



## Model Development and Implementation of Sharia-Based Online Shops to the Financial System in Indonesia

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### ABSTRACT

The e-commerce startup model that is widely used today as a whole is conventional, and not based on sharia, even though in Indonesia the majority are Muslim and there are also many Islamic banks in Indonesia, in addition to the digital era that has been added 4.0. In this case, a sharia-based e-commerce startup should already exist and be born and even develop in the State of Indonesia. This study examines the existing online shop startup model, which I then developed so that it became a sharia system with a more focus on buying and selling transactions, Islamic buying and selling pillars and other transactions related to the online shop itself. The subjects of this research that become benchmarks are, among others, Startup Online Shops (Tokopedia, Lazada, Shopee) as a model for developing the online shop so that later it can complement all existing e-commerce, the two OJK, because OJK is a state institution that aims to protect all forms of financial transactions in Indonesia, the three Ministries of MSMEs, because startups are part of MSMEs so there is a need for licensing carried out through the MSME Ministry. The targeted output is the creation of an Online Shop or Startup that is based on Sharia and can open up new jobs in it, besides that other outputs can be published nationally in the form of an accredited National Journal

## INTRODUCTION

The development of the digitalization era that has entered the 4.0 era and added to the current Covid-19 pandemic and the large number of internet users among the public, especially in Indonesia, in this case to work, study and even include buying and selling for shopping, then in In this research, researchers focus more on the online shop startup development model, which so far has been a lot of startups but in a conventional system.

IT progress indirectly changes a person's mindset, especially the Islamic community in using online media (Muhammad Nizar; Perisai Journal; 2018; 75-76). This online service spurs a new way of carrying out daily activities, this kind of life is known as e-life, meaning that the needs in this world have been influenced by electronic needs, and nowadays there are many letters starting with "e". , such as e-commerce, e-library, e-government, e-medicine, e-biodiversity, e-laboratory, and many other types of electronics. (Anggawirya, 2003).

At this stage the researcher wants to further develop startups according to sharia, even though the buying and selling transactions are online, but the pillars of Islamic buying and selling can also be carried out as well. , then there are already many sharia banks in the territory of Indonesia, then in terms of this research, the researcher wants to examine if there is an online shop startup system in Indonesia that is made based on sharia, starting from the transactions used to things that are other things such as virtual meetings between sellers and buyers so that the buying and selling pillars are fulfilled as contained in the buying and selling pillars:

1. Sellers and Buyers
2. Ijab Qabul
3. Goods or Services

From the pillars of buying and selling above, one of which is a meeting between a seller and a buyer by agreeing to agree on the price of the item, this is what makes this sharia online shop startup different from conventional online shops in general. In this case the researcher also explained further regarding the terms of sale and purchase, namely:

1. Sellers and buyers make transactions consciously and willingly. That is, there is no coercion or threat to either party to make a transaction.
2. The parties concerned, buyers and sellers, must be adults, capable, and conscious when conducting transactions. This means that there is no fraud, deception of one of the parties because they are not aware, or they are still children.
3. There is a contract alias sale and purchase agreement for both parties. That is, buying and selling is pledged so that both parties are aware that they are buying and selling and know each other.
4. The goods being traded are wholly owned by the seller. That is, the goods are not stolen, borrowed, or goods that are only controlled by the seller. In other words, the seller is indeed the party entitled to the item.

5. Objects being traded are not prohibited or unlawful. That is, the object is a useful item, does not cause disaster, or is prohibited by religion/society. So buying and selling is profitable.
6. The buying and selling price must be clear. This is the principle of transparency. Apart from coercion, buying and selling in Islam must prioritize honesty. So that the two parties to the transaction both know the value of their transaction.

Looking at the pillars and terms of buying and selling according to Islam, the researcher also sees that if the presence of a sharia-based online shop is expected that people can choose at will, if they want to make transactions according to sharia, then they can use this startup and in this startup, people can choose what they want. Transactions using the type of sharia product, of course, according to each other's wishes.

In this case the researcher took the example of one of the payment service provider systems on credit, but only for purchasing goods, so far there are still many credits that use a certain percentage of interest, but the purchase of these goods, the service provider offers credit with 0% interest but in essence there is still a bit of usury in this type of transaction. In this case, it can be seen that if a customer uses the service, then if they are late in paying, they are subject to a fine, and this fine is still categorized as Riba'.

The researcher in this case examines if the credit system does not have an element of usury at all that can be used as a reference for the online shop startup in making a type of transaction, namely that there are no fines at all given to customers or to buyers if they want to purchase goods in installments or it can be said like credit. In this case, by entering this system into the sharia online shop. Even if there are still fines, then these fines must have been agreed upon at the outset and must be flat in nature, but these fines will later go into the cash of the sharia-based online shop and these funds are used to assist the government in the framework of infrastructure development in Indonesia, so there is no there is no element of usury at all, both for the customer or the service provider and the online shop itself.

Apart from that, there is urgency with research on Sharia-based Startup or Online Shop businesses, it is hoped that the existing Islamic system in Indonesia can develop and be able to compete with conventional-based startup businesses so that people can choose for themselves whether they want to shop or do business safely and without being subject to elements of usury. Or stay conventional. Another urgency is to be able to build work partners and be able to open new jobs so as to reduce the poverty rate in each region with this sharia-based startup system, that is, people can do business without the element of usury in it.

The scheme in this research is regarding the direction of the economy and the renewal in the field of sharia-based online business and it can also be said that against this background the researcher wants to develop a sharia-based online shop startup by prioritizing Islamic values and sharia values, so that this startup can later make it one of the alternatives if people want to carry out buying

and selling transactions, therefore there are several formulations of the problem in it. Then it can be drawn from the formulation of the problem, namely

1. What are the implications if a sharia-based online shop startup system develops and emerges in Indonesia?
2. What are the implications of this system for the Islamic financial system in Indonesia?

## **THEORETICAL REVIEW**

### **A. Base of Buying and Selling**

In the literature review section of this study, the author wants a sharia-based online shop startup, because in this case, according to the author, the current online shop startup does not reflect a buying and selling system that is in accordance with the pillars of buying and selling, the pillars of buying and selling include meeting between sellers and the buyer in one buying and selling assembly, the next one is equally pleased and sincere according to the existing agreement.

It should be noted that online shop startups can be said to be e-commerce, so what is meant by e-commerce itself is a process of buying and selling products electronically by consumers and from company to company with computers as intermediaries for business transactions. Media that can be used in e-commerce activities is the world wide web internet. (Riyadi, 2015).

E-Commerce is buying, selling and marketing of goods and services through electronic systems. Such as radio, television and computer networks or the internet (Wong, 2010) E-Commerce is the use of communication networks and computers to carry out business processes. A popular view of e-commerce is the use of the internet and computers with Web browsers to buy and sell products (Endang, 2017). E-commerce or short for electronic commerce (electronic trading), is a business transaction that occurs in electronic networks, such as the internet. Anyone who can access a computer, has a connection to the internet, and has a way to pay for the goods or services they buy, can participate in e-commerce (Varmaat, 2007). In accordance with the definitions of several experts above, it is concluded that the meaning of e-commerce is the process of buying and selling transactions carried out via the internet where the website is used as a container for carrying out this process.

After knowing the meaning of e-commerce itself, in this case the researcher examines and examines online shops or e-commerce startups from a buying and selling point of view that is still not in accordance with the pillars of buying and selling according to Islamic law. Seeing this, if you examine it more deeply, it is clear that the existing online shop startups do not apply such elements of the pillars of buying and selling.

A buying and selling concept in muamalah fiqh that is very compatible with this e-commerce concept is al-salam buying and selling, if the goods are in the form of orders that are non-digital, and general buying and selling (buyu') for digital types of goods. For this last type of buying and selling, it will not be explained further, because it can already be understood as buying and selling which is commonly done by many people so far. (Muhammad, 2020).

E-commerce can be divided into several types that have different characteristics. The classification of e-commerce is distinguished as follows: 1). Business to Consumer (B2C), 2). Business to business (B2B). 3). Consumer to Consumer (C2C). 4). Peer-to-peer (P2P). 5). Mobile Commerce (M-Commerce). (Irmawati, 2011).

### **B. Buying and Selling Online E-Commerce**

Buying and selling online is defined as buying and selling of goods and services through electronic media, especially via the internet or online. One example is selling products online via the internet as done by tokopedia.com, shoppe and others, in this case people often call it e-commerce. According to Suherman (Suherman, 2009), buying and selling via the internet is "(a sale and purchase agreement made using electronic means (internet) both in the form of goods and in the form of services)". Or buying and selling via the internet is "a contract agreed by determining certain characteristics by paying the price first while the goods are delivered later" (Urnomo, 2000).

Based on the theory above, it can be concluded that buying and selling via the internet is buying and selling that occurs in electronic media, in which case buying and selling transactions do not require sellers and buyers to meet face to face or face each other directly, by determining the characteristics, type of goods, while the price is paid first and then the goods are delivered. While the characteristics of online business, namely, the occurrence of transactions between two parties, the exchange of goods, services or information, the Internet is the main medium in the process or mechanism of the contract. Buying and selling online basically includes several aspects, namely buying and selling of goods and buying and selling of services, but in this case what most people do is buy and sell goods plus at this time which is still being hit by the Covid-19 pandemic so people are still reluctant to go shopping to shopping places either in malls or markets.

### **C. Development of Online Buying and Selling in Indonesia**

With so many internet users around the world and especially in Indonesia, online business has become one of the things that have mushroomed lately, both on a small to large scale. With so many online businesses relying on trust between buyers and merchants, the level of fraud in online business is on the one hand increasing. In Indonesia itself, the existence of sharia online business (shariah-based business) can be said to be developing. Now more and more people are aware of the importance of doing business that is clean, honest and in accordance with Islamic law. The existence of this sharia online business is also inseparable from the role of sharia banking which is growing positively in Indonesia. The sharia economic system, which is currently popular in society, has made many people switch to online businesses that comply with Islamic rules. Then what is the Islamic view of this business?

### **D. Buying and Selling Online in Islam**

In Islam doing business online is allowed as long as there is no element of usury, tyranny, monopoly and fraud. The dangers of usury are found in the Qur'an, including in (QS. Al Baqarah [2]: 275, 279 and 278, QS. Ar Rum [30]: 39, QS. An Nisa [4]: 131). There are two types of riba: nasiah and fadhl. Usury is an

overpayment that is required by the person who lends. Riba fadhli is the exchange of an item for a similar item, but the amount is more because the person exchanging requires it, such as the exchange of gold for gold, rice for rice, and so on. The riba that is meant in this verse is the double nasiah riba that commonly occurs in Arab society during the Jahiliyyah period.

The Messenger of God hinted that buying and selling is halal as long as there is a mutual like, because in this case buying and selling or doing business online has a positive impact because it is considered practical, quick, and easy. Allah SWT said in the Qur'an Surah Al Baqarah [2]: 275: "...Allah has permitted buying and selling and prohibited riba...". Al Bai' (Buying and selling) in the verse includes business done online. However, buying and selling online must have certain conditions whether or not it can be done. The conditions that are allowed in buying and selling online are as follows:

- a) Does not violate the provisions of religious law, such as business transactions that are forbidden, the occurrence of fraud, fraud and monopoly.
- b) There is an agreement between two parties (seller and buyer) if something undesirable happens between agreement (Alimdhah) or cancellation (Fasakh). As regulated in Fiqh regarding form or option and can be said as an alternative in a sale and purchase contract (Alkhiarat) such as Khiair Almajlis (right to cancel on the spot if there is a discrepancy), Khiair Al'aib (right to cancel if there is a defect), Khiair As -conditional (right of cancellation if not fulfilling the conditions), Khiair At-Taghrir/Attadlis (right of cancellation if fraud occurs), Khiair Alghubun (right of cancellation if fraud occurs), Khiair Tafriq As-Shafqah (right of cancellation because one of the two parties is disconnected before or after the transaction), Khiair Ar-Rukyah (right to cancel any deficiencies after being seen) and Khiair Fawat Alwashaf (right to cancel if not according to their nature).
- c) There are strict and clear controls, sanctions and legal regulations from the government (competent institutions) to guarantee the permissibility of doing business transactions online for the public.

So in Islamic law, especially in the field of online business, Islam also allows the existence of online businesses, the most important thing is that they must be in accordance with the Shari'a and in accordance with applicable provisions and of course with halal businesses, not those that are haram, gharar' or mayyir' or which are still unclear. Existence.

## METHODOLOGY

This research uses the Field Research method and is supported by Library Research with the application of the Empirical-Normative system, with data presentation using Descriptive Analysis, while the data obtained by taking questionnaire data is made using Google Form which is then disseminated to all levels of society without looking at social status, age, occupation and gender, so that later there will be responses from the public about sharia-based online shop startups if they exist in Indonesia. In addition, this study also retrieved data from the latest journals, books, scientific papers and some research results that had been carried out by previous researchers.

## RESULTS

Analysis and research results are divided into two discussions, namely, in this case the first is that the researcher describes the raw data with a sample of 55 respondents from 70 populations planned by the researcher. The data that the researcher presents is data that has not been processed and the data is obtained from distributing questionnaires through the Google form in the form of percentage data and pie chart data with a number of comments which in this case the researcher also includes one of the points comments from respondents for research progress This.

### A. Description of Data Results

In part letter A, the researcher presents by describing the results of the questionnaire in the form of raw data which is displayed with the contents of comments related to the results that the respondent visited the [blessingsyariah.com](http://blessingsyariah.com) site, which in this case is the site that the researcher made. Namely sharia-based online shop or the formal language is Sharia E-Commerce, before the researcher describes the results of the data, while the researcher will explain the reasons for giving the name [blessingsyariah.com](http://blessingsyariah.com). The reason for naming it as [berishariah.com](http://berishariah.com) is philosophical by that in transactions it is not only looking for profit but looking for blessings, so in every transaction that is carried out besides aiming to seek profit based on pleasure and not by means of usury<sup>1</sup> but also looking for blessings, so finally the researcher gives the name becomes [blessingsyariah.com](http://blessingsyariah.com). Another reason is that before they were named [Berkahsyariah.com](http://Berkahsyariah.com), namely [tokoberkah.com](http://tokoberkah.com) and [tokosyariah.com](http://tokosyariah.com), but when buying and making domains and hosting on the internet, it turned out that these names had already been used and in the end the researchers thought philosophically by changing the name, namely [Berkahsyariah.com](http://Berkahsyariah.com) which was Inside there is a sharia transaction which of course aims to seek blessings and benefits that are based on and based on Islamic teachings, namely not through usury. Below are the results of the questionnaire as well as comments from respondents with the first question, namely, "Please visit the [Berkahsyariah.com](http://Berkahsyariah.com) site and what do you find on the site? Along with the description:

1. Online sales;
2. shopping app;
3. Sharia-based online shopping applications;
4. Like the olshop site;

5. Sites for shopping;
6. Sharia-based online shops;
7. Sales;
8. Have;
9. Sites for sharia-compliant shopping;
10. Sharia-based online shopping stores;
11. is an online buying and selling site that uses sharia principles;
12. E-commerce;
13. Sharia e-commerce;
14. Clothing sales sites for men, women and children;
15. Online Shopping;
16. Purchasing and ordering products online in an Islamic manner and using the contract process;
17. Yes;
18. Attractive;
19. Attractive appearance;
20. Interested;
21. Sale of sharia business;
22. Sharia-based online shopping;
23. Sharia-based online shopping places;
24. Sharia-based online shopping places;
25. Sharia online shop;
26. Sharia shopping system;
27. Online shops;
28. How to sell and buy blessings that are sharia;
29. Buying and selling online according to sharia;
30. Shoes, shirts, shirts;
31. Offer transactions / buying and selling / business that we do using Islamic banks;
32. Buying and selling online with the sharia system;
33. Display only, function not running, only wordpress template;
34. Sharia online shop. (Hamdallah, 2022). (Google Form Questionnaire Data).

The next data that the researcher describes is in the form of a pie chart with several percentages, along with a description of the results of the data

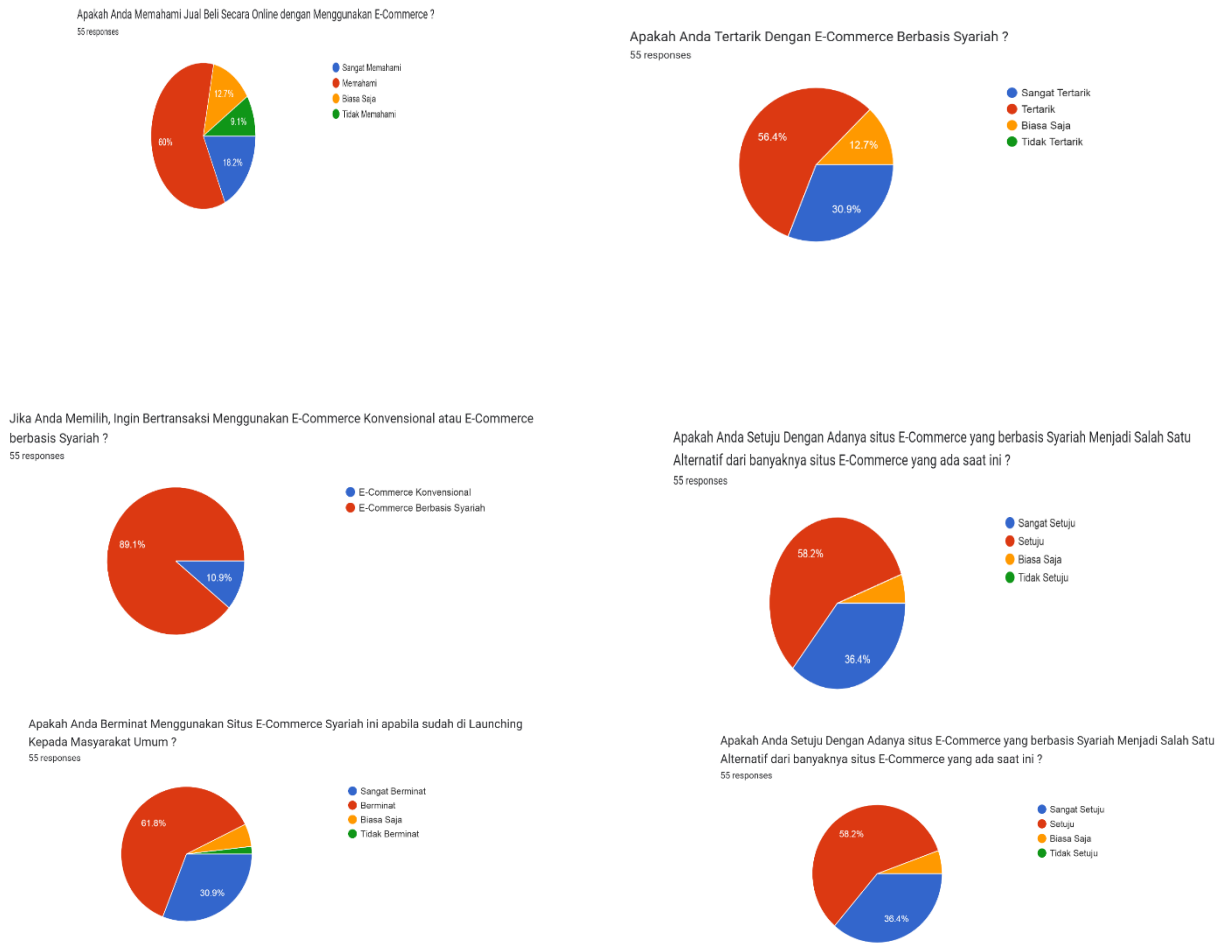


Figure 1. Google Forms Data Table

The data source is based on a Google form questionnaire which has been disseminated to all levels of society regardless of social status, age, occupation, because in this case the researcher considers that this Sharia E-Commerce can be used by all levels of society without exception as long as those who have an internet network connection and of course an ordinary smartphone to support, on the one hand this Sharia E-Commerce in principle works the same as conventional E-Commerce that already exists and is known by the public, therefore researchers in searching for respondents do not determine Age, Type of Work or Status Social in society.

The final presentation of the data is the question "Give Your Criticism, Suggestions and Opinions Which Can Build For Berkahsyariah.com E-Commerce and for this research?, in this case the reason researchers take a question like this is because researchers need input suggestions or criticism as well as very constructive opinions for the future especially for the blessingyaria.com site or for the researchers themselves, and the following the researchers describe what results were obtained from these respondents:

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1. Good;
2. Explained in detail the definition of sharia e-commerce, is the product Islamic, does the vendor have to be Muslim or what?
3. Provide a choice of categories or views on a simple front page. Like other e-commerce & what are the differences from conventional ones? What are the benefits and transaction systems like?
4. Practical and efficient. A variety of choices;
5. The appearance is made even more modern, so that it can attract young people to use it;
6. Need to be improved and published;
7. Continue to develop the UI/UX for e-commerce, the application must be user-friendly, not too many steps in the process from start to finish, and multiply the products, such as e-commerce, green and red;
8. As good as what the prophet taught, take the example of the prophet's business;
9. I hope that the sharia principles contained on the site can be implemented properly and maintained so that the sharia principles are maintained;
10. There is still a lot that needs to be improved from the website;
11. Trying to expand or add a target market;
12. Just make it flexible and flexible;
13. It needs to be promoted more to the public regarding sharia-based E-commerce so that it is more widespread for the public to know, especially the Muslim community;
14. It's easier to apply so everyone can understand;
15. Hopefully the blessings of sharia can continue to advance and can help many people;
16. Hopefully it can develop and the process will be smooth and successful;

17. Hopefully it can be used soon;
18. Great if there is;
19. Hopefully it can be used quickly;
20. May Allah make it easy;
21. I'm really looking forward to the results of the research and the success of this platform;
22. Hopefully it will be useful for the community with Berkahsyariah.com E-commerce;
23. Makes it easy for online businesses to expand their reach without being limited by geographic area. This way will offer products and services to customers around the world, regardless of distance and time zone;
24. Hopefully a good sharia economy will be achieved in Indonesia;
25. So that there are more choices of products;
26. Strive to the max;
27. In order to develop sharia-based e-commerce models;
28. Bismillah continue;
29. Technology must be qualified;
30. Competitive price;
31. Hopefully it really is sharia and the goods are good;
32. Immediately launched;
33. More variety of goods and promotions to the public. Wide;
34. Hopefully the existence of sharia-based E-commerce can make us safe and comfortable in trading online and avoid usury. And the prices for transactions in e-commerce are standard or can be cheaper than those offered by conventional e-commerce;
35. Must be able to compete and become an alternative choice for the community;
36. Give your best, so that people avoid usury;
37. It's not working yet, it's only the display of the wordpress template, it would also be nice if the seller at the blessing is not just one to add to the buyer's choices in buying the product, the currency is still in dollars, the method of shipping the goods is not clear and the procedure for complaining about the goods if there is a problem with the goods;

Based on the presentation of the data that the researcher has described, then the researcher analyzes based on theory, which of course is balanced by the research results that have been obtained by 55 respondents through a questionnaire with Google Form media. Based on the presentation of the data that the researcher has described, then the researcher analyzes based on theory, which of course is balanced by the research results that have been obtained by 55 respondents through a questionnaire with Google Form media.

## DISCUSSION

In the next discussion, the researcher analyzes the data that the researcher presented in the previous discussion. In this case, the researcher will separate the analysis based on the questions the researcher made for the respondent, along with the discussion.

- 1) Please visit the Berkahsyariah.com site and what will you find on the site? In this case the questioning is done with the intention of promoting or introducing the respondent so that the respondent in this case knows the site even though in this case the site is basically still a prototype and still needs further development. In this case, there was also a very good response from the respondents, the respondents basically already knew what the contents of the syariah.com site were and they answered on average that this site was an E-Commerce site or an online shop based on sharia, so in this case the researcher I'm sure that if this site (E-Commerce) can be used by the wider community, all people can use it well, because in principle it works almost the same as conventional E-Commerce in general, it's just that the difference lies in the type of transaction that uses a bank sharia and there is a forum for sellers and buyers to meet in one (1) assembly such as the terms and pillars of buying and selling offline or as in general. The following below shows the appearance of the blessingsyariah.com site.
- 2) The following discussion with questions to respondents as follows "Do you understand buying and selling online using e-commerce?" the answer choices are Very Understanding, Understanding, Fair, and Not Understanding. The result is that, 18.2% Very Understand with the number of respondents who answered as many as 10 Respondents, 60% Understand with the number of respondents who answered as many as 33 Respondents, 12.7% Fairly with the number of respondents who answered as many as 7 Respondents, and 9.1 % Do not understand the number of respondents who answered as many as 5 respondents, so in this case according to the number of samples taken by researchers, namely as many as 55 respondents. The researcher said that with such a large number, in this case, the researcher realized that he did not really represent all the people in Indonesia, but in this case, the researcher said that this number could already be said to be a community in a small scope and in this case, the community almost already understood the selling procedure. Buying both between individuals and sellers personally or buying and selling using E-Commerce media in Indonesia. This percentage does not cover all that exists in Indonesia as previously stated by researchers, it's just that researchers can draw conclusions with a questionnaire that is disseminated regardless of age, social status, occupation or income. The correlation with E-Commerce made by researchers with this question is that almost all people based on this data are already literate with technology and can try new things related to online shopping applications according to sharia, because in this case E-

Commerce was created and designed by researchers. can be an alternative sharia-based online shopping application.

- 3) The following discussion with questions to respondents as follows "If you choose, do you want to transact using conventional e-commerce or sharia-based e-commerce?" sharia-based online (E-Commerce) when it is in the midst of society, because according to the researcher's opinion, there are many conventional-based shopping applications in Indonesia and are diverse and it is possible that sharia-based online shopping applications can be an alternative just like Islamic Banks Appear and are present in Indonesia, and the percentage results are as follows 89.1% with the number of respondents who answered as many as 49 chose to use Sharia E-Commerce, while 10.9% with the number of respondents who answered as many as 6 respondents chose to use E-Commerce conventional based. Seeing this, of course, there is enthusiasm from the public for sharia-based E-Commerce, which in this case maybe the community is already bored with conventional online shopping applications, which are currently widely available in Indonesia and sometimes even confuse many people, on the one hand the Indonesian people happy and enthusiastic about something new, especially by seeing input, suggestions and others for this research, although of course something new will definitely have pros and cons, but in this case the researcher believes that if it can be used by the wider community then E -Shariah Commerce is not a competitor for conventionally based, but rather a complement, it's just people who choose to shop using conventional or sharia-compliant in accordance with Islamic teachings.
- 4) The next discussion is with the question "Are you Interested in Sharia-Based E-Commerce?" the answer choices are Very Interested Interested, Average, and Not Interested, the following researchers present the data by describing it 30.9% Very Interested with respondents who answered as many as 17 Respondents, 56.4% Interested with respondents who answered as many as 31 Respondents, 12, 7% Average with 7 respondents answering, and 0% Not Interested none of the respondents answered not interested. Referring to the data that the researcher has presented and the researcher described, in this case it is clear that the community is interested in the existence of sharia-based E-Commerce if it is present and exists. sharia online shopping is of course a complement and not a competitor like other conventional online shop shopping applications that exist in Indonesia, which become rivals by making massive discounts, sometimes these discounts are not known by the sellers themselves, whereas in sharia-based online shopping applications This price is determined based on an agreement between the sellers even though the seller also determines the selling price, but later there will be a kind of bargaining like a meeting between the seller and the buyer in person, except that in this case the seller and buyer meet through an online feature. now the Phone and Video Call feature. This feature was developed by researchers while still presenting sellers and buyers in one assembly like

buying and selling offline, this feature does not yet exist in all conventional online shopping applications, it's just that there is a Live Seller feature that sells their wares, but this feature is clear different from the Live Seller feature. The mechanism is that the seller honestly shows the goods sold honestly to the buyer and explains the goods in this case the same as when we meet directly with the seller which later there will be an agreement on the nominal price between the seller and the buyer which then all types of payments are made using an account at Islamic Banks in Indonesia to avoid Riba'. It is this kind of thing that researchers study and continue to prioritize online buying and selling but do not forget or put aside the pillars and terms of buying and selling, even though it is in the inner online sphere, because this kind of thing is called muamalah in a Kaffah manner or whose provisions are based on the teachings of the Islamic Religion and the Teachings of the Prophet.

- 5) The next discussion is with the researcher asking the following questions "What if the E-Commerce Site Bersyariah.com based on Sharia E-Commerce is used by the community? The intent and purpose of this question is that researchers have started to focus on the Bersyariah site. .com, in this case the researcher wants to know what if the Blessingshariah.com site can already be used by the wider community and becomes the first Sharia-based E-Commerce Online Shop in Indonesia, and the percentage of answers is 30.9% Very Interested with the number of respondents who answered as many as 17 respondents, 61.8% interested with the number of respondents who answered as many as 34 respondents, 5.5% normal with the number of respondents who answered as many as 3 respondents and 1.8% not interested with the number of respondents who answered only 1 respondent. Based on the data that has been obtained, in this case the author analyzes that the berishariah.com site has been able to attract attention starting from the appearance of the interface, its features and others, so that in this case the community becomes enthusiastic even though the site is still a prototype and needs to be developed and even perfected, but the site address, as well as the hosting address and domain are officially registered. The interest of the research community believes that this is due to the fact that there are no sharia-based online shop shopping applications at all in Indonesia and as previously stated that people already want something new that is different from the existing online shop today.
- 6) The following discussion is the following question "Do you agree with the existence of a Sharia-based E-Commerce site to be an alternative to the many existing E-Commerce sites? Of course, in this case the aims and questions that researchers are doing respondents have focused on the blessingyaria.com site which is an alternative to sharia-based online trading sites, while the percentage results are as follows 36.4% Strongly agree with the number of respondents who answered as many as 20 Respondents, 58.2% Agree with the number Respondents who answered were 32 respondents, 5.5% Fair with the number of respondents who

answered as many as 3 respondents, while for Disagree no one answered. If it is further analyzed, it can almost be said that people want something new in the world of online shopping, namely the existence of an online shopping site that is sharia-based which will certainly be a complement to the world of online shopping business because with a sharia system, of course, there is little possibility of price competition. because the price is determined based on an agreement between the seller and the buyer, of course the seller has also determined the price of the item, which later, if a transaction occurs, the price has been agreed upon by both parties, so that the element of justice is fulfilled and both of them approve of the sale and purchase.

- 7) The next discussion is with the researcher asking the following questions "Give Your Criticism, Suggestions and Opinions Which Can Build For E-Commerce Berkahsyariah.com and for this research?, in this case the aims and objectives of the researcher are that the researcher wants suggestions , criticism or opinion which is of course constructive especially for this research and including for the berisyaria.com site, as an analysis is for the problem of the appearance of the site so that it is updated and made as attractive as possible, then so that the muamalah system according to Islamic teachings is implemented according to Islamic law, and still many other things which of course the author has described in the data presentation section. Apart from that, what are the suggestions and criticisms from the respondents will certainly be an input for the right suggestions so that researchers can plan for the next process.

With some of these analyzes explained, in this case the researcher says that the Indonesian people already want something new in the world of online shopping, which in this case is of course using the sharia system or in a system in accordance with Islamic teachings, because the public's assessment of the selling transaction system buying in sharia is quite enthusiastic, coupled with the many sharia banks in Indonesia, of course these sharia banks are collaborating in terms of payment methods, because later all payments will go through sharia banks so as not to be exposed to usury'.

## **CONCLUSIONS AND RECOMMENDATIONS**

### **Conclusion**

1. There are very positive things related to the existence of a sharia-based E-Commerce which of course the Indonesian people have long wanted.
2. Indonesian citizens also want something new in the business world, especially in this case Islamic business which is in accordance with Islamic law as taught by the Prophet.
3. The implication of having a Sharia E-Commerce site is that it will be a complement and not a competitor to conventional shopping site applications, meaning that if the syariah.com site can already be used by the wider community, it is necessary to emphasize that E-Commerce is not a competitor for applications. Online shopping which

already exists today, but becomes a complement to the existing ones so that later it is the community who can choose to transact or shop with Islamic E-Commerce or Conventional E-Commerce.

4. The second implication of the existence of Sharia E-Commerce related to the financial system in Indonesia is that it can further advance Islamic Banks that already exist in Indonesia, because in this case Sharia E-Commerce will cooperate with Islamic Banks in terms of Methods The payment is to avoid transactions that are gharar' and usury' in nature, and indeed the initial purpose of this formation was to live up to the values in bemuamalah as taught by the Prophet and live the Islamic Religion Rules in a kaffah way.

### **Recommendations**

1. It should always fully support something that uses sharia, even though Indonesia is not an Islamic state system, but for matters related to sharia business, many non-Muslims already use the sharia system.
2. The community should be able to help and provide input and suggestions for better opinions related to the syariah shopping application Bersyariah.com so that a sharia-based online shopping system can be realized in Indonesia.

### **FURTHER STUDY**

The next follow-up research that can be done is to analyze the rationale for implementing sharia-based e-commerce in Indonesia, as well as the sustainable impact of the existence of sharia-based e-commerce in Indonesia.

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