

## Analysis of Buying and Selling Transaction at Balilanjo.Com from Islamic Perspective

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### Abstract

Buying and selling is a basic form of human economic activity and is recommended in Islam because Rasulullah SAW has mentioned in the hadith that nine out of 10 gates of fortune are through buying and selling (commerce). Buying and selling are not prohibited in Islam but allowed to practice and do it in everyday life. Today, buying and selling transactions use online media (e-commerce). Some people understand it as a business related to the internet. Based on a survey of the Indonesian Internet Service Providers Association (APJII), in 2018 there were 171.17 million internet users in Indonesia out of 264 million people or around 64.8% of the total population of Indonesia. Some online service facilities that are present in the community, namely, online payment, online learning, online transportation, and do not miss shopping online. The more sophisticated the information technology that is used, it is quite influential on people's shopping styles, one of which is shopping via online stores - like Shopee.co.id, Tokopedia.com, Bukalapak.com -. Likewise in the Sungai Penuh area, there is a website that can be used to shop via the internet, Balilanjo.com. This study uses qualitative research methods that are field research (field research). The presentation of data in this research is done in the descriptive narrative. The results showed that in addition to providing benefits, Balilanjo.com also hurt buyers. The transaction process on the website involves four parties namely Balilanjo.com, the driver (the person who will deliver the order), the seller and the buyer.

**Keywords:** *Balinjo.com, buy and sell, online*

### Introduction

Buying and selling is a basic form of human economic activity and is recommended in Islam because the Prophet Muhammad once mentioned in the hadith that nine out of 10 gates of fortune are through buying and selling (commerce). That is, one of the many to get the gift of God through trade (buying and selling) humans can get it (Fitria, 2017)

Buying and selling are not prohibited in Islam but allowed to practice and do it in everyday life. However, it must be following the terms and conditions permitted by the Shariah. As the word of God in Sura al-Baqarah verse 275: "Even though Allah has justified the sale and purchase and forbid usury" (Q.S. al-Baqarah/2: 275).

Departing from this verse, it can be seen that Allah has permitted the practice of buying and selling and the practice of forbidding usury. Humans are required to make buying and selling correctly and honestly which is not burdensome to one party. Regardless of how the transaction carried out by both parties, both directly and indirectly (Fitria, 2017).

Today, buying and selling transactions use online media (e-commerce). Some people understand it as a business related to the internet. From this understanding, it can be said that online businesses have

characteristics including 1) the occurrence of transactions between the two parties who want to buy and sell; 2) the exchange of goods and services; 3) the existence of internet media which is used as a container for buying and selling such as websites, social media and so forth (Salim, 2017). Nowadays, technological advances have spoiled and made it easier for humans in various daily activities. Activities that used to be known by using a lot of time and money, but now can be done easily and practically. Some online service facilities that are present in the community, namely, online payment, online learning, online transportation, and do not miss shopping online (Yunus, Muhammad, 2018).

Although it offers a fairly easy way, buying and selling online can also cause various problems. Some of the problems that can arise in buying and selling online, namely: 1) the quality of goods sold does not match the pictures/photos displayed on the internet media. Because buying and selling online buyers can not see the products/goods sold directly; 2) fear of fraud by the seller. This happens if the buyer has paid a sum of money via an ATM for the product/item to be purchased, while the product/item purchased has not arrived; 3) it is worried that the product/goods purchased are not paid for by the buyer. This happens when the seller has sent the item in advance, while the buyer has not paid for the item to be purchased (Pekerti, 2018).

Transactions of goods and services via the internet are included in the category of muamalah in the field of trade or business that describes the activities carried out by someone with another person or with several people to meet their respective needs (Manan, 2006). Based on a survey of the Indonesian Internet Service Providers Association (APJII), in 2018 there were 171.17 million internet users in Indonesia out of 264 million people or around 64.8% of the total population of Indonesia (APJII, 2018). The more sophisticated the information technology that is used, it is quite influential on people's shopping styles, one of which is shopping via online stores - like Shopee.co.id, Tokopedia.com, Bukalapak.com -. Likewise in the Sungai Penuh area, there is a website that can be used to shop via the internet, Balilanj.com. In addition to the convenience offered, on this site, there is postage (shipping costs) or shipping costs for products ordered that are not exposed on the site. So sometimes the shipping cost of the driver/package is expensive.

In Islam, the contract process is physical, because the objects/goods must be presented during the transaction process, or not presented but provided that the object is stated concretely, either submitted directly or indirectly following the agreed time. While in buying and selling online the goods/products sold are not real, because that is only in the form of pictures with certain specifications, and the seller and buyer do not directly give permission and qabul. From the buyer's point of view, he cannot be sure of the condition of the goods he intends to buy property because he cannot inspect the goods directly. While on the seller's side, he has never monitored whether the buyer is a mukhallaf (aqil baligh, sensible, healthy, mature / not mumayyid and capable of law) or not. The seller often ignores the "condition" of the buyer because he prioritizes the product sold as much as possible (Pekerti, 2018).

Based on the description above, the writer is interested in discussing and studying how the buying and selling process at Balilanj.com and analyzing the process of buying and selling transactions at Balilanj.com. This is intended to provide input to sellers and buyers at Balilanj.com to avoid violations that are not true in Islam. Also, to help sellers and buyers to be able to buy and sell that blessed by God.

## Method

This study uses qualitative research methods that are field research (field research). The presentation of data in this research is done in the descriptive narrative. In this study, Balilanj.com employees and Buyers of the community around Sungai Penuh will be examined randomly. Data sources in this study

are divided into two, namely: 1) Primary data is the main source of data used as answers to research problems obtained from interviews with employees and the Sungai Penuh community; 2) Secondary data is a source of data obtained by reading as many books, journals, articles as are used to complete the interview and also reinforcing the results of the interview.

Data collection methods that the authors use include: 1) observation, the method of observation is carried out directly on objects and subjects contained in this study. The subjects in this study were Balilano.com employees, sellers, and buyers. While the object in this study is a system that is applied to buying and selling online on Balilano.com site. The author observed directly and non-participant, this is intended to get valid data. 2) interview, the application of the interview method the author conducted interviews in depth and face to face with the informants and respondents. This is intended to get pure results. In conducting interviews the authors use interview guidelines that have been prepared based on the data needed. Interview techniques carried out were by oral (in person ie meeting) and by writing (telephone, via cellphone). The parties to be interviewed by the writer are Balilano.com employees, sellers, and buyers. 3) documentary, besides observation and interview the writer uses documentary as a method of collecting data to record the events that occur in this study. The documentary that the author does is record the interview with the permission of the informant, the process of observation in the field, as well as screenshots of shopping procedures on the Balilano.com website.

The data analysis technique used by the writer is a descriptive approach that is describing data about the process of buying and selling transactions that occur at Balilano.com. The data analysis technique that I use is the analysis technique revealed by Miles and Huberman with the steps of data reduction, data presentation, and concluding. The data to be the author of the analysis is data obtained from the results of observations, interviews, and documentaries. After all, data is collected, then the writer reduces the data. This reduction step is to inventory the relevant data that is appropriate to what is needed, simplifying and abstracting the data that the authors collected in the field notes.

## **Results and Discussion**

### **Overview of Buying and Selling**

Buying and selling means selling, replacing and exchanging (something for something else). The word, al-bai 'in Arabic is sometimes used to understand the opposite, which is the word asy syira (buy). Thus the word al-bai 'means the word" sell "and at the same time also means the word" buy "(Hasan, 2004). Selling language means exchanging everything for something. Exchanging goods for goods, in a language called selling, as well as exchanging goods for money (Al-Jaziri, 2001). Buying and selling mean exchanging assets for assets. Buying and selling are two opposing words; but each is used to mean the other words interchangeably (Ash-Shawi, 2015). Thus, in a sale and purchase transaction, the two parties conducting the transaction are called sellers and some are called buyers. Sale and purchase is an agreement to exchange goods or goods which have a voluntary value between the two parties, one receives goods from the other party and the other party accepts it according to the agreement or terms which have been justified in terms of 'and agreed (Suhendi, 2016).

In surah al-Baqarah verse 275; "Even though Allah has justified the sale and purchase and forbid usury" (Q.S. Al-Baqarah / 2: 275). In addition to this verse Allah SWT also says in Surah an-Nisa 'verse 29; O you who believe, do not falsely eat your neighbor's property, except in the way of trade that applies with equal conscience among you. (Q. an-Nisa / 4: 29).

According to the Syari'ah Economic Law Compilation, there are three elements of buying and selling, namely: 1) the parties that will conduct the sale and purchase namely the parties involved in the sale and purchase agreement consisting of the seller, buyer, and other parties involved in the agreement. 2) object or object to be traded. Objects of sale and purchase consist of tangible objects, intangible objects, movable objects, and objects that are registered and can be delivered, goods that are bought and sold must be goods that have a certain value/price, goods that are bought must be halal, goods that are bought and sold must be known by the buyer, the specificity of the goods being bought and sold must be known by both parties who want to buy and sell. 3) agreement or contract. The agreement can be done by writing, oral and gesture, all three have the same legal meaning. There are two forms of contract, namely: a) contract with words, also called the consent granted. Consent is the words that are spoken first. For example, the seller said: "I sell this shirt for Rp. 10,000. Kabul is a word that is spoken later. For example, the buyer said, "The item I received". b) contract by deed, also called mu'athah. For example, the buyer gives money worth Rp. 10,000, - to the seller, then take the goods of that value without speaking from both parties (Mardani, 2012).

A sale and purchase are not valid if it is not fulfilled in a contract of seven conditions, namely: 1) mutual willingness between the two parties. Willingness between the two parties to carry out transactions the absolute terms of validity. 2) the contractor is a person who is allowed to do a contract, that is, someone who has been mature, sensible and understanding. agreements made by minors, crazy people, or idiots are illegal except with the guardian's permission, except for low-value contracts such as confectionery, matches, and others. 3) assets that are the object of the transaction have been previously owned by both parties. Then it is not legal to buy and sell goods that are not owned without the permission of the owner. 4) transaction objects are items that are allowed by religion. So it is not allowed to sell illicit goods such as khamar (liquor) and others. 5) transaction objects are goods that are usually handed over. Then it is not legal to sell lost cars, birds in space because they cannot be handed over. 6) the object of sale and purchase is known by both parties at the contract. Then it is not legal to sell goods that are not clear. For example, the buyer must first look at the item and or the specifications of the item. 7) the price must be clear at the time of the transaction. Then it is not legal to buy and sell where the seller says: "I sell this car to you at a price that we will agree on later" (Mardani, 2012).

### **Procedure for shopping at Balilanjo**

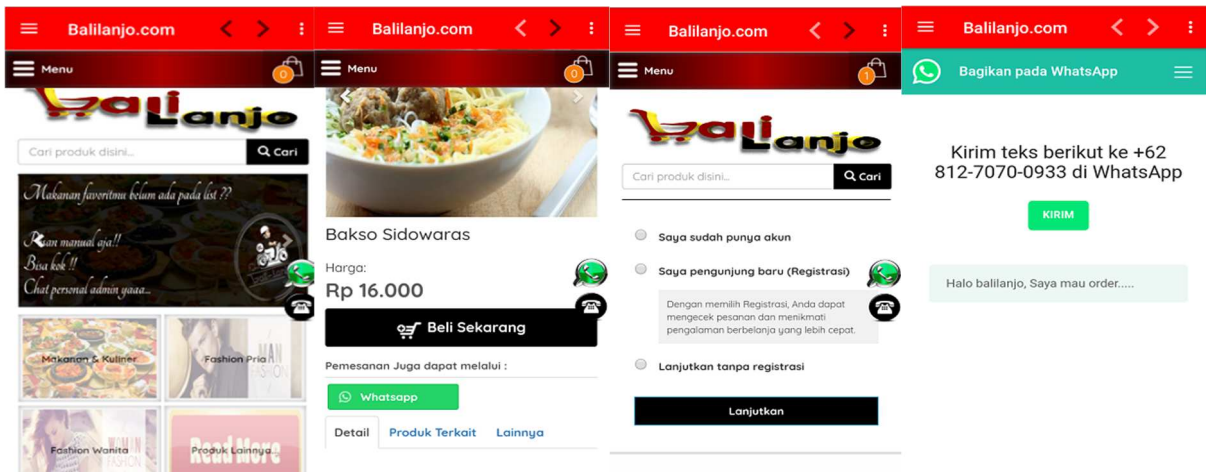
The phenomenon of the development and progress of information technology is currently widely discussed. This is often the subject of public discussion to always improve the technology that can reach into various lines of life. Call it to order food is now made easier by the existence of facilities that provide food delivery services so that the customer simply stays at home and does not need to go to the store, the food ordered can get to his house. Wherever and whenever, quickly and in real-time, people can easily mobilize anywhere by having a digital application. Digital applications that can be used as virtual applications to facilitate ordering transportation facilities include; Gojek - available Go Food- and Grab - available Grab Food-.

Gojek and Grab already exist (read: enter) in various cities in Indonesia. Unlike the case in Sungai Penuh where until now there is no Gojek or Grab. But in the city of Sungai Penuh, there is a platform called Balilanjo.com. Balilanjo.com Platform has almost the same function as Gojek and Grab. As reported by its official website page, Balilanjo.com is an online store that provides products such as men's or women's clothing and children's clothing, and also accommodates all types of food or drinks in the City of Sungai Penuh and Kerinci.

Balilanjo.com was established on January 10, 2018, which was conceived to help and facilitate shop owners and consumers to connect with culinary items and menus in Sungai Penuh City and Kerinci Regency to facilitate consumers shopping without leaving home. Balilanjo.com has two payment options namely via bank and pay on the spot. If a consumer buys items such as clothes, watches, accessories, shoes, etc. Then the consumer must make payment through a bank that has been provided. If the transaction is successful, then the product will be directly delivered to the address that has been filled by the consumer or buyer.

However, if the consumer makes a culinary or retail order, the consumer can make the payment on the spot after receiving the order that has been ordered. Balilanjo.com itself has three CEOs namely, Derry Marwan, Zefrianto Siregar, Rice Pritama Putri. In this study, the author will explain how to buy culinary provided by Balilanjo.com menu. In this service, there are at least several stages that will be passed to get to the stage of paying for orders. This buying and selling transaction process Balilanjo.com is the first party to provide Balilanjo.com services. Then the customer or user (read: community) Balilanjo.com application as a second party. While drivers or drivers (read: vehicle services) motorized who have worked with Balilanjo.com as a third party. Here the author will explain in general how to shop at Balilanjo.com.

Here the writer will use the numbering given image for easy understanding. In explaining the procedures for shopping at Balilanjo.com the author explains based on the use of the Balilanjo.com application. The application can be downloaded for free at Playstore.



Picture 1.

Picture 2.

Picture 3.

Picture 4.

If the Balilanjo.com application has been downloaded, it will appear like picture 1, where there are several menus offered, namely search, culinary, men's clothing, women's clothing, and so forth. When a product/item has been selected, the specifications of the product will appear, such as price, see picture 2. When clicked to buy now, an option will appear to continue to cart. Then when clicked further into the trolley, a complete specification display will appear. For example, internet users buy food, specifications that will appear, including prices, stores that sell, photos of products, and the amount ordered. On this menu, there is also a check out to continue to transfer. After clicking check out it will appear as picture 3. There are several options namely already have an account, new visitors, and without registration. If selected without registration the user (buyer) is asked to fill in the identity data, likewise new users are asked to register by filling in the identity data. In another case with users who already have an account, he just needs to fill in your username and password then choose the transfer

menu. But if the user wants to buy via WhatsApp, then he must choose the WhatsApp logo as in picture 3. Then after clicking it will appear as picture 4. After that, the user can directly communicate with the Balilanjo.com admin.

### **Analysis of Buying and Selling Transactions at Balilanjo.com Islamic Perspective**

In buying and selling transactions on Balilanjo.com there are certainly advantages and disadvantages. As for the benefits gained when buying and selling transactions at balilanjo.com, among others: 1) Consumers who want to make transactions at Balilanjo.com do not need to come to the store to shop, consumers can make transactions from home with the provisions of the internet-connected by choosing goods that are want to buy, then place an order and the item will be delivered to the customer's home. 2) Time and transportation costs needed by consumers to shop can be more efficient because the goods ordered can be through the internet intermediary media (read: Balilanjo.com site). 3) Consumers can compare prices of products offered by sellers because the choices offered are very diverse. 4) The price offered is also very competitive between one seller with another seller, the sellers seem to put prices as low as possible but with no record of harm in buying and selling (Derry Marwan, Interview, 2019).

According to (Zefrianto Siregar, Interview, 2019) in addition to the benefits obtained by sellers and buyers on the Balilanjo.com site, however, there are also some disadvantages including 1) The product cannot be seen directly. In buying and selling that is done via the Balilanjo.com application, buyers can only see images of products/items of interest. Although there are already clear sizes and specifications about the products/goods sold, certainly not the same as the buyer dealing directly with the product. For example, clothing, the seller can specify the size, but can not explain how thick and what kind of material. 2) Standard items are not suitable. The loss obtained by the buyer when the product purchased is not following that contained in the image seen on the website. For example, when someone buys a special cappuccino drink in a photo the item looks interesting and is very good but in the original it is not interesting, meaning that the item the consumer wants to buy is not 100% the same as the one in the photo. 3) Shipping (read: ongkir) is expensive. When consumers want to buy a product/item through Balilanjo.com, of course, the product purchased cannot directly reach the buyer. But the Balilanjo must send goods/products ordered through the shipping service that has been provided by the Balilanjo.com itself. But with this shipping service, it is quite expensive. 4) Risk of fraud. In buying and selling via the internet, web-based stores are indeed a range of fraud. The buyer must first ensure a shopping site on a reliable online website. The danger of money will be passed on to the seller even though the product was not sent and was never sent. So far no fraud has been found on the Balilanjo.com site. But it must continue to watch out for by Balilanjo.com and the buyer itself.

Also, there are positive and negative impacts offered by the Balilanjo.com website, from this explanation it can be seen that there are several parties involved in the process of buying and selling transactions at Balilanjo.com. According to a Balilanjo.com consumer, (Cindy Maylin, Interview: 2019) explained that if explored further, there will be found several parties who carry out the contract on the Balilanjo.com trading system, namely Balilanjo.com, drivers (shipping services), sellers and buyers.

First is the contract of rent between Balilanjo.com and the driver: someone who will deliver the buyer's order. When a buyer makes an order through the application or telephone, the telephone is directly connected to Balilanjo.com, after that the transaction is continued through WhatsApp. This is where consumers will fill in several questions regarding the customer's name, order, cellphone number and also the address of the buyer itself (Luqyana, Interview, 2019). Second, the sale and purchase

agreement, Vegia (Interview, 2019) stated that the contract was held between the buyer and Balilanjo.com. When the buyer has filled out the form provided. So from Balilanjo.com contacted the driver in charge. This driver or delivery service provider will make a sale and purchase transaction with a fourth party, namely the food seller.

Furthermore, after the driver or the vehicle service provider has made a sale and purchase transaction with the food seller, then the order is delivered to the consumer's address with the terms of the agreed-upon shipping at the time of the lease agreement with Balilanjo.com. This is where the last contract occurs, namely handover between a third party, the driver of the vehicle service provider and the second party, the buyer. In this case, the consumer will make a choice of payment Cash On Delivery (COD) or pay service on the spot after the order arrived in the hands of the buyer.

When viewed from Islam, all business or business activities carried out online are permitted, as long as these activities do not harm either party and are not conducted in a manner that is prohibited in Islam. This is because there is a ushul fiqh rule which says: "everything related to muamalah is permissible until there is an unlawful proposition". (Usman, 1995). Online transactions are allowed in Islam, as long as it brings benefits and benefits for those who do it, both directly in one transaction (seller and buyer) or indirectly (Ems, 2003). However, if in an online transaction there is a system that is not following Islamic rules, for example, fraud, loss of one party, and contains a risk for one or even both, the trading system can not be justified. In Balilanjo.com, there are no things that are forbidden in religion. Although some things become a problem such as shipping services are too expensive, but it is not prohibited in religion because the price of shipping services occurs depending on the agreement of the seller and buyer.

## **Conclusions**

Based on the explanation above, besides providing benefits, Balilanjo.com also hurts buyers. The transaction process on the website involves four parties namely Balilanjo.com, the driver (the person who will deliver the order), the seller and the buyer. Several contracts occur in the process of buying and selling transactions at Balilanjo.com. First, the contract of rent between Balilanjo.com and the driver, the second sale and purchase agreement between the buyer and Balilanjo.com, the third driver with the food seller, and the fourth the driver and buyer. Online transactions are allowed in Islam, as long as it brings benefits and benefits to those who do it, both directly and indirectly. In Balilanjo.com, there are no things that are forbidden in religion. Although some things become a problem such as shipping services are too expensive, but it is not prohibited in religion because the price of shipping services occurs depending on the agreement of the seller and buyer.

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