

Application of SR12 Online Product Selling Based on Islamic Business Ethics to Improve Family Economy in Sentul Village

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ABSTRACT

This research started with the search results by observation and interview with Mes. Eva, as RT 02/03 Sentul Village, about the economy that still does not appear to be developing and the low income of families and the number of housewives who become the backbone of the family. The purpose of this study is expected to improve the family economy, and implementing a system of buying and selling by applying business ethics in accordance with Islamic law is good and right. To prevent something that is not in want and incompatible in business. The research method that the author uses is a qualitative approach research method used to examine the condition of the natural object where the researcher is a key instrument, and data collection techniques are conducted by observation based on an approach consisting of interviews and documentation. The source of data that researchers use is primary and secondary data. Some residents agree that the application of buying and selling based on business ethics that a run really helps them in improving the economy in the family and becomes a source of income for housewives without large capital. Until finally this business has grown and spread widely, marketing its products is very easy to do. There are also those who directly do it in their work without forgetting the obligation. As housewives, they do business with full responsibility in all risks. As for the informants in this study, there are as many as 5 traders. So that this business can develop properly in accordance with good and correct Islamic Sharia and is expected to develop and progress in Sentul Village.

KEYWORDS

Product Quality; Product Influence; Purchasing Decisions

Introduction

Islam is a comprehensive religion that provides guidance extending beyond matters of worship to various aspects of human life. This includes the social and economic dimensions of life, demonstrating that for Muslims, Islam is not merely a religious practice but also an integrated

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way of life.

The teachings of the Qur'an, as reflected in Surah Al-Baqarah (2:275), affirm that Islam permits trade, commerce, and business activities. This permissibility demonstrates the important role of transactions involving both goods and services as an integral part of human life. Similarly, Surah Al-Ma'idah (5:2) provides a fundamental command to cooperate in acts of righteousness and piety while refraining from cooperation in sin and transgression. This command emphasizes the importance of upholding ethical standards in business activities in accordance with the principles of truthfulness and piety.

The command to remain conscious of Allah reminds every individual of the consequences of deviating from moral principles and highlights the importance of accountability before Allah. Nevertheless, Islam does not merely permit trading activities; it also provides a framework for conducting business in accordance with the Qur'an and the Sunnah of the Prophet Muhammad (peace be upon him).

These sacred sources serve as fundamental guides by providing values and comprehensive principles that can adapt to changing circumstances while remaining rooted in spiritual foundations. As stated in Surah Al-Jumu'ah (62:10), the command to disperse throughout the land after prayer reflects a holistic approach to life. This verse encourages Muslims to engage in economic and business activities while continuing to remember Allah and seek His bounty. Furthermore, Surah Al-Qasas (28:77) emphasizes the importance of maintaining a balance between worldly activities and the hereafter. Believers are encouraged not only to seek prosperity in the hereafter but also to actively participate in worldly endeavors accompanied by righteous conduct.

The scope of Islamic business encompasses economic activities that generate lawful (*halal*) and blessed income. In business partnerships, participants may share not only capital but also profits and losses, reflecting the principle of equity in business structures. The concept of *mudharabah* further strengthens the collaborative nature of Islamic business by emphasizing mutually agreed outcomes between investors and entrepreneurs.

Within this framework, Islamic principles constitute the foundation for every material and economic endeavor. This includes risk management, which is an important aspect of business and should be implemented in accordance with Islamic principles. Ultimately, Islamic teachings permeate various aspects of commerce and foster a mutually supportive relationship between spirituality and Sharia-based economic activities.

In an increasingly developing business environment, proactive business risk management has emerged as an important strategy for ensuring sustainable growth (Glowka, 2020). In the contemporary economic environment, the relationship between buying and selling and human life is undeniable, as economic transactions serve as a fundamental means of fulfilling diverse human needs.

Tracing back to the earliest stages of human history, economic activities have been an intrinsic part of human life. The development of economic activities has accompanied the advancement of human civilization and the expansion of technological knowledge.

According to scholars such as Gloss, Steade, and Lawry, business development encompasses a series of comprehensive activities undertaken by individuals in the trade and industrial sectors. These activities are intended to provide goods and services while improving and maintaining living standards and quality of life.

The increasing prevalence of online buying and selling through reseller-based marketing systems requires further examination, particularly from the perspective of Islamic business ethics. This issue is important because previous studies have identified several aspects of online





buying and selling that require consideration in relation to Islamic business ethics. Destyana (2018), for example, explains that online buying and selling involves transactions in which the characteristics of the goods being sold are described to the buyer.

From the perspective of Islamic business ethics, online buying and selling can fulfill the relevant ethical criteria, particularly with regard to the principles of *tauhid* and justice. The development of online buying and selling has also been accompanied by the development of online marketing strategies implemented by business actors to attract potential consumers and encourage them to purchase products.

Along with the development of online marketing systems, several business models have emerged in Indonesia, including the reseller business model, which acts as an intermediary between sellers and buyers. Resellers have certain advantages compared with conventional agents or brokers. In this system, resellers purchase products from suppliers and subsequently sell them to consumers, generally obtaining products at prices below prevailing market prices. Consequently, both suppliers and resellers can obtain profits even though there may be no formal contractual relationship directly binding the two parties (Haryanti, 2018).

In the past, buying and selling transactions were generally conducted directly through face-to-face interactions between buyers and sellers. However, developments in communication technology have transformed the buying and selling system, making transactions no longer restricted by particular locations or times. One of the rapidly developing forms of commerce is online buying and selling, particularly as the websites and digital platforms used for such transactions have become increasingly sophisticated and diverse (Agustina et al., 2019; Sholihah et al., 2021).

Online buying and selling has developed in almost every country in the world, including Indonesia. Various forms of online businesses currently exist, including online stores, web-hosting businesses, e-commerce platforms, and other digital businesses (Herawati, 2020). These forms of online transactions involve a wide range of business actors, from small entrepreneurs to housewives who sell products through social media. Online buying and selling has considerable potential because it is not restricted by space and time, can be conducted at any time, and can reach a broad range of potential consumers, including consumers beyond geographical boundaries (Subkhy, 2017).

In the modern era, the emergence of online commerce has become an important component of trade. Online buying and selling transactions conducted through electronic media have transformed contemporary business practices. The tradition of the Prophet Muhammad (peace be upon him) also places significant value on trade and business activities. However, this encouragement is accompanied by the requirement that business activities remain firmly grounded in Islamic teachings. Even in the context of online commerce, a Hadith cited in the manuscript emphasizes the importance of avoiding uncertainty and deception: "Do not buy fish in the water, because it usually involves deception" (Hadith narrated by Ahmad ibn Hanbal and Al-Bayhaqi from Ibn Mas'ud).

Within this context, buying and selling provides individuals with opportunities to fulfill their needs while fostering mutual dependence among members of society. This interdependence arises from people's continuous need for essential goods such as food, clothing, and housing, thereby sustaining a reciprocal exchange process that fulfills individual needs (Ihsan, 2008).

Sharia economic law explains that business conduct consistent with the Qur'an should fulfill several criteria, including providing benefits for the welfare of humanity and generating blessings and lawful sustenance for all parties involved. In Islam, a buying and selling transaction is considered valid when it fulfills the required pillars and conditions, both in





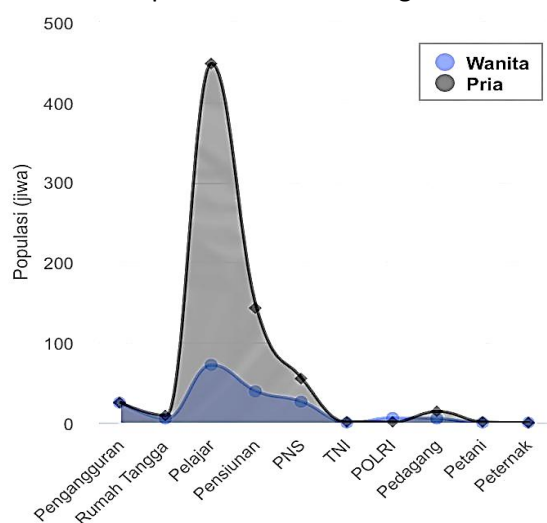
relation to the parties entering into the contract and the objects being traded.

The background of this study emerged from an interview with Eva Yuliana, the head of the neighborhood association (RT 02/03) in Sentul Village. The interview revealed a problem concerning the limited improvement in family economic conditions, accompanied by unstable household income over the previous three years. Limited financial resources resulting from low income have intensified the economic difficulties experienced by many families, some of whom continue to depend on government assistance to meet their basic needs. Average household income remains only slightly above the regional minimum wage, with residents working in various occupations, including small-scale trading, labor, and informal employment.

This situation is closely related to the role of women as important economic pillars within the village, particularly given the relatively large number of widows in the community. As emphasized during the interview with Eva, many women serve as the primary economic providers for their families and are therefore encouraged to engage in business activities to support their households. In this context, the SR12 business model has emerged as a practical alternative for addressing the economic needs of families, which continue to develop over time.

Currently, businesses utilizing social networking platforms such as WhatsApp, Instagram, Facebook, and Shopee are increasingly common because these platforms enable business activities to be conducted anytime and anywhere. In addition, halal labeling can assist consumers in understanding whether the products they choose are halal and suitable for consumption.

Figure 1. Development in Sentul Village



Source: Research findings (2023).

The development of this business model demonstrates potential for increasing household income without requiring substantial capital investment, while simultaneously providing an opportunity to implement appropriate business ethics. Therefore, community acceptance of this approach is expected to increase, in line with the broader objective of improving productivity and expanding the distribution of SR12 herbal products.

In addition, this business activity is expected to encourage innovation and increase the attractiveness of the product range. In particular, SR12 products are described in the manuscript as having BPOM approval, halal certification, and compliance with Good Manufacturing Practices (GMP), as well as containing nutrients permitted for use and



consumption under Sharia principles. Similarly, skincare and herbal products constitute important consumer needs. Skincare and herbal products bearing halal labels may therefore become an option for consumers who seek to maintain their appearance while ensuring compliance with Islamic principles.

The inclusion of a halal label on skincare and herbal products is not merely a matter of attaching a label but requires verification by an authorized institution. In this context, the manuscript refers to LPPOM-MUI as the institution responsible for halal verification. Once verification has been completed and halal certification is displayed on a product, it can provide assurance to consumers and business actors regarding their right to accurate, clear, and honest information concerning the condition and quality of the products.

According to Arfan (2021), SR12 Herbal Skin Care operates several production facilities in West Java managed by professionals in their respective fields. The company has distributors in several provinces in Indonesia and numerous resellers who distribute its products across various cities in Indonesia and neighboring countries.

PT SR12 Herbal Perkasa is one of several companies operating in the herbal and skincare sector that has sought to address consumer and business-actor rights and obligations. The company was established in 2015 with the motto "Spreading Benefits for Everyone." According to the source cited in the manuscript, the company has developed various skincare and herbal products. The company was initiated by a young pharmacist and a research team who developed various formulations for cosmetic products intended to be safe for use and registered with BPOM for legal distribution (Anonymous).

Allah SWT states in Surah Al-Ma'idah (5:3):

حُرِّمَتْ عَلَيْكُمُ الْمَيْتَةُ وَالدَّمُ وَلَحْمُ الْخِنْزِيرِ

"Forbidden to you are carrion, blood, and the flesh of swine."

The verse indicates that the prohibition of "eating" is not necessarily limited to consumption through the mouth but may also encompass the use of prohibited substances in products, including cosmetic ingredients. Therefore, products should not only provide benefits but also be safe for use by the community.

The manuscript states that the formulations developed by SR12 Herbal Skin Care are the result of research conducted by qualified scientists and that its cosmetic products have undergone laboratory testing. The products are described as being free from mercury and hydroquinone and as having been registered with BPOM RI.

Based on an interview with Empar Muslimat, an SR12 agent in Sentul, the SR12 business is open to various groups, including adolescents, adults, and housewives. The interview indicated that after approximately three months of observation, development could be seen among several resellers who had become increasingly interested in SR12 herbal products. The business can reportedly be started without substantial financial costs, requiring primarily a mobile phone and internet access. Resellers can market products through social media by consistently posting product images, while new marketers may receive a 10% discount according to the business system described by the informant.

Joining the SR12 reseller system is described as relatively simple, requiring a mobile phone, internet access, and a commitment to conducting business responsibly. The business is also associated with Mushola Darussalam, which serves not only as a place of worship but also as a gathering place for women from Babakan Cikeas, RT 02/RW 03, Sentul, to maintain social





relationships and strengthen community ties.

The majority of the village population consists of women, a condition emphasized during the interview with Eva. This situation became one of the considerations underlying the selection of the research topic, namely the application of online buying and selling of SR12 products based on Islamic business ethics in Sentul Village. This study aims to examine how the implementation of buying and selling based on Islamic business ethics can contribute to improving family economic conditions while ensuring that business activities are conducted in accordance with Islamic Sharia principles. The application of Islamic business ethics is also intended to prevent undesirable practices and inconsistencies in business activities among the SR12 business community in Sentul.

Method

This study employed a qualitative research methodology focusing on the natural conditions of the research setting, with the researcher serving as the key research instrument. Qualitative research was selected because it enables the researcher to obtain an in-depth understanding of the phenomena under investigation based on the actual conditions observed in the field. This study used a descriptive qualitative approach, which seeks to describe the research object based on empirical data and facts and subsequently analyze the findings using relevant concepts developed in previous studies (Sugiyono, 2016).

The research was conducted as field research in Sentul Village. Data were obtained through direct observation, in-depth interviews with relevant informants, and documentation. Primary data were obtained directly from research informants through observation and interviews conducted in the research setting. These data were collected through direct interaction with the informants to obtain information regarding the implementation of online buying and selling of SR12 products and its relationship with Islamic business ethics and family economic conditions. Secondary data were obtained from various supporting sources, including notes, books, magazines, and relevant documents.

The research was focused on Kampung Babakan Cikeas, RT 02/RW 03, Sentul Village, Babakan Madang District. The research was conducted from January to June 2023. This location was selected because the community in the area was involved in online business activities, particularly the sale of SR12 products through a reseller system, and because the research sought to examine the contribution of such activities to family economic conditions from the perspective of Islamic business ethics.

Data collection was conducted through observation, interviews, and documentation. Observation was carried out by observing the activities of several research participants at different times in order to obtain information concerning the implementation of the SR12 online business in the community. Interviews were conducted through direct question-and-answer sessions with the selected informants. In-depth interviews were used to obtain detailed information regarding their experiences, business activities, marketing practices, and the economic benefits generated through the SR12 reseller system.

Documentation was used as a supporting data collection technique by gathering relevant existing documents, including newspapers, magazines, mass media reports, biographies, and other documents related to the research topic. The collected documents were subsequently read, examined, and analyzed as supplementary sources of information to support the findings obtained through observation and interviews.

Mushola Darussalam was also part of the research context, as it functions not only as a place





of worship but also as a gathering place for women in Babakan Cikeas, RT 02/RW 03, Sentul Village. The location provides a social setting in which community members, particularly women, interact and maintain social relationships. This setting was relevant to the research because several women involved in the SR12 business activities were members of the surrounding community.

The study involved five informants who were engaged in online buying and selling activities involving SR12 products through the reseller system. The informants were selected based on their involvement in the business activities being studied and their ability to provide relevant information concerning the implementation of Islamic business ethics and the contribution of the business to family economic conditions. Before conducting the interviews, the researcher prepared an interview guide containing questions relevant to the research objectives. The interview guide was intended to ensure that the information obtained from the informants remained focused on the research topic and could provide sufficient data for subsequent analysis.

Results and Discussion

Results

Based on an interview with Eva Yuliana, the head of the neighborhood association (RT 02/03) in Sentul Village, a significant issue identified in the community was the limited improvement in family economic conditions. Household income had also remained relatively unstable over the previous three years. This finding was further supported by interviews with several business actors involved in the SR12 partnership in Sentul Village.

According to Empar, one of the SR12 agents interviewed in 2023, participation in the SR12 business can be pursued through either an omzet-based or capital-based pathway. Under the omzet-based pathway, a marketer is required to achieve a monthly sales turnover of IDR 500,000 for three consecutive months. The business structure provides different discount levels according to the participant's position: marketers receive a 10% discount, resellers receive 15%–20%, sub-agents receive 20%, agents receive 30%, and DU-level members receive a 50% discount. Maintaining these achievements within the specified period can generate profitable income for business participants. However, income remains subject to fluctuations due to changing economic and personal circumstances. During the three-month period observed in this study, some participants experienced an increase in sales turnover, while others experienced a decline.

These findings highlight the importance of developing Islamic business ethics within the SR12 business community. From the researcher's perspective, encouraging the growth of Islamic business practices is particularly relevant for housewives who participate in economic activities to contribute to their families' financial needs.

Islam teaches ethical principles for initiating and conducting business so that business practices do not violate Islamic provisions or cause harm to consumers. The implementation of Islamic business ethics is expected to foster honesty and fairness in transactions while strengthening consumer trust and protecting consumer rights in the buying and selling process. Based on observations and interviews conducted during the study, several community members agreed that applying Islamic business ethics to online business activities could assist them in promoting and marketing their products more effectively.

The interviews with five business actors concerning sales turnover and income during the development of the SR12 business in Sentul Village indicated an increase in sales turnover. This





finding suggests that the SR12 business has potential to contribute to improvements in family economic conditions.

Tabel 1. Interview Results with Business Actors in Sentul Village

No	Informant	Implementation of Islamic Business Ethics	Development of Sales
1	Laila	Applying honesty and trustworthiness by ensuring that the information and images of products presented to consumers correspond to the actual products.	The development of this business has created greater opportunities for people to join the SR12 product sales partnership.
2	Chika	Applying the principle of balance by selling products ranging from standard to premium quality, with selling prices determined according to the materials and quality of the products.	The sales turnover obtained has increased from month to month, and the informant hopes that it will continue to increase in the future.
3	Kekey	Selling halal products that are registered with BPOM and certified as safe helps consumers develop confidence in the quality of SR12 products.	Through either the capital-based or reseller pathway, the informant hopes that the SR12 business can become an additional source of family income.
4	Ika	Applying freedom of choice in selecting products makes consumers more comfortable, particularly because SR12 products are accompanied by descriptions explaining their quality.	Business activities accompanied by prayer and sincere effort strengthen the informant's confidence that sustenance can be attained through earnest effort and commitment.
5	Dede	Demonstrating responsibility toward consumers by immediately sending replacement products when the goods received do not correspond to the consumer's order.	Although the informant had only been involved in the business for one month, sales had already reached the reseller level through hard work, effort, and continued prayer.

Source: Field data (2023).

Figure 1. Results of observations and direct interviews with women participating in the study at the Darussalam Mosque, Sentul Village



Source: Field data (2023).





Discussion

Islamic business ethics is a process and an effort to understand what is right and wrong and subsequently to perform appropriate actions concerning business products and activities. Based on this understanding, Islamic business ethics can be understood as a set of principles and norms that business actors must uphold in their behavior and relationships in order to achieve their intended objectives while obtaining appropriate profits.

The most fundamental ethical principle in Islam is sincere intention. With sincere intention, worldly activities, including business activities, can become acts of worship. Another important principle is *Tabligh* (transparency), whereby sales, marketing, and advertising activities are conducted properly and truthfully.

The business principles taught by the Prophet Muhammad (peace be upon him) include *Fathanah* (professionalism), which refers to intelligence, intellectual capacity, skill, and wisdom; *Amanah* (trustworthiness), which reflects a responsible attitude; and *Shiddiq* (truthfulness), which requires business actors to conduct their activities honestly. Persistence and perseverance are also necessary to compete fairly and responsibly in business transactions.

Islamic business ethics has considerable potential to contribute to economic development in Sentul Village. By applying Islamic business ethics to the online sale of SR12 products, sincere intention becomes an important foundation for business actors, particularly those who are starting their businesses. This basic principle can serve as a guide for business actors in conducting their economic activities in accordance with Islamic values.

In addition, the principles of *Amanah* (trustworthiness) and *Shiddiq* (honesty) constitute integral components of Islamic business ethics. For individuals who have limited access to economic opportunities, engaging in business transactions based on trust and honesty is particularly important. These principles can serve as safeguards against exploitation and unethical practices, ensuring that economically vulnerable members of society are treated fairly and with integrity.

The principle of *Tabligh* (transparency) also plays an important role in addressing economic disparities within the village. By conducting sales, marketing, and advertising activities transparently and honestly, the SR12 online sales partnership can foster trust among village residents, particularly those who may previously have been marginalized or deceived by unethical business practices.

Such transparency not only protects the interests of economically disadvantaged members of the community but also creates an environment in which they can participate in economic activities with confidence and without fear of exploitation. As technology develops, changes in technology are accompanied by changes in people's behavior, including changes in the way buying and selling transactions are conducted.

In the past, buying and selling generally involved direct interaction between sellers and buyers, requiring them to meet in traditional markets. However, contemporary buying and selling no longer necessarily requires direct physical interaction. Transactions have increasingly shifted toward online platforms and trends driven by internet technology. This transformation has facilitated indirect interactions between sellers and consumers through various online channels. This modern form of commerce, commonly referred to as e-commerce, encompasses activities such as purchasing, selling, marketing, and providing products and services, all of which are facilitated through the internet.

Within Islamic teachings, principles governing business behavior have significant importance. Islamic business ethics constitutes a moral framework that should guide individuals





and organizations in conducting business activities based on Islamic values. The study of Islamic business ethics is therefore important for business actors and organizations seeking to conduct their activities in accordance with Islamic principles. This is particularly relevant to the analysis of online buying and selling conducted through social media and other online platforms.

Unity (Tauhid)

In online buying and selling, buyers cannot directly observe the products they intend to purchase. Instead, they can only observe the products through images or videos accompanied by descriptions concerning the goods. On e-commerce websites, buyers are generally presented with product images, while they can also examine responses from previous buyers through seller ratings, comments, and reviews. Such ratings and comments can significantly influence the reputation of a seller on an online platform.

From the perspective of Islamic business ethics, online buying and selling is permissible as long as the goods being traded correspond to the images presented. In other words, online buying and selling through platforms such as Shopee is permissible as long as it does not involve deception and adheres to the principles of Islamic business ethics.

This is consistent with the online business activities conducted by SR12 agents and resellers. The SR12 sales system requires resellers to purchase the products beforehand, although they are not necessarily required to maintain product stocks. By purchasing the products in advance, resellers gain experience in using the products before selling them to consumers. This practice is considered consistent with the principle of *Tauhid* because it minimizes elements of deception in the transaction.

Balance

Islam encourages a balance between individual interests and the welfare of others, including the rights of buyers and sellers. In the context of online transactions, every exchange requires mutual agreement between the parties involved. On platforms such as Shopee, an agreement provides the basic framework for conducting business transactions smoothly.

Islamic business ethics emphasizes the importance of impartiality in all transactions, reflecting the fundamental principle of justice. Therefore, maintaining balance and upholding justice should be prioritized in commercial activities. In essence, online buying and selling should be consistent with the standards of fairness established by Islamic business ethics and should apply equally to all parties involved.

This principle is consistent with the implementation of online buying and selling in the SR12 business. The system provides various options for distributors without imposing excessive burdens on agents, as the available options can be adjusted according to the needs and capabilities of each individual.

Free Will

Both buyers and sellers are given equal freedom to determine which orders should be processed and delivered first. This is also consistent with the implementation of online buying and selling conducted through SR12, in which buyers and sellers are free to determine the delivery arrangements according to the agreement reached by both parties (Irmayanti, 2021).

The principle of free will emphasizes that transactions should be conducted voluntarily and on the basis of mutual agreement. In the SR12 online business system, buyers and sellers have the freedom to determine the delivery process according to their respective needs and the agreement reached between them.





Responsibility

Responsibility is an obligation that every individual must fulfill when conducting buying and selling transactions. Sellers are responsible for the goods they offer and sell. In online buying and selling transactions, problems may arise when the goods received by consumers do not correspond to the product information displayed in the online store, whether in terms of product type, color, or other characteristics.

Consumers have the right to submit complaints through the online store when the products they receive do not correspond to their orders. However, not all online stores are willing to deal appropriately with products that do not correspond to the orders. Likewise, not all resellers or distributors operating through e-commerce platforms consistently demonstrate fairness and honesty in online buying and selling. There are still cases in which sellers send incorrect products to buyers, thereby creating additional problems.

In contrast, SR12 resellers are taught to provide consumers with the right to return products when the goods received do not correspond to the provisions or information displayed in the online store. From the perspective of Islamic ethics, human beings are responsible for all actions they undertake, not only before other human beings but also before Allah SWT. Responsibility is therefore highly important in buying and selling because consumer trust constitutes one of the principal forms of capital for business actors.

Truthfulness, Honesty, and Benevolence

In buying and selling transactions, fraudulent practices are strongly discouraged because they can cause losses to buyers. The principle of truthfulness applied to buying and selling transactions through the Shopee platform requires sellers to send goods that correspond to the orders placed by buyers.

The products delivered to buyers must correspond to the images displayed in the online store, and sellers must not intentionally send defective goods. The images displayed should accurately represent the products being sold rather than images taken from other websites. Likewise, the descriptions accompanying the images should correspond to the actual characteristics of the products and should not be reduced or exaggerated.

The reseller sales concept, in which resellers are required to purchase the products beforehand, demonstrates the application of the principle of truthfulness. By purchasing the products in advance, resellers can obtain direct experience with the products before offering them to consumers, thereby supporting the provision of more accurate product information.

Ultimately, this study demonstrates that the application of Islamic business ethics in online sales can contribute to the development and improvement of the economy in Sentul Village. The implementation of Islamic business ethics in the online sale of SR12 products provides community members with opportunities to generate income while encouraging ethical conduct in buying and selling activities.

When these ethical principles are applied consistently and become guidelines for business behavior, they can contribute significantly to the development and improvement of family economic conditions in Sentul Village. The integration of Islamic business ethics into online commerce therefore provides a framework for conducting contemporary business activities while maintaining principles of honesty, fairness, responsibility, transparency, and consumer protection.



Conclusion

This study aimed to improve the family economy in Sentul Village through the implementation of buying and selling activities based on Islamic business ethics. The implementation of Islamic business ethics provides new opportunities for beginners to establish and develop businesses in accordance with the provisions of Islamic Sharia. Although these requirements are essential for business development, they also present challenges that must be addressed, particularly by resilient housewives who are involved in business activities. In addition, the fluctuations and dynamics of everyday life result in variations in income, highlighting the complexity of this business model for housewives.

Beyond the operational mechanisms of the SR12 business, this study further examined the ethical foundations underlying these business activities. Five principles emerged from the analysis: Unity (Tauhid), Balance, Free Will, Responsibility, and Truthfulness. These principles not only represent the fundamental values of Islamic business ethics but also demonstrate their relevance to the context of online commerce. Online buyers rely on product images and descriptions to make informed purchasing decisions. These decisions are further influenced by ratings and comments from previous buyers, reflecting the principle of Truthfulness. Meanwhile, the principles of Balance and Responsibility are reflected in the mutual agreements established between buyers and sellers, which embody the essence of justice emphasized in Islamic ethics.

Linking the principles of Islamic business ethics with economic prosperity reveals a mutually beneficial relationship. Consistent adherence to these principles creates an environment of trust, which serves as a foundation for successful business relationships. Such trust can contribute to consumer loyalty, repeat transactions, and a positive brand image in the sale of SR12 products. In this context, Islamic ethics can be integrated with modern commerce by guiding business practices that are not only financially beneficial but also morally responsible. The integration of Islamic ethics and online commerce demonstrates the continuing relevance of these principles in navigating the complexities of the contemporary business environment.

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