

# Cashback and Split Payment as an E-Commerce Marketing Strategy from the Perspective of Islamic Ethics

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## ABSTRACT

Innovation and creativity are required if a company's product or service wants to compete in this digital era, especially in selecting marketing strategies. Selecting a marketing strategy is the most important thing determining the success or failure of a company that carries out e-commerce activities. Cashback and split payments are one of the marketing strategies chosen by the company to entice buyers to transact with its merchant members. However, often cashback and split payment schemes, including payment schemes for transactions with merchants through marketplaces, do not meet the ethical values of Islamic business in which transactions must supposedly earn the blessings of Allah SWT. This study discusses cashback and split payment schemes, namely their concept, theory, and implementation, the distribution scheme's types, and whether they can fulfill the values of Islamic business ethics. The research method chosen by the author is a qualitative descriptive study, namely a study of literature using journals, e-books, the web, and other reading materials which serve as references herein. The results of the study show that there are cashback and split payment schemes that are prohibited and do not meet the values of Islamic business ethics. However, most consumers are less thorough and aware of the cashback and split payment schemes. Interest in discounted prices and ease of transactions attract consumers to the advantages and benefits of these transactions and schemes. Consumers must be more careful, so they are not trapped in transactions that violate Islamic law's principles. Scholars are required to update information related to business concepts and strategies implemented by e-commerce business actors to understand better the wider community about whether marketing strategies involving transaction or payment schemes are permissible.

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## I. INTRODUCTION

The development of technology and the large number of internet users in Indonesia have made buying and selling online, or what we often know as e-commerce, increasingly in demand by consumers (Setiawan *et al.*, 2020). Companies that carry out e-commerce activities, whether incorporated in marketplaces or independent e-commerce, have their marketing strategies to maximize profits and compete with competitors (Aria & Fajriansyah, 2019). Several companies, especially large marketplaces, have a marketing strategy in the form of price discounts, discounted shipping costs, free shipping, gifts for minimum orders, and cashback with several requirements and points for each purchase (Shehu *et al.*, 2020; Yang *et al.*, 2021). However, some discounts and cashback are sometimes given because you have to buy more items. The discount or cashback will be forfeited if these requirements are not met. Consumers will be interested in shopping with these marketing strategies, especially shipping discounts, free shipping, and cashback. The simple reason for some e-commerce consumers is that sometimes the price of the goods they buy is cheaper than the shipping costs caused by the distance between the store and the destination for sending the goods (Koukova *et al.*, 2012). Discounts or waivers of shipping costs are often replaced with cashback or reward points that can be used to reduce the price of the next item purchased (Yang *et al.*, 2021). Consumer behavior and competition that is quite tight in e-commerce today show that consumers are smart enough to seek opportunities to reduce spending by all means.

Opportunities for reduced costs that consumers can take include split payments. Split payment is a transfer transaction made directly by the consumer to the store account that offers its products on the marketplace (Paal *et al.*, 2017). The seller places his product on the marketplace for sale at a minimum price as a requirement for getting a free shipping voucher, even though the product's price is higher than

the price offered on the marketplace. The buyer agrees with the seller to pay the difference in the price of the goods sold at a price offered on the marketplace through a direct transfer scheme to the seller's account without going through the marketplace. This provides an advantage to buyers in terms of cheaper administration than the marketplace (Halasz, 2022). In addition, consumers also still get other benefits, namely free shipping. The split payment scheme is often used as one of the marketing strategies carried out by shop owners to potential customers because they are provided with this payment facility (Kowal-Pawul, 2019).

Apart from saving time, shopping in e-commerce is practical, fast, and easy, without requiring a physical meeting between the seller and the buyer (Kilay et al., 2022). The ease of the process, on the one hand, is indeed beneficial for both parties, but if it is not in line with proper business ethics, it will result in fraud, deception, and tyrannizing each other. According to Islamic laws, this can make an e-commerce business transaction illegal. Buying and selling online is not prohibited in Islamic business, but some things need to be considered and obeyed in the business process, namely that there should be no elements of usury, fraud, injustice, and monopoly (Laili et al., 2022). In addition, e-commerce transactions must also be carried out with the agreement of both parties, especially if something undesirable happens, namely cancellation (Fasakh) and agreement (Alimdhah) (Wahyu et al., 2022). The third requirement is the existence of clear legal rules from the government in regulating these e-commerce activities (Atikah, 2019). Thus, Islamic business ethics aims to protect mankind from being trapped in greed in taking profits and avoiding tyranny. E-commerce transactions, if carried out following Islamic business principles, will certainly encourage the advancement of people, society, and the country.

In line with the increasing prevalence of e-commerce transactions today, which are accompanied by many transaction schemes, sales media, payment media, and alternative marketing strategies, the author is interested in conducting a discussion on the application of business ethics that fulfills the principles of Islam and marketing strategies for online shop sellers, especially those who sell through marketplaces, which can be implemented to encourage high e-commerce transactions, so that the development of the digital economy in Indonesia can provide increased progress and good prospects. Because of the arising problems, the purpose of this study are: 1) the application of marketing strategies to e-commerce activities from the perspective of Islamic business ethics; 2) a cashback strategy that complies with Islamic sharia principles; and 3) a split payment strategy that complies with Islamic sharia principles.

## II. LITERATURE REVIEW

### A. Islamic Business Ethics

Islam is a source of ethics in all aspects of human life, including business activities. A business that fulfills Islamic principles is based on the interest of worshipping Allah SWT with the pure intention of complying with the provisions of the Shari'a law. Islam divides business operational activities into 2, namely based on basic values sourced from the Al-Quran and Hadith and based on scientific developments (Shihab, 2011). The principles of Islamic business ethics include monotheism, Ihsan, balance, free will, and responsibility (Djakfar, 2012). These five things become a reference for business process activities to comply with the principles of Islamic Business Ethics. By referring to these five basic values, it is hoped that the company can prevent operational processes and activities from things that conflict with sharia principles. Islamic values regarding good (shalihat) and bad (sayyi'at), which originate from reason and Allah's revelation, are defined as Ethics. Islam, faith, and piety are forms of ethics. As Allah has said;

*O believers! Do not devour one another's wealth illegally, but rather trade by mutual consent. And do not kill each other or yourselves. Surely Allah is ever Merciful to you (QS. 4:29).*

The meaning of the words "do not consume each other's property in vain" can be interpreted as follows: never take another human's property without the consent of the owner of the property, especially if there is no substitute for the property taken. Businesses and business contracts based on Islamic business ethical values will guide companies/sellers and buyers in carrying out mutually beneficial transactions by prioritizing honesty, responsibility, discipline, and carrying out business processes without discrimination (Aziz, 2013).

With the development of transactions and marketing strategy schemes carried out by e-commerce merchants and marketplaces, it is necessary to have the knowledge and deep understanding of implementing Islamic legal principles and business ethics in this business activity. Financial transactions through electronic media that meet the requirements of Islamic law are prohibited from the following:

#### 1) Does not contain maysir

Maysir is a transaction dependent on an uncertain situation or chancy, and Al-Maysir (gambling) is forbidden in Islamic law (Izza, 2021). Implementing transactions and shopping using the internet via the web is based on consumer needs for easy, fast, effective, and efficient transactions, not because of the need for transactions that contain maysir (BI, 2005).

## 2) *Not resulting in usury*

E-commerce activities may not contain additional sales value of goods converted into financial transactions through digital payment media. All cost components, both administration and shipping costs, must be understood and informed clearly and in detail so that consumers can easily find out and understand all cost components (BI, 2005).

## 3) *Not encouraging israf*

Israf is an excessive expenditure. E-commerce transactions use non-cash payments. Most non-cash transactions are carried out by card or transfer and use digital wallets and points. All these media have limits on their use, which we know as limits and balances (BI, 2005).

## 4) *Not used to transact objects that are unlawful and contain immorality*

Transactions on unlawful objects that contain immorality are conditions that must be met if transactions and payment schemes are categorized as business processes that comply with Islamic law and business ethics (National Sharia Council, 2002).

## B. *Marketplace and Marketing Strategy*

The marketplace has many products sold by shops/merchants who have joined as marketplace members. Consumers have many product choices, from the lowest prices to the nearest sales locations. Some of the advantages obtained by consumers include the following (Munawaroh, 2022):

### 1) *Effective and efficient shopping*

One of the informants provided information that it takes less time to shop compared to offline shopping. With a limited time, buyers can easily purchase various products and choose prices and sales locations.

### 2) *Marketing strategy in the form of attractive promos*

Almost all marketplaces have a marketing strategy in the form of attractive promos, namely free shipping, discounts, cashback, bank promos, etc.

### 3) *Prices are relatively cheaper than offline shopping*

The large selection of products and prices on the marketplace, which can be accessed at one time, allows consumers to buy goods cheaper, does not require a bidding process, and does not require much physical exertion compared to offline shopping. In addition, consumers also do not need transportation costs from home to shopping places.

However, the marketplace also has weaknesses that consumers need to pay attention to, namely (Munawaroh, 2022):

### 1) *Dishonest merchants*

E-commerce activities have the potential to bring up dishonest sellers in trading. Photos posted on the marketplace sometimes don't match the shape of the original product. In addition, product specifications are sometimes not the same as the products being sold. This is very detrimental to buyers, considering that buyers cannot be sure of product specifications by looking at and analyzing the photos posted. To avoid this, buyers must be more careful before making transactions on the marketplace. Marketplace provides chat media so buyers can directly ask the seller/shop/merchant for details of the product they want to purchase.

### 2) *Application technical constraints*

Marketplaces often provide large discounts and promos on certain dates on holidays or other festive days and holidays. This causes the marketplace to be accessed by more consumers compared to normal days. At that time, an error often occurs in the application used. This is very detrimental to consumers if consumers have made wire transfers or used points and digital wallets to buy products, but an application error occurs in the middle of a transaction. Incidents like this can result in hanging transactions with the bank, points are deducted, but goods have not been purchased and ordered by other buyers, and digital wallet balances have decreased, but goods have not been purchased. Due to this problem, the marketplace provides compliant media to buyers, but the refund or point process takes a relatively long time.

### 3) *Relatively slow merchant response*

Some merchants handle many orders, so their service decreases due to their lack of workforce. A bad service reputation can harm merchants because buyers can submit testimonials to merchants in the marketplace. A bad reputation can make potential buyers who read these testimonials avoid purchasing.

## C. *Cashback*

Cashback is a marketing strategy in which consumers are given several refunds in cash and non-cash or in the form of products that can be taken under certain conditions set by the marketplace. They claim to be only users and take advantage of the cashback benefits. Some also argue that it is justified if cashback provides convenience and benefits for the buyer (Afiria, 2020).

Cashback is allowed because it does not contain usury and is included in *khiyar ghabn* (Sari *et al.*, 2021). *Khiyar ghabn*, in the perspective of the Hanafi school, is *khiyar*, where the seller persuades the buyer or vice versa by persuading words (i.e., persuading in price) or persuading actions (i.e., persuading in character) (Marwadi, 2016). Fiqh expert Dzajuli (2006) also stated that cashback, part of *fiqh muamalah*, is permissible (*mubah*) as long as it does not exceed the legal limits of the basic prohibitions stated in the Al-Quran and Hadith. Merchants or marketplaces carry out cashback to attract buyers, which is not necessarily considered usury. Cashback benefits both parties because the essence of usury is when either feels disadvantaged. Whether or not cashback is permissible depends on the magnitude of the benefits and advantages compared to the *mudharat* or the harm it incurs (Afiria, 2020). Cashback agreement contracts can be equated with rewards in the form of prizes or bonuses for purchasing products at certain marketplaces or merchants. This is included in the category of a *ju'alah* contract (promises or commitments to provide certain rewards for achieving specified results from an activity), which is a form of agreement between parties by giving compensation for the implementation carried out by one party to another. The pillars of *ju'alah* can be described as follows (Azzam, 2017):

1) *Ja'il*

*Ja'il* (parties who promise to provide certain rewards for achieving the results of activity), in this case, the marketplace or the merchant as a cashback provider through whom buyers have made purchase transactions.

2) *Amil*

The buyer is a transaction maker who has purchased at a particular marketplace or merchant.

3) *Cashback or rewards*

In this case, cashback must meet 2 requirements: first, that is given for being owned or special rights, and second, the form or nominal cashback must be known and has a commercial value that can be used by *amil*.

4) *Jobs*

Jobs or activities that can be categorized in this *ju'alah* contract are those that do not have difficulties and are not classified as an obligation. Shopping on e-commerce activities can be included in this category because it does not force someone to shop or transact through marketplaces or merchants.

5) *Sighat*

The agreement contains the duties of each party and clarity of compensation. In this case, the terms and conditions set by the seller or marketplace are the general public's wishes. This agreement does not require a *qabul* statement from the *amil* because it is a commitment that must be made by the seller (*ja'il*) (Az-Zuhaili, 2011). Such *ju'alah* contract can be considered valid with several conditions, namely that *ja'il* is obligatory for parties who understand and obey the law, and rewards, or in this case cashback, must have clear and easy-to-understand nominal and terms and can be automatically canceled if it contains unlawful (Dahlan, 2006). Furthermore, cashback must provide benefits to the *ja'il* and not be made in vain (Az-Zuhaili, 2011). In this case, cashback fulfills the conditions because it is a marketing strategy that benefits the marketplace or merchants as *ja'il*. The Maliki and Shafi'i schools of thought state that *ju'alah* could not be limited by time. In this case, the duration of the cashback program is often not limited by the marketplace or merchant, but when the cashback belongs to the consumer, there is often a limit for disbursement. However, the Hambali School allows a time limit if the time is reasonable and the *amil* can carry it out (Dahlan, 2006).

D. *Split Payment*

Split payments are commonly used in e-commerce transactions provided by marketplaces to separate payment methods because some consumers want to pay with points or rewards and the rest with other methods (Ahmad *et al.*, 2022). Split payments arise due to the tendency for consumers to have more than one digital account or wallet (Kowal-Pawul, 2019). The first split payment scheme aims to encourage consumers to buy products by making payments conveniently using 2-3 different methods. The benefit of split payment for sellers is that they can expand their business network and increase sales. While the benefits for buyers are that it is easy to buy the desired item, facilitates transactions with many payment options, and makes it easier to manage personal finances (Kowal-Pawul, 2019).

Ahmad *et al.* (2022) stated that split payment is a payment method in which there is a distribution of payment methods that use more than one payment method.

The consideration of using split payments is that today's buyers tend to have more than one digital account or wallet. An example of a split payment application is when a buyer buys a product for IDR 100,000 using the split payment method, so the buyer is allowed to split the payment using several payment methods. For example, IDR 70,000 was paid using a bank account, while the remaining IDR 30,000 was paid via e-wallet.

Ramadayanti *et al.* (2022) describe the practice of split payments to state tax revenues. The value of the taxpayer's burden can be reduced by a split payment scheme, especially for the cost of taxation, namely the method of splitting payments by the buyer into two, namely payments for goods or services made to a bank account, then dividing the sales figures (not including VAT) to the seller's account. Meanwhile, the bank is a VAT payer to a special VAT account (Paal *et al.*, 2017). The application of split payments in Indonesia is profitable because the bank has carried out direct separation through system automation to minimize the risk of errors. The guideline for implementing this scheme is the destination principle for imposing a VAT. The government needs to prepare the technology related parties need and conduct outreach about the substance and administration of e-commerce taxes. The government will synergize bilaterally with e-commerce players (Ramadayanti *et al.*, 2022).

### III. METHOD

This research uses a qualitative descriptive study method. According to Sugiyono (2019), a qualitative descriptive method is a research method based on post-positivism with the researcher as the key instrument. Research with this method aims to provide a detailed description and explanation of a problem or research object. Humans are research instruments, and the output of writing is in the form of narratives or statements following the actual circumstances. The research consists of several stages specific to the literature review, including selecting, searching, and analyzing secondary information from books, papers from scientific journals, and other related sources. Acquired data were analyzed to produce descriptive explanations in words, symbols, and images. Cresswell *et al.* (2016) stated that this type of descriptive research can be done by conducting a literature study to extract the appropriate information.

### IV. RESULTS AND DISCUSSION

#### 1) *Application of Islamic Business Ethics to E-Commerce Activities*

Based on the literature review and previous studies, e-commerce activities are not prohibited in the Islamic economic system. In Islam, something is legal as long as it is not prohibited in the Quran. Some matters that require attention and must be fulfilled are as follows (Azzam, 2017):

- a. There is an agreement between the seller and the buyer (mutual consent),
- b. No cheating,
- c. No injustice,
- d. No prohibited elements in Islamic economic activities.

In trading, buyers and sellers must understand how business processes and payment transactions are carried out so that they are not trapped in illegality due to ignorance (Adi, 2021). Merchants must apply business ethics that meet Islamic principles and trade honestly and try to get maximum profits but in a fair way to avoid sins resulting from violating Islamic business ethics. Business ethics became a control tool for e-commerce business actors, sellers, and buyers (Az-Zuhaili, 2011). Values in business ethics, especially Islamic business, can also be used as a legal reference or provisions set by the state as an economic regulator or by the marketplace as a medium for e-commerce trade (Fitria, 2017).

The conditions for a sale and purchase transaction carried out on a marketplace or merchant to be a transaction that is permissible under Islamic law and fulfill Islamic business ethical values, namely not containing masyir, usury, and israf, and not containing objects that are haram and immoral require good self-control on the part of the marketplace, merchants and consumers themselves (Dahlan, 2006). In practice and current implementation, these requirements require more consumers to exercise more control over shopping objects or pay attention to payment schemes that will be made. The majority of marketplaces and merchants with large and growing transaction volumes are currently not paying much attention to these requirements because it is clear that many of the objects being sold contain haram and immoral elements, for example, liquor (beer) and credit card cash swipes wrapped as a transaction of goods (Azzam, 2017). Marketplace control over goods/services merchants sell does not include provisions, research, and restrictions on products/services sold. Likewise, with payment schemes, the marketplace frees all payment schemes, including installments with additional costs for these installments, including installments using a credit card with a total that consumers must pay, exceeding the value of goods purchased at the marketplace (Sari *et al.*, 2021).

#### 2) *Cashback*

Cashback is a marketing strategy in which the buyer gets a discount or refund or is given a product but meets certain purchase requirements set by the marketplace or merchant (Yang *et al.*, 2021). Cashback benefits can increase sales. Some things must be considered in giving cashback, including purchase conditions, time of delivery, and flexibility.



Cashback is a marketing strategy widely used by marketplaces and online shop sellers. Research from Al Naquib *et al.* (2022); Oktarina and Mu'alim (2017); Zulni and Achiria (2020) showed that the majority of consumers or buyers do not conduct research first on whether the cashback meets the requirements for implementing proper Islamic business ethics. Whether the practice of cashback is lawful or unlawful, fulfilling the requirements of buying and selling permissible in Islam is rarely a priority for preliminary research by consumers when shopping and carrying out transactions on e-commerce platforms. Cashback in e-commerce activities, according to the author's knowledge, is divided into 2 types: credit card cashback and cashback from marketplaces/merchants.

Credit card cashback is usually given with a minimum transaction requirement and certain conditions. Cashback is given by returning a certain percentage credited back through the credit card owned by the buyer (MacDonald & Evans, 2019). Several marketplaces have collaborated with certain banks as one of the marketplace marketing strategies and credit card issuers. Cashback from marketplaces and merchants that is often given is not in the form of cash but in the form of discounts on goods for the next purchase. The terms of this cashback are the same as cashback from a credit card, namely the minimum requirements for purchasing products at predetermined marketplaces and merchants. Then there is also cashback in the form of reward programs or point collection. Collected points can be exchanged for products, shopping vouchers, merchandise, and others depending on the offers set by the marketplace/merchant.

According to Sari *et al.* (2021), giving cashback is a new aspect of fiqh muamalah. Cashback is carried out based on a two-party agreement between the seller and the buyer. For consumers, cashback is a profitable thing because they get discounted prices. For sellers or merchants, this marketing strategy is quite effective in attracting consumer buying interest because prices are cheaper than their competitors or compared to shopping offline. Cashback can be done provided there is no coercion, it does not harm either party, and it has a clear contract. The agreement between the seller and the buyer is key in determining the success or failure of a contract (Azzam, 2017). However, most e-commerce customer communities do not understand the Islamic law of giving cashback. They only think that as long as it is profitable, and there is better than harm, and both parties have agreed, only then may cashback be acceptable in business transactions.

Ju'alah is a contract that underlies giving cashback in e-commerce transactions. The ju'alah contract is permissible because there is no prohibition, but it is also not recommended. Thus the law of cashback as part of mualama is permissible (Azzam, 2017). Ju'alah is carried out for activities that may not contain coercion, fraud, gambling, or parties incurring harm (Izza, 2021). Likewise, with the elements in it that must comply with Islamic law. Several things need to be considered in cashback transactions provided by marketplaces or merchants to buyers, namely (Sari *et al.*, 2021):

- a. Cashback is given in the form of money but cannot be disbursed, but can only be used for the next purchase, namely as a reduction in the price of the item to be purchased. This type of cashback is not allowed because it contains gharar and pricing fraud. Besides that, there is an element of coercion to shop again because if no more purchases are made, the cashback balance will be forfeited within a certain period. This concept is somewhat different from the reward points given. Reward points provided by the marketplace are a form of a gift because consumers still pay according to the price of the goods. Only after the transaction is paid according to the price of the new consumer goods get reward points.
- b. Cashback is given in the form of vouchers or discounts, or point rewards without any repurchasing requirements and has no time limit is permissible because it is given as a gift, which is a discount that benefits consumers in addition to online shopping transactions, which also has an element of ease of transaction, effective and efficient.

The ju'alah contract, which can be used as the basis for giving gifts/bonuses, including cashback from transactions in the marketplace, also has requirements, one of which is that there is no time limit. In this case, the duration of the cashback program is often not limited by the marketplace or merchant. However, when the cashback has been given to consumers, there is often a limit for disbursement. However, the Hambali School allows a time limit if the time period is considered reasonable and the amil can perform (Marwadi, 2016).

### 3) Split Payment

The lack of research on split payments is interesting to be used as material for discussion in this writing and further research. Split payments, which are commonly used in e-commerce transactions, are provided by marketplaces to separate payment methods because usually there are consumers who want to pay using points or rewards and other methods for the remaining bill (Ahmad *et al.*, 2022). This also applies if the credit card limit used for transactions is insufficient to purchase goods purchased on the marketplace. Likewise, if the consumer wants some of the payments to be made in credit and some in cash, what is paid by the consumer on the D-day of the purchase is only the first installment and cash payment, while the rest can be paid in installments later on (Kowal-Pawul, 2019).

Usually, transactions with a split payment scheme are carried out directly between the buyer, seller, or merchant. An example of a transaction is as follows: The consumer wants to buy an iPhone for IDR 12 million. Consumers chat directly with sellers to apply for a split payment because their credit card only has a limit of 10 million. Then the seller puts the price of the iPhone on the marketplace at 10 million. Goods will be sent after the consumer makes a transfer of 2 million to the seller's/merchant's personal account without going through the marketplace payment medium.

However, sellers and buyers can also use this split payment scheme to get lower prices than those provided by the marketplace (Ramadayanti *et al.*, 2022). Initially, the buyer directly contacted the seller via chat media provided by the marketplace. The buyer asks for the seller's cellphone number and proceeds with the agreement via cell phone. Buyers ask for the price of products posted on the marketplace for the minimum price that meets the requirements to get free shipping. Then the buyer asks the seller for a special price without the usual administration fees charged by the marketplace. The administration fee is usually between 6% -8.5% of the product price. This transaction is possible to run with the split payment scheme. An illustrative example is as follows: Marketplace provides a reward through free shipping if the purchased item price reaches IDR 5,000,000. Consumers want to buy an iPhone for IDR 12,000,000. The consumer chats directly with the seller to set a price on the marketplace of IDR 5,000,000.00 so that the consumer gets a reward in the form of free shipping. Meanwhile, if a consumer buys via the marketplace, the consumer will pay IDR 12,720,000 plus an administration fee of 6% x IDR 12,000,000 or IDR 720,000, while by submitting a split payment the consumer can reduce administrative costs so that they only have to pay = (6 % x IDR 5,000,000) + IDR 7,000,000 = IDR 12,300,000. The payment scheme made by consumers is Rp. 5,300,000 through the marketplace and Rp. 7,000,000 is directly transferred to the seller. Through this scheme, consumers benefit as much as IDR 420,000.

Split payments arise due to the tendency for consumers to have more than one digital account or wallet. The purpose of split payments is to encourage consumers to buy products by making payments conveniently with 2-3 different methods (Kowal-Pawul, 2019). The benefit of split payment for sellers is that they can expand their business network and increase sales. While the benefits for buyers are that it is easy to buy the desired item, facilitates transactions with many payment options, and makes it easier to manage personal finances. Examples of split payments allowed in Islam: Buyers want to buy a smartphone for IDR 4,000,000. Marketplace offers several payment methods, including via e-wallet and account transfer. In this case, the buyer can choose these 2 payment methods, for example, IDR. 2,000,000 from the e-wallet and the remaining IDR. 2,000,000 transferred to the marketplace account.

Meanwhile, an example of a split payment that is not allowed contains an element of usury. For example, A buyer wants to buy a television for IDR 3,000,000, while the money that is owned is only IDR 2,000,000. So that buyers can get these products, the marketplace offers a later payment (Pay later) of IDR 1,000,000. Buyers can repay the pay-later debt at an additional cost because their purchase was prioritized. This type of split payment in Islam is not allowed because the pay-later law can become usury due to the element of ziyadah (additional) required in advance by the marketplace. Riba is a usury debt that is forbidden (Izza, 2021).

Based on current practices by marketplaces or merchants, it is permissible or not for split payments to be divided into 2 categories (Ahmad *et al.*, 2022), namely:

- a. Split payments made to split payment schemes, for example, between payments with point rewards and bank transfers, are, in principle, permissible with due regard to the components therein. For example: if transfers are made through conventional banks whose business contains usury aspects, then the split payment scheme provided by the marketplace is permissible, but in using conventional bank intermediaries, consumers themselves must start to improve themselves and switch to Islamic banks as an alternative.
- b. Split payment is intended to reduce payment administration costs so that the total that consumers must pay is cheaper than the amount/nominal that must be paid through the marketplace and is only known by merchants and buyers, in principle it contains gharar or fraud against the marketplace, thereby reducing the benefits of the marketplace as a provider meeting media between merchants and buyers.

## V. CONCLUSION

Advances in technology and easy access to the internet, especially for e-commerce activities, should not make consumers neglect to study whether the transactions or schemes offered as part of a company's or merchant's marketing strategy or marketplace follow Islamic business law, both from a business ethics perspective. Islam and Islamic law. Likewise, Islamic scientists and scholars must always update public information, especially about modern business, transaction schemes, online business, and digital trade.

Cashback and split payments can be very effective marketing strategies in attracting buyers or consumers. However, the principles of Islamic law and values in the application of Islamic Business Ethics must remain a reference in implementing marketing strategies if the marketplace, merchants, and buyers will make transactions that have divine blessing aspects and obtain blessings from Allah SWT.

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