

Comparative Analysis Of Income From *Online* And *Offline* Buying And Selling Business In The Perspective Of Shariah Economics (Case Study At CV. Global best LS)

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Abstract

The development of information technology, especially the internet, has driven a significant transformation in buying and selling activities. Business actors now do not only rely on physical stores (offline), but also utilize digital media to promote and sell products online. This change has an impact on the structure of business income, including at CV. Global Best LS which implements both models. Differences in terms of market reach, patterns of interaction with consumers, and cost efficiency between online and offline methods raise questions about the extent to which each is effective in increasing income. Based on this, this study aims to examine in more depth the comparison of online and offline business income within the framework of sharia economics. The purpose of this study is to analyze the comparison of income between online and offline buying and selling businesses at CV. Global Best LS, identify the factors that influence these differences, and evaluate the level of application of sharia economic principles in the two business models. This study is based on sharia economic theory, especially in the context of buying and selling (al-bai'), which emphasizes the principles of honesty, justice, and blessings in every transaction. In addition, this study also refers to the approach of consumer behavior theory and marketing strategies in digital business to support comparative analysis of business income between online and offline buying and selling models. The method used is descriptive qualitative research, with a case study approach at CV. Global Best LS. Data was collected through in-depth interviews, observations, and documentation, then analyzed narratively to obtain a factual picture of the income from the two buying and selling methods run. The results of the study show that online buying and selling businesses generate higher income compared to offline businesses, due to wider market reach, operational efficiency, and digitalization trends. Meanwhile, offline businesses have the advantage of building consumer trust through direct interaction, although constrained by high operational

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costs. Both of these buying and selling methods have implemented the principles of Islamic economics in general, although improvements are still needed in terms of financial recording and transaction transparency.

Keywords : Income, Buying and Selling, Online, Offline, Sharia Economy.

INTRODUCTION

In the last ten years, global economic growth has shown significant progress, one of which is driven by the rapid development of information technology. Digital innovation has now penetrated various sectors and has succeeded in changing the way people carry out their daily activities, both in the business world, government, and social interactions. In this situation, business actors are required to adapt and change their business practices in order to survive in the digital era which is full of challenges and opportunities. This significant digital transformation has encouraged the birth of various types of new businesses that are built digitally and based on technology.

This development certainly has a significant impact on the business sector, including from an Islamic economic perspective. In the realm of Islamic economics, challenges arise that need to be answered, namely how to keep sharia values and rules relevant and can be implemented consistently amidst the rapid growth of digital business activities. Hasanuddin (2022) emphasized that integration between sharia values and digital transformation is essential in responding to the challenges of the modern economy. This is relevant to analyzing how online buying and selling businesses can be implemented while still being based on sharia principles (Hasanuddin, 2022).

The phenomenon of online business has now become a very familiar part, especially among the younger generation, both nationally and globally. The term "digital business" consists of two main words: "business" and "digital", making it easier to understand its characteristics. According to Suryana and Kartib (2011) defines business as an activity carried out by individuals or groups with the aim of gaining profit through the process of production and provision of goods or services to meet consumer needs. The digital system refers to the use of modern technology and devices to increase effectiveness and expand the reach of business operations (Suryana & Kartib B, 2011).

Rapid technological developments in society open up great opportunities for business people to develop their businesses online. Increasingly easy access to technology allows them to expand their marketing reach, even to the international level. The use of social media and e-commerce platforms is an efficient promotional tool with affordable costs and wide coverage. However, this progress also presents challenges in the form of increasing



levels of competition. Therefore, business people are required to continue to innovate and be able to adapt in order to answer the dynamics of consumer needs that continue to change. Income is an important element in economic activities, because every business activity is basically aimed at obtaining income. From an economic perspective, income can be interpreted as compensation received for the use of various production factors owned by households or business actors, which can appear in the form of salaries, rental fees, yields, or business profits (Sukirno S, 2000).

One of the main objectives in running a business is to obtain maximum net profit. Profit or loss is usually used as an indicator to assess business performance. Profit itself is the difference between the income earned and all business expenses borne. To assess financial performance, companies can compare profits in a certain period with achievements in previous years. Thus, potential financial problems can be anticipated early, so that companies can formulate strategies to improve performance and increase profits in the future.

Advances in information technology today have a significant influence on business activities, especially in marketing and sales systems. Currently, the process of selling products is no longer limited to conventional methods through physical stores (offline sales), but has developed by utilizing digital platforms known as e-commerce or online sales. Offline sales themselves are a marketing method that aims to influence consumer decisions through direct interaction at the place of business. Offline sales are a marketing method in which sellers interact directly with prospective buyers through product explanations or demonstrations. In this process, the seller provides comprehensive information about the product, tries to build the trust of prospective consumers, and shows the quality of the goods offered. Prospective buyers also have the opportunity to convey their preferences directly, including negotiating prices until an agreement is reached. However, this method is often considered less efficient because it requires consumers to come directly to the sales location, which is an obstacle, especially for those who live far from the store.

Online sales are one approach to marketing products or services that aims to influence consumer perceptions and emotions. This activity is carried out by searching for potential customers through the internet, assisted by digital devices connected to the network as a means of product distribution. This sales strategy is considered more efficient because it is able to reach consumers widely without geographical limitations, and has the potential to increase sales volume. However, online sales also present various challenges, such as technical disruptions to the website, inconsistencies between the description and the product received, and the rampant fraud that can reduce consumer trust due to the lack of direct interaction between the seller and the buyer (Nandan Limakrisin, 2012).

In Islamic teachings, buying and selling is a form of interaction between two parties that involves the exchange of goods for other goods, in accordance with certain provisions or agreements. This transaction is permitted by sharia, as emphasized in the Qur'an, Surah Al-Baqarah verse 275, which states that Allah permits buying and selling and forbids usury:

... وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا ۖ ۝ ۲۷

“Allah has permitted buying and selling and prohibited usury” (Q.S. Al Baqarah: 275)

Buying and selling transactions, both online and offline, are not prohibited as long as they do not contain elements of detrimental administration, monopolistic practices, or fraud. Islam encourages its followers to carry out business activities as part of fulfilling economic and social needs, which are in line with the teachings of the pillars of Islam and its religious aspects (Suhrawardi Lubis, 2004). The Prophet Muhammad SAW also gave a signal that buying and selling transactions are permitted as long as they are carried out on the basis of mutual agreement and without coercion from both parties (An-Tarodhin Minkum).

In Islam, there are rules that govern ethics in carrying out buying and selling transactions as follows: He paid attention to what the Prophet Muhammad SAW saw when doing business, namely honesty, trust, sincerity and friendship (Syaifullah MS, 2014). Islam has characteristics that are recommended as characteristics that must be applied by sellers and buyers.

METHODOLOGY

This study uses a qualitative approach with a descriptive method to describe and analyze the comparison of online and offline buying and selling business income from a sharia economic perspective at CV. Global Best LS. The subject of the study was the business owner as the main source, while data was collected through direct observation, in-depth interviews, and documentation related to business operational activities. The types of data used consist of primary data obtained from interviews and observations, as well as secondary data from literature such as books, journals, and trusted websites. The operational definition of variables includes online and offline business income as objects of comparison in the context of Islamic economic principles, such as honesty, openness, and fairness in transactions (Lubis, 2004; Syaifullah, 2014). Data analysis techniques are carried out descriptively through data reduction, data presentation, and drawing conclusions inductively and systematically as explained by Salma (2022), Malahati et al. (2023), and Nurholiq et al. (2019), with the aim of understanding business income trends comprehensively and applicatively.

RESEARCH RESULTS AND DISCUSSION

CV. Global Best LS is a micro, small, and medium enterprise (MSME) that was established in 2012 in Bandung with the brand "Cireng LS". This business was founded by Mrs. Lilis who was inspired by traditional cireng snacks, then innovated by creating unique products such as rujak cireng. Initially marketed door-to-door, this product received a positive response, thus encouraging further business development. The name "LS" itself is an abbreviation of "Lies Seuhah", describing the identity of a spicy Sundanese product. Starting from a home kitchen, Cireng LS now has various flavors, including cheese, shrimp, to filled cireng such as Mozzarella Bolognese and Bakso Rendang. Marketing strategies continue to adapt, from offline sales to penetrating online marketplaces such as Shopee, Lazada and Tiktok. The COVID-19 pandemic has also accelerated this shift, encouraging digitalization in business operations. Although not yet fully based on the sharia system, the company applies ethical values and service in its business practices. By 2025, Cireng LS has been operating for 13 years and continues to grow as an innovative MSME player while still maintaining traditional values.

Based on interviews with the owners and employees of Cireng LS, it is known that this business has a fairly extensive reseller network in the Bandung area and its surroundings. The interviews revealed important information related to the business journey, especially regarding income, factors that influence the difference in income between online and offline sales, and the application of Sharia Economic principles. The findings are summarized in three main points: (1) Comparison of Online and Offline Income, (2) Factors Affecting Income Differences, and (3) Application of Sharia Principles in Buying and Selling. In addition, marketing aspects such as products, prices, promotions, and human resources are also important parts of Cireng LS's success strategy, including the positive impact of the halal certification that has been obtained.

1. Comparison of *Online* and *Offline* Buying and Selling Business Income

CV. Global Best LS, with the brand "Cireng LS," has developed a sales strategy through two methods, namely offline and online sales. In the context of this study, the comparison between the two methods is analyzed based on the income generated, the effectiveness of the marketing strategy, and its relevance to the principles of Islamic economics.

a. Revenue from *Offline Sales*

Offline sales at CV. Global Best LS are carried out through traditional methods, such as door-to-door marketing, working with buyers, Cafés, distribution to Indomart, Alfamart, Griya Yogya, and participation in various bazaars and exhibitions. Based on the data obtained, in the early stages of the business, this method contributed quite significantly to income because it relied on customer loyalty and direct interaction with

consumers. The advantage of this method is customer trust in the quality of the product that can be tested directly. However, in its implementation there are challenges in the form of limited market reach and increasing operational costs because it involves more marketing staff and distribution fund allocations.

b. Income from Online Sales

Along with the development of technology and digital trends, CV. Global Best LS has begun to adopt online-based marketing through various e-commerce platforms, social media, and instant messaging applications. Online sales allow for wider market expansion without geographical limitations. The data obtained shows that in recent years, the contribution of online sales has increased significantly. Platforms such as Shopee, Tokopedia, Tiktok, Lazada, Blibli and promotions via Instagram and WhatsApp are the main means of reaching new consumers. The main advantages of this method are the efficiency of marketing costs and flexibility in stock management, but the challenges faced include tight competition and dependence on digital platform algorithms.

Based on the results of interviews with CV. Global Best LS, it is known that business income from online and offline channels is interrelated and has an almost balanced contribution. During busy moments such as Ramadan, school holidays, and Christmas-New Year, sales can reach up to 3,000 pcs per day, which are evenly divided between online and offline sales.

Example of income calculation:

- If one product is sold at a reseller price of Rp17,500 and daily sales reach 1,000 pcs, then daily income can reach Rp17,500,000.
- If this condition is consistent for one month, then monthly income can reach Rp525,000,000.

The significant difference in income between online and offline methods depends on the foundation built. According to the business, if the offline business foundation is strong, then online will be easier to develop and be sustainable. Conversely, products that only go viral online but without the support of an offline network tend to sink quickly.

Also based on the results of in-depth interviews conducted with the owner and staff of CV. Global Best LS, a significant difference was identified between the income obtained through online and offline trading activities. The offline business model initially made a dominant contribution to the company's income, especially because this model had existed first and had a loyal customer base, especially from the surrounding community who relied on face-to-face transactions and saw the goods directly before making a purchase.

However, along with changes in consumer preferences, especially the younger generation who are more accustomed to shopping online, the online sales model has begun to show significant improvement. Online sales allow companies to reach a wider market, not limited to certain geographic locations. In addition, in terms of cost efficiency, online sales are considered more profitable because they do not require high operational costs such as rent, electricity, and wages for workers in physical stores.

In the interview, it was mentioned that revenue from online sales increased by around 35% in the last two years, while revenue from offline sales stagnated and even decreased slightly by around 10-15%. This is because some customers who previously shopped directly now prefer to buy through the company's e-commerce platform or social media. However, offline sales still have advantages in terms of trust and direct relationships with customers, which are difficult to replace by digital systems.

In general, when viewed from total revenue, the online system provides an increasing contribution to the company's revenue, but the offline model is still the basis of operations and a strong source of reputation. Therefore, the company does not ignore one model, but seeks to integrate both synergistically to achieve optimization of business revenue.

2. Factors Affecting Income Differences

The difference in income between online and offline buying and selling businesses at CV. Global Best LS is influenced by several key factors. The first factor is market coverage. Online sales have the advantage of wider reach. By relying only on the internet and digital promotions, companies can reach consumers from various regions, even outside the city, which would be impossible to reach if they only relied on physical stores.

The second factor is cost efficiency. In offline sales, companies must bear quite large fixed costs, such as building rent, electricity, water, and labor. While in online sales, most activities can be carried out from one operational point at a lower cost. Stock management is also more flexible because it does not have to adjust to the appearance of a physical storefront.

The third factor is changes in consumer behavior. Currently, consumers are increasingly accustomed to making transactions online because it is more practical and faster. Moreover, with the various conveniences in digital payments, shipping services, and review features from previous buyers that influence the decisions of new consumers. This accelerates the rate of revenue growth from the online sector.

However, there are also factors that support the advantages of offline businesses, namely direct trust from consumers. Some types of goods, such as electronics, are still in great demand directly because buyers want to see physical goods before buying. In

addition, personal service in stores also provides added value that is not found in online systems.

The last factor that also influences is promotion and service systems. In online buying and selling, companies must actively utilize social media, marketplaces, and digital marketing strategies to remain competitive. While in offline sales, marketing strategies are more conventional such as store discounts, word of mouth recommendations, and loyal customers.

3. *Application of Sharia Economic Principles in Online and Offline Buying and Selling*

Based on the results of interviews and observations conducted, it is known that CV. Global Best LS has shown several positive indicators in implementing the principles of sharia economics, especially in the aspect of buying and selling that upholds the values of honesty, transparency, and trustworthiness. Entrepreneurs strive to convey information transparently to customers, including prices, order quantities, payment methods, and estimated delivery times, both in online and offline systems. In buying and selling practices, consumers also receive billing slips and proof of transactions, which reflect the existence of a written contract as a form of agreement between the seller and the buyer.

However, in terms of financial recording, it is known that the preparation of financial reports at CV. Global Best LS has not been carried out in an orderly and structured manner. Although there are several forms of simple recording and proof of transactions, there is no financial reporting system that is prepared periodically and formally. This shows that the principles of accountability and financial transparency, which are an important part of sharia economic values, have not yet been fully implemented optimally.

In the perspective of Islamic economics, financial recording is not just an administrative form, but is part of the accountability of assets (*amanah*) and an effort to maintain clarity of rights and obligations in business activities. This is in line with the word of Allah in Surah Al-Baqarah verse 282, where Allah commands Muslims to record all transactions, including debts and receivables, so that there is no doubt, fraud, or disagreement in the future. Therefore, the existence of good financial reports will strengthen a fair and sustainable business financial system.

In addition, in the context of *muamalah* contracts, clarity in recording transactions is also a form of avoiding the element of *gharar* (uncertainty). If there is no organized report, the risk of recording errors, overlapping information, or potential injustice between sellers and buyers can increase. Therefore, although the enthusiasm of business actors in implementing sharia principles is quite good, improvements are still needed in terms of

the administration system and financial recording so that this business can be more in line with the principles of sharia economics as a whole.

Thus, it can be concluded that the implementation of sharia economic principles in CV. Global Best LS has been implemented in the form of contracts, buying and selling ethics, and clarity of information, but there are still shortcomings in the aspects of financial recording and reporting, which are important aspects in building a business based on sharia principles in a complete and professional manner.

CV. Global Best LS is committed to running its business activities by upholding the values of honesty, openness, and professionalism. This is done in line with the principles of Islamic economics, such as: Transparency of information regarding prices and products, and avoiding practices that contain elements of ambiguity (gharar) and speculation (maysir). Clarity of products and services before transactions are made. Commitment to providing fair and professional services. Regarding the implementation of formal contracts or agreements, their business intentions and practices lead to the principles of honesty and openness that are in accordance with Islamic economic ethics.

In order to show the differences in more detail regarding income from online and offline buying and selling activities at CV. Global Best LS, the results of data obtained through interviews and observations are presented in the following graph:

The following is an illustration of a comparison graph of the average daily income from online and offline sales based on interview data:

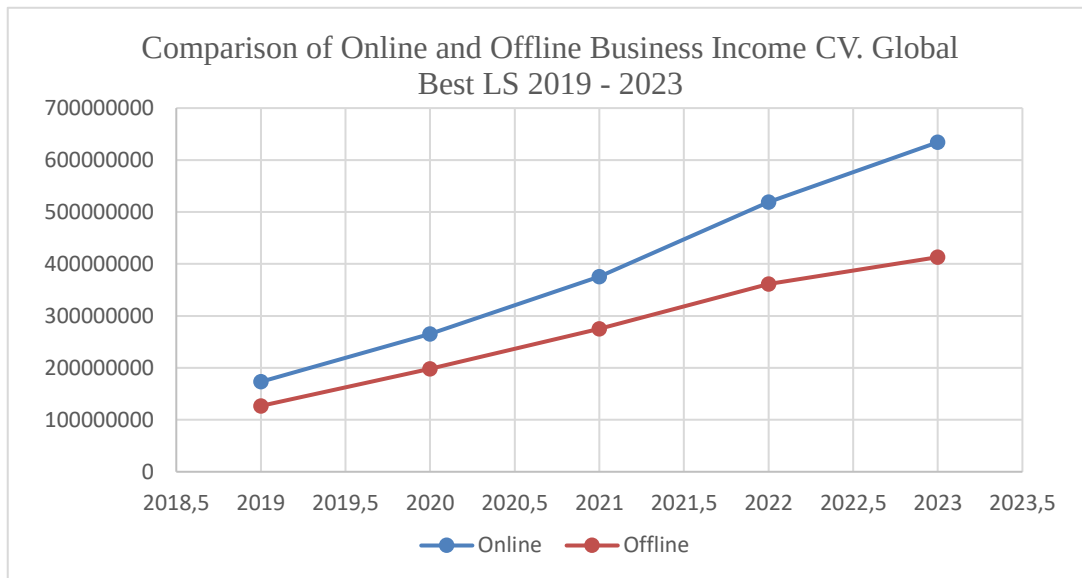
Table 1. Average Income

Sales Method	Average Sales per Day	Reseller Price	Estimated Daily Income
<i>Online</i>	1.700 pcs	Rp17.500	Rp29.750.000
<i>Offline</i>	1.300 pcs	Rp17.500	Rp22.750.000
Total	3.000	-	Rp52.500.000

Source: Observation Results (Data processed by researchers, 2025)

Monthly Estimate (30 days):

Rp22.750.000 x 30 = Rp682.500.000 (per month)



Source: Observation results (Data processed by researchers, 2025)

Based on interview and observation data at CV. Global Best LS, a comparative graph of *online* and *offline* buying and selling business income over the past five years (2019–2023) was created. This graph shows that income from online businesses has increased significantly from year to year, from IDR 173.238.000 in 2019 to IDR 634.262.000 in 2023.

Meanwhile, *offline* business income has also increased but on a smaller scale, from IDR 126.762.000 in 2019 to IDR 413.100.000 in 2023.

The significant increase in online businesses shows that digital strategies have greater effectiveness in reaching the market and efficiency in operational costs. This is relevant to modern marketing theory in Islamic economics which emphasizes efficiency, transparency, and expanding benefits to the community.

Based on the graph above, it can be observed that revenue from online buying and selling tends to be more stable and experiences a gradual increase, especially in certain months that coincide with promotional moments or online shopping trends such as during Ramadan, the end of the year, or twin dates (e.g., 11.11, 12.12). In contrast, revenue from *offline* buying and selling appears to fluctuate and is more influenced by local market conditions and the physical presence of customers.

In general, revenue from online methods shows a higher trend compared to offline methods, although the profit margin from offline sales on certain products can be greater because it does not depend on platform cuts or shipping costs.

This data shows that the online system provides a wider market reach, as well as efficiency in operational costs, which ultimately has an impact on increasing revenue. Meanwhile, the offline system still has the strength in terms of direct interaction with consumers, building trust and loyalty, even though it has to bear higher operational costs, such as shop rent, employee salaries, and other utilities.

However, based on the results of direct interviews with business owners, currently (2025) the difference in revenue between online and offline sales is not too far. This is reflected in the average estimated daily revenue, where online sales reach around IDR 29,750,000 and offline sales are IDR 22,750,000. This means that both sales methods contribute significantly to total business revenue. The difference in trends seen in the annual graph better represents the growth rate over time, while daily data reflects the actual conditions that are relatively balanced in the last year.

CONCLUSION

Based on the results of the research that has been conducted on "Comparative Analysis of Online and Offline Buying and Selling Business Income in the Perspective of Islamic Economics (Case Study at CV. Global Best LS)", it can be concluded that there are quite striking differences between online and offline sales systems, both in terms of income, operational activities, and the application of Islamic economic principles in their implementation.

First, in terms of income comparison, it was found that online buying and selling businesses tend to provide a greater contribution to the company's total monthly income. This is due to several main factors, including operational cost efficiency, wider market reach, and flexibility in the ordering and marketing system. However, the online system also faces serious challenges in terms of consumer trust and the high level of digital market competition.

On the other hand, sales through the offline system, although they have higher operational costs because they include rental costs, permanent labor needs, and utility costs, still have the advantage of building personal relationships with consumers. Direct interaction that occurs in the offline buying and selling system creates stronger trust and relatively stable customer loyalty. However, in terms of effectiveness and efficiency, the offline system is less able to optimize revenue potential as much as the online system.

In addition, the online and offline business income data analyzed in this study are the results of estimates based on direct interviews with business owners and field observations, considering that the company does not provide official written financial reports. However, the company stated that until 2025 there will be no significant changes in income patterns, so that data from 2019 to 2023 remains relevant for analysis and is used as a basis for drawing conclusions.

Second, regarding the factors that influence income differences, the results of the study show that business capital, marketing management, technology access, service speed, and consumer preferences play an important role. Especially in the context of online businesses, mastery of digital technology and the ability to adapt to market trends are the main keys to maintaining competitiveness. Meanwhile, in the offline context, business credibility and convenience of business locations are the main determinants in attracting consumers.

Third, in terms of implementing the principles of Islamic economics, both online and offline buying and selling at CV. Global Best LS has basically shown efforts to uphold the basic values of Islamic economics such as honesty, fairness, and openness of information in transactions. This can be seen from the routine recording of transactions, the implementation of an ordering system based on agreements (akad), and the avoidance of usury, gharar, and fraud practices. However, this study also found that aspects of financial governance, especially in terms of reporting and documentation systems, still need improvement in order to better reflect the principles of transparency and accountability in accordance with maqashid al-syariah in business management.

Overall, it can be concluded that the combination of online and offline buying and selling systems provides a strategic opportunity for CV. Global Best LS in optimizing revenue. However, to achieve optimal results from a sharia economic perspective, the company needs to continue to improve the integrity of the managerial system, especially in terms of financial reporting and the use of technology in a more structured manner.

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