

Comparative Analysis of Hijup and Zalora E-Commerce Based on Maqasid Shariah Aspects

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This research uses a descriptive qualitative study and a simple comparison between the concepts of Zalora and Hijup which are the objects of study. Based on the discussion, Hijup and Zalora are among the best Fashion E-Commerce sites in Indonesia. Many Sharia Institutions such as BSM/AFSI (Indonesian Sharia Fintech Association) support and sign hijup E-commerce cooperation to support the utilization of the potential of the Indonesian sharia industry. The implementation of maqasid Sharia in Hijup, 5 safeguards such as protection of religion, soul, mind, charity and offspring can protect buyers from their rights while the implementation of maqasid Sharia in Zalora is still lacking because of Zalora's transactions also use a credit system and transactions are more using conventional banks.

Keywords: Hijup, Zalora, Maqasid Shariah, E-commerce

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INTRODUCTION

Fashion is a combination or combination of style with design that tends to be chosen, accepted, favored and used by the majority of people who will provide comfort and make a better appearance at a certain time. In other words, fashion can also be interpreted as a culture of dress. Fashion or style of dressing has existed since time immemorial and has evolved well with the times. Fashion can change according to the creativity of its people, therefore fashion trends in the past have a high probability of becoming fashion trends again in the present era. Nowadays, trendy and fashionable fashion is no longer just fashion that follows trends from the west, but of course Muslim fashion is no less advanced than clothes that follow western culture. Studies related to halal fashion can be seen in research conducted by [Izza \(2022\)](#), [Putri & Irfany \(2023\)](#), and [Sumarlia et al. \(2022\)](#).

Especially with the condition of our country, where the majority of Muslims are very easy for our people to update their fashion style in accordance with the sharia that must be lived. If in European and American countries have their own style to dress trendy Muslims. Likewise, Indonesia has its own distinctive style when wearing trendy clothes but also in accordance with the Shari'ah. Not a little, many Indonesians are competing to sell Muslim clothing according to sharia but still trendy. Starting from large entrepreneurs to MSME traders, they have their respective target markets. Starting from the lower middle class to the upper middle class. And of course the competition in this fashion world is very tight. Offline and online stores also compete with each other.

Electronic commerce (English: electronic commerce or e-commerce) is the dissemination, buying, selling, marketing of goods and services through electronic systems such as the internet or television, www, or other computer networks. E-commerce can involve electronic funds transfer, electronic data exchange, automated inventory management systems, and automated data collection systems. Therefore in this paper we discuss the world of e-commerce which is no less competitive in the fashion world. Here we compare two e-commerce companies that are on the rise in the fashion world. They are Hijup and Zalora.

Hijup is a trendy Muslim fashion e-commerce company that is in demand by many people. Starting from young people to older people. Hijup sells various

types of Muslim and Muslimah clothes from well-known local brands to famous designers. There are even swimwear and sportswear that are Muslim-themed. There are more than 200 designers and brands incorporated in it and its expansion reaches more than 50 countries. In May 2018, Hijup held a 2-day offline bazaar with more than 10,000 visitors and more than 7,000 tickets sold. Meanwhile, when compared to online, the number of visitors can reach 1 million per month.

As for Zalora, it is an e-commerce company that sells trendy non-shari'a clothes. Zalora is even better known to the public than Hijup. It is no less incessant in posting attractive advertisements both on Instagram and YouTube. Unlike Hijup, Zalora has some clothes that are foreign brands. Like Adidas and Nike shoes, they also provide these items on their website.

In November 2017, Zalora recorded a 6-fold increase in transactions on single's day shopping. During the shopping event, Zalora provided discounts of up to 70% on products with well-known brands from within and outside the country. This resulted in a 250% increase in the number of new customers compared to usual. Sales of international brands also increased by 280% when compared to the usual period.

This study will attempt to answer the following research objectives: 1) Analyzing the contract and transaction method of e-commerce zalora and hijup; 2) Analyzing the features of zalora and hijup e-commerce; 3) Understanding the advantages and disadvantages of zalora and hijup e-commerce; 4) Analyzing the sharia elements of zalora and hijup e-commerce.

THEORETICAL FOUNDATION

E-Commerce

Electronic commerce or translated in Indonesian into *electronic commerce*, is a trading activity that is currently a *trend*, especially among young people, by relying on *gadget* technology and internet connections. E-commerce is one of the most effective and efficient trading methods in marketing merchandise.

Loudon in 1998 gave a definition of e-commerce as a transaction process carried out by buyers and sellers in buying and selling various products electronically from companies to other companies using computers as an intermediary for business transactions.

Historically, e-commerce first appeared around 1960. At that time, e-commerce was used as a place to send commercial documents electronically. The

transactions used at that time used *Electronic Data Interchange (EDI)* technology. Meanwhile, e-commerce that refers to *online* buying and selling only emerged around 1990 and became increasingly popular with the emergence of the *Amazon platform* in 1994 and *E-Bay* in 1995.

In Indonesia itself, the forerunner of e-commerce emerged around 1999, founded by Andrew Darwis who built a forum called Kaskus and became a buying and selling forum. Then came after that the *Bhinneka.com* website as a place to buy and sell. According to *iprice.co.id*, there are currently 50 largest e-commerce players in Indonesia with various types of business models and types of goods sold.

Maqasid Sharia

Every activity has a purpose, be it good or bad. In Islam, every useful activity is counted as worship. Activities whose realization is based on Islamic guidance are included in Maqasid Shariah. The definition of maqasid sharia is the goal to be achieved by sharia to realize the benefit of society.

Imam Syatibi is a scholar who pioneered Maqasid sharia. He is said to be the father of maqasid sharia. In his book, *al-Muwafaqat*, Imam Syatibi explains there are five forms of maqasid sharia, namely:

1. *Hifdzu Diin* (Guarding Religion): in this case, religion never imposes its will on anyone. There is no coercion and pressure in religion. And mutual respect for differences in understanding, thought, and belief.
2. *Hifdzu Nafs* (Safeguarding the Soul): protecting oneself from harmful things, and protecting others, is included in the aspect of *Hifdzu Nafs*. The lives that we have must be guarded and protected from harmful things.
3. *Hifdzu Aql* (Guarding the Intellect): The things that are included in safeguarding the intellect are to provide knowledge and intellectual nourishment, and to keep it from losing consciousness over its intellect.
4. *Hifdzu Nashl* (Protecting offspring): marriage is one of the important points for the birth of offspring or the next generation. One of the things that harms offspring is adultery. So do not let yourself fall into adultery, because besides being a big sin, adultery will damage future offspring, both in terms of lineage and morals.
5. *Hifdzu Maal* (Guarding the Treasure): by working to earn money halal, and then

spending it on good things. The wealth owned is not used for bad things. As well as charity and zakat will protect and clean the property we have from what does not belong to us.

The existence of maqasid sharia as the foundation of life goals provides convenience and understanding of the principles of sharia in every activity. With maqasid sharia we do not carry out activities carelessly and are more directed. In addition, maqasid sharia is also divided into three levels according to its importance, namely:

1. *Dharuriyat* (Primary): This benefit needs to be fulfilled because it exists in the daily life of the community. If this need is not met, it will lead to instability to damage.
2. *Hajiyat* (Secondary): These benefits include things that are *sunnah*. If these things are not realized, it will not cause instability and damage. It is just that people will experience a little difficulty.
3. *Tahsiniyat* (Tertiary): Something that makes life easier. But if it does not exist, it will not cause any problems.

For example, applied research in maqasid sharia can be seen in studies conducted by [As-Salafiyah \(2022\)](#), [Fitria et al., \(2022\)](#), [Rusydiaana & Ali \(2022\)](#), [Izza & Ikhwan \(2023\)](#), and also [Sariah et al., \(2022\)](#).

Online Buying and Selling

Online buying and selling is buying and selling via the internet where generally the seller and buyer do not meet each other, do not use verbal consent, and the buyer does not see the goods directly. In fact, usually the seller does not even have the goods offered. Usually the seller will provide or make goods according to the number of buyer requests.

The law of online buying and selling is basically permissible. Referring to the basic law of buying and selling with arguments from the Qur'an and Hadith, as long as the conditions and pillars are fulfilled and there are no elements that cause prohibited transactions such as *gharar*, *usury*, *maysir*, *fraud*, and the like.

There are several things that must be considered when buying and selling online. Because this type of buying and selling does not bring together sellers and buyers directly, the opportunity for fraud is quite large. The provisions that must be considered are as follows:

1. Ensure that the pillars of buying and selling are fulfilled, namely that there are sellers and buyers whose identities are clear, and halal goods and detailed specifications, and the contracts used.
2. Use the right contract. Such as using a salam contract if the order is paid in advance, *istishna'* which is suitable for payment using DP (*Down Payment*), a regular sale and purchase contract suitable for a COD (*Cash on Delivery*) system, or a *wakalah* contract because the seller only acts as an agent or seller's representative.
3. Recognize well the goods being traded. Sellers must describe the products they sell and provide clear photos as a picture so that buyers know clearly the condition of the product.
4. Keep avoiding all elements that are forbidden in Islam and especially things that are prohibited in buying and selling. Such as selling statues and amulets that contain elements of *shirk*, buying and selling weapons or dangerous goods, *gharar*, *maysir*, fraud, and others.

METHOD

This research uses a descriptive qualitative study and a simple comparison between the concepts of Zalora and Hijup which are the objects of study. This study is based on references in the form of scientific articles, textbooks, online sources and other credible sources related to the object of discussion. The results are complemented by a comparison table to facilitate readers in comparing these two concepts. This study also uses the maqasid sharia framework to elaborate on the differences between the two research objects.

DISCUSSION

ZALORA is part of Global Fashion Group, the world's leading fashion group. It was founded in 2011 and is dedicated to creating online fashion companies in developing countries. To date, Global Fashion Group operates in 27 countries. Global Fashion Group in India, Middle East, South America and Russia. Through ZALORA, Global Fashion Group is able to access markets in Southeast Asia, while ZALORA strives to be the fashion destination in Southeast Asia. ZALORA ensures that the sites in each

country are customized to the country's tastes and adapt its references.

ZALORA Indonesia was established in 2012. Today, ZALORA Indonesia is the fastest growing fashion online retailer in Asia. ZALORA Indonesia offers more than 500 local and international brands, bringing fashion into a different dimension.

ZALORA Indonesia plays a major role in revolutionizing the fashion scheme in Asia, from shopping style to shaping one's personal style. With more than 30,000 online product updates and hundreds of products every week, ZALORA Indonesia is an online fashion store that caters to all fashion needs.

HIJUP was established in 2011 as the first Muslim fashion e-commerce pioneer in the world believes that every Muslimah is able to drive various changes, one of which is by looking good. To meet the needs of Muslim women for the latest hijab fashion trends, HIJUP is present as the main destination for online shopping with a wide selection of modern Muslim clothes. This makes HIJUP the most complete Muslim fashion e-commerce and consistently presents a wide selection of the best brands.

Transactions and Aqad Schemes on ZALORA and HIJUP

Both ZALORA and HIJUP have the same transaction method, where the purchased goods will be sent and received by the customer after the customer makes a payment in accordance with the nominal and predetermined time limit. This payment method is in accordance with the Salam contract, where goods that have been purchased with clear characteristics and conditions are delayed in delivery or delivery after payment is received.

From the scheme, it can be seen that the first step taken by the customer and the seller is to negotiate or look for goods with clear specifications. After the customer gets the desired item with clear specifications, the customer can pay for it through various payment methods offered, such as through banks, supermarkets or other payment partners. After the payment is verified by the seller, the goods will be immediately sent by the seller to the customer.

Customer satisfaction and loyalty are important things that must be maintained in a business. To maintain customer satisfaction, ZALORA and HIJUP offer return and exchange services. The service is intended for customers who get their items but not as ordered, such as inappropriate colors or sizes, as well as defects in the goods. Customers may exchange or

return their goods of course in accordance with the conditions set by each party.

According to Sharia law, this is certainly permissible so that there is no loss to only one party. It is forbidden for a Muslim to sell defective goods unless he explains the defect. Rasulullah SWA said, "A Muslim is the brother of another Muslim, it is not permissible for a Muslim to sell defective goods to his brother unless he explains the defect." (HR. Ibn Majah). Return and exchange services are highly recommended because they do not break the contract as agreed and avoid the loss of one of the parties.

ZALORA & HIJUP Business Model

ZALORA arrived in Indonesia and was able to dominate the Indonesian e-commerce market in a relatively short time. ZALORA is an e-commerce that relies on B2C or Business to Customer and focuses on the fashion and lifestyle segment. ZALORA has a different concept from other e-commerce. The concept offered by ZALORA is department store retail and provides a 30-day return guarantee. This can give more trust to customers, so that customers can feel the offline customer experience in the online realm.

In addition to giving the impression of an offline customer experience, ZALORA also makes the concept of COD (Cash On Delivery). COD itself has become a culture in Indonesia in terms of trust and this

concept is deemed suitable for the Indonesian market because there are still minimal credit card owners in Indonesia.

The next business model used by ZALORA is to focus on the ZALORA App. The high number of mobile phone users in Indonesia is a great potential for ZALORA to reach the target market. ZALORA utilizes big data technology to predict items preferred by customers. This is the main key for ZALORA in terms of understanding customers.

HIJUP is the first Muslim fashion e-commerce in the world using a B2C approach or what is called Business to Customer. The way to support the business model is to establish HIJUP Partnership Store and Mobile Truck. This is done as a form of HIJUP's approach to consumers.

HIJUP Partnership Store is a HIJUP official store that is spread throughout Indonesia. Based on HIJUP's official website, hijup.com, HIJUP currently has 13 HIJUP Partnership Stores. The HIJUP Partnership Store can be found in Bekasi, Aceh, Jakarta, Jambi, Kediri, Lombok, Makassar, Padang, Palembang, Pekanbaru, Samarinda, Surabaya and Yogyakarta.

Difference between ZALORA and HIJUP

Zalora and Hijup are fashion e-commerce with some differences from certain aspects as described in the following table:

Table 1. Comparison between Zalora and Hijup

The difference	Zalora	Hijup
Products	Various types of products available	Muslim-only products offered
Facilities offered	Website, Mobile App	HIJUP Partnership Store, HIJUP Mobile Truck, Website, Mobile App
Consumer Rewards	Zalora VIP Program	HIJUP Point
Cooperation with Islamic Banks	No	Yes
Purchase by installment	Yes, with 0% Interest	No

Sharia Elements of ZALORA and HIJUP

ZALORA and HIJUP are businesses in the same field. But both of them do not necessarily have or fulfill the elements of sharia. In this case, the elements of sharia are compared based on the form and level in maqasid sharia. Both ZALORA and HIJUP have similarities in the level of maqasid sharia, namely Dharuriyah or also called primary needs. Fashion is certainly one of the primary needs in the form of clothing. Meanwhile, based on its form, Maqasid

Syariah ZALORA and HIJUP are distinguished as follows;

1. Hifdzu Diin

Both ZALORA and HIJUP differ in the products they offer. ZALORA offers various types of fashion models whether they are sharia or not. While HIJUP the products offered are definitely sharia. By providing fashion products that are in accordance with sharia, it can certainly protect a person from his religion. This is because it can describe a Muslim and Muslimah who obeys Allah SWT and gets a blessing

for dressing in accordance with what has been taught by religion and avoids all vices and weaknesses that can reduce charity.

2. Hifdzu Aql

Besides focusing on developing fashion, HIJUP also offers several other products that cannot be found or offered by ZALORA. These products include Qur'ans, Islamic magazines and DVDs. This can influence a person's thinking by reading or listening to something that can increase a person's understanding of religion.

3. Hifdzu Nafs

In relation to e-commerce, there is a safeguard for the soul at HIJUP and ZALORA through the provisions of goods that cannot be produced, such as producing using haram goods. Clothing or accessories made from prohibited materials such as pig skin, or other animals that are not allowed based on applicable laws in Indonesia or religion. The fashion products offered by both ZALORA and HIJUP are both self-preservation because they can avoid zina or other things.

4. Hifdzu Maal

Islam emphasizes justice by forbidding all forms of oppression, such as usury, fraud, unbalanced monopoly and other forms of misappropriation that harm other parties. In the preservation of property. In HIJUP transactions can be accessed by using Islamic banks and even cooperating with one of the Islamic banks, namely Bank Syariah Mandiri. In addition, HIJUP always strives for its transactions to be fully sharia. Whereas in ZALORA e-commerce, the transactions used still use a credit or installment system. This shows that ZALORA is not yet sharia.

CONCLUSION

Based on the discussion above, Hijup and Zalora are among the best Fashion E-Commerce sites in Indonesia. Many Sharia Institutions such as BSM / AFSI (Indonesian Sharia Fintech Association) support and sign hijup E-commerce cooperation to support the utilization of the potential of the Indonesian sharia industry. It is hoped that Indonesia can become the top 10 exporting countries of the Muslim fashion industry as a sharia economic growth shaper.

Likewise, Zalora not only provides general clothing but also presents awards for various fashion categories in the 2019 Zalora Style Awards including the hijab style star of the year where ZSA gives awards to hijab influencers whose styles have a big impact on fashion in Indonesia.

The implementation of maqasid Sharia in Hijup, 5 safeguards such as protection of religion, soul, mind, charity and offspring can protect buyers from their rights while the implementation of maqasid Sharia in Zalora is still lacking because of Zalora's transactions also use a credit system and transactions are more using commercial banks (conventional). For future studies, the study can be expanded, for example by looking at sentiment analysis (Firmansyah, 2022; Maulida & Hakim, 2022; Maysyaroh et al., 2022) related to halal fashion and also e-commerce.

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