

ACCOUNTING ANALYSIS OF ONLINE BUYING AND SELLING TRANSACTIONS WITH SALAM CONTRACTS

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ABSTRACT

This article analyzes the application of the Salam Agreement in online buying and selling transactions. The Salam contract is a financial instrument in Islamic law which regulates the purchase of goods that do not yet exist or are not yet finished. This study aims to understand the appropriate accounting mechanisms for salam transactions on online platforms and assess whether these practices are consistent with Sharia principles. The study methodology includes literature studies and case analysis of various e-commerce platforms that implement Salam contracts. The findings show that although the greeting concept can be applied to online transactions, there are still several accounting challenges that require special attention, such as revenue recognition and risk management. This article recommends the development of more detailed and specific accounting standards to ensure that salam transactions in online buying and selling remain in accordance with sharia principles and applicable accounting practices.

Keywords: Salam accounting, online buying and selling transactions, sharia principles, purchasing goods, Islamic law, compliance, taxpayer

INTRODUCTION

The meaning of this greeting was stated by the Hanafi school of Qamariddin bin al-Hammam as follows: "Indeed, what is meant by salam shara is buying and selling tempo with cash". The scholars of this school of thought are of the opinion that salaam means that the product being purchased does not yet exist, only its characteristics, The type and size are mentioned in court. However, it can be concluded that this is a form of sale where the price of the product is paid in cash. With the progress of the times and the need for technology in everything we do in making contracts, advances in electronics technology and science and technology are also utilized in buying and selling. In this case it means designing and implementing changes in people's lifestyles, including the economic sector, especially the commercial sector. Everything is possible with technology, and you can buy and sell remotely just by exchanging data (electronic/non-face-to-face trading). face). The presence of a welcome agreement during online transactions makes it easier for buyers to order products via any internet-connected device. With the increasing popularity of online buying and selling with Salam contracts, various online buying and selling websites have emerged. This website serves customer needs with simple offers and provides fast processing and distribution throughout Indonesia. This success can be seen through the large number of users of online shopping and selling applications as well as the availability of various products for all groups at relatively affordable prices. One of the basics of Islamic trading that must be followed by Muslim businesspeople is to avoid uncertainty during buying and selling transactions. Gharar is a type of business that is prohibited by Islam. These principles are well known in Islamic trading. Islam justifies online business, but if it contains elements of Jalal then the law becomes haram. For this reason, online companies must provide a comprehensive description of the goods they sell. When buying and selling in accordance with Islam, both consumers and traders are obliged to avoid usury and other inherent practices. You must understand the basic components and terms of transactions regarding traders, consumers, and the goods being traded. This is to ensure that transactions are carried out fairly and honestly. If businesspeople study Islamic economics, they will be able to run their business ethically. Buying and selling can be justified by offering a reasonable profit. Most scholars believe that greetings are based on three main pillars. First, Sigat, also called Ijab Kabul, refers to both parties involved in a contract: the party who makes the contract and the party who accepts it. Second, sigat also includes the

provision of goods or services as a substitute for money. Online trading or e-commerce only involves the price of goods, not transactions in the form of goods or money that occur directly in the real world. Online transactions are usually displayed using visual media (photos and videos) to help understand the type and quality of the products being traded. Buying and selling greeting cards is valid if it is carried out in accordance with the conditions agreed upon during the transaction, such as quality, quantity, price and delivery time of the goods. Even if the product is not physically present at the time of the transaction, its quality and quantity must be clearly visible at the time of buying and selling. Every industry and development path is influenced by globalization. One of the main themes that is widely discussed is technological development. The emergence of the Internet has become a truly useful tool in providing new realities to humanity which is closely related to the issue of technological development, because it has the ability to usher in many transformations in the world (Syamsiah, 2021).

The Internet removes time and distance limitations. The internet allows people to carry out complex tasks in the physical world, but these tasks can also be completed very easily in the virtual world (Fitria, 2017). With the development of telecommunications technology, people feel the world is getting farther and closer. All products offered do not need to be physically presented to buyers (Abduroman et al., 2020).

METHODS

The type of research used is literature study. The literature study method is a series of activities related to methods of collecting library data, reading and taking notes, and managing research materials (Zed, 2014: 3). The data used comes from textbooks, journals, scientific articles, literature reviews which contain the concepts being researched.

RESULTS

The greeting sale and purchase agreement is an agreement between consumers and traders regarding the sale of ordered products. The details and quality of the goods ordered must be agreed at the beginning of the contract. The same thing is emphasized in the Koran, especially Surah Al-Baqarah 282, buying and selling salam is a permitted sale and purchase agreement.

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا تَدَايَنْتُمْ بِدَيْنٍ إِلَى أَجَلٍ مُّسَمًّى فَاكْتُبُوهُ وَلْيَكُنْ بِبَيْنِكُمْ كَاتِبٌ بِالْعَدْلِ وَلَا يَأْبَ كَاتِبٌ أَنْ يَكْتُبَ كَمَا عَلَّمَهُ اللَّهُ فَلْيَكْتُبْ وَلْيُمْلَأِ الَّذِي عَلَيْهِ الْحَقُّ وَلْيَتَّقِ اللَّهَ رَبَّهُ وَلَا يَبْخَسْ مِنْهُ شَيْئًا فَإِنْ كَانَ الَّذِي عَلَيْهِ الْحَقُّ سَفِيهًا أَوْ ضَعِيفًا أَوْ لَا يَسْتَطِيعُ أَنْ يُمِلَّ هُوَ فَلْيُمْلَأْ وَلْيُهُ بِالْعَدْلِ وَاسْتَشْهِدُوا شَهِيدَيْنِ مِنْ رِجَالِكُمْ فَإِنْ لَمْ يَكُونَا رَجُلَيْنِ فَرَجُلٌ وَامْرَأَتَانِ مِمَّنْ تَرْضَوْنَ مِنَ الشُّهَدَاءِ أَنْ تَضِلَّ إِحْدَاهُمَا فَتُذَكِّرَ إِحْدَاهُمَا الْأُخْرَى وَلَا يَأْبَ الشُّهَدَاءُ إِذَا مَا دُعُوا وَلَا تَسْأَلُوا أَنْ تَكْتُبُوهُ صَغِيرًا أَوْ كَبِيرًا إِلَى أَجَلِهِ ذَلِكُمْ أَقْسَطُ عِنْدَ اللَّهِ وَأَقْوَمُ لِلشَّهَادَةِ وَأَدْنَى أَلَّا تَرْتَابُوا إِلَّا أَنْ تَكُونَ تِجَارَةً حَاضِرَةً تُدِيرُونَهَا بَيْنَكُمْ فَلَيْسَ عَلَيْكُمْ جُنَاحٌ أَلَّا تَكْتُبُوهَا وَأَشْهِدُوا إِذَا تَبَايَعْتُمْ وَلَا يُضَارَ كَاتِبٌ وَلَا شَهِيدٌ وَإِنْ تَفْعَلُوا فَإِنَّهُ فُسُوقٌ بِكُمْ وَاتَّقُوا اللَّهَ وَيُعَلِّمُكُمُ اللَّهُ وَاللَّهُ بِكُلِّ شَيْءٍ عَلِيمٌ

"O you who believe, if you don't pay charity in cash for a specified time, you should write it down. And let a writer among you write it correctly. And let the writer not be reluctant to write it as Allah has taught him, so let him write, and let the person who is in debt accept (what he will write), and let him fear Allah his Lord, and let him not reduce his debt in the slightest. If the debtor is a person who is weak of mind or weak (in his condition) or he himself is unable to implement it, then let his guardian implement it honestly. And testify with two male witnesses (among you). If there are not two men, then (permissible) one man and two women from among the witnesses whom you please, so that if one forgets, the other person reminds him. The witnesses should not be reluctant (to provide information) if they are summoned; and don't get tired of writing down debts, whether small or large, until the deadline for paying them. That way, it is fairer in the sight of Allah and strengthens your testimony and is closer to not (giving rise to) your doubts. (Write your mu'amalah), unless the mu'amalah is a cash trade that you carry out between you, then there is no sin for you, (if) you do not write it. And bear witness when you buy and sell; and let the writer and witness not make things difficult for each other. If you do (that), then indeed it is an act

of wickedness on your part. And fear Allah; Allah teaches you; and Allah is All-Knowing of everything."

In a hadith from the sunnah, it is stated that when the Messenger of Allah arrived in the city of Medina, he found the local residents making a salaf (salam) contract for fruit with a period of one to three years. He said, "Whoever performs salaf, he should do it with a clear measure, scale and tempo." The ijmak of the ulama agreed that the greeting contract was permissible because of the needs of the community. Farmers and traders need funds for daily needs or to care for their crops until harvest, so the salam contract is a viable solution to meet these needs. According to "Islamic Fiqh" Sulaiman Rasyid, the pillars of buying and selling salam are: 1. Buyers (Muslims) who submit requests and order a product; 2. The seller (Muslim) is responsible for the delivery of the ordered product; 3. Capital or money is often called price (tsaman); 4. Merchandise known as Muslan Fiqh.

Terms of greeting are 1). The money must be paid at the place of contract. This means that payment is made in advance; 2) Goods are the responsibility of the seller; 3) Products can be delivered at the promised time. This means that the goods must arrive at the promised time. Therefore, we do not accept orders for fruit that is not in season; 4) The dimensions of the goods must be clear, including sizes, scales, measurements or numbers, in accordance with the sales habits of the goods; 5) Know and explain the characteristics of a product. These characteristics mean that prices and people's desires for these goods may differ. These characteristics must be clear to avoid doubts that could cause disputes between the parties (vendor and seller); 6) If the contracted location is not suitable for receiving the goods, a pick-up location will be determined. The welcome agreement must be sustainable. In other words, there is no call provision.

Buying and selling transactions carried out via the internet can be classified as buying and selling salam contracts. In this type of sale and purchase, the goods to be received at a later date are paid for with current money or the goods described are sold with a deposit. This means that the capital is paid up front, while the promised goods or objects are held until a certain time. In other words, goods are currently being handed over in exchange for goods whose specifications have been explained and will be handed over in the future. If buyers buy and sell online via platforms such as Shopee, Tokopedia, and others, they first order the product from the seller. Because the price is listed in the seller's promotion, buyers who order directly have agreed to the price listed. After the order and payment are made, the seller then handles the buyer's order and the goods will be sent. No price offer. All basic requirements that apply to regular buying and selling also apply to greeting buying and selling. However, there are several differences between the two, such as: In greeting sales, the seller can sell items that he does not yet own, whereas in ordinary sales this is not necessary. In salam buying and selling, the seller cannot sell goods he already owns. In buying and selling salam, only goods are sold whose quality and quantity can be known with certainty. Meanwhile, in ordinary buying and selling, all goods that can be owned can be sold, apart from goods that are prohibited by the Koran and Sunnah. Due to public demand for this agreement, in greeting sales payment must be made when the contract is agreed, whereas in ordinary sales the payment can be postponed or paid upon delivery. In conclusion, the basic rule prohibiting the sale of goods without goods has been abolished in the sale of salam. In short, because of the people's need for this contract, the basic rule of sale and purchase of salam has been abolished.

Because of its enormous wisdom and benefits, and because human needs for muamalat are often not met, this greeting contract is permissible according to the Shari'a. By using a greeting contract, both sellers and buyers can gain profits and benefits. In most cases, buyers receive the following benefits: Confidence that goods will be received quickly, in large quantities, and at a lower price than expected. At the same time, the seller also makes a profit that is proportional to the buyer's profit. Sellers are free to meet buyers' needs because there is usually a time lag. The seller receives money to carry out his business so that he can advance his business without having to pay interest. For this reason, before

the validity period expires, the seller can use this capital to run his business and achieve maximum profits without incurring any responsibility. The time lapse between payment and delivery of the ordered product may take a long time.

CONCLUSION

Salam sales is a business that determines the nature and standards of a product and pays money in advance while delivering the goods at a predetermined time. A salam contract is a trading contract using special conditions and payment in advance. Therefore, if the product ordered can be identified with clear criteria, then these criteria must be included. The goal is to ensure that both parties agree on the project in question as if it were right in front of them. So it is hoped that there will be no disputes when this plan is mature.

This type of transaction is permitted based on the Koran and the Hadith of the Prophet which recommends considering quality, quantity and the right time when buying and selling greetings. During the sale and purchase of salam, the Muslim side (buyer) is the part that needs and buys the goods, while the Muslim ilay (seller) is the part that provides the required product with capital or money. There are also the terms "tsaman" (referring to price), "muslan fiih" (referring to buying and selling goods), "shigat" (referring to "agree" and "qabul").

According to the consensus of the ulama, there are five conditions in buying and selling salam: the type and nature of the object must be clear, the quantity or size of the object must be clear, the order period must be clear, and both parties must know the amount of capital spent.

The author knows that the writing of this article is still far from perfect and the author will use more reliable and trustworthy sources to explain this article in more focus and detail at a later date. Therefore, readers are expected to provide constructive criticism and suggestions for further evaluation material.

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