

SHARIA MARKET PLACE: PASAR ALHUDA ONLINE

Adinda Satria Bagus

Faculty of Sharia Economic Law, Universitas Muhammadiyah Surakarta (UMS), Surakarta, Indonesia,
piningitsatrio@gmail.com

ABSTRACT

KSPPS Alhuda innovates to create a digital product in the form of a Sharia marketplace called Pasar Alhuda. The Alhuda Market Syari'ah marketplace application is a Syari'ah Marketplace Application for members to develop digital marketing managed by KSPPS Alhuda as an intermediary. With use contracts and appropriate systems with rule Shari'ah, which regulates right and obligation each involved parties in sell buy Greetings. Method used is do study field and study about practice sell buy on Market Alhuda compared with the DSN-MUI Fatwa. From study and study is obtained that Market Alhuda has adapt activity operational corresponding with the DSN MUI Fatwa. This is news happy for We all, that there is an underlying marketplace principle the transaction on Law Shari'ah

INTRODUCTION

At this time we have entered the Industrial Revolution Era 4.0 where there has been a shift from a digitally connected business supply chain to a simpler one. This condition occurs globally and it is inevitable that the Indonesian people will also experience it. The rapid use of the internet also has an impact on economic growth significantly. Business growth has also experienced marked growth in the field of online business and offline go online business. The online business that is currently thriving is e-commerce (buying and selling via the internet), not only the field of information media trading is also experiencing rapid progress. According to research conducted by Google entitled e-Conomy SEA 2018, the number of internet users in Indonesia is the largest in Southeast Asia. In the Southeast Asian region there are 350 million internet users and 150 million from Indonesia. Based on data disclosed by the Association of Indonesian Internet Service Providers (APJII) in 2019, 171.17 million internet users are mostly controlled by the millennial generation. The millennial generation is a group of people born in the early 2000s with a penetration rate of 88.5%.

The impact of the industrial revolution 4.0 on the economic sector has increased, where the trade and MSME sectors have increased rapidly. It is undeniable that online business has a positive impact on business development, namely providing opportunities for entrepreneurs, both beginners and long-time business players, but online business also has another side like two sides of a coin. Online business also has a negative impact in the form of fraud on the part of both business people and consumers, competitors, fraudsters and hackers.

Companies that can provide network infrastructure for the internet industry are companies that are declared ready to welcome the industrial revolution 4.0 where these companies can build production ecosystems based on the concept of Industry 4.0. For developing countries the industrial revolution 4.0 helps make the supply chain simpler. How to shape the industrial revolution 4.0 in creating technology with a new approach that can connect the physical, digital world in a way that can fundamentally change human behavior, this is the biggest challenge.

This is based on the use of technology and the internet which is used in people's daily lives. In today's digital era, everything is instant and easy, such as the ease of obtaining information that can be obtained from various parts of the world, which can be accessed easily and quickly. The ease of obtaining this information ultimately affects people's lifestyles. One clear example is community business activities that have turned into digital businesses, this is because digital or online businesses can reach consumers who are anywhere.

During the current pandemic, online business is very suitable to run. With the government's appeal to reduce activities outside the home, so to meet their daily needs by shopping online is the right choice. The ease of transactions is the main factor for shopping online which is increasingly in demand. Customers do not need to come to the store to meet their needs, so they can save time. To attract customers to shop online, promotions can be carried out.

Promotion is used to introduce products to customers if the product is a new product. The strategies applied are definitely different from one another. However, there is a promotion strategy that is commonly used by business activists to get more customers, namely social media, one of which is Facebook, with a very large number of active users in Indonesia, making Facebook a very suitable social media market for advertising a product. The second strategy is to make digital products such as Marketplace or E-commerce, a strategy with Marketplace or E-commerce will be a good marketing tool.

Marketplaces in Indonesia are one of the media driving the social economy in dealing with problems that arise in the era of globalization that we are currently experiencing. For this reason, it is expected that

the marketplace can further develop. Where the Marketplace provides a wide variety of product variations according to the needs of the everyday community, ranging from food, fashion, electronic equipment, and others at competitive prices. This marketplace is increasing because of easy access to use and supported by adequate infrastructure which in turn makes people more enthusiastic about the presence of the marketplace. In determining the product to be purchased, Muslim consumers should be oriented to benefit rather than utility or satisfaction (Ma'ruf, A., Alam, A., & Syaraf, A. B. 2021).

The Investment Coordinating Board (BPKM) revealed that the value of investment in the digital market sector has reached USD 5 billion in 2020. Because of this, Marketplace is a means of economic sector that is currently in demand by the public.

Formulation of the problem

1. How is the flow of goods and transactions in the Pasar Alhuda Marketplace?
2. How is social responsibility carried out for the consequences of buying and selling greetings on the Alhuda marketplace?

LITERATURE REVIEW

Definition of Marketplaces

Today almost everyone has gadgets like smartphones that are equipped with internet access, e-mail, social media and the marketplace, thus enabling businesses and consumers to transact via smartphones (Febriandika, N. R., Millatina, A. N., & Herianingrum, S. 2020). Marketplace is a term that is familiar to those who are used to buying and selling online. Marketplace is a platform where sellers gather and can sell goods or services to customers even without meeting physically. Marketplace companies provide a platform for sellers and buyers to meet, where buyers can see what products are being sold, then marketplace companies take profits through commissions from each sale. The platform in the marketplace can be in the form of a website or an application. All marketplace operations, including website management to payment methods are facilitated by the marketplace provider company.

Marketplace comes from the word market which means market, and place which means place. So, a marketplace is like a place for making application-based transactions that help us find the goods and services we need and all transactions are carried out online without meeting the seller directly.

The stretch of utilizing the marketplace as a place for online shopping is now very visible. Especially during this pandemic, Indonesian people prefer to stay at home to avoid exposure to the Covid-19 virus. Finally, they choose to shop at a marketplace that provides daily needs.

The marketplace industry is one of the big industries in Indonesia. The following are several marketplaces in Indonesia:

a. Tokopedia

Tokopedia is a marketplace that has been operating for a long time in Indonesia. This company is one of the largest with more than one hundred million visitors per month. Marketplace founded by William Tanuwijaya in February 2009. At the age of ten in 2019, Tokopedia managed to get the title of the largest marketplace in Indonesia with the number of visits per month reaching 137,200,900. Not only that, Tokopedia is also one of Indonesia's unicorn startups. This means that the valuation of this marketplace has reached more than 1 billion US dollars.

b. Shopee

Shopee is a marketplace from Singapore which since 2015 has started to expand to the Southeast Asian market, including Indonesia. After four years since the expansion, Shopee has succeeded in becoming the third largest marketplace in Indonesia.

Shopee's monthly visits total around 74,995,300. This marketplace, which is under the SEA Group, is able to capture the attention of Indonesian consumers with its creative campaigns involving international celebrities.

Shopee is one of the important marketplaces in Indonesia, this Shopee is diversified and advanced which also provides a normal web shopping experience.

c. Bukalapak

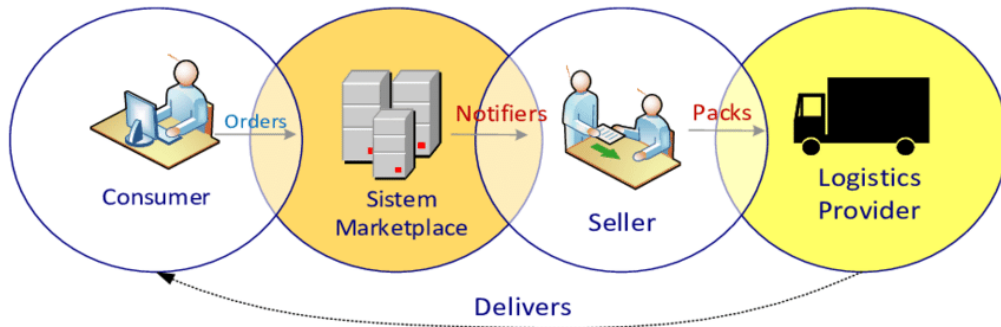
We are also certainly no strangers to the name Bukalapak. As one of the leading online marketplaces in Indonesia. In second place after Tokopedia, Bukalapak which also holds the title of unicorn startup. Bukalapak is a marketplace founded by Ahmad Zaky in 2010 in Bandung, West Java. This marketplace managed to collect 115,256,600 visitors per month in early 2019. The advantages of Bukalapak with other online buying and selling providers (marketplaces) include paid push, forums and communities where sellers share knowledge with each other so that we can all be more successful, buyers can come from abroad, fast delivery, and payment transaction security (Nawawi, A., & Rosyadi, I. 2019).

Transaction Concept in Marketplace

In general, marketplaces are divided into two types of collaboration concepts, namely Pure and Consignment marketplaces.

1. Pure

Figure 1.2 Pure marketplace transaction concept



Source: Journal of Adoption of Business to Consumer (B2C) Model

In Generating a Mobile Marketplace System.

- a. Order : User or buyer buys goods.
- b. Notifiers : Marketplace admin checks evidence payment transactions if appropriate then immediately make an order notification to seller.
- c. Packs : The seller confirms the buyer's order and pack the goods accordingly buyer's request.
- d. Logistics provider : Goods delivery service provider check the goods then give send to buyers.

In pure cooperation, the marketplace usually only provides selling, payment and transaction facilities for sellers. Apart from that, in this partnership, sellers have a lot of flexibility if we compare it to consignment cooperation. As in customizing their store, starting from changing the appearance, categorizing products, and choosing delivery services. This makes cooperation more flexible, as long as it remains in accordance with the regulations of the applicable platform.

Of course, because it has more discretion, this pure breed is currently the most popular among the general public. Not to forget, in pure cooperation, buyers can also process price offers to product sellers freely and without binding rules from the buying and selling platform.

2. Consignment

Figure 1.3 Consignment marketplace transaction concept



The next type of cooperation is consignment cooperation. In a consignment partnership, the seller only needs to provide the goods and detailed information regarding the product. Where intermediaries fully manage both promotions, storage, delivery and customer service. Quite different from the previous types of cooperation, in this type of cooperation buyers cannot bid prices because the flow of all transactions is handled by the marketplace site.

The foundation of the sale and purchase contract

In buying and selling, it is required that there must be mu'awadlah, namely the exchange of prices with goods. The existence of prices and goods that are exchanged is the difference between exchange without being accompanied by a price. In the Book of al-Taqrîrâtu al-Sadîdah it is stated that:

معاوضة: خرج به الهبة لأن المعاوضة تكون من الجانبين، من المشتري الثمن، ومن البائع المثل، فهذا عوض هذا، بخلاف الهبة فإنها فإونه محر

Meaning: "Mu'âwadlah: with it the notion of grant is excluded. Because in mu'awadlah there are two parties exchanging goods, namely from the buyer's path there is a price, and from the seller's path there is an item that is valued, so it seems that this is the price for this item. In contrast to grants, where the handover is only made by one of the parties. (Hasan ibn Ahmad ibn Muhammad al-Kaff, al-Taqrîrâtu al-Sadîdah fî Masâili al-Mufîdah, Riyâdl: Dâr al-Mîrâtsi al-Nabawy, 1420 H: 10)

There are several things that we can generally recognize from the characteristics of the marketplace in the buying and selling concept mentioned above:

a. Pure

Marketplace which only functions as a place to sell goods and acts as a facilitator (middleman) for sellers and buyers through the provision of payment procedures. Usually, this type of marketplace fully submits the problem of the goods being traded and at the same time the description of the product to the seller through the account he has on the marketplace. The marketplace also provides chat facilities between sellers and buyers so that both of them can bargain prices with each other. After a deal is found, the marketplace will only provide facilities in the form of a joint account for making payments.

This type of marketplace is in the kafâlah contract as the kafil (guarantor) of the seller and the buyer. as well as acting as a mudlârib (manager). As a kafil, it is the balance in buying and selling transactions, while as a managed mudhorib, it is the promotion of goods through its advertising services, in which case the stall owner in the marketplace hires (ijârah) the role of the marketplace to promote his stall to potential buyers or netizens. .

b. Consignment

This type of marketplace only functions as a place for goods owners to "entrust" their goods for sale. The owner of the goods is only obliged to provide the product and the classification or specifications of the goods to the marketplace. Full control of the buying and selling process is on the marketplace.

Marketplace acts as a pure mudlârib (manager). Thus, there is a partnership contract (shirkah) in it. The syirkah that is formed is syirkah wujûh, with the assumption that the owner of the goods entrusts the goods to the provider to market and sell them.

Whatever the position and type of marketplace, marketplace responsibilities in general in online transactions can be grouped as follows, namely:

- a. The responsibility for guaranteeing the sale and purchase contract (al-dlammân fi 'aqd al-bai')
- b. Guarantee responsibility in the rental contract (al-dlammân fi 'aqdi al-îjâr) .
- c. Guarantee on the behavior of sellers and buyers (dlammân al-fi'l al-syakhshy) .
- d. Guarantee for the actions of third parties (dlammân fi'l al-ghair) .
- e. Guarantee for goods, including the safety of goods purchased using their services (dlammân al-asy-ya') .

RESULT AND DISCUSSION

A. The History of the Establishment of Alhuda Market Marketplace

1. Background

It's been almost 2 years that the world has experienced a pandemic and this disaster has greatly affected all aspects of life, both in terms of economics, social culture, health education, and even in the realm of worship. All aspects have been affected by the coronavirus pandemic, including financial institutions that are directly in contact peer to peer with the community such as Banks, KSP, Cooperatives and also including us, Islamic economic da'wah activists who are members of the BMT or KSPPS forum.

Government policies have also changed following the outbreak, dozens of times since the pandemic, the government's new policies until now, in the new normal era, these policies must be issued. New normal is not as strict as quarantine, but lifestyle changes still occur, because the virus continues to threaten. Rules for keeping distance, working from home, working shifts, washing hands, wearing masks, limiting transportation, and many other unusual regulations that must be implemented. These changes require innovation, if not, prepare to be run over.

Actually, the pandemic is not the only problem that has affected the downturn of the Indonesian economy, because even before the pandemic, the economy was already chaotic.

The economic system that has been affected by non-Islamic politics (democracy which is now turning towards socialism) since the old order, the new order and even until the 2021 order era, instead of being a solution, actually makes it worse, complemented by increasing government debt to foreign countries.

Increasingly piling up foreign debt for infrastructure development (according to Riwanto Tirtosudarmo in his book *Current Crisis and the New Order*) is an old mantra since the New Order era to cover up the economic breakdown and in the 2021 order the reality can be seen.

All of this is one of the backgrounds that it is time to bring back the Islamic economic system as a solution that has actually started from the BMT-BMT container which has roots in the midst of the big trees of liberal economic political hegemony.

BMT or KSPPS are actually present from the shoots of the Islamic system to save. one of them is KSPPS AlHuda which is based in Wonosobo which was established more or less 23 years ago.

In the midst of Wonosobo's declining economy due to the pandemic but the decline has not caused people to panic, this is evident from the community partnering with KSPPS AlHuda who are still running their business with musyarokah financing capital using a profit sharing system, where the profit sharing is also adjusted to the level of income during the pandemic .

In addition, the emotional bond between field staff and members is one of the strengths and characteristics of emotional closeness. KSPPS Alhuda also not only builds the economy but also mentally tough members to keep working by providing training to members such as hydroponic training for farmers who have limited land, training on verification of salak agricultural products in Sukoharjo with training on making salak dodol, Alhuda's partnership with hemp fiber companies and contributions with members of farmers and sub-districts for planting hemp fiber plants, partnerships with assisted villages to create tourist spots and so on.

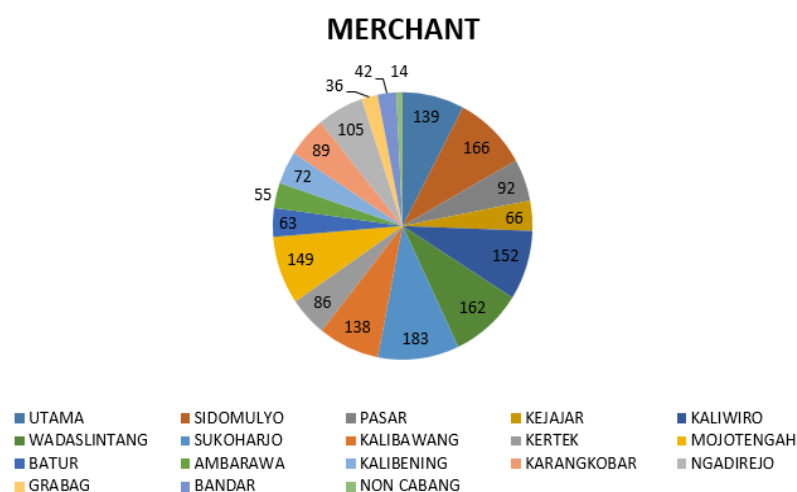
From various training programs, partnerships and education in a period of time after being evaluated, it has been proven that they are not enough to lift the members' economies in the midst of today's modern era. The next problem is marketing.

And in the modern era, with technological advances coupled with the pandemic, which has accelerated innovation disruption, namely innovation that creates new markets, disrupts or damages existing markets, and ultimately replaces the business model that has been running to replace the previous technology. One example of this innovation disruption is the change in buying and selling offline to buying and selling online today.

That's why KSPPS Alhuda innovated to create a digital product in the form of a marketplace called Alhuda Market. The Alhuda Market marketplace application is a Marketplace Application for members to develop digital marketing managed by KSPPS Alhuda as an intermediary.

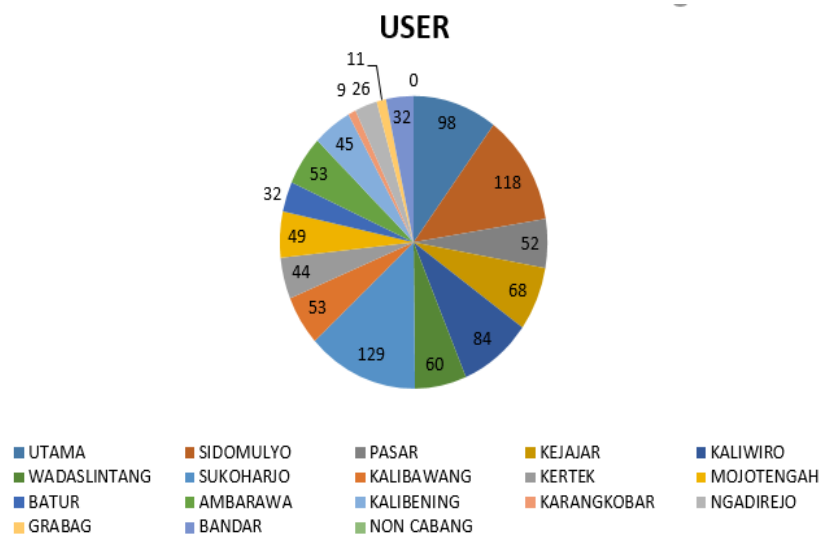
The Alhuda Market marketplace application will officially open on October 22, 2021.

Table 1.2 Seller Data until March 2022



Source: KSPPS Alhuda digital account record data

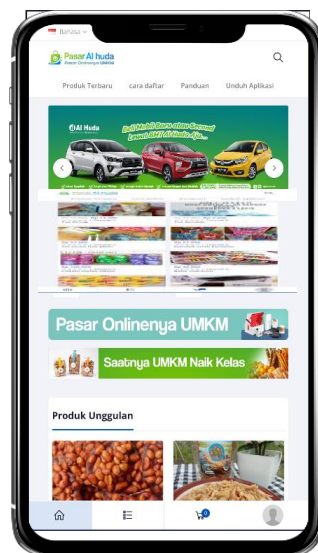
Table 1.3 Buyer Data until March 2022



Source: KSPPS Alhuda digital account record data

2. Alhuda Marketplace Display

Figure 1.7 Display of the Alhuda Market marketplace



Source: www.pasaralhuda.com

B. Transaction Procedures in the Alhuda Market Place

1. KSPPS Alhuda

- a. Provision of applications and manage applications in full against the terms and appearance of the marketplace.

- b. Providing payment facilities in the form of a digital account payment application.
 - c. Promoting the seller's goods in the application.
 - d. Providing information to sellers on goods that do not comply with the conditions set by the Alhuda Market.
 - e. Ensure goods are delivered to buyers.
 - f. Alhuda Market has the right to activate and deactivate seller participation in the application at any time if it does not meet the terms and conditions.
 - g. Provide chat facilities between sellers and buyers.
 - h. Send notifications or orders if the buyer has paid the seller.
 - i. Providing an account for temporarily holding funds from buyers after placing an order.
 - j. Manage the distribution of buyer and seller funds.
 - k. Disburse funds to the seller to the account according to the seller's request.
 - l. Returning funds to the buyer in the event of a cancellation either from the seller or from the buyer.
2. Seller or also known as Merchant
- a. Register as a seller by agreeing to the terms and conditions as a seller that have been set by Pasar Alhuda.
 - b. Create a savings account at KSPPS Alhuda or if you are already a member, just enter the savings account number into the registration form.
 - c. Uploading goods in the Application accompanied by the name of the item, weight, size, price, and product description.
 - d. Receive notifications or notifications from Alhuda Market if there is an order or order from a buyer including the name of the item, the quantity of the item, the address of the buyer and the requested courier service.
 - e. Pack the goods as best as possible by looking at the safety factor of the goods when shipping.
 - f. Deliver goods according to the buyer's address or purchase address.
 - g. Requesting a disbursement of funds according to the price of the goods sent to Alhuda Market if the goods have arrived and there are no complaints from the buyer.
3. Buyer or called User
- a. Register as a buyer by agreeing to the terms and conditions as a buyer set by Pasar Alhuda.
 - b. Have an account as a means of payment transactions.

- c. Pay for the goods ordered to the seller through an Application fund account managed by the alhuda market.
- d. Cancel an order if it does not comply with the terms and conditions that apply.
- e. Take the funds back in the event of an order cancellation or the goods received are not appropriate.

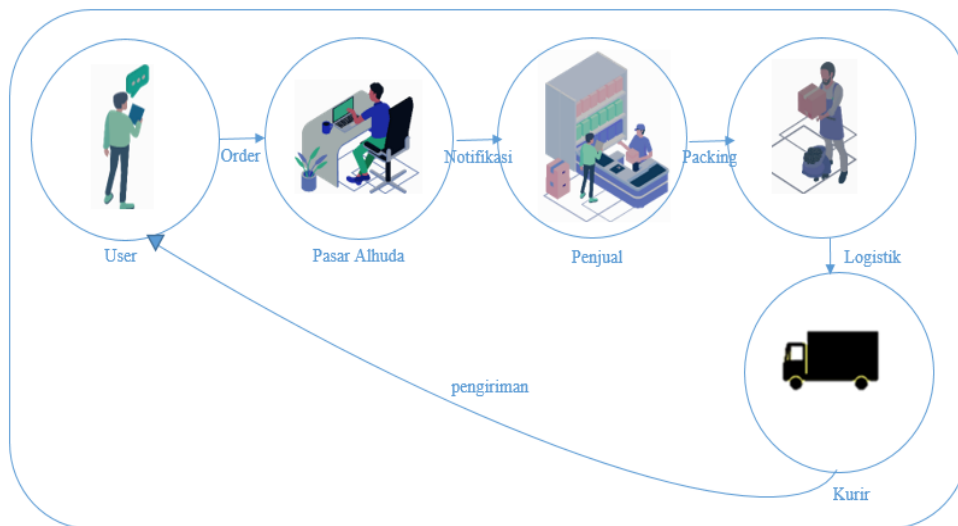
C. Buying and selling analysis on the Alhuda Marketplace Marketplace.

1. Schematic of the flow of distribution of goods in the Alhuda Market Marketplace

Figure 1.8 Display of the Alhuda Market marketplace

d
c
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Source: www.pasaralhuda.com

- e. Order : User or buyer buys goods.
- f. Notification : Alhuda Market Admin checks evidence payment transactions if appropriate then immediately make an order notification to seller.
- g. Packing : The seller confirms the buyer's order and pack the goods accordingly buyer's request.

- h. Logistics : Goods delivery service providers
check the goods then give
delivery receipt number to the seller.
- i. Courier : Sending goods according to the address
which delivery.

2. Analysis of Corporate Social Responsibility (CSR)

The contract that is found in buying and selling on the Alhuda Market Place between the seller and the buyer is a salam contract. As we all know, the potential in the salam contract is stored in a contract which actually has a gharar element (speculative element).

However, in the Alhuda Market Marketplace, this speculative element can be reduced by implementing khiyar (option to continue or cancel the contract) after the item is received by the buyer. With khiyar, the main peak of the purpose of buying and selling, namely the emergence of mutual pleasure between sellers and buyers can be achieved.

There are two things that demand the social responsibility of Pasar Alhuda Marketplace in connection with buying and selling transactions through the shopping site it manages, including:

- a. Relating to the delivery of goods (dlama taslim al-mabi').
- b. Responsibilities related to the safety of the ordered goods (dlama salamati al-mabi').

These two things are related to each other because after all, the existence of a sale and purchase transaction requires guarantees, including:

- a. Smoothness in transferring goods ownership rights (dlama al-'ain) .
- b. Fluency in carrying out delivery work (dlama al-fi'li) .
- c. Smoothness in making payment transactions (dlama al-dain) .

In practice , the Alhuda Market Marketplace in addressing the demands of social responsibility, the two things above carry out mitigation through many forms :

- a. Provides cancellation feature in the app.
- b. A balance storage feature that is managed directly by the Alhuda Market Marketplace finance department.
- c. Means of escorting Tracking or the flow of goods delivery by the Alhuda Marketplace Administration section.
- d. Means of contacting Customer Service to sellers and buyers.
- e. Notifications or notifications from the Alhuda Marketplace application automatically.

- f. Provides chat features between sellers and buyers in the Alhuda Marketplace application.
- g. Collaborate and communicate intensively with logistics or couriers.

CONCLUSION

Two things that demand the social responsibility of the Alhuda Marketplace Marketplace in connection with the occurrence of buying and selling transactions:

1. Responsibilities related to the delivery of goods (taslim al-mabi'). One of the risks of a sale and purchase contract is the delivery of prices and goods. However, delivery of goods can only occur when the buyer has "received the goods" he ordered.
And if there is damage to the item purchased, prior to receipt by the buyer, the item is still the responsibility of the seller in the marketplace. As a result, the responsibility of the marketplace is to be able to provide the means to hold the seller responsible so that nothing that is detrimental to the buyer happens. This responsibility, of course, must be related to two things, namely:
 - a. There are facilities or features that can guarantee the cancellation of the contract.
 - b. The return of the buyer's money in the Pasar Alhuda marketplace that has been transferred to the account or in this case the buyer's wallet/wallet.

The same thing as social responsibility in the Pasar Alhuda marketplace in this context is guaranteeing the right of a trader to receive the price according to what is posted on his stall. For this reason, there is an account in the marketplace (Seller's Wallet) and also an account where funds are disbursed (seller's savings account).

Some of the risks when holding this Joint Account are:

- a. There are funds that must be deposited by the buyer in advance to the marketplace when checkout occurs, so it does not go directly to the seller.
 - b. Disbursement of the price to the seller, after ensuring that the goods reach the buyer safely without any claims for defects or damage, so they have to return the goods.
2. The responsibility for safety relates to the goods ordered. The intent of the safety of the ordered goods takes many forms, including:
 - a. That the goods being traded are the pelapak's own property. This is especially for pelapak who act as resellers
 - b. Goods that are traded must be provided with a description of the goods, the condition of the goods.

- c. Prohibition of buying and selling goods that are speculative. An example of this is buying and selling mystery boxes.
- d. The prohibition also applies to the sale and purchase of goods that are prohibited in syara', such as liquor, illegal drugs, or stolen or borrowed products.

Suggestion

In connection with safety responsibilities related to the goods ordered, this is especially for pelapak who act as resellers. If the pelapak acts as a dropshipper, then there must be a licensing mechanism directly from the original reseller. All of this requires a system that can connect the two parties, so there is no second gharar (speculative) from the buyer.

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The RAT book closes in 2021

Riyadus Sholihin

The Qur'an and Its Translation

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