

Trends in Payment Methods in Online Buying and Selling in E-Commerce Tik-Tok Shop; Perspective Sharia Economic

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ABSTRACT: The main problem of this research is the uniqueness of serving social media accompanied by providing an e-commerce menu for online buying and selling. The aim of this research is to look at the sharia economic view of the Tik-Tok Shop e-commerce payment method in online buying and selling. This research is field research with a qualitative approach. This research data was collected using interviews. The data analysis technique used is Miles and Huberman which consists of reduction, presentation and drawing conclusions. The results of this research are the Cod payment method (payment on the spot) and the transfer payment method using the OVO digital wallet and Dana digital wallet. After discussion, according to sharia economics, the Cod payment method and the transfer payment method are permitted in online buying and selling. There are four reasons. First, both payment methods provide the same total payment price for ordered products. Second, payment transactions are based on the willingness of both parties. Third, products paid for using the Cod method and transfer method using a digital wallet are halal products. All the reasons for the sharia economic view are in accordance with sharia economic principles such as the principle of transactions based on justice, the principle of consent, and the principle of halal.

KEYWORDS: E-commerce; Online Buying and Selling; digital wallets

INTRODUCTION

Currently, e-commerce has become a trend in buying and selling in the world. Because e-commerce has indoctrinated people to continue using it. Finally, people continue to buy and sell online, whether they live in villages or cities. The important thing is that there is an e-commerce application that is connected to the internet on your cellphone. Whatever product you are looking for is available in the e-commerce application. E-commerce applications have many names. In Indonesia, well-known e-commerce applications include Shopee, Blili, Lazada, Tokopedia, and Tiktok Shop. Some of the

five applications are stand-alone and some are affiliated with others. Applications that stand alone as applications that serve online buying and selling and online loans are Shopee, Blibli and Lazada. Meanwhile, the Tokopedia application and Tiktok Shop application are affiliated companies. Where the Tik-tok application as a social media application also provides a Tiktok Shop menu which is affiliated with Tokopedia. This happened when Tik-Tok with social media status was prohibited from providing online buying and selling services by the state at the insistence of Tanah Abang clothing traders. Where Tanah Abang clothing traders

demonstrated to demand the dissolution of all e-commerce which made their businesses suffer losses, even bankruptcy (Saputra et al., 2023). Finally, Tik-Tok was forced to affiliate with Tokopedia with acquired some of its shares. As a result, TikTok as a social media can also serve online buying and selling. Apart from that, the Tik-Tok Shop application can also be downloaded separately from the Tik-Tok social media. Of course, that lies in the choice of Tik-Tok Shop users. Tik-Tok Shop as wrong one e-commerce is increasingly in demand by users. Research on e-commerce with Tik-Tok Shop is an interesting trend to research. Because of the uniqueness of Tik-Tok Shop compared to others. The unique thing here is that it serves social media accompanied by providing an e-commerce menu for online buying and selling. Besides that, the use of Tik-Tok Shop in online buying and selling is increasing day by day.

Study of *e-commerce* has been widely studied by people. So far research on *e-commerce* Eighteen articles have been researched. From the studies that have been carried out, these can be categorized into four perspectives. First, the legal perspective (Hayati, 2021), (Matompo, 2020), (Saragih et al., 2023). Second, the economic perspective ((Saputra et al., 2023), (Hernikawati, 2021), (Fema et al., 2022), (Rodiaminollah et al., 2022), (Suyanto & Purwati, 2021). Third, the business perspective (Christoper & Kristianti, 2020), (Atmaja & Verawati, 2021), (Purwanti & Pujawati, 2021), (Nurdiansyah et al., 2022), (Annisa & Fauzi, 2022), (Mahbubah & Putri, 2021). Fourth, the information systems perspective (Musthofa & Adiguna, 2022), (Tirtana et al., 2020), (Armanda & Putra, 2020), (Ramadhan & Fajarita, 2020). So far, no research has been conducted on economic perspectives regarding trends in payment methods in online buying and selling at the Tik-Tok Shop e-commerce site. This research is relevant because it takes a case study of Tik-Tok Shop users in Silaut District, Pesisir Selatan Regency. Because no research used case studies in this research.

This research focuses on examining trends in payment methods in online buying and selling at the Tik-Tok Shop e-commerce. This research aims to look at the sharia economic view of the Tik Tok Shop e-commerce payment method in online buying and selling. The question asked in this research is what is the Tik-Tok Shop e-commerce payment method for online buying and selling in Silaut District, Pesisir Selatan Regency.

This research is important to conduct to see the view of sharia economic on the Tik-Tok Shop payment method in online buying and selling. This research will be discussed with the theory of sharia economic principles. For this reason, the author is interested in writing research regarding payment method trends in online buying and selling on the Tik-Tok Shop e-commerce; perspective Sharia Economic (Case study of Tik-Tok Shop users in Silaut District, Pesisir Selatan Regency).

METHODS

This research is field research with a qualitative approach. This research data was collected using interviews. Interview conducted with six Tik-Tok Shop users consisting of Putra, Diana, Anis, Wardi, Edwar, and Wati. This research uses three Milles and Huberman data analysis techniques. First, data reduction. The data reduction here is the Tik-Tok Shop payment method for online buying and selling in Silaut District, Pesisir Selatan Regency. Second, data presentation. The presentation of data here is to present only important data, and then discuss the theory of sharia economic principles. Third, conclusion. The data conclusions here contain research results and discussion results.

RESULT AND DISCUSSION

Tik-Tok Shop E-commerce Payment Method for Online Buying and Selling in Silaut District, Pesisir Selatan Regency

The Tik-Tok Shop payment method for online buying and selling in Silaut District, Pesisir Selatan Regency was obtained through interviews. The author conducted an interview with Putra. The following are the results of the interview.

I am a Tik-Tok Shop user. I often do online shopping with Tik-Tok Shop. As long as I use Tik-Tok Shop, the payment methods I use are COD and transfers using funds. The payment method at Tik-Tok Shop depends on the online shop. There are online shops that allow COD and transfer payment methods, and there are also those that allow transfers only (Putra Interview, user, December 20, 2024)

Based on the results of the interview above, it is explained that Putra is a Tik-Tok Shop user. Putra often shops online using Tik-Tok Shop. As long as Putra uses Tik-Tok Shop, the payment methods that Putra uses to pay for product purchases include COD and transfers using a digital wallet of funds. The COD payment method is an on-site payment method by paying directly to the courier after the product arrives at the user's location. Meanwhile, the transfer payment method uses a digital wallet, funds are carried out by directly transferring payment for product purchases that day to the online shop. Then, when the product arrives at the user's location, there is no need to re-pay. The results of this research are the COD payment method (payment at the user's location), as well as the transfer payment method using a digital wallet. Apart from that, the author conducted another interview with Diana. The following are the results of the interview.

I am a Tik-Tok Shop user. I often do online shopping with Tik-Tok Shop. The payment method for every online shopping that I choose is the Cod payment method. Because I can prepare the money first before the product arrives at home. Meanwhile, my transfer payment method does not have a

balance in the funds account. For this reason, I always use the Cod payment method (Interview Diana, user, December 20, 2024).

Based on the interview above, it is explained that Diana is a Tik-Tok Shop user. Diana often uses Tik-Tok Shop to shop online. Diana often uses the COD payment method when shopping online. Because you can prepare money first before the product arrives at home. Whereas use the transfer payment method using a digital wallet of funds. Diana has no balance in the fund's digital wallet. This is the reason why Diana uses the Cod payment method (payment on the spot). The result of this research is the Cod payment method (payment on the spot). Then, the author conducted another interview with Anis. The following are the results of the interview.

I am a Tik-Tok Shop user. I often do online shopping with Tik-Tok Shop. When shopping online I choose a payment method based on my needs for the product. Because there are online shops that require their products to be paid for by transfer method, and COD cannot be paid. Finally, I just transferred it to the online shop using the OVO digital wallet. Then, there are also online stores that allow their products to be paid for using the Cod payment method. Finally, I chose the Cod payment method to buy the products I needed (Interview with Anis, user, December 20, 2024).

Based on the interview above, it is explained that Anis is a Tik-Tok Shop user. Anis shops online using Tik-Tok Shop. When shopping online, Anis chooses a payment method based on the need for the product. Because there are online shops that require their products to be paid for by transfer method, and COD cannot be paid. Finally, Anis just transferred it to the online shop using the OVO digital wallet. As long as Anis gets the product he needs. Then, there are also online stores that allow their

products to be paid for using the Cod payment method. Finally, Anis chose the Cod payment method to buy the product he needed. After the ordered product arrived at home, Anis immediately paid for it to the courier. The results of this research are the transfer payment method using the Ovo digital wallet and the Cod payment method (payment on the spot). Then, the author conducted another interview with Wardi. The following are the results of the interview.

I am a Tik-Tok Shop user. I often do online shopping with Tik-Tok Shop. The payment method that I often choose when shopping online is COD. Luckily for this Cod payment we can prepare the money first. After two days or more the ordered product arrives and we pay. My transfer method often has no balance in my Ovo digital wallet. For this reason, I often pay with Cod only (Wardi Interview, User, December 21, 2023).

Based on the interview above, it is explained that Wardi is a Tik-Tok Shop user. Wardi often shops online with Tik-Tok Shop. The payment method that Wardi chooses for online shopping is the Cod payment method (payment on the spot). The advantage of the Cod payment method is that Wardi can prepare the money first. After two days or more the ordered product arrives at your home, and you pay directly to the courier. Meanwhile, if he chooses the transfer method, Wardi often does not have a balance in his OVO digital wallet. For this reason, Wardi often pays using the Cod payment method (payment on the spot). The result of this research is the Cod payment method (payment on the spot). Then, the author conducted another interview with Edward. The following are the results of the interview.

I am a Tik-Tok Shop user. I often do online shopping with Tik-Tok Shop. The payment method that I often use to pay for ordered products is Cod. Because I don't

have a digital wallet for funds. For this reason, I just chose the Cod payment method (Edwar Interview, User, December 23, 2024).

Based on the interview above, it is explained that Edward is a Tik-Tok Shop user. Edward often shops online using Tik-Tok Shop. Edward often uses the Cod payment method, and Edward immediately pays the courier when the ordered product arrives at his home. Edward chose the Cod payment method because he did not have a Dana digital wallet application or other digital wallet application. That is the reason Edward chose to use the Cod payment method when shopping online at Tik-Tok Shop. The result of this research is the Cod payment method (payment on the spot). Then, another interview was conducted with Wati. The following are the results of the interview.

I am a Tik-Tok Shop user. I often do online shopping with Tik-Tok Shop. When shopping online I pay with Cod and transfer. I often use both. But if payment can be Cod, I choose Cod payment. Then, for payments only transfers are allowed. I just transferred directly using the Ovo digital wallet. As long as the product I need can be obtained. Transfer payments and Cod is no problem for me (Wati Interview, User, December 24, 2024).

Based on the interview above, it is explained that Wati is a Tik-Tok Shop user. Wati often shops online using Tik-Tok Shop. The payment methods that Wati uses when shopping online are the Cod payment method and the transfer payment method. Wati often uses these two payment methods. If the online shop allows the Cod payment method. Wati immediately chose the Cod payment method. Then, if the online shop does not allow the Cod payment method, and only allows the transfer payment method. Wati immediately transferred using the OVO digital wallet to the online shop. Wati does

not blame the two payment methods. As long as for Wati the product she ordered can be delivered to her house. The results of this research are the Cod payment method (payment on the spot) and the transfer payment method using the OVO digital wallet. The overall research results are the Cod payment method (payment on the spot) and the transfer payment method using the OVO digital wallet and Dana digital wallet.

Analysis of Payment Method Trends and Sharia Economic Perspective

The presence of e-commerce has brought a transformation in trade. Where previously trading was carried out face to face, and products were neatly arranged on display shelves. The process of bargaining and transactions also takes place in shops or shops face to face between buyers and sellers. Meanwhile, now trade is carried out using e-commerce. Where trading is carried out electronically and using internet data packages, as well as using an application or social media that provides an e-commerce menu, such as Tik-Tok Shop. Products being traded can be seen on the Tik-Tok Shop application homepage or on the Tik-Tok social media e-commerce menu. The Tik-Tok social media e-commerce menu is called the shop name. This is where it happens Electronic commerce starts from product inventory information to product order information received at home.

Talking about electronic commerce, electronic commerce payment methods and face-to-face commerce payment methods have similarities and differences. The similarity is that face-to-face trading uses the Cod payment method (payment on the spot), and electronic commerce also uses the Cod payment method (payment on the spot). Meanwhile, the difference is that face-to-face trading more often uses the

Cod payment method and very rarely uses the transfer payment method. Then, electronic commerce uses two payment method options including, the Cod payment method (payment on the spot), and the transfer payment method using digital wallets and mobile banking. Users can choose both payment method options in electronic commerce by looking at the online shop conditions. Because there are times when online stores turn off the Cod button feature in the Tik-Tok Shop application or in the Tok-Tok social media shop menu. However, there are times when online shops also activate the Cod button feature and the transfer button feature, whether transferring using a digital wallet or mobile banking. These are the payment methods that occur in electronic commerce using the Tik-Tok Shop e-commerce.

According to sharia economics, the Cod payment method and the transfer payment method are permitted in online buying and selling. The reasons are threefold. First, both payment methods provide the same total payment price for ordered products. Although, online stores and Tik-Tok Shop provide price discounts and product delivery discounts. The total payment price for the products ordered remains the same on that day. As long as the product is ordered from the same online shop, and ordered that same day at the Tik-Tok Shop. Then, transfer payment methods using digital wallets and mobile banking are only media for payment transactions. The money received by the online shop remains the same amount. As with Cod payments (payment on the spot by courier). Because online stores, logistics companies (couriers), and Tik-Tok Shop work together to make online buying and selling successful. For this reason, the total product payment remains the same at the Tik-Tok Shop, whether using the transfer payment method or the Cod payment method (payment on the spot). The equality of total payments is in accordance

with the principle of dealing with fairness. Where this principle emphasizes that sharia economics really upholds fairness in buying and selling transactions, including online buying and selling transactions (Ibrahim et al., 2021). Besides that, the principle of justice here is carried out in the exchange aspect (Iswanto, 2022). Where the exchange here equates the total payment transacted in online buying and selling, using either the transfer payment method or the Cod payment method (payment on the spot). So sharia economic economics views the Cod payment method (payment on the spot) and the transfer payment method as permitted at the Tik-Tok Shop as online buying and selling transactions. Because both payment methods are in accordance with the principles of fair transactions. Second, payment transactions are based on the willingness of both parties. Because before the product is ordered by the user at the Tik-Tok Shop. Previously there was a product ordering process that users went through. The process for ordering these products is to make an order. Where in the process of making this order, the user is asked to choose a payment method. Users want to choose the Cod payment method (payment on the spot) or the transfer payment method. After the user chooses a payment method, they continue by placing an order. If an order has been made, the user will just have to wait for the product to arrive at home. After the product arrives at home, the user immediately pays using the Cod payment method. This is for users who choose the Cod payment method (payment on the spot). Meanwhile, users who choose the transfer payment method. Users must pay immediately at that time, when the order process takes place. Finally, the user will only have to wait for the product to arrive at home, and does not need to pay again to the courier. Furthermore, the choice of this payment method has also been approved by the

online shop at Tik-Tok Shop. This approval can be seen by the online shop being willing to wait for the money for the Cod payment (payment on the spot). Meanwhile, transfer payments are immediately accepted by the online shop at that time.

For this reason, the choice of payment method is based on willingness and willingness in the Tik Tok Shop in accordance with the principle of willingness. This principle emphasizes that sharia economics prioritizes willingness between both parties for every payment transaction, including online buying and selling payment transactions (Ismiati et al., 2022). This willingness can be seen from parties who play a role in online buying and selling, such as Tik-Tok Shop users, online shops, logistics companies and Tik-Tok Shop. All of these parties accept payment methods used in online buying and selling. The payment methods here are the Cod payment method and the transfer payment method. Both payment methods make money paid by Tik-Tok Shop users. The online shop will immediately receive it in the form of cash or balance without the slightest reduction. Then, Tik-Tok Shop and logistics companies that facilitate online buying and selling. Also receive fees from online stores. So sharia economics views the Cod payment method (payment on the spot) and the transfer payment method as permitted at the Tik-Tok Shop as online buying and selling transactions. Because both payment methods are in accordance with the principle of consent.

Third, the products paid for are halal products. Because it is a halal product that is paid for, it is permissible to pay using any payment method, both the Cod payment method (payment on the spot) and the transfer payment method. This is proven by the general presence of Bpom labels and Mui labels on food, beverage, cosmetic and medicine products. Moreover,

Indonesian products generally have a Bpom label and a Mui label. In addition, products sold on the Tik-Tok Shop e-commerce are closely monitored by the Ministry of Trade and the Bpom agency, as well as Mui. There are only a few products that are illegal and damaging to health. The distribution permit will be immediately revoked by the Ministry of Trade, Bpom, and Mui. Currently, products are sold on the Tik-Tok Shop e-commerce not only domestic products. However, there are also imported products from foreign countries, such as China. Whatever products are sold as long as they are illegal and damaging to health. The distribution permit has certainly been revoked. Besides that, Tik-Tok Shop e-commerce will see user comments in the contact seller feature. If there are many bad comments about the product. Tik-Tok Shop will automatically prohibit online stores from selling these products. Because Tik-Tok Shop wants to maintain the trust of Tik-Tok Shop users. For this reason, you can be sure that the products sold at the Tik-Tok Shop are halal products. These halal products are paid for by users, using either the Cod payment method (payment on the spot) or the transfer payment method. Halal products paid by users using both payment methods are in accordance with halal principles. Where this principle emphasizes that sharia economics requires that products sold and paid for must be halal and good products (Kamal et al., 2024). So sharia economics views the Cod payment method (payment on the spot) and the transfer payment method as permitted at the Tik-Tok Shop as online buying and selling transactions. Because both payment methods are in accordance with the principles of pleasure and halal principles.

CONCLUSION

The results of this research are the Cod payment method (payment on the

spot) and the transfer payment method using the OVO digital wallet and Dana digital wallet. After discussion, according to sharia economics, the Cod payment method and the transfer payment method are permitted in online buying and selling. There are four reasons. First, both payment methods provide the same total payment price for ordered products. Second, payment transactions are based on the willingness of both parties. Third, products paid for using the Cod method and transfer method using a digital wallet are halal products. All the reasons for the sharia economic view are in accordance with sharia economic principles such as the principle of transactions based on justice, the principle of consent, and the principle of halal.

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