

## E-Commerce Trade In The Perspective Of Islamic Economy

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**Abstract** — *This research was conducted to meet the degree requirement of the graduate school program that addresses zakat of e-commerce trading platforms from the Islamic economy perspective. Zakat is the third pillar of Islam and is compulsory for every sane Muslim who has attained Nasab and khaul. There have been many significant changes to the Islamic law to adjust to the current circumstances, one of which is trading activities, which apply the newly built system of technological development using e-commerce. E-Commerce is an online-based trading system using a digital system of the internet and social media to be operated through a computer or gadget. On this account, there are not many studies to discuss zakat of e-commerce trading in the Islamic Economy and the Zakat Nisab of traders who use e-commerce trade. Based on the analysis, several contemporary jurists address this issue, Yusuf Qhardawi, Sayyid Sabiq, and Wahbah Az-Zuhaili. Their arguments are based on some of the most accurate opinions agreed upon by the previous figures. In their view, e-commerce is part of the trade. The only difference lies in the system, although its function remains the same. Therefore, online traders must distribute their zakat funds directly to zakat institutions to accurately calculate how much to pay for the trade zakat. Based on the Islamic reference, it is said that e-commerce is part of the trading system that is used for business. Thus, all economic things that can be taken advantage of shall meet the applicable regulation of trade zakat. On this basis, there are great opportunities for zakat institutions to charge e-commerce traders with trade zakat based on Islamic law.*

**Keywords:** E-Commerce, Islamic Economics.

### 1. INTRODUCTION

The development of digital technology, especially in the Internet world, is becoming increasingly global. Conventional commercial transactions are passed to online systems. Indonesia has many Internet users, making Indonesia a strategic location where every entrepreneur can develop an online business. Given its growth, e-commerce in Indonesia offers a potential that can not be underestimated. According to Ernst & Young's analysis, the growth in the sales value of online businesses in Indonesia has increased 40% each year. In a few years, e-commerce in Indonesia will experience a powerful asset because Indonesia is one of the strategic countries for business development, including the e-commerce industry.

As a form of Zakat that was not realized in the prophet's time, it is inseparable from the problems. In terms of e-commerce, Zakat demands a new law capable of responding to the uncertainties and doubts of many people and making zakat payments because the sale and purchase of Zakat from the past already exist and have been put in place. However, the

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development of buying and selling is growing with the evolution of technology. With Internet and business development and online markets provided by entrepreneurs using the internet as an online trading venue.

In general, e-commerce is part of online shopping and selling online to buy and sell new types in the present by following the times. The online trading system in the Islamic economy is the same as the purchase and sale. The form of muamalah will be appropriate if the transaction and the contract are consistent with the Quran and Hadith and are based on profit consideration. Community or public interest. In online buying and selling transactions via an online e-commerce system in Indonesia, the Islamic law contract has several elements. Any purchase and sale must conform to the rules and provisions of Islamic law so that it does not deviate far from the teachings of Islam. Current technological developments impact the purpose of zakat, which is becoming increasingly common not only for traders who sell and sell using conventional methods that only sell on the market but those who trade online must be managed by making payments in zakat. Indeed, the e-commerce potential of zakat is enormous as they use it to sell as online merchants.

BAZNAS (National Agency Amil Zakat) has not yet fully exploited the potential of zakat through e-commerce. The regulations designed by BAZNAS have not been reported to date. Even if BAZNAS can seize this opportunity, e-commerce people will likely be automatically compensated. In each community practice and in the issues mentioned above regarding how zakat e-commerce is applied and modified for the public, one can, in particular, give online traders insight and knowledge of how zakat transactions e-commerce in Islam can be applied and used by each potential zakat of Indonesia so that it can be distributed to people in need.

In terms of language, the word zakat has several meanings and meanings, namely "al-barakatu," namely blessing, "al-namaa," which is growth and development, "al-thaharatu," namely holiness and "ash-shalahu," which is greatness—considering that the term zakat in terms of zakat is part of the assets under certain conditions, which Allah SWT requires the owner, to transmit to the persons entitled to receive them, under certain conditions. The relationship between the two senses above, both in the language and in very close and genuine terms, namely that the assets issued by zakat will be a blessing, will grow, grow and grow, holy and false (good) [1].

Al-Imam An Nawawi explained that zakat means fertility, meaning the word zakat has two meanings: fertile and holy. Zakat is used for obligatory charity, circumcision, profit and truth, and Ibn 'Arabi explains the meaning of zakat [2]. The assets issued for zakat are intended to be cleansed from filth and sin, fertilize the goods, and obtain the reward obtained if one puts his wealth in the form of tithing. Because tithing shows the truth of faith, it is called sadaqah, proving the truth of the belief. The truth is submissive and obedient and obeys what God commands [2].

Zakat is a manifestation of cooperation between journalists and the poor. Zakat is a protection for the community against social disasters, namely poverty and physical and mental weakness. The community preserved from these disasters becomes a virtue, a living, fertile and developing society[3].

Zakat is primarily divided into two parts: the evil zakat (active) and the zakat fitrah. Zakat Al-Fitr is also called the zakat of the body. The person in charge of delivering zakat fitrah is a person who has basic food for herself and her family some days and nights except housing needs and essential equipment [4].

Part of the type of zakat shopping center is commercial zakat or zakat commercial, and a zakat commercial is zakat forced out of the commercial property, whether based on the results of manufacturing, mining, fishing, services, etc. intending to exchange solitary, fellowship or sharing or koprasi companion musli or non-muslim. According to the so-

called commercial jurisprudence, zakat is a commodity used for trade in all forms of commerce: equipment, clothing, jewelry, precious stones, animals, plants, silver gold and others.

Allah obligates the zakat on the property of zakat since the beginning of Islam, namely before the Prophet Muhammad, the migration of Kemadinah. At that time, the obligation of zakat was not determined by the amount and type of property when the recipient of zakat was poor or needy. During the second year of Hijri, parallel to the year 623 of our era, the Prophet Muhammad announced, before his companions, the withdrawal of zakat nafs or zakat fitrah. In 623 AD, after announcing the Zakat Fitrah, the Prophet Muhammad also announced the provisions relating to the situation of zakat holdings and the number of each of them whose distribution was reserved for the poor. Then the ninth year of the Hijrah comes after verse 60 of the letter at-Taubah on the determination of the sanaf-sanaf who are entitled to receive zakat [5].

Imam Tabrani said that the interpretation of this verse explained that "zaklahlah is a good part of your trade, whether by trade or by exchange, in the form of gold and silver." The opinion is quoted from several sources that the good of the business you get. The point concerns the results of the trade sought by someone.

Trade or commerce generally consists of buying goods at one place or at a time and selling them in another place to make a profit. The trade of zakat in Islamic law is called *Tijarah*. *Zakat* is zakat issued for the property of goods intended for sale and purchase [6].

Juridical experts cite commercial property as "urudh a-tijarah." A detailed definition of commercial property is all that is prepared to be traded for profit. This business asset must fulfill two elements, namely intention and effort. What is meant by business is buying and selling, whereas intention is the goal of making profits. Thus, in this commercial property, it is not enough to cover one element without another. This definition is considered problematic by the term "Urudh al-Qinniyah" (treasure), which was initially a depot used for private purposes. The scholars, among their friends, between tabi in and ulama, then see the obligation of zakat in the ownership of the trade-in in different ways according to the trip in time and the country. This is based on the word of Allah SWT Al-Baqarah 267, which has been explained above.

E-commerce is defined as the process of buying, selling, transferring or exchanging products, services or information via computer networks via the Internet, according to Kozinets et al. (2010). By taking traditional forms of business processes and using social networks via the Internet, business strategies can succeed if applied correctly, resulting in increased customer, brand, and revenue recognition. Customer buying decisions are influenced by perception, motivation, learning, sika [and self-confidence. Perception is reflected in the way clients choose, organize and interpret information to shape knowledge. Motivation is reflected in the customer's desire to meet their own needs [7].

E-commerce increases the overall value of a company's business. Therefore, it is essential to understand the characteristics and types of e-commerce businesses that are different. However, opportunity costs can arise. If the local strategy is not suitable for new marketing, the company may lose potential traders. [8].

There are also online businesses that use the above business model at the same time. For example, the types of businesses with online stores, their websites and markets that first check the seller. The comparison of e-commerce sites between them can only be made if their business models are similar [9].

E-commerce is the process of selling via the Internet or any commercial transaction involving the transfer of ownership of goods or services via a computer network. Although popular, the definition does not cover exhaustively to describe developments in the business phenomenon. A More Comprehensive Definition E-commerce refers to using

electronic communication and digital information management technologies in business transactions to create, change and define, create, change, and redefine new relationships between organizations, organizations, and organizations People [10].

## 2. RESEARCH METHODS

The author has raised this type of research from the topic addressed in this study, either literature or qualitative. The author will use the research method and data collection as follows. The variables in this study are the zakat of e-commerce and its relation to the reflections of contemporary leaders on the zakat of e-commerce, which are revealed from the literature. The method used in this study is a normative qualitative method, that is, a study aimed at solving a problem that is essentially based on a critical and in-depth examination of relevant library documents obtained from realistic situations.

Research using qualitative methods in order to understand social phenomena by putting more emphasis on a complete picture of the phenomenon under study, particularly on the management of vulnerable roads by synergistic governmental and social organizations, in order to obtain a thorough understanding of the phenomenon in order to produce an invention or expected data subsequently. The type of research used is library research, which is the analysis of the content of research-related literature, including the opinions of several contemporary economic figures such as Yusuf al-Qhardawi and the opinions of contemporary jurists. Others as secondary data sources.

The data analysis technique used is content analysis, a relatively reliable method for analyzing text. This method does not consider data as a set of events, unlike interpretive paradigm search methods, such as discourse analysis, which consider symptoms or events as plural and complex entity. The content analysis considers data as a symbolic symptom. He is more familiar with the meanings, references, consequences, and desires that qualitative methods cannot achieve. In addition, as a scientific method [11].

## 3. RESULTS AND DISCUSSION

### 3.1 Islamic Economic View of Online Traders' Zakat

The definition of Islamic economics varies but has the same meaning. In essence, Islamic economics is a branch of science that seeks to view, analyze, and finally solve economic problems in Islamic ways (methods based on Islam, namely following the Qur'an and Hadith) [12].

Islamic economics discusses several economic problems that exist in everyday life based on the Al-Qur'an and Hadith, which are appropriate for every economic situation based on these two sources, one of which is about zakat, zakat is part of the discussion of Islamic economics because it is concerned with transactions and a social life that can improve the life and social standard of the community. As time goes by and technology is increasingly developing, social life is increasingly developing. Every science is increasingly developing and much renewed. Zakat is discussed in Islam with various explanations with its types and forms, one of which is trading zakat. Islam views zakat as a compulsory contribution that Muslims must carry out to help community welfare and is well regulated in Islam [5].

The results of recent research conducted by the Islamic Development Bank (IDB) and the Bogor Agricultural Institute (IPB) show that the potential for zakat in Indonesia reaches Rp. 217.3 Trillion. However, according to Prof. Dr. Didin Hafidhuddin, 29 said that we need to work hard again, because of the potential, which is Rp. 217.3 Trillion, the actualization is still very far away. Because of only Rp. 2.3 Trillion recorded in BAZNAS. The funds recorded have only reached 1% of the total potential. Moreover, according to Didin Hafidhuddin, in principle, BAZNAS does not demand that all zakat funds be

withdrawn to the center. However, in principle, the zakat collected and distributed to residents in each area is reported to BAZNAS. So that zakat is managed in a professional, right on target and can be a solution to the people's problems [13].

Dompert Duafa explained that consent granted is not included in one pillar of zakat. The consent granted is also not a requirement for the validity of zakat. Zakat is different from waqf, sale and purchase contracts, accounts payable, pawning and the like.

Commercial assets are mandatory zakat assets. A friend related, "we were ordered to pay zakat on the goods we are preparing to sell." Commercial assets are mandatory for zakat and assets that are intended in the online world because only transactions are online and use shipping services. However, their nature is still punished as zakat sale and purchase. The nisab of zakat for commerce is 85 grams of gold. The method of calculating commercial zakat, namely cash + value of unsold goods + accounts receivable - debt x 2.5% [11].

The essential elements in zakat are the giver of zakat, zakat's property, and the recipient of zakat. A muzaki (giver of zakat) must have assets that have reached the nisab or meet the mandatory criteria for zakat. The assets that are zakat allowed are those that are allowed as zakat. Meanwhile, the recipient of zakat must be a person who is genuinely entitled to receive zakat.

Another essential element, although not a necessity, in the delivery of zakat, there should be a statement of zakat and a prayer for the acceptance of zakat. In the book of zakat fiqh, sheikh Yusuf al-Qhardawi argues that a zakat giver does not have to explicitly state to mustahik that the funds he gives are zakat. Therefore, if a muzaki does not declare to the zakat recipient that the money he is giving is zakat funds, then his zakat is still valid. On this basis, a person can submit his zakat online to amil zakat. Tithe for online merchants is obligatory because their activities are included in commercial activities even though they use an online system by carrying out e-commerce activities.

Some of the explanations above can be taken to mean that the Islamic economic view of online zakat traders using e-commerce media is obliged to be subject to e-commerce zakat and trade zakat are the same two things, namely having mandatory law because it takes its basis from trading zakat, the difference between the two only in the system. So this Islamic economy does not question e-commerce transactions because it is done by Islamic law.

### **3.2 Application of Behavior for Online Traders**

E-Commerce is a trading procedure or buying and selling mechanism on the internet where buyers and sellers are found in cyberspace. E-Commerce can also be interpreted as a way of shopping or trading online or direct selling using internet facilities where a website can provide "get and deliver" services. E-Commerce will change all marketing activities and, at the same time, cut operational costs for trading activities [13].

Trading via the internet is the transfer of traditional face-to-face activities between sellers and buyers, bargaining, checking goods purchased until cash is in the transaction. The use of internet facilities allows business activities to be carried out anywhere and anytime without physically bringing together the transacting parties. Activities using internet media are called electronic commerce (E-commerce), or electronic commerce [10].

To apply the law of e-commerce zakat in this contemporary era which is increasingly modern is possible because of the many opportunities for e-commerce-based economic activity. This can be applied to e-commerce users, both for sellers to be subject to trade zakat and for buyers as places. Transactions between zakat institutions and zakat muzakki in paying zakat through e-commerce, especially for sellers or merchants who use e-commerce as a place to offer their goods, are still punished as sellers who are obliged to pay zakat when they reach their nisab.

In determining the law in the first part of the discussion, it has been explained that e-commerce is part of the form and system of buying and selling. Hence, the rule is to directly apply to buy and sell by business people who use e-commerce. The law's relevance is that society can still be accepted by society with reasons and policies with the community that the law will foster. Even if the law is not implemented, it will cause a bigger polemic because it will be a long debate between people [14].

Opportunities for managing and distributing zakat funds have a huge potential for zakat institutions to continue to collaborate with players and business people in the field of online shopping or e-commerce can be developed, likewise in Indonesia, there is still an excellent opportunity to increase even more in the following important year. Zakat institutions can lobby traders who use e-commerce as an appropriate distribution agent between them and the merchants by working with the website owner.

E-Commerce is a system whose contents are about online sellers who offer their merchandise online without face to face either through Instagram, websites, and all types of social media that traders can use. In the current system, the form of buying and selling online, three things are in the spotlight: first, sellers of goods who have stock of goods in the warehouse immediately offer their goods to consumers via the internet. Second, traders are only distributors, so they do not have stock in the warehouse. They only offer them, and when people are interested, they immediately take or buy goods directly to the producers of the goods so that there is no stock and accumulation of goods. The third is people who have service sites or stalls for sellers to promote their merchandise online, for example, such as lazada, shopee, but Bukalapak.com, and other online sites, they act as distributors who manage the system in order to maintain the safety of sellers and buyers in order to minimize the occurrence. Fraud against both parties.

Zakat and e-commerce are two things that have become much debate in the community because there are many questions about this, such as zakat in the form of e-commerce, zakat for e-commerce business people, and the form of zakat e-commerce. As for the distribution of zakat through e-commerce services, there has been almost a 30 percent increase to date, and there are still many people who pay zakat in cash because they want to use prayer because they feel less devoid even though they give zakat through e-commerce services or bank transfers the money will be still up to the needy. However, this does not mean that e-commerce opportunities are few, but the public has not been fully educated about the use of digital technology. Baznas (Badan Amil Zakat Nasional) has collaborated with six online buying and selling service centers, so e-commerce services are good enough even though the muzakki of these service users are still small [7].

Every activity that generates money from the sale of goods must be subject to trade zakat if it has reached its haul and nisab and for e-commerce entrepreneurs even though they do not have natural land in the form of land or buildings. However, they have goods to be traded either. The service department, the reseller who sells people's products, the seller himself stocks the goods in his warehouse, even for the sellers who open an open order (order first, then the goods are made) this is like an istisna contract.

#### 4. CONCLUSION

On the basis of research conducted by the author, we can conclude as follows:

1. The Islamic Economic Vision of Electronic Commerce of Zakat is Mandatory. Because zakat e-commerce and zakat trading are two things that do not make the same difference as implementation or purchase.
2. Application of e-commerce zakat to online merchants, Any activity generating money from the sale of mandatory goods is traded if it has reached its port and

Nisab and business people e-commerce, even if they do not have natural land in the form of land or buildings. However, they have goods for sale, be it the service, the reseller who sells the products of people, the seller himself who supplies the items in his warehouse, even for the sellers who open the open order (order from firstly the products are manufactured), it is like istisna contract, for online merchants to always be considered merchants who carry out transactions, even if, by online means, they are still punished with the obligation to issue their zakat if they have reached Nisab and its fallout.

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