

REVENUE INCREASE OF TOKOPEDIA COMMUNITY
YOGYAKARTA FROM THE PERSPECTIVE OF ISLAMIC BUSINESS
ETHICS

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Abstract

Tokopedia as one of the leading marketplaces in Indonesia has thousands of sellers. One of Tokopedia communities that actively seeks to develop business is Tokopedia Community Yogyakarta. With an increasing number of business players to meet consumer needs, business players face challenges of reaching more buyers and increasing revenue. This study aimed to analyze the increase in revenue of Tokopedia Community Yogyakarta seen from the perspective of Islamic business ethics. This study used a qualitative descriptive method. The results of the research showed that several factors affect the revenue of Tokopedia Community Yogyakarta, namely 1) Products, 2) Promotions, 3) Prices, 4) Services and 5) Other factors including economic conditions and trends, in terms of 5 axioms of Islamic business ethics, namely unity, equilibrium, free will, responsibility, and virtue. In fact, the increase in revenue of Tokopedia Community Yogyakarta has been in line with the principles of Islamic business ethics. However, in terms of prices, there is a violation in the form of a price war, causing both the fall in product prices and disadvantages to other sellers.

Keywords: Revenue Increase, Tokopedia Community, Islamic Business Ethics

A. Introduction

Economic development has evolved interestingly, especially its transition from conventional to a technology-based transaction. Continuous inventions spark new ideas to cater to people's needs; however, the inventions are achieved through processes, like, formulating information, finding theories, and getting experiences. Technological development is closely connected to internet invention in 1969. Internet was initially invented for military purposes, especially to deal with the territorial nuclear threat. In the past, people used telegraph to conduct distant communication. Recent progress illustrates that the function of distant communication has been effectively covered by the internet as it is also extensively

used in show business, education, commercials, political campaign, and even crimes. In this sense, internet has also contributed to the growth of economy.

Online business, which is mainly utilized internet connection, creates groups of service provider by making marketplace or online market. Some successful examples of market place are Amazon.com and eBay.com that became popular in 1994 and 1995. In Indonesia, The Ministry of Information and Communication mentions that online transaction has reached 130 trillion rupiahs in 2013.¹ The number is predictably doubled in the current year.

Marketplace grows significantly as it provides promotions and free facilities, especially in starting the online business. For its customers, marketplace gives perceptible options since they can choose sellers with good reputation and best price. In addition, marketplace is considered safe because it uses joint account to make sure the customer has paid and the seller has delivered the product. Online service providers—either using marketplace or personalized website—offer various promotions, such as special discounts, free delivery, guaranty, and joint account. A potential customer can easily ask or confirm to the seller through phone calls or text messages.

Nevertheless, online business still has its risks. There are cases where sellers receive fake transfer receipts. Also, customers request for a replacement of products that he/she never claims. It certainly affects both potential customer and seller's trust in ethics used in running an online business; thus, similar crimes need to be seriously treated. In Islam, ethics are the basis of all life aspects. In terms of business, they ensure human beings' prosperity. Islamic business ethics contain Islamic principles in business activities from the perspectives of Quran and Hadith, namely, truth, trust, honesty, fellowship, knowledge, and righteousness. These principles are essential in maintaining morality and spirituality, as stated in Surah An-Nisa verse 29.²

¹ Merry Magdalena, *10 Tips dan Trik Jualan Online*, (Jakarta: Grasindo, 2015) , page 9.

² Tim Penerjemah *Al Quran UII, AlQur'an dan Tafsir*, (Yogyakarta: UII Press, 1991), page 146.

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ ۖ وَلَا تَقْتُلُوا
 أَنْفُسَكُمْ ۚ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

O you 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.

The Almighty forbids His believers to consume others' wealth inappropriately and seek profits through *riba* (interest, usury) or gambling that is tricky. The Almighty shall know every activity that seems to put forward sharia principles yet disguising its actual intention.

Business should ethically run for the sake of the business itself as shown in slogans to promote ethical business operations, for instance, *ethics pay*, *good business is ethical business*, etc. Empirical examples illustrate that a company with high ethical standards tends to grow successfully. In general, business activities should consider and apply ethical or moral values to their practices. For instance, the relationship between employer and employee needs to apply ethical or moral values. The result will be *amanah* (mandate, honesty, and loyalty). In Islam, *amanah* can be fully fulfilled with administrative skills.

The application of Islamic business ethics can be done in every business transaction. Dialogue via text messages is prone to misunderstanding. Promotion without the presence of actual product can also lead to misuse. Therefore, these issues will be the focus of this study. The author investigates Tokopedia Community Yogyakarta which is a group of sellers in one of the popular marketplaces in Indonesia, Tokopedia. These sellers equip with Top ID as proof of membership from Tokopedia. They routinely conduct business training to enhance their profits, as well as improve their knowledge of online business. Islam has specifically forbidden any business transaction that can potentially bring disadvantages to either seller or buyer. In addition, it should be applied generally in any transaction. In this case, the author explores the Islamic business ethics used in Tokopedia Community Yogyakarta, especially on its increased revenue.

B. Methodology

It is a descriptive-qualitative research to examine the implementation of Islamic business ethics to increase revenue in Tokopedia Community Yogyakarta. The subject of the study was fourteen members of Tokopedia Community Yogyakarta. Data collection conducted via in-depth interview. To complement the interview, the author conducted observation to the subject's activities, for instance, online store management and online transaction using Islamic business ethics. The data analyzed in three steps³; data reduction, data display, and data verification.

C. Results and Discussion

Increased revenue among members Tokopedia Community Yogyakarta

Business requires a particular targeted revenue, in order to evaluate its activities and to improve its scale. A similar strategy used in online businesses with internet cost as its key point. The internet cost covers the marketing, development, and management of the business. As a marketplace, Tokopedia provides free store to registered sellers in running their online businesses; however, it also provides premium stores for more professional services. It indicates additional costs to rent these premium stores since several sellers need to shift to their businesses, from offline to online ones. In achieving his/her business target, entrepreneur uses strategies that conform to his/her core values. Among members of Tokopedia Community Yogyakarta, the common strategies mainly rely on the following factors:

1. It is significant to provide a detailed product description. The members of Tokopedia Community Yogyakarta assert that potential buyer often asks for further description via direct message or product discussion section, even though they have given a short description. It indicates that buyer needs assurance; furthermore, it is achieved through online discussion. In addition, quality assurance on the product being sold encourages buyer's loyalty as it will pave the path of future spending from other buyers.

³ Miles, M.B, and Huberman, A.M. (1994). *Qualitative Data Analysis*, 2nd Ed., p. 10-12. Newbury Park, CA: Sage.

2. Promotion is another important factor to increase revenue. To make their product available in the top search, the sellers need to update their products regularly even though it is just a small change in the description. Timing is the key to a successful promotion. The member of Tokopedia Community Yogyakarta carries out the promotion on the golden hours when the prospective buyers usually have their online activity. Not only updating their product in Tokopedia solely, but the sellers also carry out the promotion by spreading the link of their product in Tokopedia on social media such as Facebook, Instagram, WhatsApp, and Twitter.
3. A price war is one of the main issues that become the online sellers' consideration. Offering the same product with a lower price might add their sales amount. However, some sellers put their prices far lower from the normal price. As a result, some products cannot compete in the marketplace. Thus, the seller should have a good strategy in determining the price of their product.
4. As Tokopedia utilizes a store performance rating feature, excellent service to the buyers is important. Therefore, good communication and prompt response are some of the keys to enhance their performance rating. Potential buyers tend to purchase in the store with high-performance ratings as they want to get excellent service from a qualified store.
5. Some other factors to be considered in formulating a strategy of selling are trend and public holiday. Buyers tend to buy products that are trending or related to certain holiday. Selling trending products or related to special moments might enhance the revenue.

The analysis on increased revenue among members of Tokopedia Community Yogyakarta from the perspective of Islamic business ethics

Islam is a religion with comprehensive and universal teachings. It means that Islamic laws cover all aspects of life and that the laws can be applied on any occasion, including the realm of economy. Islamic business ethics appears to overcome the

current global economic concern. As a religion of *fitrah* (pure) and *rahmatan lil'alam* (mercy to all creation), Islam offers a fair and clean business concept with a futuristic vision. However, in Islamic business, what is pursued is not how much the profit is but how much the blessing from Allah is gained from the business, as it determines the happiness in this world and the hereafter. The efforts of Tokopedia Community Yogyakarta members in enhancing the revenue from the perspective of Islamic business ethics are ethical axioms covering oneness, equilibrium, free-will, responsibility, and kindness. Those axioms are described as follow:

a. Oneness

The concept of monotheism combines all aspects of Muslim life in the field of economy, politics, and social into a homogeneous whole; it also emphasizes the concept of thorough consistency and order. From this concept, Islam offers religious, economic and social integration. Thus, ethics and business are integrated, vertically and horizontally, forming individuals who are cautious of their attitude. They understand that all of their deeds are being watched by God. The application of this concept by the members of Tokopedia Community Yogyakarta is directly related to their obligation as a Muslim to do prayers, perform *zakat*, donation and alms, and fairness in every transaction.

As Muslims, they should perform their obligations of praying five times a day even though no one is watching. Devout Muslims will feel that Allah knows what they are doing, as mentioned in the surah of Al Anfal 2-3:

إِنَّمَا الْمُؤْمِنُونَ الَّذِينَ إِذَا ذُكِرَ اللَّهُ وَجِلَتْ قُلُوبُهُمْ وَإِذَا تُلِيَتْ عَلَيْهِمْ آيَاتُهُ زَادَتْهُمْ إِيمَانًا وَعَلَىٰ رُبِّهِمْ يُتَوَكَّلُونَ (2)
الَّذِينَ يَقِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ (3) أُولَٰئِكَ هُمُ الْمُؤْمِنُونَ حَقًّا لَهُمْ دَرَجَاتٌ عِنْدَ رَبِّهِمْ وَمَغْفِرَةٌ وَرِزْقٌ كَرِيمٌ (4)

Indeed, those who believe are those who, when called by the name of Allah, tremble in their hearts, and when their verses are read, their faith increases (for this reason), and only to God do they put their trust. (ie) those who establish prayers and who spend part of the fortune that We give them. "
(*al-Anfal: 2-3*)

Performing religious obligation voluntarily, as the result of the faith to God, should walk hand in hand with being fair and honest in running the business for they believe that God watches all people's deeds. The author notices that, when praying time comes, some of the respondents ask to leave the interview to perform the prayer and to continue it afterward, some invite to do it together, and some others ask to make the interview to end sooner for they want to perform the prayer.

Thus the respondents show a positive attitude towards the Oneness axiom as in increasing the revenue, they perform their religious obligation voluntarily and consistently. They are aware of God's surveillance, therefore, they consider that being fair and honest in running the business is part of their act of faith.

b. Equilibrium

Equilibrium is a horizontal dimension of private life. It is closely related to the horizontal relationship between human beings. This principle emphasizes fairness in every aspect of life including business. In the Islamic perspective, a person needs to be fair so that it will not violate others' rights. It is a big loss for those who cheat or being unfair in business. Fraud in business is a sign of destruction as the key to a successful business is trust. The obligation to act fair is stated in Al-Quran in the following verse.

يا أيها الذين آمنوا كونوا قوامين لله شهداء بالقسط ولا يجرمنكم شنآن قوم على ألا تعدلوا اعدلوا هو أقرب للتقوى واتقوا الله إن الله خبير بما تعملون

O you who believe, you should be those who always uphold (the truth) For Allah, be a fair witness. and do not ever hate you towards a people, encourage you to be unjust. be fair, Because fair is closer to piety. and fear Allah, surely Allah knows what you are doing. (Surat al-Maidah: 8)

Muslims should uphold fairness and justice in every deed they make, even when it will create unpleasure situation or loss for them. Islam is a perfect religion. It even regulates trading issues as exemplified in al-Quran through the concept of *al-tijarah al-bai'u, tadayantum*, and *isyatara* One of the implementations of the concept of fairness in increasing revenue is in the provision of salary. Salary is the rights of the employees after they fulfill their obligation, this rights must not be postponed. Besides, the

calculation of salary which is informed in a prior agreement is considered as fairer because both employees and employers understand their rights and obligations to each other. In business, employers should pay attention to the employees' welfare and health in the way they pay attention to their business development.

c. Free-will

At a certain point, human beings are given by God free-will to control their lives. Regardless of the fact that they are fully guided by the laws created by Allah SWT, they are given the ability to think and make decisions, to choose whatever path of life he wants, and most importantly, to act according to whatever rules he chooses. Unlike other creations of Allah SWT in the universe, he can choose ethical or unethical behavior that he will run.⁴

The implementation of free-will to increase the revenue from the perspective of Islamic business ethics in Tokopedia Community is to make an effort to develop its business. Tokopedia provides promotion facilities such as paid promotion and Gold Merchant features. Gold merchant is a paid feature for the seller in Tokopedia to increase their revenue. It facilitates the seller with a Gold Badge icon for their shop in Tokopedia. The seller can obtain the icon only if they reach a shop score of 75 out of 100. Thus, the gold merchant icon is a guarantee of shop quality which can attract potential buyers to conduct a transaction with the shop. This feature receives a positive response from Tokopedia seller, including the members of Tokopedia Community Yogyakarta who already own the Gold merchant icon to increase their revenue. However, the main weapon for the seller to attract the buyers still lays in the picture and informative description of the product and the competitive price.

The concept of free will in Islamic business is directed towards cooperation, not a competition that can turn off other people's business. Even if there is competition, the competition should be in *fastabiq al-khairat* (competing in good virtue). The tendency of humans to continuously meet their unlimited personal needs is

⁴ Muhammad, *Etika Bisnis Islami*, (UPP AMP YKPN, 2004) p. 25

controlled by the existence of obligations of each individual to his community through zakat, donation, and alms.

d. Responsibility

To control the free will from violating other people's rights, that axiom should walk hand in hand with responsibility. In running the business, a seller should be responsible for the transaction, the goods production, arranging agreements, etc. In Islam, the concept of responsibility is double-layered and is focused on both micro (individual) and macro (organizational and social) levels, which should be done at the same time. According to Sayyid Qutun, Islam has a proportional responsibility principle in all its forms and extents; between body and soul, person and family, individual and social, and between one society and other societies.⁵

Responsibility in business becomes a strengthening aspect of the business itself. Regarding the axiom of responsibility in the revenue increase of Tokopedia Community Yogyakarta, author notices that even in the smallest transaction, respondents complete their responsibility and act cautiously not to make any mistake. However, when a mistake/problems occur in a transaction such as sending wrong items, the seller/respondent offers solutions and resolves the problems in full responsibility.

Responsibility refers to the responsibility to God and human beings. The violation of the responsibility to God will be judged in Judgement Day. However, if someone fails to fulfill his/her responsibility to other people, he/she has to face the consequences based on formal or informal law or other social norms.

e. Kindness

In Islam, kindness (*ihsan*) can be interpreted as conducting a good deed as if seeing God, if one is unable to do it, he/she must put the belief in his/her heart that Good sees him/her. According to al-Ghazali, there are three principles of the

⁵ Johan Arifin, *Etika Bisnis Islami*, (Semarang : Walisongo Press, 2009), hlm.114.

application of kindness. First, giving sufficient time to pay debts; two, accepting the return of goods that have been purchased; three, paying off the debts before its due.

In business, being kind to customers to increase revenue is a common practice. Not only practicing kindness to their customer, Tokopedia Community Yogyakarta members can also practice kindness to their business rivals. The community has a sharing agenda for its members to increase revenue. In this way, the put aside rivalry by sharing knowledge, tips, and tricks in business for the growth of all the members' businesses.

In short, according to Islamic business ethics, the revenue increase of Tokopedia Community Yogyakarta has harmonious relations between unity, equilibrium, free-will, responsibility, and kindness. Business does not only aim at getting bigger revenue but more importantly, it also becomes an attempt to develop the potential. Furthermore, in Islamic business ethics, some Islamic values should be obeyed.

Tokopedia Community Yogyakarta members have made their attempts to increase their revenue according to Islamic business ethics. Increasing the revenue is the goal of every business, however the attempts to achieve the goal should consider the rights of others, it shall not harm other parties. Islam enforces a fair rules to both seller and buyer by considering the benefits for them. Furthermore, Islam forbids illicit (*haram*) goods, thrive less trading, and business that harms people. Islamic business ethics should be a reference in conducting a business, especially for Muslims. This ethics does not only have a horizontal dimension between person to person (*hablum minannas*), but also a vertical dimension between a person and God (*habluminallah*).

D. Conclusion

Online trading via a marketplace such as Tokopedia is safer because it uses a joint account in its transaction. However, in the reality, there are violations of business ethics such as a discrepancy between the real product and its promoted picture and description, defective product, false product, unmatched order, etc. this

discrepancy happens because of the transaction is conducted through the website which has limited communication. Therefore, product review is a helpful feature to aid the prospective buyer in choosing products with appropriate prices and quality.

In increasing the revenue in their online shop, Tokopedia Community Yogyakarta business activities are influenced by several factors, namely product, promotion, price, service and other factors which include economic conditions, trends and national holidays.

Five axioms of Islamic business ethics, namely Oneness, equilibrium, free-will, responsibility, and kindness, are employed to observe Tokopedia community Yogyakarta in increasing their revenue. On the implementation of oneness, performing prayer on time and carrying out alms are part of the effort to increase revenue. On equilibrium, there are being fair in business, paying the employees' salary on time and in proportion. On free-will, there are making innovation and promotion. furthermore, obeying the rules and solving problems properly in Tokopedia show the attempts of responsibility. While on kindness, doing social activities, sharing with others, and sharing knowledge in the community are believed to be able to increase the revenue.

However, there is a violation of Islamic business ethics in the attempts of increasing the business revenue that is regarding the price. Tokopedia fails to control the price of the product sold by the sellers in the marketplace which leads to a price war. The seller with a smaller revenue scale can close their store as the effect of this violation.

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