidence forbidding it. However, that does not mean there are no signs that regulate it.

Online transactions are allowed according to Islam as long as they do not contain elements that can damage them such as usury, tyranny, fraud, cheating and the like and fulfill the pillars and conditions of buying and selling according to Islamic law.

## **CONCLUSION**

Based on the results of research on Online Shop Transaction Analysis for FEBI IAIN Padangsidempuan students, it can be concluded:

1. Student perceptions of Islamic Banking Study Program Faculty of Economics and Islamic Business IAIN Padangsidempuan Class of 2017.

Students of Islamic Banking Study Program Faculty of Economics and Islamic Business IAIN Padangsidempuan already know about online shops and have made buying and selling transactions online shop . Islamic banking students also think that online shops have positive and negative sides. The positive side of an online shop is that it can make it easier for students to buy and sell, can save time and energy and can be done anywhere and anytime. While the negative side is that online shopping is subject to shipping costs, cannot try goods directly, there is a delay in delivery times, and fraud is rampant.

2. of online shop practice for students of the Islamic Banking Study Program FEBI IAIN Padangsidempuan.

The practice of online shop transactions among Islamic Banking students is carried out through various kinds of social media such as Facebook, Instagram, WhatsApp and online shops such as Shopee, Lazada, Tokopedia with salam contracts (orders) and the practice of buying and selling there are still discrepancies such as goods that don't arrive. sent, the goods received do not



match what was ordered and there is still fraud. To overcome an online shop that is not in accordance with the order as a buyer, the first step that must be done is to look at the description of the item you want to buy, find out the seller's reputation, check product reviews, see the terms and conditions of the order, save proof of payment. If the goods ordered do not match the goods received, the next step is to contact the seller, then show proof of the transaction that you have purchased the goods from the online store , then submit a complaint about the wrong item being sent, explain the reason for the return in a logical and detailed manner, and make sure return the goods within the specified time period.

### 3. Online Shop Concept Viewed From Fiqh

The basic law of buying and selling online is the same as buying and selling contracts and as-salam contracts , both allowed in Islam. Online transactions are allowed according to Islam as long as they do not contain elements that can damage them such as usury, tyranny, fraud, cheating and the like and fulfill the pillars and conditions of buying and selling according to Islamic law.

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