

## Application of islamic business ethics in online selling and buying transaction

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ARTICLE INFO	ABSTRACT
<p><i>Keywords:</i> Customer Satisfaction; Islamic Business Ethics; Word of Mouth</p>	<p>Basically, there are many things can affect Customer Satisfaction, one of which is the application of business ethics. In Islam, buying and selling transactions are something permissible as long as the conditions in accordance with Islamic Shari'a can be fulfilled. Islamic Business Ethics guarantees business people, both of business people, business partners, and consumers will benefit from each other in a particular business transaction. This study aims to analyze the influence between the variables of Islamic Business Ethics on the Customer Satisfaction variable, and (2) the influence of the Customer Satisfaction variable towards the Word of Mouth variable. The sample of this study is 200 respondents. The data analysis technique used Partial Least Square (PLS). Based on the results of the study it can be concluded that the Islamic Business Ethics Variable consisting of Free Will and Benevolence has a positive influence on Customer Satisfaction and the Customer Satisfaction variable has a positive influence on Word of Mouth. While the Unity, Equilibrium, and Responsibility variables do not affect Customer Satisfaction.</p> <p>****</p> <p><b><i>Penerapan etika bisnis islam dalam transaksi jual beli Online.</i></b> Pada dasarnya banyak hal yang dapat mempengaruhi <i>Customer Satisfaction</i>, salah satunya yaitu dengan penerapan etika bisnis. Dalam Islam, transaksi jual beli merupakan sesuatu yang diharamkan selama syarat-syarat sesuai dengan syariat Islam dapat dipenuhi. Etika Bisnis Islam menjamin pelaku bisnis, baik pebisnis, mitra bisnis, maupun konsumen akan saling mendapatkan keuntungan dalam suatu transaksi bisnis tertentu. Penelitian ini bertujuan untuk menganalisa pengaruh antara variabel-variabel Etika Bisnis Islam terhadap variabel <i>Customer Satisfaction</i>, dan (2) pengaruh antara variabel <i>Customer Satisfaction</i> terhadap variabel <i>Word of Mouth</i>. Sampel penelitian ini berjumlah 200 responden. Teknik analisis data yang digunakan adalah <i>Partial Least Square</i> (PLS). Berdasarkan hasil penelitian dapat disimpulkan bahwa Variabel Etika Bisnis Islam yang terdiri dari free will dan benevolence memiliki pengaruh positif terhadap <i>Customer Satisfaction</i> dan variabel <i>Customer Satisfaction</i> memiliki pengaruh yang positif terhadap <i>Word of Mouth</i>. Sedangkan variabel unity, equilibrium, dan responsibility tidak berpengaruh terhadap <i>Customer Satisfaction</i>.</p>

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## 1. Introduction

All forms of business activities unwittingly have happened a lot and always cover our daily activities and actions (Arifin, 2008). In the world of commerce, business is a very important thing for human life, because humans need money to meet their needs. And in the business world, marketing activities play an important role for business continuity.

Marketing is an activity to investigate the needs and desires of consumers, produce goods and services, determine prices, promote and distribute goods or services (Suryana, 2014). The main goal in the marketing concept is for consumers to be satisfied with what they want. In marketing of syariah, a business that is accompanied by a sincere feeling is solely to seek the pleasure of Allah SWT, then the entire transaction process is carried out in the presence of Allah SWT. This will be the basic capital for the business to grow greater, have a spiritual brand, have charisma, superior and be unique compared to others (Kartajaya & Sula, 2016).

Referring to this, the Word of Allah SWT in the epistle an-Nisaa' verse 29 which reads:

*"To those who have believed, do not consume one another's wealth unjustly but only [in lawful] business by mutual consent. And do not kill yourselves [or one another]. Indeed, Allah is to you ever Merciful". (QS. An-Nisaa':29)*

By adhering to the values contained in the Qur'an and Hadith, the Prophet Muhammad SAW did business professionally. These values become the basis for being able to direct business people in a fair and correct corridor. These are the foundations of law or Sharia in conducting a business (Kartajaya & Sula, 2016).

In current modern business, companies are bound to follow business ethics because there are no business activities can be managed and organized properly without implementing sound business ethics, especially for Muslims. There are two sources used as guidelines for business ethics in Islam, namely the Qur'an and Sunnah. Abu Hurairah ra from the Prophet Muhammad said: *"I have left you two matters. You will not go astray while holding on to the two, namely the Book of Allah and the Sunnah of His Messenger."* In Islamic Business Ethics, every business person in carrying out their business should not merely seek maximum profits, but the most important thing is to seek pleasure and blessing for the fortune given by Allah SWT. Profit is not merely a goal that must always be pursued and prioritized.

Prophet Muhammad SAW was a businessman who could be the best model in commercial practice in the time of jahiliyah. The success of Muhammad SAW in carrying out his business was influenced by his personality and behavior, which is Muhammad SAW always applied ethical values in trading. These ethical values are honesty, trustworthy, stay away from the practice of gharar, right to weigh, do not do ghabn and tadbis, do not carry out hoarding of goods (ikhtikar), and mutually beneficial (Saifullah, 2011).

Ethics comes from Ancient Greek: "ethikos", is the main branch of philosophy studies value or quality. Ethics includes analysis and application of concepts such as, right or wrong, good or bad, and Responsibility (Wahyu & Silaban, 2006). When viewed from an Islamic perspective, ethics means seeing or viewing what is good and bad socially or morally, because ethics is one that plays an important role in making and developing healthy and pious communities (Mawdoodi, 1994).

The application of ethics in Islam is the result of Islamic values, faith and devotion based on strong beliefs in the truth of Allah SWT. Islam is a source of values and ethics in all aspects of human life as a whole, including in the aspect of business discourse. Islamic business must be carried out for the purpose of worshiping to Allah SWT with the intention to fulfill Divine rules (Harahap, 2010). A number of basic axioms in Islamic Business Ethics have been developed and formulated by Muslim scholars are derived from the results of contemporary translations of the

fundamental concepts of Islamic moral values. These axioms consists of five basic concepts of Islamic Business Ethics, which consist of Unity, Equilibrium, Free Will, Responsibility, and Benevolence (ihsan).

Unity is a vertical dimension of Islam means that Allah sets certain limits on human behavior as a caliph on earth. So that humans are able to benefit others without sacrificing the rights of others (Djakfar, 2012). This relationship is a manifestation of the full surrender of humankind to Allah which is carried out unconditionally, by making ambitions, desires, and actions are subjected to Allah's commands. By integrating aspects of religious life with other aspects of life, such as economic aspects, this will lead to a feeling that humans always feel recorded in all their activities, including in economic activities. So that in conducting business activities, it is not easy to do deviant acts from all religious provisions.

Equilibrium in terms of economics has the power to shape one's thinking that a balanced attitude can lead people to situations require social functions for all things. Through this principle, economic actors are stimulated by their social sense so that they are sensitive in making contributions to those who are entitled. All aspects of life must be balanced in order to produce social security and order so that human life in the world and the hereafter will give birth to harmony and Equilibrium. In Islamic economic perspectives, human beings have Free Will to take all the actions and behavior (deed) needed to get the highest welfare from the resources contained in their power to be managed and utilized in order to prosper, but Free Will in Islam remains limited by Islamic values (Misanam, Suseno, & Hendrieanto, 2008). A good human being is a human who uses the Free Will in the framework of monotheism (tauhid) and Equilibrium. Human has been appointed by Allah as the Caliph on earth to prosper the earth while still observing the rules permitted in the Qur'an and Hadiths. This rule is intended for the benefit of humanity. Violations of Allah's rules will be held accountable in the last days.

Ihsan (Benevolence) means carrying out good deeds can provide benefits to others without certain obligations require someone to do good. Good deeds are performed as if seeing Allah, and if they are not able so to believe that Allah sees what we do. In terms of business, actions can support the implementation of Ihsan in business include generosity, service motives, and awareness of the presence of Allah and rules relating to the implementation becomes priorities. Islam emphasizes the concept of Responsibility in doing something, even if it does not ignore the individual Free Will. This means Islam requires freedom that having Responsibility, because someday at the end of the day humans must give Responsibility for all the actions they performed. Having Responsibility is an action highly upholds ethics and morals. Some forms of Responsibility between others: (1) Responsibility to oneself, (2) Responsibility to trustees, (3) Responsibility to people involved, and (4) Responsibility to customers and society.

Based on several axioms of Islamic Business Ethics, then all activities, processes, and systems in a business company should refer to these axioms so that are in accordance with Islamic Business Ethics. By applying the five axioms of Islamic Business Ethics, companies can minimize activities that are not allowed and contrary to Islamic sharia principles. By applying Islamic Business Ethics in the business, consumer trust will arise for business people. Consumers will feel treated and served ethically so that Customer Satisfaction will emerge. Customer Satisfaction is defined as a comparison of the level of one's feelings between performance/perceived results with desired expectations (Kotler, 2005). This comparison will result in satisfaction if what he gets (performance) exceeds what he expected. Conversely, when what they get is below the expectations they want, the customer will feel disappointed. Six core concepts about how to measure Customer Satisfaction according to Tjiptono (2006), namely: (1) Overall Customer Satisfaction, (2) Dimensions of

Customer Satisfaction, (3) Confirmation of expectations, (4) Interest in repurchasing, (5) Willingness to recommend products to family or friends, (6) Customer dissatisfaction.

The enhancement of Customer Satisfaction because the application of Islamic Business Ethics in a business is very profitable for business people. Consumers will always remember the experience they gained in conducting these business transactions and will spread the story to the people around them. They will become "billboards" running through these products and services. In marketing, this is commonly called Word of Mouth. Word of Mouth can be simply interpreted as a promotion of "from mouth to mouth", which has a positive meaning about how a consumer is willing to voluntarily recommend a product to another party. According to Silverman (2011) in his book *The Secrets of Word of Mouth Marketing* states that Word of Mouth is communication about products and services between people who are considered independent by companies provide products and services through certain media.

In a promotion mix consisting of advertising, sales promotion, publicity, personal sales, direct marketing and interactive media, all of them require relatively large costs. This is different from the promotion of Word of Mouth, which is one promotion that only requires a small fee and can even be done by the company without spending cost directly because it is voluntarily carried out by consumers who in fact are not marketing people or salespeople from companies. This shows that Word of Mouth promotion is more effective than other types of promotions. Kinsey mentions that several companies have successfully used Word of Mouth promotions are JCo Donut, Google and Youtube (Mulyadi, 2007). In addition, almost two-thirds of all sales occur in America are influenced by the promotion of Word of Mouth either directly or indirectly.

Word of Mouth promotion has been known for thousands of years ago, even before marketing science developed as it is today, many companies have used this promotion, when consumers feel satisfied in using products or services, they will tend to tell their experiences to others, especially the closest one. This type of promotion is not only an effective promotion method because it can become a company advertisement. Word of Mouth promotion does not only develop overseas, in Indonesia this marketing promotion strategy is also growing rapidly. Many companies in Indonesia use this promotion, even an Indonesian business portal, SWA, gives special awards to companies in Indonesia who have been running their best Word of Mouth promotions every year since 2013 (SWAOnline, 2013). Because of the effectiveness and efficiency of this promotion, many companies are prefer of this promotion strategy in their company.

In the online era, as today, Word of Mouth is even more important. BrightLocal's study titled *Local Consumer Review Survey*, showed that for local businesses in 2017, 97% of consumers read online reviews. While 85% of consumers trust an online review as a personal recommendation. In this study also shows regarding to the positive or negative of a review greatly affects the purchasing decision (Brightlocal, 2018).

Indonesia is one of the countries experiencing booming in internet usage. It is this number of internet users places Indonesia as the third largest country to access the internet, after China and India. Figure 1 shows the position of internet users in Asia (around 49% of the world).

The importance of this research is because at this time the development of online business in Indonesia besides being very fast is also very promising. Almost all business sectors today use the internet as a media transaction. The more and easier internet facilities, online shopping is now a new trend that is felt to be more efficient, simple and fast without significant obstacles encountered. Time and transportation costs are far more efficient and effective compared to transactions conducted face to face (Turban, King, Lee, & Viehland, 2002). Finally, online shopping is one of the lifestyles in Indonesia. On the other hand, the importance of this research is also because there is

no standard SOP (Standard Operating Process) about the application of business ethics in online companies

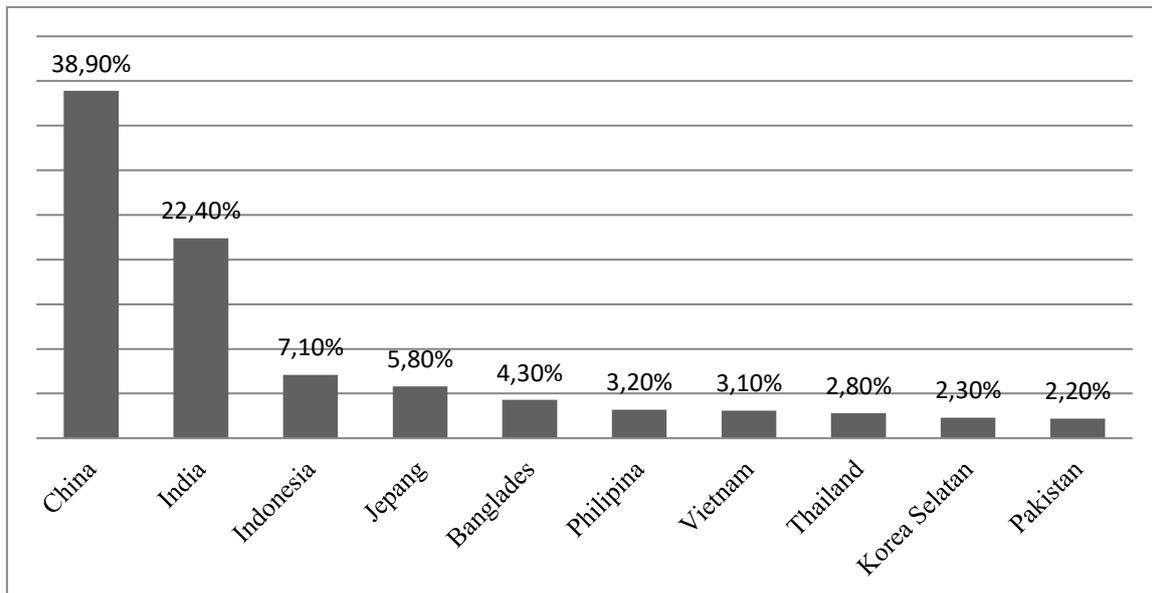


Figure 1. Asia Top Internet Countries

Source: (Www.internetworldstats.com, n.d.)

This causes some consumers to feel disappointed when making online purchases because the products they receive are different from the products displayed on social media. This shows that online business still violates business ethics, both intentionally and unintentionally, which can cause losses to consumers of these products. To avoid this, the online business must meet the principles of business ethics.

## 2. Research Method

This research includes quantitative research with the type of explanatory research. This research is focused on providing an explanation of the relationships between variables. Exogenous variables in this study consisted of Unity ( $X_1$ ), Equilibrium ( $X_2$ ), Free Will ( $X_3$ ), Responsibility ( $X_4$ ), and Benevolence ( $X_5$ ). For endogenous variables in this study are Customer Satisfaction and Word of Mouth.

The object of this research is consumers who have purchased products online. The population of this research is consumers who have purchased products online. Given that the population is very broad, this study is limited to consumers on the island of Java. This is because consumers who have purchased products online on Java Island have characteristics that are in line with the research topic so that the required data can be obtained. In addition, the selection of the object of this research is specifically for consumers who are Muslim. The reason for choosing the object of this research is Muslim consumers because they have an understanding of the application of Islamic Business Ethics.

The analysis technique used Structural Equation Modeling (SEM). The analytical tool used in this study is Partial Least Square (PLS). The use of PLS SEM as an analytical tool does not require large quantities of samples. According to Wijaya (2009) using the technique of maximum likelihood estimation, the recommended number of samples is between 100-200 respondents. Based on these two matters, then in this study the number of samples used was 200 respondents.

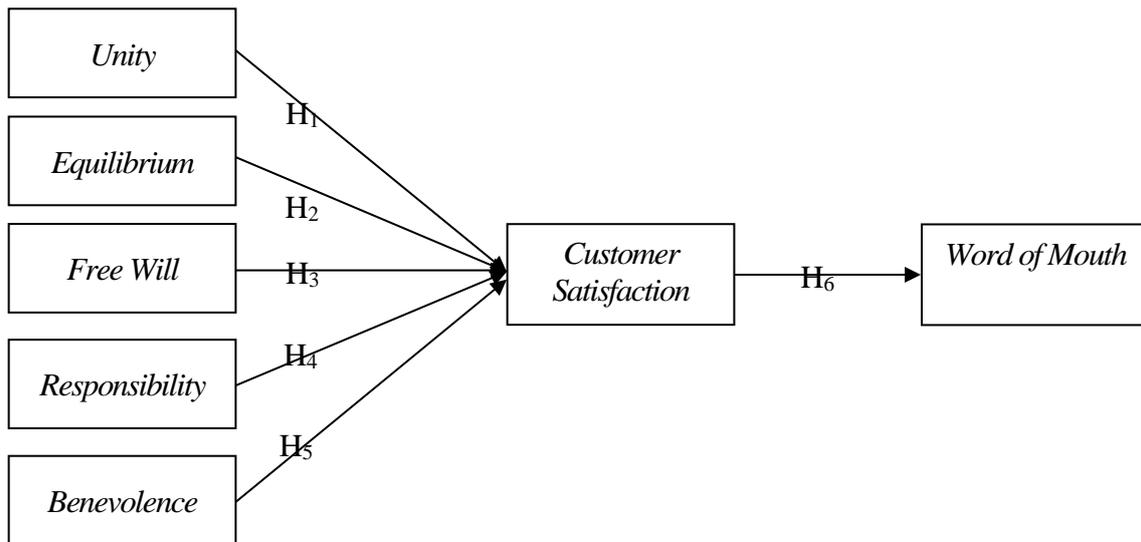


Figure 2. Research Framework

### 3. Result and Discussion

It was explained earlier that the number of respondents involved in this study and feasible to do further analysis amounted to 200 respondents. The researcher used Structural Equation Modeling (SEM) and SmartPLS 3.0 program in analyzing the conceptual framework of this research. Before testing the hypothesis, test the validity and test the reliability of the data to be analyzed firstly.

#### Evaluation of Measurement Model (Outer Model)

Outer model is a measurement used to test the validity and reliability test. Outer models using reflexive indicators are evaluated using convergent validity and discriminant validity from the indicative form of latent constructs and reliability indicators are assessed by viewing the results of composite reliability and Cronbach alpha.

#### Convergent Validity

Table 1. Value of AVE

Variable	AVE
Unity	0.682
Equilibrium	0.555
Free Will	0.635
Responsibility	0.735
Benevolence	0.770
Customer Satisfaction	0.588
Word of Mouth	0.638

Source: Processed of Primary Data, 2019

It can be concluded that the convergent validity of the 7 reflexive constructs is fulfilled because the value of  $AVE > 0.5$ .

#### Discrimination Validity

Discriminant validity is related to the principle that measurement of different constructs should not correlate with high.

Tabel 2. Latent Variable Correlations

	Benevolence	Customer Satisfaction	Equilibrium	Free Will	Responsibility	Unity	Word of Mouth
Benevolence	1.000						
Customer Satisfaction	0.633	1.000					
Equilibrium	0.680	0.502	1.000				
Free Will	0.595	0.722	0.555	1.000			
Responsibility	0.738	0.587	0.643	0.647	1.000		
Unity	0.591	0.432	0.784	0.498	0.542	1.000	
Word of Mouth	0.366	0.473	0.362	0.426	0.353	0.267	1.000

Source: Processed of Primary Data, 2019

From the comparison of latent variable correlation coefficients in Table 2 it can be seen that the correlation between constructs of BNV is higher with other constructs, as well as for other constructs. This shows that the discriminant validity is fulfilled.

**Reliability Test**

Reliability test in PLS can use two methods, namely Composite Reliability and Cronbachs Alpha.

Table 3. Value of Composite Reliability and Cronbachs Alpha

	Composite Reliability	Cronbachs Alpha
Benevolence	0.930	0.900
Customer Satisfaction	0.937	0.922
Equilibrium	0.881	0.837
Free Will	0.874	0.809
Responsibility	0.917	0.881
Unity	0.896	0.847
Word of Mouth	0.841	0.717

Source: Processed of Primary Data, 2019

Based on Table 3, it shows that the reliability test for all constructs has been fulfilled because of the numbers of Composite Reliability and Cronbachs Alpha > 0.7.

**Evaluation of Structural Model (Inner Model)**

The inner model is evaluated by viewing the value of R-Square for each endogenous latent variable as the predictive power of the structural model. To test each hypothesis in this study, it was carried out by looking at the magnitude of the structural path coefficients and the stability of the estimates evaluated using the statistical t-test obtained through the bootstrapping procedure.

Table 4. Value of R-Square

	R Square
Customer Satisfaction	0.587
Word of Mouth	0.224

Source: Processed of Primary Data, 2019

Based on Table 4 above, it can be seen that the R-Square value for the Customer Satisfaction variable is 0.587, means that the Customer Satisfaction variable can be explained by Unity, Equilibrium, Free Will, Responsibility, and Benevolence variables of 5.87%, and the remainder is influenced by other variables.

The variability of Word of Mouth can be explained by the Customer Satisfaction variable of 22.4% and the rest is influenced by other variables not examined in this study.

Table 5. Summary of Hypothesis Testing

Hypothesis	Original Sample (O)	T Statistics ( O/STDEV )	P Values	Conclusion
H <sub>1</sub> : Unity has an influence on Customer Satisfaction	-0.035	0.482	0.315	Not proven
H <sub>2</sub> : Equilibrium has an influence on Customer Satisfaction	0.000	0.006	0.498	Not proven
H <sub>3</sub> : Free Will has an influence on Customer Satisfaction	0.534	6.911	0.000	Proven
H <sub>4</sub> : Responsibility has an influence on Customer Satisfaction	0.028	0.358	0.360	Not proven
H <sub>5</sub> : Benevolence has an influence on Customer Satisfaction	0.315	4.019	0.000	Proven
H <sub>6</sub> : Customer Satisfaction has an influence on Word of Mouth	0.473	6.241	0.000	Proven

The path coefficient of the hypothesis in this study is shown in Table 5. The results of the analysis show that Free Will and Benevolence have a positive and significant influence on Customer Satisfaction and the Customer Satisfaction variable has a positive and significant effect on Word of Mouth. This means that H<sub>3</sub>, H<sub>5</sub>, and H<sub>6</sub> are accepted. While the Unity, Equilibrium, and Responsibility variables have a positive and insignificant effect on Customer Satisfaction. Then it can be concluded that H<sub>1</sub>, H<sub>2</sub>, and H<sub>4</sub> are rejected.

This is indicated by the t value and the significance level of each hypothesis greater than the minimum value of 1.96% and 5%.

**Discussion**

The results of this study indicate that Unity has no effect on Customer Satisfaction. This is because the concept of Unity (Tauhid) is the vertical dimension of Islam means that Allah SWT specifies certain limits on human behavior as so to provide benefits to individuals without sacrificing the rights of other individuals (Badroen, Suhendra, Mufraeni, & Bashori, 2007). Due to this variable is related to the feeling in the seller in doing everything, including in conducting online business activities, this does not directly affect Customer Satisfaction. This variable is only related to the sellers' self-relationship with Allah SWT, that all activities carried out will always be recorded by Allah SWT.

Equilibrium variables and fairness to consumers and employees is one of the factors forming Customer Satisfaction. However, the results in this study, justice as an axiom in Islamic Business Ethics shows that justice has no effect on Customer Satisfaction in online purchasing. This is seen in terms of fairness applied to all consumers who buy online. Each consumer cannot compare how the service they receive with services received by other consumers because online purchasing do not require face-to-face meetings between consumers and sellers.

In addition, consumers are faced with the demand for the purchasing of a particular product that is only found through online purchasing, so consumers do not think too much about how the services provided to them are compared to other consumers. This shows that the axiom of justice has no effect on Customer Satisfaction if the purchasing is made online.

Freedom in making purchasing online proved to have a positive influence on Customer Satisfaction. This means that if the seller gives freedom to consumers in terms of the selection of goods, how to transact, payment, and the selection of ways of shipping goods will further increase the satisfaction felt by consumers. This is consistent with the research conducted by Barus and

Nuriani (2016) states that the application of the Free Will axiom in an effort will increase Customer Satisfaction.

The central point of Islamic Business Ethics is to determine human freedom to act and having Responsibility because of trust in the omnipotence of Allah SWT. But this Free Will is not absolute, because if Free Will of the human is absolute, it will rival the omnipotence of Allah SWT as the creator of all beings, including humans themselves.

The application of Ihsan (Benevolence) in the online sales business also shows an influence on the satisfaction felt by consumers. This is because every good deed carried out by the seller without any obligation is established which requires the seller to do this to the consumer will be felt directly by the consumer. Consumers will feel valued and comfortable doing transactions online even though they are not face to face with the seller. This is in line with the results of Barus and Nuriani (2016).

The implementation of the Responsibility variable in online business shows that Responsibility has no effect on Customer Satisfaction. This is because there are many sellers of the same product in online sales, so if there is one seller who feels less responsive during the transaction process. For future purchasing, consumers will shift to other online sellers. So the Responsibility of one seller does not affect Customer Satisfaction.

Furthermore, Customer Satisfaction variables are also proven to have an effect on Word of Mouth. Satisfaction with the characteristics presence in online shopping transactions that apply Islamic Business Ethics in business transactions encourages communication of Word of Mouth. To increase Customer Satisfaction, companies can improve customer service systems so that consumer expectations can be seen by looking at the experiences experienced by consumers. When consumers are satisfied, they will make a positive Word of Mouth and recommend those around you to make purchasing online. The results of this study are consistent with research conducted by Utami and Hanum (2010); Chaniotakis and Lymperopoulos (2009); Erida (2009); Avinandan and Prithwiraj (2003); Nabila, Wahyuni and Nugroho (2015) and Ranaweera and Prabhu (2003).

#### 4. Conclusions

Based on the results and discussion, can conclude it that there is a positive influence between the Free Will, and Benevolence in Islamic Business Ethics and Customer Satisfaction in online buying and selling transactions. while the unity, equilibrium and responsibility variables in Islamic Business Ethics have no effect on Customer Satisfaction in online buying and selling transactions. As for the Customer Satisfaction in Islamic Business Ethics has a positive effect on Word of Mouth in online buying and selling transactions.

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