



Pearls Online Buying and Selling Reviewed from Islamic Business Ethics: Case Study of Pearl Entrepreneurs in Mataram, Indonesia

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Abstract

This research aims to investigate the process of online buying and selling of pearls and to review the process from Islamic business ethics point of view. Data were collected using a qualitative descriptive approach including observation, interviews and documentation. The results of this study are: (1) In doing online selling, pearl entrepreneurs in Mataram City have been using marketplaces (Shopee, Blibli, Tokopedia and SOE-owned Marketplace) and also through social media (WhatsApp, Facebook and Instagram). (2) Islamic business ethics has been applied by online pearl sellers in Mataram City. Islamic business ethics principles applied including siddiq, amanah, tabligh and fathannah. In doing online selling, the entrepreneurs in Mataram have provided detailed and honest information about their products, and continue to strive to maintain communication with buyers.

Keywords: *Islamic Business Ethics; e-commerce; Pearl Entrepreneurship*

Introduction

Pearls became one of the superior commodities in the city of Mataram. This is based on the Decree of the Mayor of Mataram No. 526/X/2009 on the Establishment of the Flagship Small Industrial Cluster of Mataram City (Pebrianti & Muta'ali, 2017). In its development, Pearl Industry does not necessarily always run smoothly. The industrial environment is certainly constantly changing, so it requires an effort to survive and continue to adapt to the changes that occur. All efforts made by every company must be in accordance with business ethics, so that the business can run well (Ilhamuddin, 2018).

The application of business ethics in a company must be able to adapt and accommodate local identity as a characteristic that is typical in the company. This is important especially in facing the changing business climate. Including industrial climate change in Mataram which is an area with a "religious and cultured city" slogan. Islamic business ethics began to be applied in various businesses in Indonesia. Based on Rosiyana et al (2017) the implementation of Islamic business ethics to build an Islamic business in *waroeng steak and shake* Malang branch has been applied in accordance with the concept of Islamic business ethics. Yunia (2018) also found that the application of business ethics Islam has been applied by business actors. It is aimed at increasing buyer confidence in the seller and is also a form of seller's responsibility.

But it was also found that some traders were reluctant to apply Islamic business ethics. Azizah (2020) found that the application of business ethics in the practice of *online* buying and selling in shopee (an *online* store), has not applied Islamic business ethics. This is because there are still sellers who are still dishonest to buyers by lying and also posting images that do not match the original. The seller is also still thinking about his own interests by not paying attention to the rights of the buyer.

Based on the description above, describing the application of Islamic business ethics in a business has begun to be applied but not in whole or thoroughly. There are still inconsistencies in carrying out Islamic business ethics in a company or business unit including online systems, whether due to internal or external influences (environment and consumer habits). Online systems have a high risk of lying and fraud between sellers and buyers, due to indirect transactions or the absence of face-to-face transactions. Face between seller and buyer, until the authors consider the application of Islamic business ethics is important, in order to minimize lies and fraud in buying and selling. The authors also consider that this can increase and strengthen the selling power of products that characterize the superior industry of an area. Considering that, the author is interested in investigating and reviewing about online buying and selling pearls and reviewed from Islamic Business Ethics.

Islamic Economics

The Islamic economic paradigm emerged and was formed from two main sources, namely: (1) *Naqli* (revelation) and (2) *'Aqli* (ijtihad). The sources of *naqli* are the Qur'an or *al-wahy* or *al-matlu* (revelatory) and *al-sunnah* or *al-wahy ghayr al-matlu* (unread revelation). *'Aqli* (ijtihad) is also known as *al-adillah al-qat'iyyah* (proof that it is irrefutable). The sources of *'aqli*, especially those agreed upon, are *al-ijma'* and *al-qiyas*. Both are also known as *al-adillah al-ijtihadiyyah* (opinions obtained through sincerity of mind).

This shows that the Islamic economic paradigm is based on the Islamic paradigm. Therefore, the basic elements of the Islamic economic paradigm are the same as the basic elements of Islamic *tashawwur*, namely Allah SWT as creator, man as a creature and natural resources as well as a creature. This construction produced six models or models of Islamic economic paradigms: First, based on *al-tawhid* (uniqueness of Allah SWT). Second, use the rule of *al'ubudiyah* (bhakti / worship to Allah SWT). Third, man as a servant and caliph, as well as an Islamic economic actor. Fourth, *mawarid altabi'i* (natural resources) as an instrument for economic development. Fifth, *al-tawaazun* (balance) between the world and the hereafter; and sixth, reach the *mardat* of Allah SWT (mercy of the God) (Ahmed, 2002; Chapra, 2001).

Business Concepts in Islam

Norvadewi (2015) understands business in Islam as a series of business activities in various forms that are not limited in quantity of goods, services and profits but are limited in quality ranging from how to earn to the utilization of goods, services and profits. Islam has also called for that Allah SWT has wiped the earth and provided various facilities that can be utilized by humans to make a living. As stated in the word of Allah SWT which means as follows:

"It is He, who made the earth easy for you, so walk in all its corners and eat some of His endowment (Q.S. Al-Mulk Verse 15)"

In the implementation of Islamic business, Norvadewi (2015) is aware of the principles of business in Islam that are more human and have been exemplified by The Propet Rasulullah SAW, namely: (1) Customer Oriented; (2) Transparency; (3) Healthy Competition; (4) Fairness.

Islamic Business Ethics

Islamic Business ethics is moral in carrying out business activities by applying Islamic values, whose guidelines and implementation strategies refer to the Qur'an and Hadith. The application of Islamic business ethics makes the community calm and not alarming because it has been believed to be the truth (A'yun, et al, 2021; Juliani, 2016).

Ethics in Islam refers to two sources: the Qur'an and hadith. These two sources are central to all sources of teachings or norms that guide all aspects of Muslim behavior in carrying out the worship, deeds or activities of Muslims who actually practice the teachings of Islam. The Prophet (peace be upon him) based on the revelation of Allah SWT through the Qur'an carried out the mission of improving and perfecting the morals of mankind on the face of the earth. The morals of the Prophet (peace be upon him) became a good example in carrying out community life, including in terms of running a business (Irwan, 2017), namely *Siddiq, Amanah, Tabligh, Fathanah*.

Online Buying and Selling

Online buying and selling means buying and selling goods done online or digitally, but still paid directly or in advance, and in the case of a down payment and goods postponed depending on the time period, is the greeting agreement (A'yun, et al, 2021). Prophet Muhammad (peace be upon him) said in a hadith narrated by the Muslim Imam which reads: "*From Hurairah R.A the Prophet (peace be upon him) prevented from buying and selling pebbles and buying and selling gharar* (H.R. Muslim)".

The hadith above asserts that buying and selling is a disaster or permissible, but buying and selling according to Imam Asy Syaitibi the law of buying and selling can be mandatory and can be haram as when there is a hoarding of goods so that supplies and prices soar. In the event of this kind of practice, the government may force traders to sell goods in accordance with the price in the market, and traders must meet the government's provisions in determining prices, and traders can also be subject to witnesses because such actions can damage or disrupt the people's economy.

E-Commerce

E-Commerce comes from two syllables, e stands for *electronic* and *commerce*. E-commerce can be defined as a way of shopping or trading online or direct *selling* that utilizes Internet facilities, where there are websites that can provide "*get and deliver*" services. *E-commerce* will change all marketing activities and also at the same time cut operational costs for trading activities (Hadiana and Aly, 2014).

A'yun, et al (2021) stated that e-commerce activities are the agreement of buying and selling greetings and *istisna*, buying and selling transactions are transactions with payment activities at the beginning or in advance, as well as the thing with e-commerce which at the time of transaction, the buyer carries out a right of *khiyar* or his choice on the object of the object needed according to the needs and also the wishes of the buyer.

Research Methodology

The type of research used is qualitative research with a descriptive approach. Informants in this study were found to use a snowball of 17 people consisting of entrepreneurs, online store employees / staff, buyers and an Islamic economist. Data collection is done with observations, in-depth interviews and documentation.

Researchers conducted direct observations in online stalls (e-commerce) companies / pearl businesses that have been designated as the object of research. Faisal (2007) suggests that observation methods use observation or direct sensing of an object, condition, situation, process, activity or behavior. Direct observation allows researchers to feel what the subject feels, sees and perceives. This search and search researchers do to find the initial informant which then leads to the next informant. In addition to looking at the product information presented by the seller is also used to see the buyer's review of the pearl seller's services and determine the informant of the buyer.

The first informant was obtained from the search for pearl buying and selling through social media, namely Instagram. On this social media, it has special specifications for uploading photos and videos that are very suitable for Pearl jewelry products. In addition, researchers are easier to get a direct response related to the researcher's intention to contact the seller through *direct messages* that are directly connected to the seller's Business WhatsApp account. Through this communication, then determine the time to be able to meet in person and conduct an in-depth interview process to the owners and employees of the online store. Furthermore, ask for the recommendations of other entrepreneurs who are business partners and business competitors to be able to become the next respondent, and so on.

Online Pearls Transaction/Buying and Selling

Online buying and selling pearl which is intended here is the process of buying and selling done by entrepreneurs (sellers) pearl through electronic media (e-commerce) and social media. In this process there is information *sharing* or buying and selling transactions in the *e-commerce* system. Online buying and selling in Islam is included in the concept of *Muamalah*. In the *muamalah* system of buying and selling there are three rules as basic principles, namely: 1) *gharar* rules (obscurity); 2) *ghasysyi* rules (deceit); and 3) *riba* rules. Jamaluddin (2017) called the *gharar* rule (obscurity) to be the main principle, because not understanding this concept opens the opportunity to cause all forms of problems in buying and selling. "The concept of online buying and selling in *Muamalah* is permissible, unless there is a fraudulent party between the seller and the buyer then that is what causes it should not be" (M/040921). Therefore, understanding the concept of buying and selling can build seller awareness about good and bad behavior and decisions; Right and wrong according to the values of religion that are believed, then form the morality of an individual in interacting and buying and selling transactions.

Overall, informants make online sales both through social media applications, some use marketplaces. Online sales make it easy for sellers to expand their market reach. All kinds of products and services can be traded online, especially sales pearl. Pearl sellers in Mataram City participate in selling their pearl products online.

Research Findings

Online Transaction / Buying and Selling Pearls Online

Online Pearl Buying and selling which is intended here is the process of buying and selling done by pearl entrepreneurs (sellers) through electronic media (e-commerce) and social media. In this process there is information *sharing* or buying and selling transactions in the *e-commerce* system. Buying and selling in Islam online is included in the concept of *Muamalah*. In the *muamalah* system of buying and selling there are three rules as a basic principle, namely: 1) *gharar* rule (obscurity); 2) *ghasysyi* (trickery); and 3) *riba* (excess) rule. Jamaluddin (2017) called the *gharar* rule (obscurity) to be the main principle, because not understanding this concept opens the opportunity to bring up all forms of problems in buying and selling. "The concept of online buying and selling in *Muamalah* is permissible, unless there is a fraudulent party between the seller and the buyer then that is what causes it should not be" (M/040921). To that end, understanding the concept of buying and selling can build seller awareness about good and

bad behavior and decisions; Right and wrong according to the values of religion that are believed, thus forming the morality of an individual in interacting and buying and selling transactions.

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The AK Pearl Company

The AK Pearl company was established and operated since 2016. The owner of this business is the initials M who is a 39-year-old Muslim woman and lives in Mataram city. He first explored the world of pearl business in 2016 on the basis of encouragement and was invited to join by one of his family. Family and close relatives are mostly from business backgrounds, so opportunities and access to start a business are quite open.

After having a knowledge about the basics of running a business, then the initials M took the initiative in developing the business independently through the company / AK pearl business assisted directly by his own relatives, namely the initials FN (35 years). At that time, M through FN ran AK Pearl business by opening an online store through Instagram social media. The main product they developed is pearl craft in the form of jewelry and accessories made from pearl.

Instagram social media is a digital platform that from the beginning until now is most active and effectively used by AK companies in running a business to buy and sell pearls online. Instagram has excellent trends and has visual content specifications as the main focus such as uploading and editing photos and videos (Sholihin, Arianto and Khasanah, 2018). This specification is very suitable for jewelry products that require the appearance of beautiful, elegant and sparkling product photos.

In using and running an online business through Instagram, understanding the products that will be sold become one of the important things that must be considered. As well as pearl products produced by AK in the form of jewelry, it has its own selling value and belongs to the category of valuables. Products sold, uploaded with a description or description of the quality of the product that is clear and clear. This awareness encourages the attitude of the seller to be transparent and honest in offering the product. This attitude becomes very important to build consumer confidence in products and companies online.

"I trust consumers. That's number one. Because this is how we are selling online right, meaning we do not meet the same buyer. Of course, buyers have a sense of misgivings to be sure of the goods we sell. Moreover, I am selling pearls, products that are really seen from quality. So I try to keep honest with buyers so that they are not disappointed"(AK-M/090921).

Openness of buying and selling in Instagram can provide space to establish good communication between both parties. This opportunity also provides space in the development of products, such as the demand for products with design and specifications to order at a certain time. This shows that products uploaded on an online business account can be products that are ready for existence (finished goods) and products whose existence is based on orders (products not yet finished/pre-order). For this type of product must be provided a description of the quality and specifications of the product clearly and clearly, it helps and makes it easier for visitors or prospective buyers to see and determine the product / item to be purchased through ordering. This then becomes the AK consensual after receiving the order, as stated:

"To keep the readiness of goods production when orders come, must be as fast as possible and in accordance with the orders. Because most items during online sales are not ready stock, sellers only sell photos, and new items are made when there is an entry order" (AK-M / 090921).

Payment methods in an online business can be established or determined jointly between the two parties. It can be through bank transfer as proof of order on the product / goods that have been agreed. It can also be with system *Cash on Delivery* (COD), fixed on the agreement of both parties. But in the process of shipping or distributing goods, it is beyond the control of the seller, but rather turns to the responsibility of the delivery service provider. But that does not mean the seller releases all responsibilities, but can build communication or recommend a trusted delivery service provider. This becomes important in ensuring the safety of the product during delivery, as well as a form of seller's responsibility in maintaining a buyer's business.

Honesty, information disclosure, responsibility, maintaining trust and the ability to understand needs and maintain buyer trust, making AK as a trusted business. This is shown by the experience of the company, which so far has not found any complaints from buyers for the incompatibility of orders, delivery to damage to products ordered. Likewise, with the information provided by AK buyers who eventually become customers and often repeat *orders* or reorder, because they are satisfied to shop online on AK. In the process of buying and selling estuaries online run by AK companies, the finding of this study illustrates the ethical behavior of Islamic business. The background of AK owners and employees who are Muslim and live in a business environment is able to form behavior in running a business in accordance with Islamic provisions. In addition, the selection of Instagram as an online sales media also supports the efforts of sellers and buyers to keep the attitude of honesty, open, and trust each other, without giving space to suspect each other.

The DQ Pearl Company

In 2018, DQ Pearl company was founded by a person namely YM. She is a young Muslim woman, 29 years old, from the city of Mataram. Awareness of local potential, pearls as the flagship product of Mataram City are very popular and in demand by the community in urban areas to be the initial capital to dare to run a business.

Starting an online Pearl business, requires careful preparation by having knowledge and skills about the use of digital technology, the latest trends, social media marketing, to online buying and selling through various training activities. Including understanding the quality of the products that will be offered to consumers. "...from the training that *I participated in actually the pearl could not be emphasized. The certificate was issued by the store as a guarantee to the buyer that the Pearl was genuine, that's all*"(DQ-YM/090921). This illustrates that the availability of certificates on Pearl products is not a necessity. This certificate emphasizes more on the description of the authenticity of products from the seller, in contrast to the certification of authenticity or purity in jewelry made of gold or precious metals that must be issued by the authorities.

Furthermore, YM started the DQ Pearl business online through Shopee *e-commerce* which until now is still the most active and effective in reaching consumers and increasing sales. Through the supporting features in the Shopee platform, it also leads its users to remain honest, transparent and responsible in transacting online. In addition, there is also a *roombox* feature as an interactive communication door between sellers and buyers that support the bargaining process to make a mutual agreement.

Shopee's buying and selling system includes payment methods through third parties. This means that there is no direct payment transaction between the buyer and the seller. There is an intermediary between the two that has been arranged in the system, this also relates to the purchase that emphasizes on booking with certain conditions of mutual agreement.

"...Usually I use bank transfer. It then continued to direct chat to make an appointment for COD. In my opinion, it's one of the indicators of customer requests, because not everybody has an m-banking and more convenient with COD..."(DQ-YM/110921).

For this reason, communication must be open to each other in determining service delivery. Considering that at the distribution stage is beyond the control of the seller and becomes the responsibility of the delivery service provider in maintaining the safety of goods. It describes a form of DQ responsibility in running the business and maintaining the trust of its buyers. Openness of information in the framework of the online buying and selling process makes communication better and always based on honesty and mutual agreement for the common good as well. So that customers remain a common priority that must be maintained trust and satisfaction in shopping online.

The LNP Pearl Company

LNP Pearl LNP company is a Pearl business that was established in 2000. In 2012 this pearl business was inherited by the initials FK to date. FK is a 40-year-old Muslim woman from Mataram city, who from the beginning had an interest in pearls which are the superior commodity of the region. WhatsApp is a social media application used today and is the most active and effective in running a pearl buying and selling business by LNP companies.

Like other companies, pearl products produced by LNP in the form of jewelry, have their own selling value and fall into the category of valuables. Product authenticity information must be thoroughly prepared to build buyer trust. *".. We issued its own certificate to be given to buyers as proof that we sell real goods instead of fake goods, so that the buyers do not hesitate when shopping here"* (LNP-FK / 130921).

So far, the LNP is optimizing Instagram's social media as an expansion of reaching the target market. This is by looking at Instagram with visual content specifications as the main focus such as uploading and editing photos and videos (Sholihin, Arianto, and Khasanah, 2018).

This combination of connections also shares the role, WhatsApp to strengthen relationships with consumers and maintain long-standing consumer loyalty. Meanwhile, Instagram is aimed at stimulating and gaining new consumers who are then directed further communication to WhatsApp.

Openness of buying and selling in WhatsApp social media can provide space to establish good communication between both parties. This opportunity also provides space in the development of products, such as the demand for products with design and specifications to order at a certain time. Product uploads on the WhatsApp Story and Instagram use curiosity-inducing strategies and lead buyers to open communication with sellers. The product description uploaded can be in the form of product specifications and prices with the appearance of photos as attractive as possible. Product photo uploads through WhatsApp Story and Instagram Story show the latest photos indicating that the product is *ready stock*.

"So we still provide products that are also can be ordered in advance. So we adjust to the will of the consumer. But we also sometimes accept bookings in advance. Because of the limited stock." (LNP-FK/ 110921).

Payment methods in an online business can be established or determined jointly between the two parties. In the process of shipping or distributing goods, it is beyond the control of the seller but switches to the responsibility of the delivery service provider. And this has been discussed together before establishing a buying and selling deal.

The LNP's online buying and selling process still applies the principle of honesty that encourages it to be open and mutually beneficial to each other. "...in the delivery of products related to *shape, color, and price is honest, there also not much different from photos uploaded in marketplace. Yes, the product is in accordance with the same desire...*" (K / 120921). It illustrates that, in addition to being honest, open and prioritizing the common interests (buyers and sellers) that the LNP is very responsible for the product and buyer satisfaction. Surely this increases buyer confidence in the LNP's own services and products.

The GRE Pearl Company

The owner of GRE pearl company is a 55-year-old woman from Mataram. Since 2010, the GRE company is a gallery that sells souvenirs typical of Lombok. Jewelry with basic materials of pearl is in high demand as accessories that can be combined with a variety of clothes / costumes. The main products of souvenirs or souvenirs typical of Lombok vary greatly ranging from woven fabrics, *cukli*, pottery and pearls. So far, the products that are favored continue to grow, ranging from woven fabrics and apparel, but the demand for pearl products is increasingly popular so that it is now also one of the underdog products.

In an effort to reach and maintain offline customer loyalty, GRE has now started to grow its online business. The main target remains to lead to offline customer networking by improving communication. Thus, the WhatsApp Business online media becomes an option in developing an online business. This selection is appropriate in accordance with the opinion of Priantoro (2019) which states that WhatsApp has communication networking specifications and can be used as a means of business promotion.

The disclosure of product information / goods traded through WhatsApp Business provides space to provide space in the development of products, such as the demand for products with design or specifications to order at a certain time. This shows that products uploaded on online business accounts can be products that have been ready in the availability (finished goods/ ready stock) and products whose existence is based on orders (products not yet finished/pre-order). Both types of products must still be accompanied by a description of the quality and specifications of the product clearly, while helping and making it easier for visitors or prospective buyers to see and determine the product to be purchased through ordering. This is also stated by the GRE as follows:

"We are *alhamdulillah* already trusted by the same buyer. And the average shopper who shop prefers to order a special design, so we prepare more raw materials only. But still we also produce finished products for buyers to see" (GRE-DRG / 160921).

Payment methods in an online business can be established or determined jointly between the two parties. This is also related to the process of shipping products that have been ordered. In general, the online sales payments are via bank transfer. GRE companies have determined from the beginning to use the bank transfer method, because it is considered safer. This payment can be in full or use of DP (Down Payment), according to the order of products with the agreement specified together. The same is true of the delivery process which in this case uses a third party as a delivery service provider.

Ethics of Islamic Business in Online Pearl Buying and Selling Transactions

In this study, the entire study subject, namely pearl entrepreneurs in Mataram City, were Muslim. Mataram city environment with a moslem-majority population further strengthens the attitudes and behavior of its people to have ethics that refer to Islamic values. This then underlies the attitude and behavior of pearl entrepreneurs in serving customers both offline and online. Thus, pearl entrepreneurs in

Mataram City already have knowledge, understanding and Islamic culture as a reference in running an online business.

The findings of this study show that pearl entrepreneurs in Mataram City have business traits exemplified by the Prophet of Muhammad SAW (peace be upon Him) such as: the *fathanah* (professional), *tabligh* (transparent), *shiddiq* (honest) and *amanah* (trusted).

A. Fathanah

The findings of this study illustrate the *fathanah* entrepreneur pearl with the ability of entrepreneurs in finding and identifying business opportunities that follow the times or *trends*. Informants have knowledge and awareness regarding pearls as a potential local product of the area. Recognize pearl products that are inseparable from fashion trends as a contemporary lifestyle. High demand by utilizing technology provides easy access that is able to reach a wider market with low operational costs. It becomes a great business opportunity with good prospects in the future. Taking and utilizing such opportunities with good and sincere intentions, builds the professionalism of entrepreneurs in starting and running an online business.

B. Tabligh

The findings of this study illustrate the nature of *tabligh* with the principle of entrepreneurs in communicating or reflecting the procedures of conveying good and correct information through online media. This attitude becomes an obligation required in buying and selling islamically. M (040921) stated that in the process of buying and selling online, the difference is that there is a condition of conformity between the goods and those that are stated, then the seller must explain about the quality of the goods, called *the khiar majlis*.

Recognizing the transparency and openness of information to be the required basis in online business, overall AK, DQ, LNP and GRE pearl entrepreneurs have implemented it. It is also facilitated with the description feature provided by online media both e-commerce and social media. This transparency also supports the activeness of sellers in updating the sold products, which shows new products. However, the company / business of GRE pearls shows a passive attitude in uploading products periodically. Even in social media accounts used the last product update in 2019 ago. This is because, the optimization of the media used is WhatsApp Story so that the uploading and publication of the product is not stored for a long time.

C. Shiddiq

Honestly becomes the main principle of entrepreneurs in running an online business. They believe that honesty can improve the buying and selling relationship between sellers and buyers. This attitude is shown in the entire process of online buying and selling. The most basic thing that pearl entrepreneurs do in Mataram City in upholding the value of honesty is to upload the original product and accompanied by clarity of product quality description. The comparison of the value of honesty is seen from the attitude of the seller to keep the promise and the buyer's response to the suitability of the product received. The honesty of online sellers can also be determined from the online platform they choose. Each online platform or media has special specifications and features that vary in use.

The AK, LNP and GRE pearl companies choose social media telecommunication as an online business media. In general, online media has specifications as a medium of interactive communication between individuals. Further transforming develops features for business needs that emphasize good connectivity with connectedness between various other social media. However, in the process of uploading photos or videos facilitated with very adequate editing features. This can lead to the possibility of manipulation of product photos. The awareness of entrepreneurs on these specifications requires them

to build an honest attitude from within them so that they are able to upload photos of original products and accompanied by detail, the full product description.

Different things are shown by the GRE pearl company. Uploading photos of products through social media is intended to lead customers to be able to visit directly in offline stores. So, the product description / item contains a description of the finished product (ready stock) and uses sentences that invite customers to come directly. This is intended so that customers can also see various other products available in offline stores. The attitudes and efforts shown by AK, DQ, LNP and GRE companies vary in upholding the values of business integrity. These differences increase diversity in understanding and practicing efforts by applying the principle of honesty. And overall the entrepreneur has described the embodiment of the nature that is *shiddiq*.

D. Trust

The findings of this study illustrate the nature of trust (trusted) as a form of responsibility of the seller to customer trust in the overall online buying and selling transaction. The nature of trust is shown by the seller in the entire buying and selling transaction ranging from uploading product photos, clarity of product description, bargaining process, building agreements to the process of shipping products to the hands of buyers. The delivery process becomes a tipping point that sellers must watch out for in maintaining buyer confidence. This process is beyond the control of the seller, because it uses a third party, namely the delivery service provider. The realization of the seller's attitude of responsibility is indicated by *tracking* the goods to ensure the position of the goods sent has arrived or not to the buyer in accordance with the agreed time. This is still done by pearl entrepreneurs AK, DQ, LNP and GRE in maintaining the integrity of their products during shipping outside the area.

GRE Pearl entrepreneurs also utilize online media aimed at promotion optimization to herd customers coming directly to the offline stores. It is chosen to be able to maintain the quality of the product and the suitability of the product needed and expected by the buyer, so as to minimize the sense of customer disappointment and at the same time can strengthen the existence and continuity of offline stores. Overall, the attitude shown by AK, DQ, LNP and GRE pearl entrepreneurs reflects the trustworthy in nature.

Conclusion

Based on the results of this study, it can be concluded that:

1. Pearl Entrepreneurs in Mataram City conduct online buying and selling transactions through various online media:
 - a. AK company conducts online buying and selling transactions actively and effectively through Instagram accounts that are directly connected to WhatsApp Business contacts.
 - b. DQ company conducts online buying and selling transactions actively and effectively through Shopee account.
 - c. LNP companies carry out online buying and selling transactions actively and effectively through WhatsApp Business accounts connected to Instagram accounts.
 - d. GRE companies carry out online buying and selling transactions actively through Business WhatsApp accounts.
2. Pearl entrepreneurs in Mataram City have applied the principles of Islamic business ethics in accordance with the prophet's words, namely Fathanah, Tabligh, Shiddiq, and Amanah. The application of this principle varies according to the features available in the online media used.

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