

## Utilization of Infographics and Social Media as a Tool for E-Commerce Akad Literacy

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### Abstract

A legal contract between a seller and a buyer that regulates rights and obligations in a sale and purchase transaction is known as a sale and purchase contract. In the context of e-commerce, buying and selling contracts have their own characteristics and challenges because transactions are carried out online without a direct meeting between the seller and the buyer. This service aims to provide more understanding and insight into marketing strategies and consumer behavior in e-commerce, as well as considering related aspects of buying and selling contracts. The method applied in carrying out this activity is the distribution of structured infographics. The results of online literacy activities carried out in the form of distributing infographics and educational feed content on social media indicate that students who actively use social media which are the target of online literacy, from those who previously did not know and understand Islamic finance, eventually gained insight and understanding more related Islamic finance in this case is contracts in e-commerce. The implication of the results of community service in the form of online literacy in the form of infographics and structured educational content is that literacy related to Islamic finance needs to be amplified and disseminated to society so that the impact is that people can know and understand all the advantages and disadvantages of all transactions that they often do in sharia view.

**Keywords:** E-Commerce, Literacy, Sale and Purchase Agreement

### Abstrak

Kontrak hukum antara penjual dan pembeli yang mengatur hak dan kewajiban dalam transaksi jual beli dikenal sebagai akad jual beli. Dalam konteks e-commerce, akad jual beli memiliki ciri khas dan tantangan tersendiri karena transaksi dilakukan secara online tanpa pertemuan langsung antara penjual dan pembeli. Pengabdian ini bertujuan untuk memberikan pemahaman dan wawasan lebih tentang strategi pemasaran dan perilaku konsumen dalam e-commerce, sekaligus mempertimbangkan aspek akad jual beli yang terkait. Metode yang diterapkan dalam pelaksanaan kegiatan ini adalah penyebaran infografis terstruktur. Hasil dari kegiatan literasi online yang dilakukan berupa penyebaran infografis dan konten feed edukasi pada media sosial ini menunjukkan bahwa para mahasiswa yang aktif menggunakan media sosial yang menjadi sasaran literasi online ini dari yang sebelumnya belum mengenal dan memahami keuangan syariah pada akhirnya mendapatkan insight dan pemahaman lebih terkait keuangan syariah tersebut dalam hal ini adalah akad-akad dalam e-commerce. Implikasi dari hasil pengabdian masyarakat dalam bentuk literasi online berupa infografis dan konten edukasi terstruktur ini adalah bahwa literasi terkait keuangan syariah perlu lebih diperbanyak dan disebarluaskan lagi pada masyarakat agar dampaknya

*masyarakat dapat lebih mengetahui dan memahami segala keuntungan maupun kelemahan dari segala transaksi yang sering mereka lakukan dalam pandangan syariah.*

**Kata Kunci:** E-Commerce, Literasi, Akad Jual Beli

## INTRODUCTION

With the rapid development of technology, all aspects of human life are increasingly facilitated by the presence of internet technology, including one of them is from the economic and business aspects. One type of technology implementation in terms of increasing economic activity and business competition as well as product sales is the use of electronic commerce (e-commerce) to market various kinds of products or services, both in physical and digital form [Irmawati \(2011\)](#). E-commerce stands for Electronic Commerce, which refers to a marketing system using electronic media. E-Commerce includes various activities such as distribution, sales, purchasing, marketing, and services related to a product carried out through electronic systems such as the Internet or other computer networks ([Wibowo, 2016](#)). The most significant changes with the existence of e-commerce can be noticed and felt with its influence that has changed the way consumers shop, interact with customers, and conduct business transactions as a whole. E-commerce has become one of the driving forces of global economic growth, offering new opportunities for companies to expand their markets and simplify their business processes.

When viewed from the field of Islamic finance, all forms of transactions in e-commerce certainly have a relationship or refer to the sale and purchase contract. In the business world, contracts have a very important role because the sustainability of business activities in the future will depend on how good, thorough, and detailed the contracts are made to maintain and regulate the rights and obligations of both parties involved in a contract. A sale and purchase agreement is a legal contract between a seller and a buyer that regulates the rights and obligations of both in a sale and purchase transaction. In e-commerce, the sale and purchase contract has unique characteristics and challenges, considering that transactions are carried out online without direct meetings between sellers and buyers. However, currently, the terms in the contracts used in e-commerce transactions are still not well known and understood by the wider community.

As a country with a Muslim-majority population, the understanding of the terms and concepts of Islamic finance in the community is still questionable. The Islamic financial literacy of Indonesian society is currently still relatively low, the ratio is approximately out of 10 thousand people, only 2 people know Islamic financial literacy. In addition, based on the results of a survey conducted by OJK, only 21.84% of Indonesians have an adequate level of understanding of financial institutions, financial products and services, including their

features, benefits and risks, rights and obligations associated with financial products and services, and have the skills to use financial products and services (Nasution & AK, 2019).

This service aims to provide deeper insights and literacy to the community about Islamic finance, in this case about marketing strategies and consumer behavior in e-commerce as well as aspects of the related sale and purchase contracts so that there is a good understanding of the terms and concepts of Islamic finance. With a better understanding of the sale and purchase contract in e-commerce, it is hoped that this service can contribute to the development of an appropriate legal framework and better consumer protection in e-commerce transactions. In addition, through this service, it is also expected to provide guidance for e-commerce practitioners to implement an appropriate and effective model of sale and purchase contracts in their platforms.

## **IMPLEMENTATION METHOD**

The method applied in the implementation of this activity is structured infographic dissemination. The purpose of this method is an information discussion that is directly connected to the internet. The material description of the information discussion is intended to provide insight into knowledge about contracts in e-commerce. This activity is equipped with illustrations to help citizens quickly understand and respond to the material that has been delivered.

While the application used for education is Instagram, and making illustrations/posters is Canva. With the subjects of education recipients are Instagram social media users, which began on June 15-18, 2023. This education is carried out in a structured manner by posting one post every day. The method used is by discussing in the comments column with the subject / netizen asking questions about the things we explain in our Instagram posts.

## **RESULT AND DISCUSSION**

The results of the online literacy activities that have been carried out in the form of disseminating infographics and educational content on social media show that students who actively use social media who are the target of this online literacy in carrying out all buying and selling activities in e-commerce, from those who previously did not really understand what contracts were used in their transactions in e-commerce in the end get more insight and understanding related to Islamic finance, in this case the contracts in e-commerce. This is evidenced by students/service objects providing responses in the form of likes and thanks or follow-up questions to find out more about the contracts that have been explained in the comment column of infographic content and other education uploaded on social media.

### **A. Survey Time**

We provide educational literacy through the distribution of infographics by posting in a structured way. We post one post every day and open the comments page for discussion. In the dissemination of literacy info graphic we upload through social media, namely Instagram.

### **B. Implementation of the service**

First, the action in using Instagram is to prepare content by providing posts about various contracts and their discussions.

The material presented includes:

- Akad Bai is the most common contract in e-commerce between the occurrence of transactions between sellers and buyers. The seller offers the price of the goods/services and the buyer pays for the agreed price.
- Akad Warah is a contract that involves renting goods/services. In ecommerce this may occur in the rental of electronic goods/services,
- Akad Wakalah is a contract that involves a third party acting as an agent or representative to carry out transactions on behalf of the buyer. In e-commerce, the agent can be a platform or marketplace that connects sellers and buyers.
- Akad Murabahah is a contract that involves financing the purchase of goods or services in the context of e-commerce, a financing contract can occur if the platform or seller offers a financing option to the buyer.
- Akad Amanah is a contract that involves the storage or safekeeping of funds by a third party as a Amanah. In e-commerce, an Amanah contract can occur when the buyer pays in advance and asks the seller or platform to keep the funds until the goods are delivered or the transaction is completed.

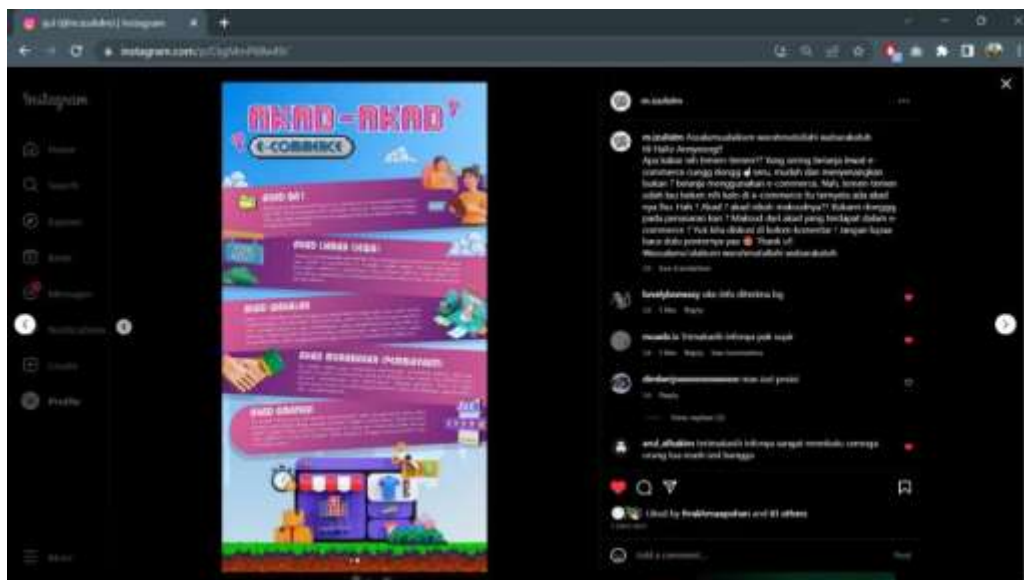
The second material or discussion that we convey is about the meaning and differences of the salam contract and the istishna contract.

- Bay'as-salam contract Ba'i salam is a contract for the sale and purchase of ordered goods between the buyer (muslam) and the seller (muslam ilaih). The specifications and price of the ordered goods must be agreed upon at the beginning of the contract, while payment is made in advance in full.
- Istishna contract is a sale and purchase contract in the form of an order for the manufacture of certain goods with certain criteria and requirements agreed between the orderer (buyer/mustashni') and the seller (maker/shani').
- The difference between salam and istishna contracts is that the istishna contract is a sale and purchase contract in which the process requires the manufacture of goods in advance.

Figure 1. Display of Literacy and Education Content on Social Media (Instagram)



Figure 2. First Content View: Infographic

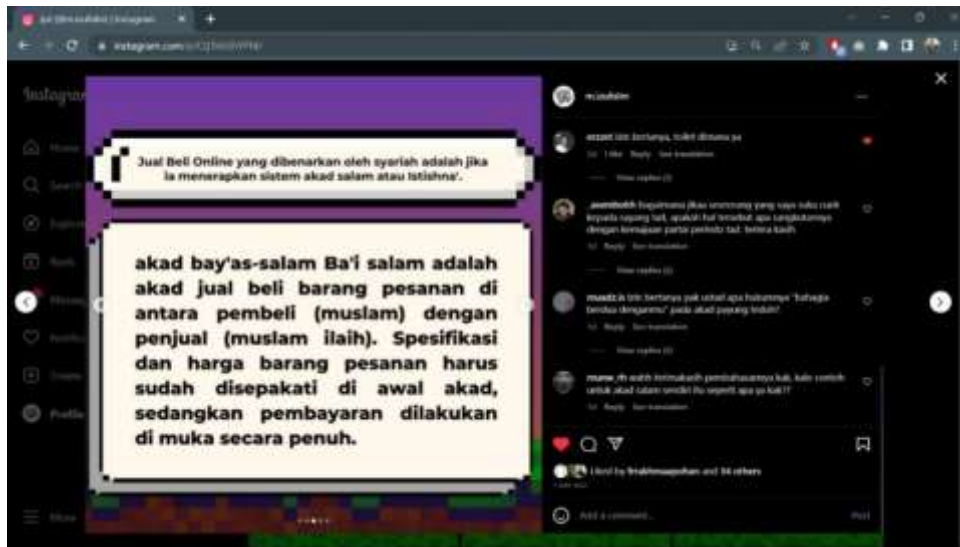


The delivery of material for the first content is the introduction of buying and selling contracts in e-commerce. Some of the contracts that were conveyed were Bai Akad, Warah Akad, Wakalah Akad, Murabahah Akad and Amanah Akad. Which attracted the attention of several Instagram users by asking questions and we discussed in the comments column.

Figure 3. Second Content View (Slide 1: Educational Content)



Figure 4. Second Content Display (Slide 2: Educational Content)



In the second content of slide 2, explain the material of ba'i salam contract in e-commerce transactions. Implementation of the salam contract in everyday life: One of the most commonly encountered salam contracts is in the pre-order system. In simple terms, the pre-order system is: an ordering system where the goods being sold are not yet available in stock or slang for not ready stock. In the preorder system also has a duration of time for ordering.

Figure 5. Second Content Display (Slide 3: Educational Content)



In the second content of slide 3, there is an explanation of the istishna contract which is often found in transactions in e-commerce. The price and specifications of the goods in the istishna contract must be made and agreed upon by the seller and buyer at the beginning of the contract. During the term of the contract, the price of the goods cannot be changed unless an agreement is made by both parties, namely the seller and the buyer. An example in everyday life is the form of buying and selling in delivery services. In this delivery service, for example, fast food orders. Prospective buyers can call through a certain phone number or order through the application and provide a delivery address.

Figure 6. Second Content Display (Slide 4: Educational Content)



In the second content of slide 4, explain some of the differences that exist in the salam contract and istishna' contract in e-commerce transactions. The difference between these two contracts can be seen in terms of the term or terms used to name the object, if the salam contract is called Muslam Fihi while the istishna contract is called Mashnu. In terms of price, the Salam contract is paid directly when the contract occurs, while in the istishna contract the payment can be more flexible. Payment can be at the beginning of the contract, in installments, or at a later date. The Salam contract binds all parties from the start, while the Istishna contract is a binder to protect the producer so that consumers do not leave irresponsibly. As a form of buying and selling, Istishna' is similar to as-salam. However, there are some differences including:

1. The object of as-salam is always goods that must be produced, while the object of Istishna' can be for any goods, whether they must be produced first or not produced first.
2. The price in the as-salam contract must be paid in full upfront, while the price in Istishna' does not have to be paid in full upfront but can also be paid in installments or paid behind.
3. The as-salam contract cannot be terminated unilaterally, while in Istishna' the contract can be terminated before the company starts producing.
4. A specific delivery time is an important part of the as-salam contract, but in Istishna' it is not a requirement.

Figure 7. Comment View

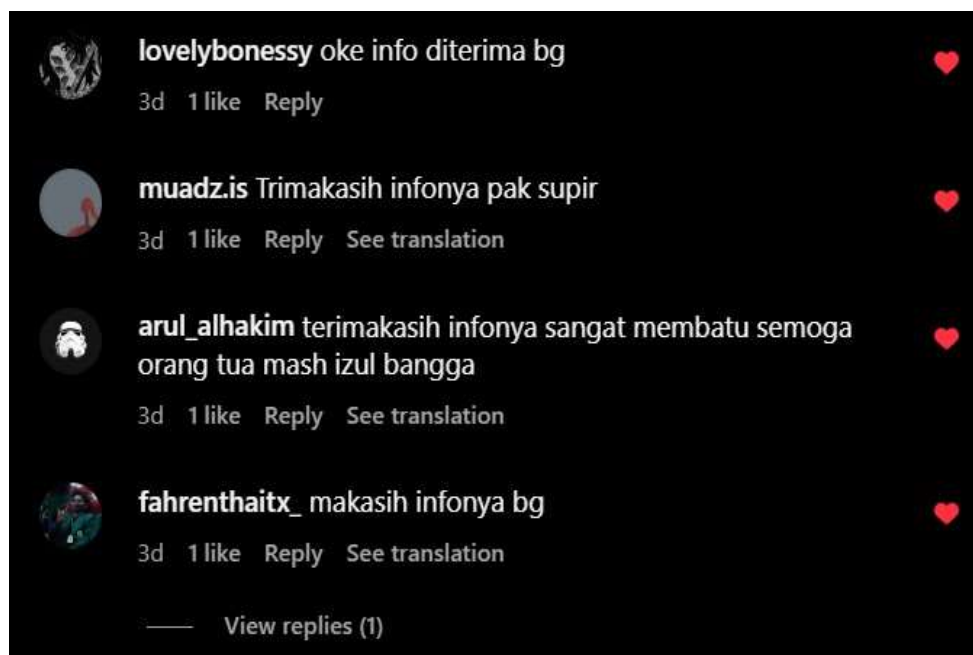




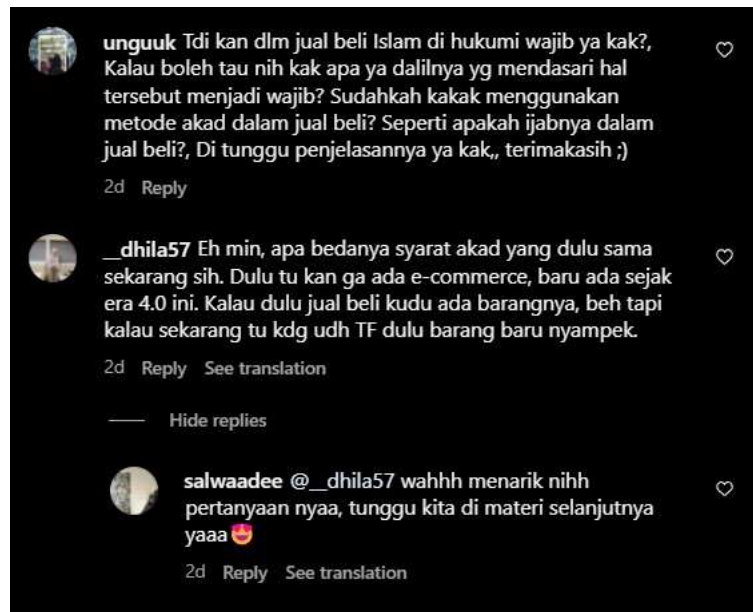
Figure 8. Comment View



Figure 9. Comment View



Figure 10. Comment View



The explanation of Islamic law regarding E-Commerce, trade transactions through e-commerce can be described as follows:

1. The seller and buyer are not in the same place, it can be in different cities, regions or countries;
2. As a consequence of the first point, the physical goods traded in e-commerce transactions do not exist in one place, where the seller and buyer meet. Even if there is, the goods are only in the form of images, which can be photos or movies shown to the buyer before the sale and purchase transaction;
3. Payment is made by the buyer in advance in cash, not in debt, and then the goods will be sent by the seller to the buyer;
4. The means of payment used is money transferred via credit card or, debit card or smartcard.

Based on the facts above, it can be concluded that the applicable law related to e-commerce transactions cannot be separated from the laws of distance selling, salam, salaf, hawalah, and the use of electronic money. Islamic Law on Distance Selling and Buying, in conducting a buying and selling transaction, of course, the pillars and conditions must be considered, so that the transaction becomes lawful. Likewise, with online buying and selling transactions, without paying attention to the pillars and conditions, it is feared that the online buying and selling transactions will become haram.

## CONCLUSION

Electronic commerce (e-commerce) is a transaction process that involves sellers and buyers in one internet media and conducts transactions directly through websites and transaction sites. In e-commerce there is a sale and purchase contract that regulates all transactions in it. Namely, there are several contracts such as Bai Akad, Warah Akad, Wakalah Akad, Murabahah Akad and Amanah Akad. In addition, there are also Salam and Istishna' Agreements. Salam Akad is a contract for the sale and purchase of ordered goods between the buyer (muslam) and the seller (muslam ilaih). Istishna' is a sale and purchase contract in the form of an order for the manufacture of certain goods with certain criteria and requirements agreed between the orderer (buyer/mustashni') and the seller (maker/shani'). The difference between the two is the term for naming the object, the price side, the goods, the status of the contract and payment.

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