



Online buying and selling with *Salam* contract in the consumption behavior of millennial youth

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ABSTRACT

The era of globalization can be said to be the spread of habits that have become worldwide relationships in the social life on a larger scale, including in Indonesia, which is still in the category of developing countries. The current developing trend is buying and selling online, buying and selling online is a buying and selling transaction where the buyer must order first. In fiqh terms, it is called *bay 'as-salam*. This results in the occurrence of consumptive behavior, namely where a person's act of buying an item without any reasonable consideration that the person buying an item is not based on a need factor. This study aims to find out about buying and selling in the view of Islam, as well as the practice of buying and selling *salam* (orders) online and to find out the consumer behavior of millennial teenagers today. This study uses a qualitative method. The type of research used by the author is library research, a series of activities related to library data collection methods.

Era globalisasi dapat dikatakan sebagai penyebaran kebiasaan-kebiasaan yang sudah mendunia, hubungan dalam kehidupan sosial pada skala yang lebih besar termasuk pada negara Indonesia yang masih dalam kategori negara berkembang. Trend yang berkembang saat ini yaitu jual beli online, jual beli online adalah suatu transaksi jual beli dimana pembeli harus memesan terlebih dahulu, dalam istilah *fikih* disebut *bay 'as-salam*. Hal tersebut mengakibatkan terjadinya tindakan perilaku konsumtif yaitu di mana tindakan seseorang membeli suatu barang tanpa adanya pertimbangan yang wajar di mana orang tersebut dalam membeli suatu barang tidak didasari oleh faktor kebutuhan. Dalam penelitian ini bertujuan untuk mengetahui jual beli dalam pandangan Islam, serta untuk mengetahui praktik jual beli *salam* (pesanan) secara *online*, dan untuk mengetahui perilaku konsumtif remaja milenial saat ini. Penelitian ini menggunakan metode kualitatif. Jenis penelitian yang digunakan penulis adalah penelitian kepustakaan, yaitu rangkaian kegiatan yang berkaitan dengan metode pengumpulan data kepustakaan.

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1. Introduction

Nowadays, development is one of the phenomena of rapid technological development (Mahmudah & Puspita, 2021). This development is included in internet use in everyday life. Technology innovation is overgrowing in this era (Puspita et al., 2020). One of the main areas that are significantly affected by the internet is the way people make transactions, make business, and trade in new and competitive environments (Sholikhin et al., 2019).

The millennial generation is a generation born between 1980 and the present year. This generation is very familiar with the world of digital-based technology, one of which is that gadgets are part of their lifestyle. Many instant technology uses have facilitated various millennial generation activities, including the internet (Ahmad, 2020). This generation is more adaptive to technology (Hawkin & Mothersbough, 2014).

Internet use is increasingly popular in the eyes of the millennial generation, including teenagers. Although empirically, online purchases are also made by other generations (Puspita et al., 2021). Adolescents are part of society who are very close to the problem of access to information and the world of the internet. Buying and selling online is a form of change presented by the internet in terms of innovation in shopping. The consumption pattern of teenagers, especially the consumption of fashion products, has recently increased. Teenagers are interested in consuming fashion products because they follow the trend of millennial youth. High consumption patterns tend to be consumptive. For this reason, the increasing number of producers selling goods through online shopping, especially fashion products, will further increase teenagers to make transactions through buying and selling online to meet their needs. In addition, adolescents perceive that they will be accepted in their friends' environment if they feel they are following the lifestyle of their friends who are constantly shopping online to fulfill their daily needs (Thohiroh, 2015).

Islam regulates a strong relationship between morality, faith, worship, and *muamalah*. The *muamalah* aspect is the rule of the game for humans in carrying out a social life and the basis for building an economic system under Islamic values. The teachings of *muamalah* will hold people back from justifying any means to seek sustenance. *Muamalah* teaches all ways to obtain sustenance in a lawful and good way. To avoid harm, everyone must fulfill their daily needs by needing each other and cannot live without transactions. This fact is what causes buying and selling transactions.

In the *Islamic muamalah* system, there are several forms of trade transactions. One of them is the sale and purchase of *salam* or orders. In practice, there are two kinds of buying and selling: direct and indirect. Direct buying and selling, for example, buying and selling transactions in the market, where buyers and sellers meet directly and buyers can see the goods and choose the goods to be bought directly. While indirect buying and selling are done by buying and selling *salam* (orders), buyers can make purchases anywhere and anytime, for example, by buying and selling orders online, where buyers can directly choose the goods needed in the form of an order. Still, the goods being sold The purchase is only shown in the form of a picture accompanied by the item's price and specifics (Nurmalia, 2018).

Buying and selling in Islam are included in the study of fiqh, especially fiqh *muamalah*. Fiqh was born from the scholars' understanding of religious texts, both the Qur'an and hadith. Each scholar has their method of exploring law, including buying and selling (Apipudin, 2016).

Every human being has different needs and to fulfill these needs, every human being consumes goods and services. This is because, every day, people are faced with so many advertisements and suggestions for product promotions. All these things lead to one thing, namely persuading consumers to buy a product, and this is the task of market players in taking steps or strategies to dominate the market. Shopping is a word that is often used daily in the context of the economy, both in the business

world and in the household. However, the same word has developed its meaning as a reflection of the recreational lifestyle of certain economic class people (Asri, 2012).

Currently, an online shop is in the interest and trend among teenagers. Making online shopping transactions is enjoyed by everyone, not just teenagers. Because of this new method, teenagers no longer find it difficult to get the things they want; online shopping users are mostly millennials (Nisa, 2014). An online shop is a storage facility or facility to offer goods and services via the internet so that buyers or online shop visitors can see goods in online stores (Tiona, 2019). In the online shop, consumers can see goods in the form of pictures or photos; sometimes, videos are also served. An online Shop is a place to sell whose activities occur online (Sari, 2015).

Buying and selling online is a buying and selling transaction where the buyer must place an order in advance or also called buying and selling orders in Islamic jurisprudence called bay' as-salam, which is a contract in which the delivery of the goods is delayed, or sells goods with the characteristics, criteria, types, characteristics. A clear characteristic by paying the price/capital early, or in the millennial era now paying in advance via transfer, while the goods are delivered later, as in the sale and purchase of *salam*, the pillars and conditions must be met (Mardani, 2012).

Adolescence is a period when a child experiences changes, not only physically but psychologically; adolescents also experience changes. Adolescence is a period of transition, where a teenager grows toward maturity. The maturity in question is regarding emotions, ways of thinking, and behaving. At that time, adolescents will become unstable and easily influenced; this will impact attitudes, character, and behavior. This period for teenagers is a time when they enter the real community environment, today's teenagers include the millennial generation who have been surrounded by technological advances since childhood (Zhafira, 2019).

A person's consumptive behavior is behavior that no longer buys things that are really needed, but buys goods just to buy and try products, even though they don't actually need the product. According to one expert, consumptive behavior is the human tendency to consume without limits, humans will be more concerned with wants than needs. When humans no longer buy goods, it is shown to the public through media that aims to influence other people to try and finally purchase the products offered (Askasari Ayu, 2020). Consumptive behavior will take root in the lifestyle of teenagers and can cause problems in their lives (Aeni, 2019).

Previous research that was used as a literature review by the author focused on buying and selling *salam* (orders) online discusses the sale and purchase of *salam* according to *Syafi'iyah* but the discussion thesis and the problem is different from the author's work, this thesis discusses how to buy and sell *salam* (orders) online in an Islamic view whose object is students, while The writer is a millennial teenager.

Thus, this research is not the main paper that discusses adolescent consumptive behavior or online buying and selling in previous works or research that has discussed this matter, but in different subjects and places. This study focuses on the consumer behavior of teenagers in the millennial era towards online buying and selling using the *Salam* contract which is still being intensified now.

2. Research Method

The research method is scientifically to obtain data to describe, prove, develop and find knowledge, and theories, to understand, solve, and anticipate problems in human life. The type of research used by the author is library research, namely activities related to library data collection methods. At the same time, the author's approach in this research is a normative juridical approach, which is an approach to the problem under study based on the rules contained in the Qur'an and al-Hadith related to the problem of cooperation between publishers and Google AdSense.

Sources of data used in this study are to use secondary data sources in the form of official documents and books related to this discussion. Data collection techniques in research include observation and documentation. Observations are made directly on the object under study, and it is possible to provide research on the object under study. In this study, the author will make direct observations on the internet. Documentation, with the intention of searching for data or information in the form of written objects, for example: books, magazines, documents, e-books, forums, web, articles, regulations and other daily notes.

The technique used in this research is a qualitative method, which is used to understand the phenomenon of what is experienced by the research subject holistically and by way of description in the form of words and language in a special natural context and by utilizing various methods. The study results were then analyzed using descriptive verification techniques with an inductive mindset. This mindset was used to analyze specific data based on the facts of the research results and then draw general conclusions. Namely revealing the facts of the research results.

3. Result and Discussion

Buy and sell

Muamalah fiqh is a science that explains transactions based on Islamic law, concerning human behavior which is taken from detailed arguments. In short, *muamalah* fiqh is a science that teaches about transaction procedures under Islamic teachings. There is a lot to be had in transactions, all involving each individual with the other. One form of this transaction is buying and selling. Buying and selling is a daily activity between one person and another to exchange (Rasyid et al., 2020).

In order for a transaction to remain on the rails of the *Shari'a*, the sale and purchase transaction must meet the pillars and conditions that have been applied by the *fuqaha'* (fiqh scholars). *Sayyid Sabiq* divides the pillars of buying and selling into three types. First, *Ijab* and *Qobul*: are statements that indicate an agreement between two parties to sell and buy. In this case, the *qobul* must be pronounced immediately after the *ijab*. Both *Aqidain*, or both parties (seller and buyer). Third *Ma'qud alaihi* or goods traded.

As for the terms of sale and purchase, there are two conditions: the condition for the goods being traded and the condition for the person who transacts the seller and the buyer. Conditions for goods, namely: holy, useful, not dependent on certain conditions, not limited in time, can be handed over, own property, visible and visible.

Buying and selling in *fiqh* terms are called *al-bai'*, which means selling, replacing, and exchanging something for something else. *Albai'* pronunciation in Arabic is sometimes used to mean the opposite, namely the word *Asyisyifa* (buy). Thus, the word *al-bai'* means to sell, but at the same time, it also means to buy. According to the language, buying and selling means exchanging something for something. Meanwhile, according to the term, what is meant by buying and selling or business is exchanging goods for goods or goods for money by relinquishing property rights from one to another based on mutual consent (Shobirin, 2015).

Salam

The word *al-salam* is *isim masdar* from *fi'il madi salima*. While the essential *masdar* is *al-salam*, the meaning of *salam*, according to language, is to hasten and prioritize payment. *Salam* can also be called *salaf*, but *salam* is the language used by the *Hijas* people, while *salaf* is the language used by Iraq experts. Thus *bay' salam* can also be called *bay' salaf*. According to sharia terms, the *salam* contract is defined by the *fuqaha* in general, namely the sale and purchase of goods whose nature is stated in the dependents in exchange for payments made on the spot (Hasanah, 2018).

Salam sale and purchase is a sale and purchase contract for ordered goods between buyers; *salam* sale is a sale and purchase contract for ordered goods between a buyer and a seller. The specifications and price of the ordered goods must have been agreed upon at the beginning of the contract, while the payment is made in full in advance (Saprida, 2016).

The scholars' agreement (*ijma'*) regarding the permissible sale and purchase of *salam* is quoted from *Ibn Mundzir*, who said that all scholars have agreed that the sale and purchase of *salam* are permissible because there are needs and needs to facilitate human affairs. Owners of the agricultural, plantation, or commercial land sometimes need capital to manage their business until it is ready to be marketed, so buying and selling *salam* is allowed to accommodate their needs. The provisions of this *ijma'* provide legalization of the practice of financing/buying and selling *salam*.

There are four ethics of buying with *salam*. First, each one should be honest and sincere, and trustworthy in the agreements that have been made. Second, the seller should try to fulfill the conditions set. Third, buyers should not try to refuse the promised goods by making various false excuses. Fourth, if the goods brought are less than the conditions that have been made, each of them should take steps and seek the best decision.

Consumptive Behaviour

A person's consumptive behavior is behavior that no longer buys things that are really needed, but buys goods just to buy and try products, even though they don't actually need the product. Continuing consumption behavior will cause female students to behave consumptively by fulfilling their needs excessively based on being interested in the products offered or even because their college friends also buy goods online. Students buy things online because it is easy and doesn't make them bother going out of the house to fulfill their needs.

Aspects of consumptive behavior are Impulsive Buying, wasting, and seeking pleasure. The desire to continue shopping will endanger financial conditions. If consumptive behavior is not eliminated, it will experience economic difficulties. Tips for eliminating it include thinking realistically, setting priorities, changing mindsets, and thinking clearly before deciding (Thohiroh, 2015).

Previously, buying and selling carried out by teenagers was in the market/store/mall. Still, after buying and selling online or online shop, it is now the influence of teenagers in shopping, starting from shopping directly or transacting directly (offline) in the market/store/mall, switching to selling. Buy online to transact online because buying and selling online has an appeal when compared to transacting or shopping directly (offline) so that it raises consumptive behavior that can be seen from changes in consumer behavior patterns and lifestyles of teenagers in online buying and selling transactions.

4. Conclusion

Internet users are experiencing rapid development, and many advantages make it easier for users, not to mention millennial teenagers in this era; teenagers are part of society that is very close to the problem of accessing information and the internet world. Buying and selling online is one of buying and selling transactions or shopping through the internet. Many conveniences are offered in the buying and selling transaction model that is popular in the current era. Teenagers are interested in consuming the products offered in online buying and selling because they want to follow today's trends, consumption patterns, and teenage consumption lifestyles that turn into consumptive from getting to know to buy and sell online.

Salam buying and selling is a contract for buying and selling ordered goods between a buyer and a seller. The specifications and price of the ordered goods must have been agreed at the beginning of the contract, while payment is made in full in advance. The sale and purchase of *salam* is a sale and

purchase contract that is allowed. This is based on the arguments contained in the Qur'an. The pillars of *salam* are sellers and buyers, there are goods and money, and there is *sighat* (*lafadz* contract). While the terms of sale and purchase of *salam* according to the agreement of the scholars there are five, namely the type of object of sale and purchase of *salam* must be clear, the nature of the object of sale and purchase of greetings must be clear, the level or size of the object of sale and purchase of *salam* must be clear, the period of ordering the object of sale and purchase of greetings must be clear, assumptions the capital issued must be known to each party.

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