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**PERCEPTION TOWARDS ISLAMIC ETHICS PRACTICES AND ZAKAT IN
BUSINESS : A STUDY AMONG ONLINE SELLERS**

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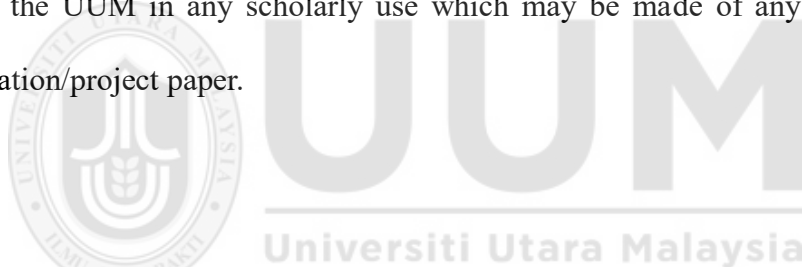


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ABSTRACT

Online business today has become a trend in society. This is because business conducted online brings many benefits compared to business conducted face-to-face. In online business, uncertainty, and the insecurity of customers to purchase the marketed goods is a high challenge where the customer only depends entirely on the product in the form of an image before reaching the customer. In an online business, the customer's trust is completely depended on the merchant because the marketed product only exists in the form of an image before reaching the customers. However, in this regard, there are some irresponsible traders by oppressing their customers by spreading false facts about the products offered just to make a profit. The increase of Muslim traders provides a great opportunity to develop the Muslim economy while contributing to the national income. Therefore, the objective of this study is to examine Islamic ethical practices that influence online sellers while conducting business. The study also investigated the online seller's perception of the zakat business. The qualitative methods by using interview techniques are carried out with the support of questionnaires to obtain information and their perceptions. The results of the study found that the average respondent applies Islamic ethical practices in their business, however, there is some unclear level of understanding about zakat in business. Therefore, in this research, I hoped that this study can contribute and open the eyes of many parties about the importance of applying Islamic business concepts in business and life as well as zakat on business which should be a guideline for Muslim traders.

Keywords: Online business, Islamic business concept, zakat in business

ABSTRAK

Perniagaan secara atas talian pada hari ini telah menjadi ibarat satu *trend* dalam kalangan masyarakat. Ini kerana perniagaan yang dilakukan secara atas talian mendatangkan banyak manfaat berbanding perniagaan secara bersemuka. Cabaran yang paling tinggi dihadapi oleh peniaga atas talian ialah ketidakpastian dan ketidakyakinan pelanggan untuk membeli barangan yang dipasarkan kerana kepercayaan pelanggan sepenuhnya bergantung kepada peniaga kerana produk yang dipasarkan hanya wujud dalam bentuk gambaran. Namun begitu, dalam hal ini ada sesetengah peniaga yang tidak bertanggungjawab dengan menindas pelanggan mereka dengan menyebarkan fakta-fakta palsu tentang produk yang ditawarkan semata-mata untuk mendapatkan keuntungan. Disebabkan peningkatan peniaga Muslim, hal ini memberikan peluang yang besar untuk membangunkan ekonomi umat Islam sekaligus menyumbang kepada pendapatan negara. Oleh itu, dalam kajian kali ini pengkaji berhasrat untuk mengkaji tentang etika amalan perniagaan Islam yang mempengaruhi peniaga semasa menjalankan perniagaan secara atas talian di samping melihat persepsi peniaga terhadap zakat perniagaan. Kaedah kualitatif dengan menggunakan teknik temu bual dijalankan beserta dengan sokongan borang soal selidik untuk mendapatkan maklumat serta persepsi mereka. Hasil kajian mendapati bahawa rata-rata responden mengaplikasikan konsep perniagaan Islam dalam perniagaan mereka, namun kefahaman mereka terhadap zakat perniagaan masih di tahap yang rendah. Justeru, diharapkan kajian ini dapat menyumbang dan membuka mata ramai pihak tentang kepentingan mengaplikasikan konsep perniagaan Islam dalam perniagaan dan kehidupan serta zakat perniagaan yang seharusnya menjadi panduan umat Islam.

Kata kunci : Perniagaan atas talian, konsep perniagaan Islam, zakat perniagaan

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Adaptation from Samir (2019)



CHAPTER 1

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Islam as a comprehensive religion covers all aspects of human life in the context of Aqidah, Shariah and akhlaq. The jurists have categorized aspects of human life into two elements, namely worship (*hablu min Allah*) and muamalat (*hablum min nas*) (Wahab, 2019). In general, the concept of muamalat can be defined as any economic activity that involves human relations with other human beings such as politics, social economy, family, crime and law. In fact, Islam also emphasizes the business aspect and muamalat in maintaining human relations (*hablum min nas*). Islam encourages its followers to run businesses to generate income for themselves and their families (Khafidz, 2021). As much as 90% of Muslim income today comes from business activities (Aini, 'Azzah & Suhaili, 2003). The Prophet Rasulullah SAW himself has shown the best example in the field of business. Rasulullah encouraged business activities as one of the efforts to develop the city of Medina during His Majesty's reign (Mushfique, 2018). The concept of entrepreneurship applied by Rasulullah is in accordance with Islamic principles as stated in the Al-Quran and Sunnah. This aims to produce Muslim traders who are ethical in conducting buying and selling transactions. This shows that business activity is not a new occupation, it has even existed since the time of the Prophet Muhammad SAW.

Along with the passage of time, the progress and development of the use of technology has a great influence on human life including in the buying and selling system around the world (Helen & Azizan, 2017). The rapid development of technology has a positive

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APPENDICES

7.1 INTERVIEW

7.1.1 Interview Form



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INTERVIEW QUESTIONS

TITLE OF THE RESEARCH :

**PERCEPTION TOWARDS ISLAMIC ETHICS PRACTICES AND ZAKAT IN
BUSINESS : A STUDY AMONG ONLINE SELLERS**

OBJECTIVES OF THE INTERVIEW :

1. **What the Islamic ethical practices that influence online sellers while conducting business.**
2. **How the online seller's perception of the zakat business.**

Notes : The following are the main interview questions that will be asked during the live interview session. I guarantee that all information provided is confidential and for research purposes only

Researcher,

.....

AINUR ATIQA BINTI MOHAMAD NIZAM

7.1.2 Interview Protocol

Research Questions	Research Objectives	Themes	Category	Interview Questions
What are the factors of individual involvement in the online buying and selling system compared to physical business?	Study the factors of individual involvement in the online buying and selling system compared to physical business	Perceptions on online platform	General views	Compared to the physical business, why do you choose to do business on online platform?
What is the business concept from an Islamic perspective that should be applied by traders who conduct business online?	Identify business concepts from an Islamic perspective that should be applied by traders who conduct business online	Islamic ethics practices in business	Practices	Do you practice the Islamic ethics value in your business?
What are the recommendations of Islamic marketing practices on social media that affect the awareness of online merchants paying business zakat	Suggesting Islamic marketing practices on social media that influence online traders' awareness of paying business zakat	Perceptions toward zakat	General views	What is your perceptions toward zakat in business?

7.1.3 Interview Questions

Section A : Individual Info

1. Name
2. Gender
3. Full time or part time in doing business

Section B : Business Info

1. Business niche
2. Online platform used in promoting business
3. How long you been doing the business
4. Do you have physical store for promoting business?

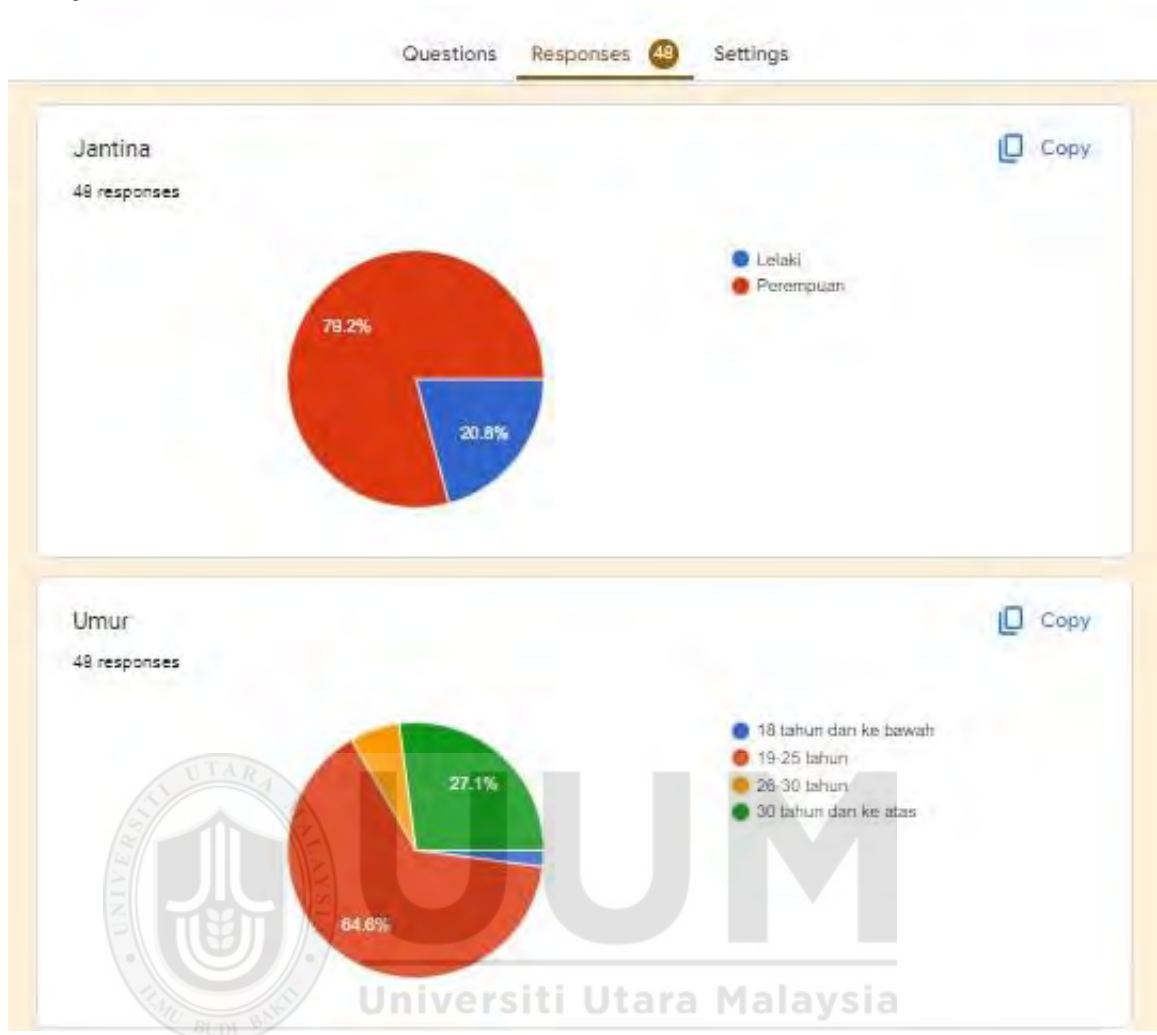
Implementations of Islamic Ethics in Business

1. Do you implement Islamic business ethics in running your business?
2. What is the concept of Islamic business ethics applied in your business? Give some examples.
3. In conventional business, the main objective is to make a profit, but not in Islam Give your opinion about this statement.

Perceptions of Zakat in Business

1. What do you understand about zakat in business?
2. There are some traders who do not understand or even do not know about the existence of zakat in business. Give your opinion

7.2 QUESTIONNAIRES



Taraf Pendidikan

48 responses

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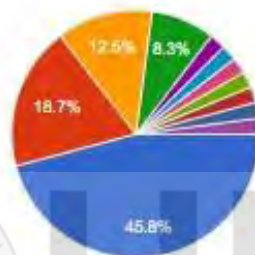


- SPM
- Diploma
- Ijazah Sarjana Muda
- Lain-lain

Jenis Perniagaan

48 responses

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- Suplemen Kesihatan
- Makanan / minuman
- Pakatan
- Perkhidmatan
- Lain²
- Gift, printing and souvenir
- slot solek dan sebagainya
- Emas

1/2 ▼

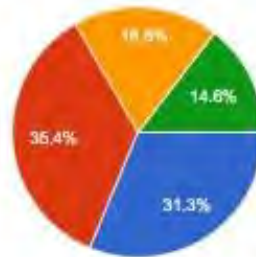


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Tempoh perniagaan

49 responses

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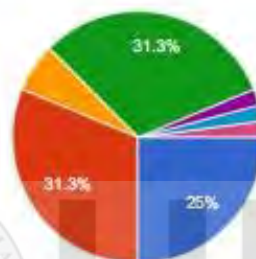


- Kurang daripada satu tahun
- 1-2 tahun
- 2-3 tahun
- 4 tahun dan ke atas

Pendapatan bersih bulanan

49 responses

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- Kurang daripada RM49
- RM50-RM99
- RM99-RM199
- RM200 dan ke atas
- RM 1000
- 1000++
- Sekarang dah tak aktif



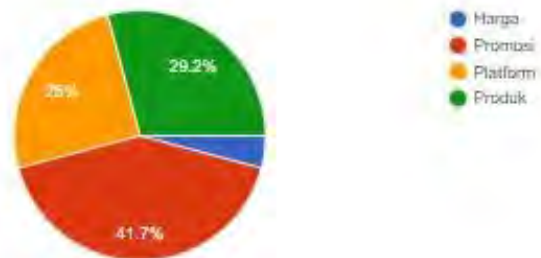
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BAHAGIAN B

Antara yang berikut, yang manakah merupakan elemen yang diutamakan dalam perniagaan atas talian?

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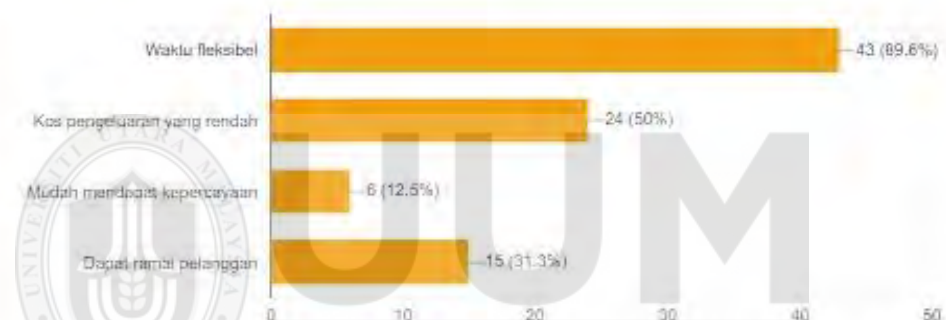
48 responses



Apakah faktor menjalankan perniagaan atas talian?

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48 responses

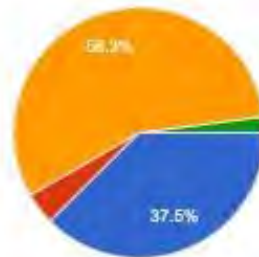


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Antara yang berikut, etika yang manakah menjadi keutamaan dalam perniagaan anda?

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48 responses

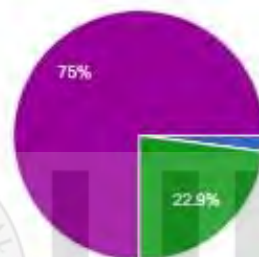


- Kejujuran
- Tidak memonopoli barangan
- Niat kerana Allah
- Jauhi riba

Etika perniagaan Islam membantu saya dalam perniagaan

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48 responses



- Sangat tidak setuju
- Tidak Setuju
- Sederhana
- Setuju
- Sangat Setuju

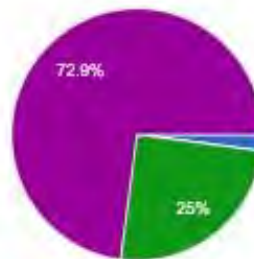


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Saya mementingkan etika perniagaan Islam semasa menjalankan aktiviti jual beli

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48 responses

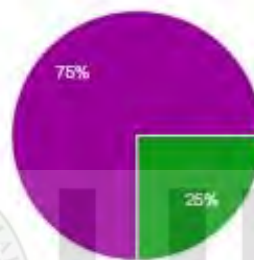


-  Sangat tidak setuju
-  Tidak setuju
-  Sederhana
-  Setuju
-  Sangat setuju

Etika perniagaan Islam membantu saya mendapat kepercayaan pembeli

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48 responses



-  Sangat tidak setuju
-  Tidak setuju
-  Sederhana
-  Setuju
-  Sangat setuju

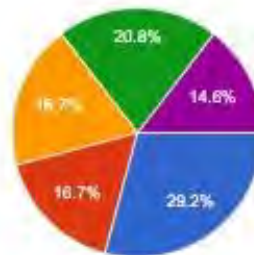


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Pelanggan yang ramai menyebabkan saya mengambil keuntungan yang berlipat kali ganda

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49 responses

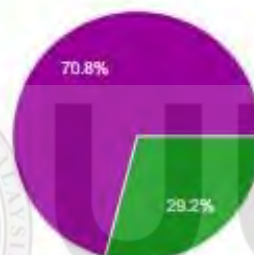


- Sangat tidak setuju
- Tidak Setuju
- Sederhana
- Setuju
- Sangat Setuju

Pada pendapat saya, setiap umat Islam wajib mempraktikkan etika perniagaan Islam dalam perniagaan mereka

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49 responses



- Sangat tidak setuju
- Tidak Setuju
- Sederhana
- Setuju
- Sangat Setuju



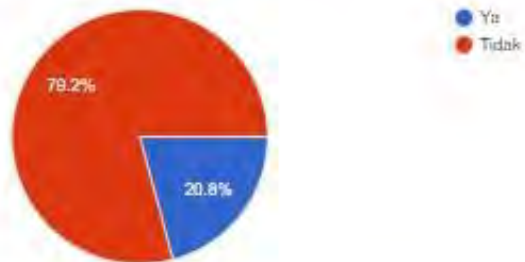
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BAHAGIAN C

Ada anda pernah bayar zakat perniagaan?

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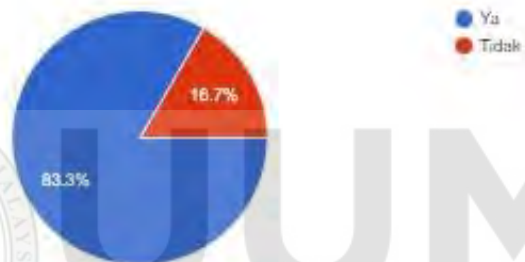
49 responses



Adakah anda pernah mendengar tentang zakat perniagaan?

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49 responses

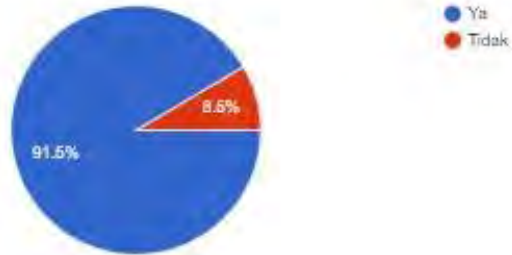


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Zakat perniagaan adalah sebahagian daripada zakat

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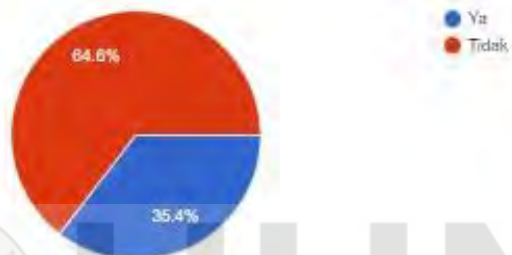
47 responses



Pada pendapat anda, adakah semua peniaga dikenakan zakat perniagaan?

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49 responses

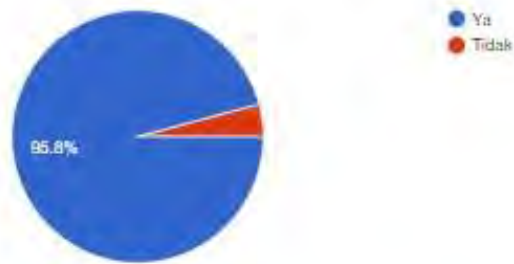


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Zakat perniagaan wajib dikeluarkan apabila memenuhi syarat-syarat yang ditetapkan.

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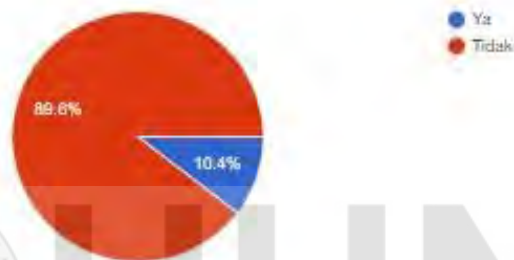
49 responses



Adakah zakat perniagaan wajib dibayar oleh peniaga bukan Islam?

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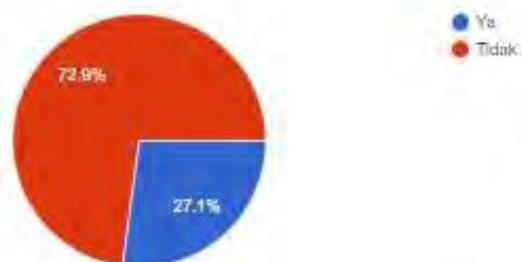
49 responses



Adakah peniaga yang menjual produk yang dikategorikan tidak patuh Syariah wajib mengeluarkan zakat perniagaan?

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49 responses



Berdasarkan kefahaman anda, huraikan serba sedikit berkenaan dengan zakat perniagaan

37 responses

zakat perniagaan adalah zakat yg dikenakan kepada seseorang yang menjalankan sesuatu perniagaan apabila memenuhi syarat-syarat tertentu.

Sebab sumber yang digunakan untuk zakat tidak halal dan toyyib

Melaksanakan zakat, rezeki lebih berkat, In shaa Allah

zakat perniagaan wajib dibayar oleh peniaga Islam dengan niat kerana Allah.

Zakat perniagaan ialah zakat yang wajib dikeluarkan hasil daripada harta perniagaan sama ada berasaskan pembuatan, perlombongan, perikanan, perkapalan, pembekalan, pertanian, perkhidmatan atau sebagainya dengan tujuan diperniagakan, sama ada dalam bentuk perniagaan persendirian, perniagaan perkongsian sesama Islam atau dengan bukan Islam

Zakat perniagaan merupakan bayaran yang dikenakan oleh setiap peniaga Islam yg mencukupi syarat syaratnya

Zakat perniagaan perlu dibayar hanya pada mereka yang memenuhi syarat2 tertentu.

Berdasarkan kefahaman anda, huraikan serba sedikit berkenaan dengan zakat perniagaan

37 responses

Zakat perniagaan hanya dikenakan ke atas individu yang memenuhi syarat tertentu sahaja dan tidak dikenakan kepada semua peniaga

Ada beberapa syarat wajib yang saya dapat study semula berdasarkan soalan soalan selidik yang diberi, antaranya:

1. Mesti Muslim, Islam
2. Sempurna milik, harta yang jadi milik kita. Bukan milik orang.
3. Cukup Nisab
4. Cukup Haul, tahun Perniagaan dilaksanakan.
5. Niat mestilah: niat berniaga.
6. Barangan yang dijual dari sumber halal

Tak cukup syarat wajib. Tak wajib tunai zakat Perniagaan.

Zakat perniagaan merupakan satu kaedah pengeluaran duit daripada peniaga untuk mengeluarkan zakat. Setiap orang yang melakukan perniagaan mendapat keuntungan duit yang berbeza-beza berbanding dengan zakat biasa, zakat perniagaan bergantung kepada keuntungan bersih jumlah wang bagi seseorang itu

Berdasarkan kefahaman anda, huraikan serba sedikit berkenaan dengan zakat perniagaan

37 responses

Zakat perniagaan merupakan zakat yang wajib dikeluarkan oleh peniaga setelah mendapatkan keuntungan bersih yang mencapai jumlah yang mewajibkannya mengeluarkan zakat menurut Islam

keuntungan yg lebih dari kadar yg diperintah kn

Zakat yg wajib dikeluarkan hasil daripada perniagaan.

Zakat perniagaan ialah zakat yang wajib dikeluarkan hasil daripada harta perniagaan sama ada berasaskan pembuatan, perlombongan, perikanan, perkapalan, pembekalan, pertanian, perkhidmatan atau sebagainya dengan tujuan diperniagakan.

Jika umat Islam yang berniaga membayar zakat perniagaan mereka akan diberkati dan rezeki mereka melimpah ruah.

Zakat perniagaan wajib dikeluarkan 2.5% daripada hasil pendapatan tahunan apabila cukup haul. Zakat ini merupakan hasil daripada harta perniagaan sama ada melibatkan perkhidmatan atau barangan.

Zakat Perniagaan wajib dikeluarkan berdasarkan hasil perniagaan yg dijalankan.

Berdasarkan kefahaman anda, huraikan serba sedikit berkenaan dengan zakat perniagaan

37 responses

Zakat perlu dibayar apabila memenuhi syarat2 yang ditetapkan .

Zakat yg di kenakan utk peniaga yg dh cukup syarat tertentu. Hukum : wajib tapi ramai yg taktau

Zakat yang dikenakan terhadap peniaga yang telah cukup syarat tertentu

Memberi sedikit keuntungan kepada fakir miskin

Zakat yang dikeluarkan oleh peniaga islam yang menjual barangan menepati syarak tidak kira berniaga secara sendiri atau bersama dan ia perlu cukup syarat-syarat zakat perniagaan

Tak faham

Pada pandangan saya, zakat perniagaan adalah zakat yang perlu dibayar oleh peniaga apabila telah cukup syarat-syarat yang membolehkan seseorang peniaga itu untuk mengeluarkan hasil daripada perniagaan mereka

saya kurang pengetahuan dan kurang faham

Berdasarkan kefahaman anda, huraikan serba sedikit berkenaan dengan zakat perniagaan

37 responses

Tidak tahu

zakat perniagaan adalah sebahagian perlu dibayar daripada keseluruhan jumlah hasil perniagaan

Zakat perniagaan ini adalah sejenis zakat pendapatan.

Nisab zakat perniagaan bersamaan dengan keuntungan bersih sebanyak 85g emas bagi setiap setahun perniagaan.

Zakat perniagaan adalah zakat yang dikeluarkan hasil sekiranya perniagaan tersebut memiliki untung.

Saya masih kurang jelas

Zakat Perniagaan ni sama seperti zakat² lain.. dikeluarkan sebahagian untuk membantu umat islam yang susah.. dalam rezeki kita ada juga hak orang lain..

Berdasarkan kefahaman anda, huraikan serba sedikit berkenaan dengan zakat perniagaan

37 responses

Zakat perniagaan adalah zakat yang dikeluarkan hasil sekiranya perniagaan tersebut memiliki untung.

Saya masih kurang jelas

Zakat Perniagaan ni sama seperti zakat² lain.. dikeluarkan sebahagian untuk membantu umat islam yang susah.. dalam rezeki kita ada juga hak orang lain..

Zakat perniagaan wajib dibayar oleh peniaga dengan syarat kelayakan tertentu

Zakat membawa berkat

Sumbangan

Zakat perniagaan ialah zakat yang wajib dikeluarkan hasil daripada harta perniagaan apabila cukup syaratnya.