

Online Buying and Selling Transactions of Online Stores in Sumedang from Fiqh Muamalah Perspective

Deva Fariz Pazri¹, Ihsan Nurfauzi Arismunandar², Ela Hodijah³

^{1,2,3}STAI Sebelas April Sumedang, Indonesia

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ABSTRACT

Online transactions are order transactions in the global era business model via the internet between sellers and buyers. The focus of the problem studied in this article is to find out whether online buying and selling transactions in Sumedang shops are in accordance with fiqh muamalah or not. This study aims to explain the Review of Fiqh Muamalah on Online Buying and Selling Case Study of Online Shops in Sumedang. The method used in this study is a qualitative method. The results of the analysis of the review of fiqh muamalah on online buying and selling transactions refer to the principles of Islamic law that regulate economic transactions, including in the context of e-commerce.

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Corresponding Author:

Deva Fariz Pazri

STAI Sebelas April Sumedang, Indonesia

Email: deva.farizfazri@gmail.com

INTRODUCTION

Online transactions are order transactions in a non-face-to-face global era business model, by only transferring data through cyberspace (data inter change) via the internet between two parties, namely the seller and the buyer. In online business, the most important thing is the availability of information and its benefits or what is now better known as e-business or e-commerce. Online buying and selling is an aspect of muamalah which is basically permitted, unless there is evidence that prohibits it. In addition, the terms and conditions of the online purchase agreement also do not conflict with the terms and conditions of the Islamic legal involvement system. The terms and conditions of an online purchase agreement must be carefully designed to align not only with general commercial standards but also with the principles of Islamic law (Shariah). In Islamic jurisprudence, contracts and transactions are governed by a set of ethical and legal guidelines aimed at ensuring fairness, transparency, and the avoidance of exploitation. Therefore, when it comes to online transactions, the terms and conditions should not conflict with these fundamental Islamic principles. This is important for Muslim consumers who wish to engage in e-commerce in a way that adheres to their religious beliefs, ensuring that their transactions remain both lawful and ethical.

One of the primary conditions in any online purchase agreement, according to Islamic law, is that both parties the buyer and the seller must have full clarity and mutual consent regarding the transaction. This means that the product's description, price, delivery terms, and any other relevant

details must be explicitly outlined in the agreement to prevent uncertainty or ambiguity (**gharar**), which is prohibited in Islam. Any lack of clarity or misleading information could render the contract invalid under Shariah. Ensuring that the buyer knows exactly what they are purchasing and at what cost is essential to upholding transparency and fairness in the agreement.

Another key aspect of online transactions is the mode of payment, which must be in accordance with Islamic guidelines. The payment terms should not involve **riba** (interest), as interest-based transactions are strictly forbidden in Islam. This means that credit agreements with interest, or delayed payments with accrued interest, are not permissible in an Islamic context. However, online purchase agreements that involve direct payments, cash on delivery (COD), or Shariah-compliant financing methods are acceptable. It is essential for both parties to agree upon the method of payment, ensuring that the transaction does not involve any prohibited elements.

Additionally, the nature of the goods or services being sold in an online purchase must adhere to Islamic standards. The terms and conditions should clearly specify that the products are halal (permissible), meaning they do not involve anything forbidden, such as alcohol, pork, or items used for illicit activities. In cases where there may be uncertainty about the halal status of a product, sellers should provide proper certification or clarification to ensure that Muslim consumers can make informed decisions. This transparency upholds both the integrity of the seller and the buyer's right to engage in lawful transactions.

In conclusion, the terms and conditions of an online purchase agreement must be structured in a way that they do not conflict with the tenets of Islamic law. By ensuring transparency, mutual consent, and adherence to halal standards, these agreements can serve the needs of Muslim consumers while remaining within the boundaries of Shariah. In the growing landscape of e-commerce, these considerations are not only essential for maintaining legal compliance but also for fostering trust and ethical conduct between buyers and sellers in the digital marketplace.

As in the concept of trade, e-commerce creates an obligation between the parties to provide an achievement. The implication of the obligation is the emergence of rights and obligations that must be fulfilled by the parties involved. Then what about the Islamic view on this matter as buying and selling is one type of mu'amalah regulated in Islam. The Islamic view on buying and selling, as one of the key types of mu'amalah social and financial dealings, is comprehensive and deeply rooted in the principles of justice, fairness, and mutual benefit. In Islam, mu'amalah refers to the body of Islamic law that governs interactions between individuals in matters related to trade, business, and other worldly transactions. Buying and selling are crucial elements of mu'amalah, and they are regulated to ensure that transactions are carried out in a manner that aligns with the ethical guidelines of Islam. This regulation is not merely about ensuring the legality of contracts but also about preserving the integrity and trust that should exist in human interactions, especially in commerce.

Islam encourages buying and selling as a means to sustain oneself and contribute to the economy, but it emphasizes that these transactions must be conducted ethically and in accordance with Islamic principles. The primary focus is on honesty and transparency between the buyer and the seller. In Islam, both parties must clearly understand the nature of the goods or services being exchanged, and there should be no hidden defects or deceptive practices. This is based on the Prophet Muhammad's teaching: "He who deceives is not one of us," which highlights the moral obligation to be truthful in business dealings.

One of the fundamental Islamic regulations on buying and selling is the prohibition of **riba** (interest). Islam strictly forbids transactions that involve interest, as it is seen as exploitative and unjust. Similarly, gambling and speculative transactions that involve excessive uncertainty (**gharar**) are also prohibited. These rules are designed to protect individuals from unfair financial practices that could lead to harm or instability. Instead, Islam promotes profit-sharing models, transparent contracts, and partnerships where risks and benefits are shared equitably among the involved parties, creating a balanced and fair economic system.

Furthermore, the Islamic perspective on buying and selling also stresses the importance of lawful (halal) earnings. Islam places a strong emphasis on ensuring that the goods or services being exchanged are permissible under Shariah law. For example, transactions involving alcohol, pork, or other prohibited items are forbidden in Islam, regardless of potential profit. This extends to the ethical sourcing of products and services, ensuring that the entire business process is halal, from

production to sale. By adhering to these rules, Muslims engage in trade that not only benefits them financially but also aligns with their religious values, leading to a sense of spiritual fulfillment and community responsibility.

In conclusion, Islam views buying and selling as more than just an economic activity; it is a moral and social duty governed by the principles of mu'amalah. Transactions must be fair, transparent, and free from exploitation, ensuring that both parties benefit while adhering to Islamic ethical standards. By regulating trade in this way, Islam ensures that commerce contributes to the welfare of individuals and society while maintaining a strong moral foundation. The integration of spiritual and economic principles in Islamic teachings on buying and selling underscores the holistic nature of Islamic law, where both worldly success and religious integrity are intertwined.

The etymological definition of buying and selling is exchanging property for property, while the definition of the term is exchanging one item for another in a certain way (agreement) (Sulaiman Rasyid, 2005). The actual definition of the word "bay'un" (sell) is the ownership of property for property (goods for goods) and adding the requirement of mutual consent (mutual consent). Some say that "selling" is *ijab, qabul* (delivery and acceptance in a transaction), according to the word of Allah in the letter An Nisa' verse 29 "*tijaratan antardin*" which means trade that occurs mutually. The wisdom behind the prescription of buying and selling in Islamic teachings reflects profound principles that aim to ensure fairness, transparency, and ethical conduct in business transactions. At its core, buying and selling are seen not only as economic activities but also as opportunities for individuals to engage in lawful and just exchanges that benefit both parties. Islam encourages trade and commerce as a means for individuals to provide for themselves and their families, promoting self-sufficiency while adhering to moral values. Through these principles, buying and selling serve as mechanisms to enhance social and economic well-being while fostering trust and integrity in society.

One of the key wisdoms of buying and selling is that it allows individuals to fulfill their needs in a lawful manner. Trade provides people with access to goods and services that they may not possess themselves, creating a system of mutual benefit. Sellers can exchange their products for money or other goods, while buyers gain the necessary items for their personal use or consumption. In this way, commerce enables individuals to sustain themselves and their communities by exchanging what they have for what they need, all while ensuring the transactions are conducted fairly.

Islam places great emphasis on the ethical dimensions of buying and selling. Honesty, transparency, and fairness are central to the transaction process. Both buyers and sellers are required to deal with each other in good faith, ensuring that the goods being traded are of acceptable quality and that the prices are just. The prohibition of fraud, deception, and exploitation in transactions highlights the importance of maintaining integrity in trade. For instance, ensuring that both parties have full knowledge of the goods and their conditions is essential to avoid harm or disputes, reflecting the wisdom of protecting the rights and interests of all involved.

Moreover, buying and selling contribute to social harmony by promoting economic interdependence. In a community, individuals rely on one another for various goods and services. This interdependence fosters social cohesion and creates opportunities for cooperation and mutual assistance. Trade brings people together, enabling them to interact and build relationships based on trust. In this sense, buying and selling extend beyond mere economic transactions and play a role in strengthening the social fabric of a community, where everyone plays a part in contributing to the overall welfare. Buying and selling in Islam extend far beyond the scope of simple economic transactions; they are deeply intertwined with the social, ethical, and spiritual values that bind a community together. In a society where commerce thrives, these transactions serve as a crucial mechanism for fostering relationships, building trust, and promoting interdependence among individuals. By engaging in honest and fair trade, members of the community not only fulfill their economic needs but also strengthen the social fabric by contributing to the collective welfare and stability of the community. Every transaction is an opportunity to reinforce bonds of mutual respect and cooperation.

First and foremost, trade creates a system of interdependence where individuals rely on one another to fulfill their daily needs. A community functions smoothly when each person plays a distinct role, whether as a farmer, shopkeeper, or service provider. This interdependence naturally leads to the strengthening of social connections, as people engage with one another in the marketplace. Buyers and sellers form lasting relationships based on trust and reliability, where fair treatment and quality goods foster loyalty. These repeated interactions encourage people to act ethically, knowing that their reputation and long-term success depend on honesty and integrity.

Moreover, buying and selling provide opportunities for acts of charity and compassion, further solidifying the social fabric. In Islam, wealth is viewed as a blessing that comes with responsibility. Those engaged in commerce are encouraged to support their less fortunate neighbors by offering fair prices, helping those in need, and avoiding exploitative practices. Through these actions, trade becomes a channel for promoting social justice and ensuring that all members of society can access the goods and services they require. By extending a helping hand through commerce, individuals fulfill their religious and moral duties, while also contributing to the overall welfare of the community.

In addition, commerce has the potential to break down social barriers and foster unity. In a diverse community, buying and selling bring people from different backgrounds together in a common space the marketplace. This interaction encourages understanding and mutual respect, as individuals from various social classes, professions, and ethnic groups exchange goods and services. The marketplace becomes more than a venue for economic activity; it is a space where social bonds are strengthened, differences are bridged, and the community is unified in its shared goals of prosperity and mutual benefit.

Finally, by adhering to ethical principles in trade, such as fairness, transparency, and honesty, individuals not only contribute to their personal success but also to the moral and spiritual health of the community. Ethical commerce is a reflection of the broader Islamic values that govern every aspect of life, including business dealings. When members of a community engage in buying and selling with integrity, they create an environment of trust and goodwill that benefits everyone. This environment fosters stability and harmony, ensuring that the community thrives both economically and socially.

In conclusion, buying and selling in Islam are much more than economic transactions; they are fundamental to the cohesion and strength of a community. Through honest trade, individuals contribute to social unity, support one another in times of need, and reinforce ethical standards that ensure fairness and justice. By upholding these values, the marketplace becomes a reflection of the larger social order, where every transaction plays a part in maintaining the welfare and integrity of the community as a whole.

The prescription of buying and selling in Islamic law highlights the importance of lawful earnings and the avoidance of unethical or prohibited forms of wealth accumulation. Islam encourages individuals to engage in legitimate trade that aligns with Shariah principles, avoiding practices such as interest (*riba*), gambling, or selling prohibited items. This ensures that wealth is earned through honest means, contributing to both spiritual and material well-being. By adhering to these principles, individuals are not only able to sustain themselves but also contribute positively to the economy, ensuring that their earnings are free from harm and benefit society as a whole.

In conclusion, the wisdom behind the prescription of buying and selling in Islam encompasses a wide range of ethical, economic, and social dimensions. By promoting fairness, transparency, and lawful earnings, it provides a framework that ensures the well-being of individuals and communities. The principles governing trade are designed to foster trust, social cohesion, and economic interdependence, making buying and selling not just an economic necessity but a moral and socially constructive activity. (Al Jazairi, 2000)

METHOD

Research method used by the author in collecting this data is a type of qualitative research that produces written descriptive data with information from people involved in the object. Qualitative research methodology usually involves the collection and analysis of non numerical data to understand concepts, opinions, or experiences. So, this case study is certainly not only from theory, but it is necessary to know directly so that researchers get information that the author will solve about the problems in e-commerce so that the author knows and has information about the problems regarding the Review of Fiqh Muamalah Against Online Buying and Selling Transactions, especially in the Sumedang area.

For data collection, the author conducted in-depth interviews with online store owners in the Sumedang area to understand how they run their businesses and also observed store operations and checked documents such as sales and transaction policies. However, online stores have a return policy that allows buyers to return products if they do not match the description. In terms of transaction security, online stores have a strong data security system to protect customer information.

RESULTS AND DISCUSSION

Online stores, especially in Sumedang, have a deep meaning in the context of modern trade. Users of stores in Sumedang utilize online platforms to sell their products to consumers without having to meet in person. The existence of online stores in Sumedang provides easy access to consumers. Sumedang residents can make purchases anytime and anywhere as long as they are connected to the internet. This allows customers to explore various products from online stores in Sumedang without having to leave the house. Online stores in Sumedang also provide time efficiency benefits for buyers. They do not need to spend time and energy to go to physical stores, because all transactions can be done online. By using a computer or smartphone, Sumedang residents can access various online stores and make purchases easily. Sumedang residents have embraced the convenience of modern technology, utilizing computers and smartphones to access online stores. This shift has made shopping more accessible, allowing people to browse a variety of products from the comfort of their homes. The ease of access to online shopping platforms has simplified the purchasing process, making it more appealing to busy individuals who might not have the time to visit physical stores.

One of the key advantages of online shopping for Sumedang residents is the availability of a wide range of products. Whether looking for household items, clothing, or electronics, users can explore numerous options from different sellers with just a few clicks. This diversity not only provides more choices but also encourages competitive pricing, benefitting the consumer with potentially better deals and discounts compared to traditional stores. Another significant benefit is the time-saving aspect of online shopping. Residents no longer need to spend time commuting to and from stores, searching for products, or waiting in lines. Instead, they can simply search for their desired items online, place an order, and have it delivered to their doorstep. This convenience is especially valuable for individuals with tight schedules or those living in more remote areas of Sumedang where physical stores may be less accessible. Moreover, the rise of secure payment methods has contributed to the growing trust in online shopping platforms. Sumedang residents can now confidently make purchases using secure payment gateways, knowing that their financial information is protected. This has led to an increase in the number of people willing to try online shopping, further boosting the digital economy in the region.

In conclusion, the integration of computers and smartphones into daily life has revolutionized the shopping experience for Sumedang residents. The convenience, variety of products, time-saving benefits, and enhanced security have made online shopping a preferred option for many. As technology continues to advance, it is likely that this trend will continue to grow, further transforming the local economy and consumer habits.

Online buying and selling transactions in the Sumedang area, be it Shoope, lazada, Tokopedia, Tiktok and so on, basically use the same concept, namely providing specifications about the quality of goods, types of goods and prices of the goods themselves. In addition, in online transactions, the seller has determined the method of payment and claims if there are defects or

damage to the goods received. Payment can be used in two ways, namely by transfer and "COD" (Cash On Delivery) or commonly known as paying on the spot. However, online transactions are generally carried out by transfer. Payment for online purchases can be made in two main ways: by transfer and through "COD" (Cash On Delivery), which is commonly known as paying on the spot. These methods offer flexibility for consumers, allowing them to choose the most convenient option based on their preferences and circumstances. Both options have become popular as e-commerce continues to grow, but each comes with its own advantages and challenges depending on the context of the transaction.

One of the most widely used payment methods is bank transfer. In this method, the buyer completes the transaction by transferring the payment amount directly to the seller's bank account. This approach is commonly preferred for its simplicity and speed, especially in areas where online banking or mobile banking apps are readily available. After confirming the transaction, buyers can receive their goods without having to handle physical cash, making the process smoother and more secure. On the other hand, Cash On Delivery (COD) remains a popular choice for those who may be hesitant to make payments upfront. With COD, buyers only pay once the goods are delivered to their doorstep. This method is often favored by individuals who are concerned about the quality or authenticity of the products they are purchasing. COD provides an added sense of security, as it allows customers to inspect their goods before handing over the payment, reducing the risk of fraud or dissatisfaction with the product.

Despite the availability of COD, most online transactions are still carried out by bank transfer. The primary reason for this is the convenience it offers both buyers and sellers. Transfers can be completed quickly, often in real-time, and provide instant confirmation, allowing the seller to process the order without delays. Moreover, sellers generally prefer this method as it eliminates the risk of non-payment, which can sometimes occur with COD transactions. Additionally, with the growth of digital wallets and e-payment platforms, transfers are becoming even more accessible and user-friendly. In conclusion, while Cash On Delivery remains a viable option, online payments via bank transfer are the dominant method in most transactions. The efficiency, speed, and security of transfers make them the preferred choice for many, though COD still holds value for those who seek reassurance before finalizing a purchase. As e-commerce continues to evolve, these payment methods will likely adapt to meet the growing demands of digital consumers.

As explained in relation to "Review of Fiqh Muamalah on Online Buying and Selling Transactions (Case Study of Shops in Sumedang)", that in online buying and selling provides a general description of the specifications of the goods to be sold, so the researcher is of the opinion that the contract that can be used is the salam contract. The salam contract is a contract for ordering goods whose characteristics are mentioned, in which the person ordering the goods hands over money for the price of the ordered goods, which are the responsibility of the recipient of the order. According to Sayid Sabiq, as-salam is also called as-salaf (preliminary), namely the sale of something with certain criteria that are still under responsibility with payment being made immediately.

According to Sayid Sabiq, as-salam also known as as-salaf (preliminary) is a type of transaction in Islamic jurisprudence where a sale is conducted for a product that has specific criteria but is not yet available or produced. In this type of contract, the payment is made immediately, while the delivery of the goods occurs at a later date. This transaction is important in Islamic finance because it provides a solution for both buyers and sellers in situations where the goods are not yet ready but there is an immediate need for capital or resources. The as-salam contract is particularly useful for agricultural products or manufacturing goods, where the production process takes time. For example, a farmer may agree to sell a specific quantity of crops at a future date, but the payment is made upfront, giving the farmer the necessary funds to cultivate the crops. This arrangement benefits both parties: the buyer secures future goods at a predetermined price, and the seller receives the financial support they need to fulfill the contract.

A key condition of as-salam is that the product being sold must have clear, specific criteria to avoid uncertainty (gharar), which is prohibited in Islamic law. This means that the quantity, quality, and delivery time of the goods must be clearly defined at the time of the contract. The purpose of this requirement is to protect both parties from potential disputes or misunderstandings regarding the nature of the goods or the terms of the agreement. By eliminating ambiguity, the as-

salam contract ensures fairness and transparency in business dealings. Another important aspect of as-salam is the immediate payment by the buyer. Unlike traditional sales where the buyer may pay upon delivery, the as-salam contract requires that the full payment be made at the time the contract is signed. This ensures that the seller has the necessary capital to produce or acquire the goods being sold. The prepayment aspect differentiates as-salam from other forms of credit sales and emphasizes its role in providing financial support for the seller, particularly in sectors like agriculture where liquidity may be needed upfront.

In conclusion, as-salam, or as-salaf, as outlined by Sayid Sabiq, is a vital concept in Islamic finance, offering a mutually beneficial arrangement for both buyers and sellers. By allowing immediate payment for future goods with clear criteria, this type of contract helps facilitate trade while adhering to Islamic principles of fairness and transparency. It plays a crucial role in industries that require pre-financing and has a long-standing tradition in Islamic commercial law.

CONCLUSION

The advantages of using online shops according to muamalah fiqh in the Sumedang area include Convenience and Efficiency: Online buying and selling transactions allow customers to make transactions easily and efficiently without having to meet in person, in accordance with the principle of blessing (barakah) in muamalah. Advance Payment: According to Islamic jurisprudence, in online buying and selling transactions, buyers usually pay in advance before the goods are sent, reflecting the trust emphasized in Islamic teachings. Fulfillment of Needs Without Location Limitations: Online stores allow customers in the Sumedang area to obtain goods from various places without being limited to a physical location, providing wider access to fulfilling needs.

Limited Interaction and Communication: Online buying and selling transactions tend to have minimal direct interaction between sellers and buyers, which can reduce understanding and trust between the two parties. Caution in Transactions: In the fiqh of muamalah, there are strict requirements related to buying and selling transactions that are included in Islamic muamalah. The use of online stores needs to pay attention to these requirements so that transactions remain in accordance with religious teachings. Security and Halal Risks: In the context of muamalah, online stores need to ensure the security of transactions and the halalness of the products sold, so strict supervision is needed to ensure compliance with the principles of muamalah in Islam.

Based on the research results, discussion and conclusions, the researcher provides suggestions to Online Shop Owners are expected to provide an understanding from the perspective of Fiqh muamalah (Islamic economic law) regarding the shop, and provide detailed data related to the objects of goods that are being sold to consumers. Consumers are expected to be able to study and understand the principles of transactions in Islam in depth to avoid elements of gharar (uncertainty) before purchasing from an online store that acts unfairly.

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