

INTEGRATING THE SUNNAH PRACTICE INTO THE OPERATION OF E-COMMERCE

Bashir Abdul-Raheem*
Mohammed Kayode Ajape**

ABSTRACT

One of the hallmarks of the 21st century is that every aspect of human life has been revolutionized by science, information, and technology (ICT). Perhaps one may be tempted to call contemporary society a digital human society because of the impact of science, information, and technology (ICT) in every human endeavour. Business activities would have suffered a significant setback during the pandemic, but recourse to e-commerce opened several business opportunities that people had never imagined. Because Islam sanctions buying and selling, e-commerce is lawful. Making e-commerce conform to Islamic principles requires integrating Sunnah practice into its operations. Exploratory and descriptive survey research methods were adopted. The instrument for data collection is the Sunnah Practice and E-commerce Questionnaire (SPEQ). Frequency distribution and percentage were used as methods of data analysis. Therefore, this study aims to examine the principles of business transactions as practised by the Prophet to improve the operation of e-commerce. The findings of the study revealed that the operation of e-commerce gains huge patronage because it makes business transactions easy and pleasurable. It saved nations' economies during the pandemic era. One of its disadvantages is that it encourages fraudulent practices, to mention a few. Among the recommendations suggested by the study is that the contact address, phone number, and email of online companies or retailers be displayed online for easy contact in case the customers have a complaint to make. The study concluded that e-commerce can be improved if the Sunnah practice is incorporated into its operation.

Keywords: Integrating, Sunnah, Operation, E-commerce, Conventional Commerce

Background to the Study

Commerce is one of the oldest occupations ever engaged by human beings. It has passed various stages with different modes of operation in human history. Commerce began in the form of trade-by-barter, and this changed with the introduction of legal tender. With the introduction of legal tender, commerce became easier than in the era of trade-by-barter, where the buyers and sellers had to undergo rigour before their demands could be met. The goods and services offered for sale form the basic activities of commerce. Commerce is done at micro and macro

* Lecturer in the Department of Religious Studies, Faculty of Arts, University of Lagos Nigeria
Email: babdul-raheem@unilag.edu.ng

** Lecturer in the Department of Accounting, Faculty of Management Sciences, University of Lagos Nigeria
Email: majape@unilag.edu.ng

levels. At the micro level, it involves individuals, while at the macro level, the companies are involved. The significance and relevance of commerce in human society make its operation to be done locally and internationally. One of the advantages of commerce is that social relationships are enhanced, and the nation's economy is developed. Furthermore, poverty is reduced as it creates employment opportunities in the labour market. Because of its impact on developing nations' economies, the government plays an active role in sustaining them.

Commerce is driven by transportation and mass media. In the olden days, donkeys, camels, and horses were used to transport goods from one place to another. Farm harvests were transported from the farm to the market, where they were offered for sale. Modern means of transportation have replaced the use of animals as a means of transportation. Vehicles, trains of different kinds, vessels and air flights play a significant role in transporting goods and services locally and internationally. Through mass media, awareness is created for the buyers who need a particular product. The seller who wants to make a sale needs to advertise his products so that the buyers can demand them. The primary interest of the seller is to make a profit by selling his products to the consumers; on the other hand, the rights of consumers must be protected.

One of the characteristics of commerce is the negotiation between the seller and the buyer when selling goods. The negotiation revolves around the price and condition of the goods, which determines whether the buying and selling will occur. Negotiation is highly demanded to avert any form of estrangement that might arise between the seller and the buyer.

Interestingly, information, communication, and technology (ICT) have introduced innovations into the operation of commerce. The seller does not need to go to the market before selling his goods and services, and the buyer does not need to go to the market before he can buy anything he wants. Business transactions are now operated online, which changed conventional commerce to e-commerce. E-commerce was established in the 1960s when business organizations implemented the use of Electronic Data Interchange (EDI) as a tool to exchange data with other business organizations. In 1979, sharing documents through electronic networks for businesses was established universally. The usage of electronic networks for business continued to increase in the 1980s until it boomed in the 1990s when online market platforms such as eBay and Amazon surged.¹

Various scholars have adduced many definitions of e-commerce, but the keyword in their definitions is the use of the Internet to sell and buy goods and services. Zwass defines e-commerce as sharing business information, maintaining business relationships, and conducting business transactions using telecommunication networks.² Banada and Nwagu argue that e-commerce operates at two levels: e-merchandise and e-finance. E-merchandise involves selling goods and services via the Internet, while e-finance focuses on rendering financial services online.³

Al-Lami and Alnoor opine that there are various methods of operating e-commerce. These are done using the following formulae: B2B, B2C, C2C, and B2G. B2B indicates e-

¹ Ghada Taher, "E-commerce: Advantages and Limitations," *International Journal of Academic Research in Accounting Finance and Management Sciences*, 11 no. 1 (2021), 153.

² Vladimir Zwass, "Electronic Commerce and Organizational Innovation: Aspect and Opportunities". *International Journal of Electronic Commerce*. 7 No. 3, (2013) 7.

³ Robinson, Aristarchus Bananda and Kennedy, Nwagwu. "The Changing Face of E-Commerce in Nigeria: Prospects and Challenges. *International Journal of Trend in Scientific Research and Development (IJTSRD)*. 5 No. 3, (2021), 1228.

commerce that takes place between business organizations. This implies that a company places an order requesting another company for a particular product. Upon receiving the goods and services, the company retails them to the final consumers. This type of e-commerce has the potential to boost nations' economies.

Secondly, B2C is when an online business organisation sells goods and services to consumers after the consumers have placed an order on the Internet. Thirdly, C2B is considered when a consumer sells his goods and services to a business organisation. Fourthly, C2C is when e-commerce takes place between consumers. Fifthly, B2A, which means business to administration, is when a company uses a major webpage to send and receive data and conduct business with governmental agencies. This type of e-commerce usually takes the form of legal documentation, employment, and social security. Lastly, C2A indicates that e-commerce takes place between a consumer and the government. Majorly, this comes from getting data or sending comments to the government.⁴

Statement of the Problem

E-commerce has been playing an alternative role to conventional commerce, and it is becoming more popular around the planet. It saved nations' economies during the COVID-19 pandemic, opening more business transaction opportunities. The rigour consumers experience when visiting mortar-and-brick shops is replaced with online shopping, allowing them to get various products within a twinkle of an eye. However, e-commerce doesn't guarantee the interest of consumers because of the absence of negotiation. Negotiation is very crucial in transacting business because it creates equity between the seller and buyer. More so, negotiation encourages business morality. Therefore, the study is carried out to examine the principles of business transactions of conventional commerce practised by the Prophet (PBUH) that can be replicated in e-commerce to safeguard the buyer's interest, which is not guaranteed in the operation of e-commerce.

Research Questions

- a. How often do people sell and buy products via the Internet?
- b. What role did Covid-19 play in adopting e-commerce in Nigeria?
- c. What are the challenges that consumers face in transacting an online business?
- d. How can e-commerce be improved with the principles of business transaction practised by the Prophet (PBUH)?

Literature Review

Social Media as a Means of E-Commerce Advertisement

Unlike conventional commerce, where advertisements are made through the mass media, e-commerce advertisements are made through social media. Examining the genesis of the word

⁴ Al-Lami, Ghada and Alnoor, Alhamzah. "E-Commerce: Advantages and Limitations". *International Journal of Academic Research in Accounting Finance and Management Sciences*. 11 No. 1 (2021). 153.

“social media” will give background information about the term. The term social means the exchange of information characterized by friendly companionship or relations. On the other hand, the word media refers to the instruments of communication, such as radios, television, newspapers, magazines, the internet, etc., that reach people widely⁵.

The most recognized social media outlets include Facebook, Twitter, Instagram, YouTube, and TikTok. Facebook, for instance, is regarded as the most lucrative and leading social network worldwide because it has the most significant number of users, approximating 1.8 billion connecting people worldwide. It has features that make the product advertisement very attractive to consumers. It creates an opportunity for the sellers to describe their products and how they can be delivered to interesting consumers. For this reason, most of the social media investments are focused on this platform.⁶

It is indisputable that these means of advertisement have global coverage, which makes it possible for the interested buyer or seller to buy or sell goods and services in any part of the world. Social media is a virtual market that allows consumers to discover new products and make purchases without leaving their homes. One of the advantages of social media as a means of advertisement over mass media is its cost-effectiveness and proximity to consumers.

The Impact of COVID-19 on the E-Commerce

The operation of e-commerce gathered momentum during the outbreak of the coronavirus pandemic. The devastating effect of this pandemic made traditional commerce impossible because social gatherings were banned to contain the spread of this deadly disease. E-commerce remained the only means by which people could get their daily needs worldwide. The countries lagging in adopting e-commerce joined the race of the countries already practising e-commerce.

Nigeria, one of the countries where e-commerce was not embraced before the pandemic outbreak, was forced to reckon with the operation of e-commerce. This increases the rise of online companies such as Konga, Jumia, Alibaba, Amazon, and other online retailers. E-commerce during the pandemic reduced the burden people would have encountered in selling and buying goods and services. The fear of contracting COVID-19 made people shun the patronizing of brick-and-mortar settings, and this significantly increased the number of online shoppers, which doubled the growth of Jumia and other e-commerce players.⁷ Akpama and Zhang, in empirical research carried out, conclude that.

COVID-19 has potentially changed the Nigerian economy, especially the e-commerce sector, for the better. The likely trends identified above have improved the workforce's efficiency and productivity, potentially reducing the cost of doing business in the long term and boosting economic growth in the country. The COVID-19 pandemic has proven to be somewhat of a blessing to some companies and a tale of regret to others, but in all, it shows that e-commerce

⁵ Manhar, Singh and Gobindbir, Singh Impact of social media on e-commerce. *International Journal of Engineering and Technology*. 7, No.2. (2018). 21.

⁶ Manhar, and Gobindbir, 2018

⁷ Udom, Ezedi. “The effect of covid-19 might spur e-commerce to further growth”. This Day, July 1, 2020, <https://www.thisdaylive.com/index.php/2020/07/01/the-effects-of-covid-19-might-spur-e-commerce-to-further-growth/>

has come to stay and can adapt to any change⁸.

Advantages and Disadvantages of E-Commerce

It is indisputable that information, communication, and technology (ICT) are making our daily activities more accessible than ever before. With the availability of web-enabled laptops, computers, or mobile phone devices, people buy and sell goods and services or do online shopping without leaving the comfort zone of their homes. This makes e-commerce more advantageous than traditional commerce. There are many advantages that e-commerce comes along with. Taher identifies the following advantages of e-commerce.⁹

Buying and Selling at any time of the Day all year round

E-commerce allows retailers, business organisations and consumers to sell and buy products by breaking time barriers. In conventional commerce, the time barrier is one of the significant problems the consumers encounter because the shop owners operate within the time frame. With e-commerce, goods can be ordered at any time and any place. People whose job nature deprives them of the opportunity to visit mortar- and brick shops conveniently transact their business online.

Convenience and Time-Saving

With conventional commerce, the consumers experience rigour by visiting different shops before seeing what they want to buy, which might take several hours. This inconvenience that traditional commerce is characterized by discourages many consumers from going out shopping. However, with the common mobile phone, consumers can get and order the product they choose anywhere. Similarly, the seller can showcase his wares and get buyers for them in a twinkle of an eye across the globe.

Visiting brick-and-mortar shops for shopping is time-consuming due to the distance the consumers will have to cover. What customers will enjoy most about transacting business online is the time savings. In a twinkle of an eye, consumers can order a series of products in any part of the world within a few minutes, which will be delivered later.

Although e-commerce makes business transactions more enjoyable and interesting than traditional commerce, e-commerce poses some challenges to customers, sometimes making some people have a phobia of transacting business online. Taher classifies the challenges as technical and non-technical. The technical challenges include security issues, the need for an internet connection, credit card fraud, and software development. Many customers have fallen prey to internet fraud. This leads to losing money and discredits the company's reputation. Given this, companies face the challenge of constantly updating their software to protect their customers and reputations.¹⁰

Non-technical disadvantages, on the other hand, include the inability to test the items

⁸ Akpama, Etom Akpama. and Zhang, Jinhua. "The effect of covid-19 Pandemic on e-commerce in Nigeria". *International Journal of Scientific and Engineering Research*. 13 No. 5, (2022); 336.

⁹ Ghada Taher, "E-commerce: Advantages and Limitations," *International Journal of Academic Research in Accounting Finance and Management Sciences*, 11 no. 1 (2021), 153.

¹⁰ Ghada Taher, "E-commerce: Advantages and Limitations," *International Journal of Academic Research in Accounting Finance and Management Sciences*, 11 no. 1 (2021), 153

before buying them, unlike conventional commerce, which allows the customers to know the product's status before making payment. Secondly, there is a lack of a personal touch, making the customers feel the originality of the products they want. Thirdly, there is a delay in the delivery of the products. The customers will have to wait for some days before receiving the goods they have ordered. This implies that e-commerce is unsuitable for the immediate consumption of goods and services. Fourthly, e-commerce favours the company or the retailer over the consumers so that the consumers cannot negotiate the price of the products they want to buy. This is in contrast to traditional commerce, where the seller and buyer can enter into various agreements before the business transaction can be concluded. Fifthly, there is the possibility of the product being damaged during transportation and delivery. In this case, the customers need to get value for what they have purchased. Lastly, they need restricted customer service. In traditional commerce, consumers enjoy the opportunity to enquire about the product they want to buy, which helps them a lot by not making a wrong decision. This is lacking in e-commerce, and where it is available, it could be frustrating because calling the customer care service might be on hold for several hours.

E-Commerce and the Practice of Sunnah

Islam sanctions business transactions [Al-Baqarah Q2:275], making them lawful for Muslims. The Sunnah, as the second primary source of information in Islam, demystifies the Qur'an. This implies that the Sunnah details how business transactions should be practised. Islam focuses on any human endeavour to inject morality to engender peace in society.

E-commerce is an innovation of the 21st century; one might wonder about the relevance of the Sunnah practice with e-commerce. The relevance of sunnah to e-commerce is to inject morality into it to safeguard the interests of both the buyer and seller. It is agreed that e-commerce has some disadvantages; part of these disadvantages is that the interest of consumers is not well protected. For instance, consumers cannot negotiate with the company or the retailer over the products they want to buy, whereas good bargaining can only be ensured through negotiation.

When the Prophet (PBUH) came to Madinah, he found the people paying for fruits one or two years in advance. The Prophet (PBUH) approved this practice and instructed that whoever wanted to pay in advance must do so for a specified measurement, weight, and time.¹¹ This practice is similar to the operation of e-commerce because goods are not delivered instantly when an order or payment is made.

According to Sunnah, in conventional commerce, the buyer and the seller have the right to make certain conditions that will be binding on them where the transaction occurs. This rule is enshrined in the following hadith of the Prophet.

The buyer and the seller can cancel or confirm the business transaction if they have not parted or until they part. If they speak the truth and explain the defects of the goods to each other, then their business transaction will be blessed. But if they conceal the defects and tell lies, the transaction will be denied divine blessings.¹²

This is the Sunnah practice regarding conventional commerce. However, the rule can be

¹¹ Sahīh al-Bukhārī, Kitāb al-Buyū', Bāb22, no. 2082, vol. 3, 173

¹² Sahīh al-Bukhārī, Kitāb as-Salam, chapter 7, no. 2253, vol.3, 249.

replicated in e-commerce to safeguard the buyer's interest. Undoubtedly, e-commerce is monolithic because it allows the seller to control the products offered for sale without creating an opportunity for the buyer to make an input. In this case, the buyer's interest is at stake, which goes against the sunnah practice, as it can be understood from the above-quoted hadith.

Negotiation must revolve around the conditions of the goods offered for sale. The seller is expected to give full details about the conditions of the goods he wants to sell, making the buyer agree to continue with the transaction. Furthermore, honesty in business transactions is a condition for profit-making, while dishonesty precipitates loss. Both the seller and the buyer are expected to demonstrate this quality. With the application of these Prophetic rules, it is believed that the business transaction is carried out with morality, which guarantees God's blessings over the business transaction.

One of the weaknesses of e-commerce that requires improvement through the intervention of Sunnah practice is the betrayal of consumers' trust. E-commerce, unlike conventional commerce, works with data. Customers are usually asked to supply their personal data to buy goods or get services online. Unfortunately, the data provided by customers are typically abused by online companies, and this is tantamount to the betrayal of trust. However, the betrayal of trust is highly condemned by the Sunnah. The Prophet (PBUH) asserted, "Give back what has been entrusted to you to him who trusts you and do not cheat him who cheats you."¹³

Similarly, e-commerce does not guarantee trust and transparency because goods delivered to customers are usually found in bad condition. The way the goods are delivered does not create room for transparency. Some customers have often lost vast amounts of money to such incidents. However, the Sunnah practice vehemently forbids business transactions that cannot guarantee transparency and which customers cannot trust. The Messenger of Allah (SAW) went to the market one day and passed by a grain seller who put good grain on top of bad grain. After the inspection, the Prophet (PBUH) discovered that the underneath grain was rotten. He then asked the seller why this. The seller replied that rain had fallen on it. The Prophet (PBUH) asked him why he didn't put them on top so that the buyers could see them. The Prophet (PBUH) remarked, "He who deceives has nothing to do with me."¹⁴

Advertisement is regarded as an aid to trade because of its significant role in promoting sales and creating awareness about existing products. Companies invest heavily in advertisement to attract a large number of customers to patronize their products. Various lies and tricks are spread through advertisements to appeal to consumers' senses.

In the olden days, especially during the time of the Prophet, swearing was regarded as a means of advertisement; through swearing, customers used to be persuaded to buy goods and services. When it was discovered that people swore on a lie, the Prophet (PBUH) remarked that "Swearing (by the seller) may persuade the buyer to purchase the goods, but that will be deprived of Allah's Blessing"¹⁵. Therefore, the Sunnah practice discourages misleading advertisements by conventional and e-commerce companies.

3.0 Research Methodology

¹³ Bulūgh Al-Marām, Kitāb Al-Buyū', chapter 11, the Loan, no.751, 312.

¹⁴ Bulūgh Al-Marām, Kitāb Al-Buyū' chapter 1, Conditions of Business Transactions and those which are forbidden, no.683, 286

¹⁵ Sahīh al-Bukhārī, The Book of Sales (Bargains), Chapter 26, no. 2087, vol.3, 33-34.

Two different research methods were adopted in this study. Exploratory and descriptive survey research methods. The exploratory research method was adopted because the researcher intends to investigate the principles of business transactions practised by the Prophet (PBUH), which can be replicated in the operation of e-commerce. The descriptive survey research method was adopted because the opinions of respondents were sampled based on their experiences in transacting an online business.

The instrument of data collection was a questionnaire, the Sunnah Practice and E-commerce Questionnaire (SPEQ). The questionnaire comprises two sections. Section “A” elicited respondents' demographic data, while section “B” contained 20 items that answered four research questions. The questionnaire was designed using 5-Likert scales, which range from strongly agree to agree, undecided, disagree, and strongly disagree.

The research was conducted at the University of Lagos because it is considered a micro city where people across ethnic groups in Nigeria can be found. Purposive sampling was used to select 200 samples because only respondents who were familiar with e-commerce were involved. Out of the 200 questionnaires distributed, only 150 were collected. The distribution and collection of questionnaires lasted for one week. The questionnaire analysis used frequency and percentage with a special package for social science (SPSS).

4.0 Analysis of Questionnaire

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	80	53.3	53.3	53.3
Valid Female	70	46.7	46.7	100.0
Total	150	100.0	100.0	

Source: Field Survey, (2023). Analysis with SPSS 26.0

Table 1 shows the gender distribution of respondents. 53.3% of them were males, while 46.7% were females. This implies that most respondents who participated in the study were males.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 20-30yrs	60	40	40	40
Valid 31-40yrs	35	23.3	23.3	63.3
Valid 41-50yrs	20	20	20	83.3
Valid 51yrs and above	16.7	16.7	16.7	100.0
Total	150	100.0	100.0	

Source: Field Survey, (2023). Analysis with SPSS 26.0

Table 2 shows the age distribution of respondents. 60% of them were between the ages of 20 and 30, 35% were between the ages of 31 and 40, 20% were between the ages of 41 and 50, and 16.7% were between the ages of 51 and above. Therefore, most respondents who participated in the study were between the ages of 20 and 30.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Academic	20	13.3	13.3	13.3
Non-academic	70	46.7	46.7	60
Student	60	40	40	100
Total	150	100.0	100.0	

Source: Field Survey, (2023). Analysis with SPSS 26.0

Table 3 shows the profession of respondents. 13% were academics, 46.7% were non-academics, and 40% were students. This indicates that most of the respondents who participated in the study were students.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Undergraduate	60	40	40	40
OND	15	10	10	50
HND	15	10	10	60
B.Sc	20	13.3	13.3	73.3
B.Ed.	20	13.3	13.3	86.6
Masters	15	10	10	96.7
PhD	5	3.3	3.3	100.0
Total	150	100.0	100.0	

Source: Field Survey, (2023). Analysis with SPSS 26.0

Table 4 above shows the frequency distribution of the respondents' Education Qualifications. 40% of the respondents were undergraduate students, 10% were Ordinary National Diploma (OND) holders, 10% were Higher National Diploma (HND) holders, 13.3% were Bachelor of Science Degree (B.Sc) holders, 13.3% were Bachelor of Education Degree (B.Ed) holders, 10% were Masters holders, and 3.3% were PhD holders. The majority of respondents were undergraduate students.

Research Question 1: How often do people sell and buy products via the Internet?

Table 4.5

Statement	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree
I patronize online products every day.	30 (20%)	30 (20%)	40 (26.7%)	30 (20%)	20 (33.3%)
I patronize online products once a week.	40 (26.7%)	40 (26.7%)	20 (33.3%)	25 (16.7%)	25 (16.7%)
I patronize online products once a month.	50 (33.3%)	65 (43.3%)	10 (6.7%)	20 (33.3%)	15 (10%)
I patronize online products once a year.	70 (46.7%)	60 (40%)	5 (3.3%)	10 (6.7%)	5 (3.3%)
I am not used to patronising online products.	10 (6.7%)	15 (10%)	20 (33.3%)	50 (33.3%)	55 (36.7%)

Source: Field Survey, (2023). Analysis with SPSS 26.0

According to Table 5, it is obvious that most people did sell or buy products via the Internet.
Research Question 2: What role did Covid-19 play in adopting e-commerce in Nigeria?

Table 4.6

Statement	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree
I am not aware of an online business before covid-19	30 (20%)	30 (20%)	10 (6.7%)	40 (26.7%)	40 (26.7%)
I virtually bought everything needed online during the pandemic	50 (33.3%)	60 (40%)	10 (6.7%)	20 (33.3%)	10 (6.7%)
During the pandemic, people became more aware of e-commerce	60 (40%)	70 (46.7%)	5 (3.3%)	10 (6.7%)	5 (3.3%)
Covid-19 created more opportunities for online businesses.	80 (53.3%)	50 (33.3%)	0 (0.0%)	5 (3.3%)	15 (2.2%)

Source: Field Survey, (2023). Analysis with SPSS 26.0

The analysis from Table 6 indicates that COVID-19 plays a significant role in popularizing the adoption of e-commerce in Nigeria.

Research Question 3: What challenges do consumers face in transacting an online business?

Table 4.7

Statement	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree
The customers are defrauded in online transactions.	60 (40%)	55 (36.7%)	10 (6.7%)	15 (10%)	10 (6.7%)
The customers cannot lodge complaints about the products they purchase online.	70 (46.7%)	65 (43.3%)	0 (0.0%)	10 (6.7%)	5 (3.3%)
Some products bought online are fake.	65	60	10	15	0

	(43.3%)	(40.0%)	(6.7%)	(10%)	(0.0%)
Buying products online is very risky because of the faceless sellers.	67 (44.7%)	58 (38.7%)	15 (10%)	5 (3.3%)	0 (0.0%)
The online business doesn't encourage negotiation between the customers and the sellers.	70 (46.7%)	55 (36.7%)	0 (0.0%)	10 (6.7%)	5 (3.3%)
I stopped buying something online because of fraud.	10 (6.7%)	30 (20%)	20 (13.3%)	60 (40%)	30 (20%)
The interest of customers is not guaranteed when transacting business online.	60 (40%)	40 (26.7%)	30 (20%)	15 (10%)	5 (3.3%)

Source: Field Survey, (2023). Analysis with SPSS 26.0

According to the analysis of Table 7, customers face many challenges, which include fraud, a lack of opportunity to lodge complaints about bad products, buying fake products, dealing with faceless sellers, a lack of opportunity for negotiation, and a lack of guarantee about the products offered for sale.

Research Question 4: How can e-commerce be improved with the principles of business transaction practised by the Prophet (PBUH)?

Table 4.8 The aspects of Sunnah practice that can bring Morality into E-Commerce.

Statement	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree
Online businesses will be better if they allow negotiation between the sellers and customers.	80 (53.3%)	50 (33.3%)	15 (10%)	5 (3.3%)	0 (0.0%)
Customers' interests will be well protected if their complaints can be addressed.	75 (50%)	65 (43.3%)	0 (0.0%)	10 (6.7%)	0 (0.0%)
Customers will have confidence in buying products online if there is an assurance that the goods supplied can be returned when they are not in good condition.	60 (40%)	65 (43.3%)	15 (10%)	10 (6.7%)	0 (0.0%)
The online business will become a saver if the sellers can be contacted for enquiries.	65 (43.3%)	60 (40%)	10 (6.7%)	10 (6.7%)	5 (3.3%)
E-commerce should be operated with transparency.	80 (53.3%)	50 (33.3%)	5 (3.3%)	10 (10%)	5 (3.3%)
Misleading advertisements should be discouraged in the operation of e-commerce.	65 (43.3%)	75 (50%)	0 (0.0%)	10 (10%)	0 (0.0%)
Customers' rights will be well protected if the data supplied is treated with utmost	77 (51.3%)	65 (43.3%)	8 (5.3%)	0 (0.0%)	0 (0.0%)

confidentiality.)			
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Source: Field Survey, (2023). Analysis with SPSS 26.0

The analysis of Table 8 indicates that the operation of e-commerce will significantly improve if there is room for negotiation, customers deserve attention to their complaints, goods can be returned when customers are dissatisfied with the conditions of goods, sellers can be contacted, transparency is encouraged, misleading advertisement is avoided, and customers have confidence that their personal data are well protected. These are regarded as ethics of business transactions, which the Sunnah emphasizes.

5.0 Discussion of Findings

The findings confirmed that e-commerce has a massive patronage in Nigeria. It is now competing favourably with conventional commerce because of its convenience over traditional commerce. One of the advantages of e-commerce over conventional commerce, as identified by Taher ¹⁶ It is a convenience that e-commerce affords consumers to shop online for their needs without experiencing the rigour of visiting mortar-and-brick shops, which helps them save time. Although e-commerce was in operation in Nigeria before the outbreak of COVID-19, the pandemic made people greatly patronize e-commerce. This bolsters the opinion of Udom, who submits that the pandemic presents more opportunities, which pushes e-commerce upscale to the extent that African countries, in general, and Nigeria, in particular, were entering the era of e-commerce.¹⁷ However, traditional commerce was not abandoned because some people showed a preference for it during the pandemic, as the findings indicated. What cannot be denied is that the pandemic created many online business opportunities.

The findings also confirmed that consumers faced many challenges in transacting an online business because they were being defrauded. More so, fake products were usually delivered to them, and unfortunately, nowhere to lodge the complaints because of the faceless sellers. This proves Taher's opinion about the challenges of e-commerce rights. According to him, e-commerce poses particular challenges to consumers, which include the inability of consumers to know the condition of the goods they have ordered, and they must wait for a few days before they can receive their goods. More importantly, when the goods are received in bad condition, they can never be returned.¹⁸ However, in spite of these numerous challenges, the results of the finding confirmed that consumers were not discouraged from patronizing e-commerce.

The results of the findings established that transacting online businesses will favour the customers if they can negotiate with the seller and if there is an opportunity to return the goods damaged in transit. However, this gap created by e-commerce needs to be filled to make it conform with the sunnah practice because any business transaction that fails to protect the

¹⁶ Ghada Taher, "E-commerce: Advantages and Limitations," *International Journal of Academic Research in Accounting Finance and Management Sciences*, 11 no. 1 (2021), 153

¹⁷ Udom, Ezedi. "The effect of COVID-19 might spur e-commerce to further growth". *This Day*, July 1, 2020, <https://www.thisdaylive.com/index.php/2020/07/01/the-effects-of-covid-19-might-spur-e-commerce-to-further-growth/>

¹⁸ Ghada Taher, "E-commerce: Advantages and Limitations," *International Journal of Academic Research in Accounting Finance and Management Sciences*, 11 no. 1 (2021), 153

buyer's interest is not acceptable in Islam. The Sunnah practice regarding business transactions is that the seller and the buyer must agree on certain conditions when transacting the business for the protection of the interest of both the seller and the buyer. The Sunnah practice warns against the breach of trust and false swearing to persuade buyers to purchase goods and services, equivalent to misleading advertisements.

5.1 Conclusion

E-commerce is gaining more attention from consumers because of its convenience in buying and selling products all over the world. With internet-enabled smartphones or laptops, consumers can shop for and get various products anywhere in the world. E-commerce saved nations' economies during the outbreak of the pandemic, which led to the creation of more online opportunities. E-commerce has some advantages over mortar-and-brick commerce, including time-saving and getting the products of one's choice quickly. However, e-commerce poses some challenges to customers, which makes their interests unprotected. An attempt to improve e-commerce, especially in the area of protecting customers' interests, necessitated the examination of rules of business transactions practised by the Prophet (PBUH). Integrating the Sunnah practice in the operation of e-commerce will drastically improve it and make it lawful not only for Muslims but for the entire populace.

5.2 Recommendations

The operation of e-commerce needs improvement to be effective. In realisation of this improvement, the following recommendations must be implemented. The contact address, e-mail, and phone number of an online company or retailer must be displayed online. Secondly, the customer's complaint form should be provided so that the customer can enquire about the goods before placing an order. Thirdly, customers must be available and ready to pay for the goods before ordering a particular product. Fourthly, customers must notify the company or retailer immediately if they no longer have interest in the goods they have already placed an order for. Lastly, customers are encouraged to pay at the point of delivery and after the condition of the goods has been ascertained.

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