

## IMPLEMENTATION OF THE CONSIGNMENT SYSTEM AT LUCKY JAYA MART STORE: A REVIEW OF ISLAMIC BUSINESS ETHICS

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### ABSTRACT

*This study aimed to determine how the Lucky Jaya Mart store carried out the business behavior towards its business partners and the implementation of the consignment sales system with the three product consignors of different categories of goods entrusted and reviewed according to Islamic Business Ethics. Using observation and interviews with Lucky Jaya Mart store, the consignor of chips products, the consignor of accessories and children's toys products, and the consignor of sweetbreads products as research data. The researcher used a qualitative approach with literature studies on relevant scientific works to analyze the business activities carried out by the Lucky Jaya Mart store. Based on the study results, Lucky Jaya Mart store had done business well. All activities were considered ethical regarding conducting business using a consignment sales system and the relationships between people involved. There were no parties who felt aggrieved in this collaboration system. On the contrary, all parties involved felt their rights and obligations were fulfilled so that ongoing business relationships could occur harmoniously.*

**Keywords:** Consignment, Islamic Business Ethics, Cooperation

### ABSTRAK

*Penelitian ini bertujuan untuk mengetahui bagaimanakah toko Lucky Jaya Mart melakukan perilaku bisnis terhadap mitra bisnisnya dan penerapan sistem penjualan konsinyasi dengan ketiga pengirim produk dari kategori barang yang berbeda yang dititipkan dan ditinjau menurut Etika Bisnis Islam. Menggunakan observasi dan wawancara dengan toko Lucky Jaya Mart, pengirim produk keripik, pengirim produk aksesoris dan mainan anak, dan pengirim produk roti manis sebagai data penelitian. Peneliti*

*menggunakan pendekatan kualitatif dengan studi pustaka pada karya ilmiah yang relevan untuk menganalisis kegiatan usaha yang dilakukan oleh toko Lucky Jaya Mart. Berdasarkan hasil kajian, toko Lucky Jaya Mart telah menjalankan bisnis dengan baik. Semua kegiatan dianggap etis dalam menjalankan bisnis dengan menggunakan sistem penjualan konsinyasi dan hubungan antara orang-orang yang terlibat. Tidak ada pihak yang merasa dirugikan dalam sistem kerjasama ini. Sebaliknya, semua pihak yang terlibat merasa hak dan kewajibannya terpenuhi sehingga hubungan bisnis yang berkelanjutan dapat terjadi secara harmonis.*

**Kata kunci:** Konsinyasi, etika bisnis islam, kerjasama.

## A. INTRODUCTION

In Islam, Trading or commerce is one of the things that most recommended to earn sustenance for its adherents, even the Prophet is known as a great honest, and professional trader.<sup>1</sup> Islam has set rules for its people in every muamalah, especially regarding earning a living, such as buying and selling.<sup>2</sup> In line with QS. An-Nisa verse 29 Allah SWT says:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ

*"You who believe Islam do rob vainly eat each other's wealth, except through commerce that applies with your likes each other's."*

Islamic economy is heavily influenced by the running of a market, especially the formation of clear prices, and does not harm one or the other parties involved. Therefore, according to an Islamic point of view in market competition, one's morality and ethics must be fair,

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<sup>1</sup>Novi Indriyani Sitepu, "Perilaku Bisnis Muhammad SAW Sebagai Entrepreneur Dalam Filsafat Ekonomi Islam," *Human Falah* 3, no. 1 (2016): 18–33.

<sup>2</sup>Tira Nur Fitria, "Bisnis Jual Beli Online (Online Shop) Dalam Hukum Islam Dan Hukum Negara," *Jurnal Ilmiah Ekonomi Islam* 3, no. 01 (2017): 52.

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open, and healthy.<sup>3</sup> Humans in business activities are divided into several groups. Some are producers, some are suppliers, and some are consumers. Humans who belong to the producer group aim to achieve maximum wealth by carrying out economic activities.<sup>4</sup> Then, humans with suppliers' roles serve as bridges between sellers and buyers and get paid for this bridge.<sup>5</sup> Furthermore, the last is humans with consumer groups, as the name implies consumption is an activity that ends the function of an object or service. Individuals who carry out consumption activities can be called consumers where consumers can encourage the continuity of production and distribution activities and have a function as a driving force for the economy of humanity.<sup>6</sup> A group of people including producers such as seller must understand the marketing mix to maximize sales, marketing mix has several combinations of decisions in product, price, distribution and promotion.<sup>7</sup>

In doing business, the business owner aims to achieve the maximum profit but with minimal capital. From 2010 to 2011, Indonesia experienced an economic crisis which had a negative impact

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<sup>3</sup>Amir Salim, "Analisis Pemahaman Dan Penerapan Etika Bisnis Islam Pedagang Pengepul Barang Bekas Di Kota Palembang," *Islamic Banking : Jurnal Pemikiran dan Pengembangan Perbankan Syariah* 4, no. 1 (2018): 57–74.

<sup>4</sup>Takdir and Harfika, "Teori Perilaku Produsen Dalam Ekonomi Islam Dan Ekonomi Konvensional (Studi Perbandingan)," *Journal of Institution and Sharia Finance* 2, no. 1 (2019): 75–91.

<sup>5</sup>Ficha Melina and Hendra Eka Saputra, "Tinjauan Fiqh Muamalah Kontemporer Tentang Badan Perantara (Samsarah) Dan Jual Beli Lelang (Bay Al-Muzayaddah)," *Syarikat: Jurnal Rumpun Ekonomi Syariah* 5, no. 1 (2022): 98–109.

<sup>6</sup>Mohammad Luthfi, "Konsumsi Dalam Perspektif Ilmu Ekonomi Islam," *Madani Syari'ah* 2, no. 2 (2019): 65–78.

<sup>7</sup>Wiyadi, *Pengaruh Implementasi Strategi Pemasaran Hijau Dan Konsumen Terhadap Pilihan Produk (Studi Empiris Pada Konsumen AMDK Di Surakarta)*, *BENEFIT Jurnal Manajemen Dan Bisnis*, vol. 19, 2015, <http://journals.ums.ac.id/index.php/benefit/article/view/2316>.

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on business owners with a decrease in operating income.<sup>8</sup> There are various ways that a trader can run his business. In today's extraordinarily rapid development, various new models have emerged to carry out business activities, such as the use of computer network business which is familiarly known as E-Commerce.<sup>9</sup> However, in busy online sales, shop owners persist with on-site sales, intending to make it easier for consumers to see the product that they want to buy by themselves.

Among the traders, three systems are known in the procurement of goods in the sales strategy. The system is a cash sales system, a credit sales system, and a consignment sales system.<sup>10</sup> The first is a system of buying relatively large quantities and then reselling or procuring goods in cash. The credit sales system is a payment system at a specific time, known as a goods procurement system with notes. The last is a sales point system or a consignment system in the form of a goods procurement system where the product owner participates in entrusting the goods to shops that want to work together.<sup>11</sup> A consignment system requires an agreement or contract between the consignor and the consignment.

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<sup>8</sup>Cut Irna Setiawati and Sasky Isnaeni Ahdiyawati, "Kompetensi Kewirausahaan Para Knitting Entrepreneur Terhadap Kinerja Usaha (Kasus Pada Sentra Industri Rajut Binong Jati Bandung)," *Benefit: Jurnal Manajemen dan Bisnis* 6, no. 1 (2021): 25–40.

<sup>9</sup>Y. L.R Rehatalanit, "Peran E-Commerce Dalam Pengembangan Bisnis," *Jurnal Teknologi Industri* 5, no. 0 (2021): 62–69.

<sup>10</sup>Avi Sunani and Moch Bisyrri Effendi, "Pendampingan UMKM Toko Dias Jagir Wonokromo Surabaya Jawa Timur Dalam Penyusunan Laporan Penjualan Konsinyasi," *Jurnal Abdi Masyarakat Indonesia* 2, no. 4 (2022): 1243–1248.

<sup>11</sup>Jalaluddin Jalaluddin, "Penjualan Konsinyasi Pada Usaha Mikro, Kecil Dan Menengah Di Kota Lhokseumawe Menurut Perspektif Ekonomi Islam," *Jurnal Perspektif Ekonomi Darussalam* 6, no. 2 (2020): 190–211.

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A business collaboration is formed between the two parties in a consignment. Business cooperation is an activity formed by a person or group of two or more parties with an agreement approved by all involved to achieve typical desires, especially in achieving mutual benefits. With the principle of mutual benefit and mutual care for one another, based on Jafar and Seplita.<sup>12</sup> Stated that as Muslims, they should run a business in accordance with the religious rules set by Islam, Islamic business, or what can be called sharia business is a business activity carried out by Muslims in support themselves where the search for assets and the utilization of their assets does not deviate from the teachings of the Islamic religion where Islam itself is a religion that has regulated all the behaviors of its people in the Qur'an and al-Hadith.<sup>13</sup>

The contract used in this system is the *Wakalah Bil Ujrah* contract. *Wakalah Bil Ujrah* contract means giving power of attorney by the first party to the second party, in which the first party still holds ownership, and of course, all risks are borne by the first party as well, the role of the second party is to carry out something following the authority given by the first party in return agreed upon at the beginning of the contract is spoken.<sup>14</sup> Product owners or shop parties assess that

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<sup>12</sup>Erbin Chandra et al., "Peranan Kerjasama Bisnis Terhadap Peningkatan Volume Penjualan Pada Toko Media Print Pematangsiantar," *SULTANIST: Jurnal Manajemen dan Keuangan* 2, no. 2 (2018): 5–11.

<sup>13</sup>Khairan Khairan, "Strategi Membangun Jaringan Kerjasama Bisnis Berbasis Syariah," *Jurnal Pemikiran Keislaman* 29, no. 2 (2018): 265–288.

<sup>14</sup>Mujahid Mujahid, "Analisis Penerapan Akad Wakalah Bil Ujrah Pada Layanan Go-Food," *At-Taradhi: Jurnal Studi Ekonomi* 10, no. 1 (2019): 88.

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using a consignment system does not require significant capital because of the collaboration that exists between the two parties.<sup>15</sup>

Humans will always intersect with one human and another human being. Therefore humans are usually referred to as social beings.<sup>16</sup> So, to continue a safe and comfortable life, individuals must have ethics in living for survival without significant obstacles. Ethics also functions as the use of reason in determining one's moral standards in social life.<sup>17</sup> Ethics can be understood as a set of principles that discuss things that are appropriate or inappropriate to be done by humans who have respect in the moral field and live their lives.<sup>18</sup>

In running a business, a trader must also be ethical to maintain the continuity of his business so that it lasts a long time. Islamic business ethics does not discuss law but instead discusses the behavior of business people to act ethically or not towards consumers and their business partners. There are norms in force that a business person must obey.<sup>19</sup> Of course, the problem of business ethics has been widely discussed in the Al-Quran and As-Sunnah. Allah has commanded his

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<sup>15</sup>Eva Argarini Pratama, Corie Mei Hellyana, and Fabrian Fandi Dwi Imaniawan, "Penerapan Aplikasi Penjualan Oleh-Oleh Secara Konsinyasi Berbasis Android," *Indonesian Journal on Computer and Information Technology* 5, no. April (2020): 164–172.

<sup>16</sup>S Megawati, T Sanusi, and ..., "Analisis Fikih Muamalah Terhadap Jasa Titip Beli Online," ... *Fakultas Syariah dan ...* 3 (2021): 53–65.

<sup>17</sup>Deden Susandy, Gugyh ; Ramdhan, "ETIKA BISNIS SEBAGAI STRATEGI BISNIS JANGKA PANJANG DALAM ERA BISNIS GLOBAL DAN REVOLUSI TEKNOLOGI INFORMASI (Tinjauan Teori Dan Aplikasi) ," *Dimensia* 12, no. Maret (2015): 35–78.

<sup>18</sup>Disfa Lidian Handayani, "Etika Bisnis Islam: Sebuah Kajian Komparatif," *Jurnal BAABU AL-ILMI: Ekonomi dan Perbankan Syariah* 4, no. 1 (2019): 36.

<sup>19</sup>Ramzi Durin, "Arti Penting Menjalankan Etika Dalam Bisnis," *Jurnal Valuta* 6, no. 1 (2020): 32–40.

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servant to be a person who behaves honestly in running his business without exception.<sup>20</sup>

Islamic business ethics can be interpreted as an activity that contains the study of something to produce ethical or unethical behaviors to be practiced, which is further adapted to a series of business activities that emphasize legal (halal) both the halal product, the halal product procurement, halal product sales, and also the halal regarding service to consumers.<sup>21</sup> Islamic business ethics also encourage business people to do business with attention to the environment and not harm others by acting unfairly.<sup>22</sup>

In fulfilling the requirements for Allah's blessing, every activity or business has parameters that must be achieved. The first is to stay away from usury. Usury is one of the obstacles to getting the blessing of Allah SWT because it is clear that usury is forbidden.<sup>23</sup> The practice of usury is considered to only bring losses because usury itself tyrannizes those in need.<sup>24</sup> Procurement of usury is forbidden in Islam in all aspects of human life religious because usury shows the loss of morality of an individual in the form of harming his fellow Muslim

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<sup>20</sup>Abd. Wahid Haddade Kristianto Dwi Estijayandono, Siradjuddin, "Etika Bisnis Jual Beli Online Dalam Perspektif Islam," *Jurnal Hukum Ekonomi Syariah* 3, no. 1 (2019): 54–67.

<sup>21</sup>Leliya dan Latip Purnama Syaeful Bakhri, "TINJAUAN ETIKA BISNIS ISLAM DALAM STRATEGI PEMASARAN HOME INDUSTRI TAHU SARI RASA," *Journal of Physics A: Mathematical and Theoretical* 3, no. 2 (2018): 1–3.

<sup>22</sup>Azhar Alam, Ikhwan Ardiyansyah, Zuli Wulndari Afief El Ashfahany, "Peningkatan Pemahaman Prinsip-Prinsip Syariah Dalam Bisnis Online Digital Marketing," *Abdi psikonomi* 3, no. 1 (2022).

<sup>23</sup>I Ipandang and A Askar, "Konsep Riba Dalam Fiqih Dan Al-Qur'an: Studi Komparasi," *Ekspose: Jurnal Penelitian Hukum dan ...* 19, no. 2 (2020): 1080–1090.

<sup>24</sup>Azhar Alam and Yuli Tri Utami, "Unsur Riba Dalam Perbedaan Konsep Pinjaman Kredit Antara Rentenir Dan Bank Plecit," *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah* 3, no. 2 (2021): 130–141.

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brothers in a cruel way to obtain wealth gains while Allah has created laws to limit the behaviors of his creatures so that they do not fall into the falsehood.<sup>25</sup>

The following parameter is to stay away from deception. Deception is prohibited by Islamic Religion and will automatically prevent us from reaching Allah's blessing.<sup>26</sup> Deception is not justified in the life of Muslims, especially in the field of muamalah or buying and selling. Deception in business relationships can take the form of manipulating sales records. Money generated from unlawful businesses will also not have a legal effect on his life. A deception is a heinous act that is prohibited by religion and prohibited by the state. Following the existing hadith, "*whoever cheats then he is not part of the prophet Muhammad SAW*", if examined, then a deceiver will not get the pleasure of Allah unless the perpetrator of the deception admits he is wrong and repents that Allah's blessing can be achieved easily and gets blessings in his life and his efforts.<sup>27</sup>

The last parameter is to stay away from nature or act of treason. Business relations with other individuals must be appropriately maintained because dangerous acts will harm and eliminate blessings. Betrayal in a business context can be understood as not keeping promises by someone who is committed to building working relationships with other human beings so that business partners will bear the losses that arise because of treasonous actions that have been

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<sup>25</sup>Elpianti Sahara Pakpahan, "Pengharaman Riba Dalam Islam," *Jurnal Ilmiah Al-Hadi* 4, no. 02 (2019): 865–876.

<sup>26</sup>Munir Salim, "Jual Beli Secara Online Menurut Pandangan Hukum Islam," *Al Daulah : Jurnal Hukum Pidana dan Ketatanegaraan* 6, no. 2 (2017): 371–386.

<sup>27</sup>Norvadewi, "BISNIS DALAM PERSPEKTIF ISLAM (Telaah Konsep, Prinsip Dan Landasan Normatif)," *Jurnal Ekonomi dan Bisnis Islam* 4, no. 1 (2015).

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committed, someone who does not carry out a mandate will be judged as a traitor.<sup>28</sup>

Several previous researchers with different research characteristics have researched the consignment system. Fikri researched the application of Islamic business ethics in the consignment system applied to Hamzah Batik. In this study, the values of Islamic business ethics have been well implemented, and this is evidenced by the absence of parties who feel burdened or disadvantaged in the collaboration. In addition to applying the values of Islamic business ethics, the application of leadership at Hamzah Batik is also considered a good role model in maintaining cooperation with partners.<sup>29</sup>

Rachmayanti formulated seven axioms to assess business ethics practices; *falah*, *maslahat*, unity, equilibrium, free will, responsibility, and benevolence. Each party that transacts with the consignment system must fulfill these seven axioms to realize Islamic business ethics values. Shop owners can use these seven axioms to measure the quality of cooperation in a consignment system with suppliers.<sup>30</sup>

The study of Islamic business ethics in the consignment system is a study that aims to measure the ethical value of an Islamic perspective in cooperation between shop owners and suppliers. The contracts that occur in this system, according to Mukhlisah, are valid cooperation agreements in sharia. The consignment system is one of

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<sup>28</sup>Mohamad Zaenal Arifin, "PENGELAPAN HARTA: KONSEP, SANKSI DAN SOLUSINYA DALAM PERSPEKTIF AL-QUR'AN" 1 (2019): 72–90.

<sup>29</sup>Muhammad Khoirul Fikri, "Perspektif Etika Bisnis Islam Pada Sistem Konsinyasi Dalam Strategi Reseller" 7, no. 2 (2019): 161–176.

<sup>30</sup>Agvina Rachmayanti and Nanik Eprianti, "Tinjauan Etika Bisnis Islam Pada Praktik Konsinyasi" (n.d.): 188–194.

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the practical marketing efforts in selling goods using a contract/agreement of engagement in work/doing something (*al-iltizam bi al-a'mal*).<sup>31</sup>

## B. METHOD

This type of research is descriptive research, where this method is used to obtain a result by describing a phenomenon. This method can help the researcher to analyze events by producing a fact that occurred, especially the influence of the consignment system in a cooperative relationship with the perspective of Islamic business ethics that is being researched. The methodology used is a qualitative approach with literature studies on scientific works related to this topic and using interviews as primary data. All collected data were analyzed using the perspective of Islamic business ethics. The researcher interviewed the head of the Lucky Jaya mart shop (RZ), and the three product suppliers of different types and categories. RH, as consignor A who owns the *Forever* brand chip product with a superior product that is two weeks old and is a processed product with a moderate level of shelf life. HD, as consignor B, owns accessories and toys for the *Smile Accessories* brand, which do not have an expiration date and have long-lasting product characteristics. MK, as consignor C owns a processed product called *Sarikaya* wet sweetbreads, which has an expiration date of one week and has product characteristics with low shelf life. Researchers conducted field observations by looking at the original environmental conditions of the Lucky Jaya Mart store.

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<sup>31</sup>Nurul Mukhlisah and Mairijani, "Konsinyasi Dalam Perspektif Hukum Perjanjian Syariah," no. 1 (2013): 89–95.

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## **C. RESULT AND DISCUSSION**

### **Procurement of Consignment Sales System at Lucky Jaya Mart Store**

Lucky Jaya Mart store utilizes various procurement systems to maximize product sales and make a profit. RZ, the head of the Lucky Jaya Mart store, explained that a consignment system is one of the goods procurement systems implemented in his store. Agreements that have been determined both the price and the cooperation contract are submitted verbally, where the payment system for goods is carried out after the goods entrusted are successfully sold. In this study, the researcher focused on three products with a consignment sales system at the Lucky Jaya Mart store, namely processed chips, processed products in the form of wet sweetbreads, accessories, and children's toys.

### **Benefits of Consignment Sales Systems for Lucky Jaya Mart Store, Suppliers of Chips Products, Suppliers of sweetbreads, and Suppliers of Accessories and Toys**

In accordance with the interview conducted with RZ, the head of Lucky Jaya Mart Store, he stated that the consignment sales system was considered very useful because the Lucky Jaya Mart store did not spend capital to procure goods because there was no product payment upfront or half payment was given to consignors and Lucky Jaya Mart only need to provide a place and land to display and market products to make a profit. In this collaboration, the Lucky Jaya Mart store considers that the procurement of goods with a consignment sales system makes the display shelves of the Lucky Jaya Mart store full so that it becomes one

of the attractions for potential consumers to shop and increase the minimarket's profits.

While the benefits for the three consignors are based on the results of interviews that have been conducted with the three product suppliers at the Lucky Jaya Mart store. The consignors agree that the consignment sales system is beneficial for consignors because product owners only focus on the good they have so that the quality they have is maintained. So that the purchasing power of the products they offer will continue to grow and generate maximum profits, then the method of marketing and selling their products will be handed over to stores willing to work together. The consignors are not worried about the must-have physical store, which will automatically become a large budget so that their products can be marketed and sold to the wider community. The consignors only need to prepare the highest quality products.

### **Agreement (Contract) Between Lucky Jaya Mart Store and The Three Consignors with Different Product Categories**

In cooperating sales with a consignment system, the shop owner and consignor agree by signing a cooperation contract.

**Table 1.** Agreement (Contract) Between Lucky Jaya Mart Store and Three Consignors with Different Product Categories

<b>The consignor and product type</b>	<b>Agreement (Contract)</b>
Consignor A (Chips product from UMKM)	a. Visiting the store once in two weeks. b. Monitoring the sold products. c. Receiving the payment of the sold product. d. Returning decreased quality product. e. Refilling the display rack with the latest products.
Consignor B	a. Visiting the store once a month. b. Monitoring the sold products.

<b>The consignor and product type</b>	<b>Agreement (Contract)</b>
(Accessories and Toys product)	c. Receiving the payment of the sold product. d. Returning decreased quality product. e. Refilling the display rack with the latest products.
Consignor C (Sweetbreads)	a. Visiting the store once a week. b. Monitoring the sold product c. Receiving the payment of the sold product. d. Returning decreased quality product. e. Refilling the display rack with the latest products.

Data was taken and processed from the result of the interview.

RH, consignor A stated that the contract agreed between consignor A and the head of Lucky Jaya Mart Store, was a visit for two weeks by consignor A to see the number of products sold and the products that had to be change and then replaced with new products with quality according to industry standards, determining the selling price of the product has been discussed at the beginning of the agreement which was made directly. The consigner will receive the payment when visiting the store, in an amount of the products that have been sold, and then a product return is carried out, which is assessed as having a reduced level of crispness. Even though it has been appropriately packaged and airtight, the crispness of the chips will decrease because the product does not use artificial preservatives or crisps.

HD, as consignor B stated that the contract agreed upon at the beginning was a store visit conducted by consignor B once a month. The price has been arranged and agreed upon by both parties at the beginning of the contract. During a store visit, the head of Lucky Jaya Mart Store will pay for each product successfully sold to consignor B,

and then the unsold items will be returned and replaced with new products. This is to keep the product always new and not out of the model so that the quantity purchased can increase because the models of toys and accessories are more varied.

MK, as consignor C explained that the contract agreed upon at the beginning was a store visit once a week, in which the consignor C would receive payment for bakery products sold within a week. Then consignor C would replace the wet sweetbreads that were not sold. Wet sweetbreads return does not wait for product quality to decline like moldy, but in every visit, the consigner will replace or return it. Consignor C will fill out the stock of wet sweetbreads so that the business cooperation between the shop and the consignor goes well. The determination of the product selling price has been discussed and determined by the discussions that took place between consignor C and the store.

### **Problems Found in The Consignment Sales System on the Relationship Between Lucky Jaya Mart Shop and Its Consigners**

Humans will always try their best to carry out all their business, but it is undeniable that unexpected problems will arise. The following is a table of the problems found in the implementation of sales with the consignment system and the actions taken to fix these problems as follows.

**Table 2.** Problems Found in The Consignment Sales System on the Relationship Between Lucky Jaya Mart Shop and Its Consigners

<b>Parties involved in Lucky Jaya Mart consignment sales system</b>	<b>Problem</b>	<b>Solution</b>
The Lucky Jaya Mart Shop	The sales clerk did not visit the store and carry out	Removed independently by the store and

<b>Parties involved in Lucky Jaya Mart consignment sales system</b>	<b>Problem</b>	<b>Solution</b>
	task according to appointed contract.	forced the existing display racks to be empty
Consignor A (Chips product from UMKM)	The lack of manpower to monitor products at the Lucky Jaya Mart store	The consignor will confirm with the Lucky Jaya Mart store, which is represented by the sales on duty in the field, then the task will be carried out as mutually agreed.
Consignor B (Accessories and Toys product)	Frequently often, resignations by sales clerks cause delays in-store visits and result in the product return process not being able to be carried out on a predetermined schedule	The consignor will confirm with the Lucky Jaya Mart store, represented by the sales on duty in the field, and then the task will be carried out as mutually agreed.
Consignor C (Sweetbreads)	The consignor was not having enough time to make a store visit	The consignor will confirm with the Lucky Jaya Mart store, represented by the sales on duty in the field, and then the task will be carried out as mutually agreed.

Data was taken and processed from the result of the interview.

This obstacle occurs only occasionally among the consignors who cooperate with Lucky Jaya Mart store. The problems are misunderstandings and a need for more communication between the store and the sales clerk on duty to come to visit. RZ complained that often the sales clerk did not visit the store and carry out tasks according to the appointed contract, so the products which decreased in quality had to be removed independently by the store and forced the existing display racks to be empty. However, according to him, the Lucky Jaya Mart Store did not experience any significant material loss because one of the advantages of the consignment sales system is that the product owner is fully responsible for the condition of the product when it is deposited, and Lucky Jaya Mart store does not need to pay compensation for damage and product quality degradation.

The following interview was conducted with the consignor, and the consignor provided answers regarding the complaints submitted by the Lucky Jaya Mart store. The three consignors were equally of the opinion that the inability to visit the store according to the initial agreement was due to various obstacles or human errors.

According to HD, one of the obstacles experienced by consignors of accessories and children's toys is frequent resignations by sales clerks, which causes delays in-store visits and results in the product return process needing to be carried out on a predetermined schedule. Therefore, the consignor will confirm with the Lucky Jaya Mart store, which is represented by the sales on duty in the field, then the task will be carried out as mutually agreed.

Unlike accessories and children's toys, the next two consignors are processed products created to be eaten. According to RH and MK,



the products that are used as consignment objects must compete with time because processed food products must have an expiration date. The obstacle encountered by the wet sweetbreads product consignor needed more time to make a store visit. Then the actions taken were verbal apologies and an explanation of the reasons for the postponement of the shop visit schedule at the Lucky Jaya Mart store and product returns, replacement of display shelves with new products, and payment for products that were successfully sold. The chip processed food consignor said that one of the obstacles encountered was the lack of manpower to monitor products at the Lucky Jaya Mart store. The solutions to this obstacle are being sought so that future cooperation will be more comfortable and disciplined. Similar with the actions taken by other consignors, the chips consignor will apologize and explain to avoid misunderstandings. And continued with the tasks according to the initial contract, namely the implementation of returning goods, replacement products on the display rack, and also making payments by the Lucky Jaya Mart store.

### **The Influence and Benefits of the Consignment Sales System on the Relationship Between Lucky Jaya Mart Store and The Cooperation Consigners**

According to an interview conducted with RZ the head of the Lucky Jaya Mart store, he said that the consignment sales system is very useful because, in addition to the store's benefit from having the product delivered free of charge and creating a full display rack. The store also benefits from an agreement on setting a wage or selling goods price that will enter store revenue. In addition to material benefits, RZ also said that the Lucky Jaya Mart store could benefit from being fellow

creatures of God by helping each other in the businesses of other people in need. With the cooperation built, this consignment sales system is also quite valuable for relationships with other humans. According to the store and consignor, the interactions produced in this collaboration are good and can establish friendly relations.

The three consignors who are involved and believe in the cooperative relationship that has been established also agree that this consignment sales system is proper in marketing their products. It is helpful in terms of building relationships and as a friendly relationship with the shop that wants to work with. In establishing business relations, the Lucky Jaya Mart store does not only use a cash sales system, but the store utilizes a cash sales system and a consignment sales system. The fundamental difference between the two systems is the time of payment for the goods that are used as the object of cooperation.

Implementing the consignment sales system at the Lucky Jaya Mart store is good and is considered to help various parties. With this system, various benefits can be felt by the parties involved. Contract in Islam is one of the parameters to measure whether or not the agreement is executed, if the contract used has defects and deficiencies in the terms or pillars, then the contract is also damaged, and the transaction is unlawful. The consignment practice used at the Lucky Jaya Mart store uses a *wakalah bil-ujrah* contract. *Wakalah bil ujarah* can be interpreted as a contract in which the type of agreement is formed on the delegation of power over an item with a record that the ownership of the item remains the property of the principal as long as the item entrusted has not been sold. The risk of the item is also the responsibility of the

principal. The attorney only shares the power limits that have been determined at the beginning of this agreement was formed. The *wakalah* contract has pillars that must be fulfilled. The pillars that are fulfilled are there is a person who gives power of attorney, there is a person who is given power, there is a case or thing that will be authorized and the last is a statement of agreement.

Buying and selling are carried out to earn income, so in the consignment sales system, the selling price determined by the store is included in the cooperation contract that is carried out. Determination of the selling price, in this case, can be interpreted as the wages given by the consignor to the store whose merchandise is entrusted. The consignor will provide a range of prices to offer the goods entrusted for sale, and then the store will apply these prices in his shop.

In Islamic business ethics, it is explained that the primary key to doing business in a sharia way is to seek the pleasure of Allah SWT. Many things that are done unwittingly actually hinder the blessing of Allah. Things that hinder Allah's pleasure can be in the form of negligence which causes harm to one of the parties, whether formed from an attitude of betrayal, an attitude of bringing usury and acts of deception.

In the interviews and observations carried out at the Lucky Jaya Mart store, no action has been found that has the potential to cause usury. Usury itself can be marked by the application of interest on services that apply in a transaction. Usury often occurs without the consent of one of the parties, but the party in question is forced to agree to the application of usury. In cooperation activities between the Lucky Jaya Mart store and the consignors do not apply usury because the

selling price set and marketed by the Lucky Jaya Mart store is a price that has been approved and allowed by both parties concerned, and this price is considered a good selling price because it does not damage the market price of the product with other stores that have been invited by the consignor.

Interviews were conducted with the Lucky Jaya Mart store and with the three consignors who found no fraudulent activities. The consignors honestly explained the products both in terms of the quality and quantity of the products they had. Suppose a problem is found with the product. In that case, the consignor will immediately return it and replace it with a product of the same quality and quantity described at the beginning of the cooperation contract. Then the consignor will not make false records by exaggerating the amount of product entrusted to the shop to make personal gains. The Lucky Jaya Mart store also does not commit acts of deception against the consignor and the buyers, the shop will explain honestly when a consumer asks about the products being sold, and the shop does not make false records of the sale of its products.

The results of the interviews conducted with the Lucky Jaya Mart store and the three consignors showed no betrayal acts by the cooperating the store and consignor. The consignor continues to carry out the duties according to the contract even though occasional problems are encountered in the proper duties. The consignor is responsible and apologizes for the difficulties that occur so that the established cooperation agreement always goes well. The Lucky Jaya Mart store did not commit acts of deception to the parties concerned,

product payments were always made on time, and the Lucky Jaya Mart store did not break the previously established agreement.

So, according to interviews with the Lucky Jaya Mart store and the interviews with different product consignors and observations that have been made at the Lucky Jaya Mart store, the researcher found that the human relations that have been established have gone well. However, misunderstandings often occur due to a lack of communication between the store and the consignor. The parties involved claim to feel safe and comfortable when implementing the consignment sales system in establishing business cooperation. In this observation, there were no things that were detrimental to other parties. All misunderstandings can be resolved when the shop visit is usually carried out.

#### **D. CONCLUSION**

Based on the results of this study, the store has been running well and does not deviate from the concept of Islamic business ethics. Even though problems are found, this is still considered normal because humans cannot always show perfect performance. The cooperation that occurs is considered fair and does not have elements of actions that cause curses from Allah SWT because the collaboration process that is carried out is free from usury, free from betrayal, and free from acts of deception. So, the consignment sales system at the Lucky Jaya Mart store with the three consignors with different product categories is considered ethical and feasible according to Islamic business ethics.

It is hoped that implementing the consignment sales system at the Lucky Jaya Mart store will continue regarding the existing Islamic

business ethics. Then all the problems encountered can be handled responsively without hurting or harming other parts, it is hoped that the miscommunication will soon be given a solution by building more intense communication between the Lucky Jaya Mart store and the consignor who have been working together for a long time.

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