

Basic Muamalah Values As Guidelines For Ethical Digital Business Conduct

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Abstract

The development of the digital economy has significantly expanded the scope of modern business activities while creating complex ethical challenges such as information asymmetry, data misuse, and non-transparent transaction practices. This study aims to analyze the scope of digital business, explain the role of fiqh muamalah as a behavioral guideline, and elaborate on the fundamental muamalah values that serve as ethical guidelines in digital business practices. Using a library research method, this study reviews literature on fiqh muamalah, Islamic economics, and contemporary research related to economic digitalization. The findings indicate that digital business encompasses a wide range of technology-based transactions that require a strong ethical framework; fiqh muamalah functions as a normative guide ensuring justice, honesty, transparency, and consumer protection; and fundamental muamalah values such as trustworthiness (*amanah*), honesty (*ʿsidq*), justice, avoidance of *gharar*, and *maslahah* are highly relevant in building ethical and sustainable digital business practices. The study concludes that integrating muamalah principles is essential to establishing a trustworthy, fair, and responsible digital business ecosystem.

INTRODUCTION

The development of the digital economy has created many opportunities for businesses to expand their market reach through online platforms, such as online marketplaces, social media, and e-commerce applications. On the one hand, this technology provides efficiency, easier access, and opportunities for faster business growth. However, on the other hand, this growth has also led to the emergence of business practices that do not always prioritize ethical values, such as information fraud, low transparency, and a lack of social responsibility towards consumers. In Islam, business ethics are not only considered additional rules, but are a crucial part of muamalah, which is a guide to economic relations based on moral and spiritual values. Business ethics in accordance with Islam establish values such as honesty, justice, trustworthiness, and openness, which form the basis for fair and responsible business behavior. Studies on Islamic business ethics show that these principles are essential to ensure that digital economic transactions are conducted fairly and are morally accountable. For example, research on ethics in digital transactions notes that the principles of honesty and transparency are the main guidelines for ethical online transactions that are in accordance with Islamic law. (Mughtar, 2025)

In addition, the basis of muamalah fiqh plays a crucial role as a normative reference that regulates social and economic interactions in accordance with sharia principles. Muamalah fiqh emphasizes the importance of ethical values that not only explain the formal aspects of transactions, but also the attitudes of business actors in their daily economic activities. The integration of muamalah principles into the digital business world provides a more solid ethical

foundation for facing various challenges in the digital age, such as potential fraud, cybercrime, and consumer data abuse. Studies discussing the relationship between digital convergence and fiqh muamalah show the significance of sharia principles in developing a sustainable Islamic economic ecosystem and protecting the rights of consumers and business actors fairly. (A'yun et al., 2025)

Furthermore, key principles in muamalah such as amanah (trust) and 'adl (justice) have been proven to have a positive impact on increasing consumer confidence in digital business activities carried out by Islamic-based businesses. The application of these principles not only helps to maintain business, but also builds a good image and increases consumer loyalty. Several empirical studies related to digital technology show that the implementation of Islamic business ethics principles has a positive influence on customer trust and satisfaction in the fields of online marketing and e-commerce. This confirms the importance of instilling muamalah values in digital business practices in Indonesia and the Muslim community in general. (Anawar et al., 2025)

Amid rapid digital change, ethical issues such as algorithmic fraud, misleading advertising, and online trading practices that harm consumers are becoming increasingly complex. Therefore, a deep understanding of the basic principles of muamalah as ethical guidelines in digital business is very important as a moral framework that can guide business actors to carry out economic activities in a fair, honest, and responsible manner. These principles are not only relevant in theory, but also serve as practical tools for designing internal policies for digital companies and operational guidelines that prioritize public welfare and consumer protection. This research is in line with studies that emphasize that Islamic business ethics play an important role in addressing ethical challenges in the digital age, including in establishing business systems. (Mila et al., 2025)

Selain adanya tantangan praktis dalam menerapkan etika dalam dunia bisnis di era digital, kajian akademis menunjukkan bahwa prinsip-prinsip dasar muamalah tetap penting di tengah perkembangan ekonomi digital saat ini. Nilai-nilai seperti kejujuran, keadilan, amanah, serta tanggung jawab kepada konsumen dan rekan bisnis dapat menjadi pedoman normatif yang kokoh bagi para pelaku usaha dalam melaksanakan kegiatan ekonomi berbasis teknologi. Penelitian yang mengeksplorasi penggabungan nilai Syariah dalam etika bisnis digital menunjukkan bahwa penerapan nilai-nilai ini berperan penting dalam membangun kepercayaan di kalangan konsumen, mempertahankan keberlangsungan usaha, serta menciptakan praktik bisnis yang beretika dalam lingkungan digital yang rumit. Sebagai contoh, studi yang membahas pengintegrasian nilai Islam dalam etika bisnis digital menegaskan pentingnya nilai-nilai seperti amanah dan keadilan dalam meningkatkan loyalitas konsumen dan tanggung jawab sosial para pelaku usaha di platform digital. (Masnama et al., n.d.)

METHODS

This study uses a literature review method, considering that the analysis of fundamental muamalah values as ethical guidelines in digital business behavior is more theoretical and conceptual in nature than field research. This approach was chosen so that researchers could examine, analyze, and compare the views of muamalah fiqh scholars, Islamic economic sources, and modern studies related to digital business. This method allows for an in-depth and comprehensive discussion of the concept of muamalah and its application in the rapidly developing practice of digital business. By utilizing various scientific references, this study can formulate an

appropriate ethical framework for digital business actors. The use of this method is in line with previous studies that analyzed the transformation of muamalah law through literature studies in the digital context. (Siliwangi, 2025)

The research began with determining the core of the study, namely the scope of digital business, the basic principles of muamalah fiqh, and Islamic ethical values that can serve as guidelines in digital trading activities. The researcher then collected various relevant literature sources, such as academic journals, books on Islamic economics, articles on ethics in digital business, research related to online transactions, and DSN-MUI fatwas related to contracts in the context of digital business. The data collection process was carried out by searching various journal sites indexed on the web, so that the selected material had an accountable level of academic quality. This stage followed the method used previously, namely using library research to analyze Islamic business ethics in online trading and digital economic growth. (Mahyunita et al., 2025).

After all literature sources were collected, the research stage continued with content analysis of the data obtained. This analysis method aimed to understand the relationship between various concepts, explore main themes, and detail the relationship between muamalah values and ethical challenges in the digital business world. The researcher explores various issues such as honesty, prohibition of gharar, trust, fairness, information transparency, and consumer protection, then compares them with digital phenomena including rating manipulation, online fraud, contract ambiguity, and misuse of personal data. Through content analysis, researchers can construct a solid theoretical framework on the importance of muamalah values in addressing increasingly complex digital ethical issues. This analysis method is also used in research related to muamalah ethics in digital transactions. (Trisena, 2024)

The final stage of the research is theoretical synthesis, which combines various findings from the literature into a comprehensive framework of thought on how the basic values of muamalah can serve as ethical guidelines for digital business behavior. The synthesis is carried out by comparing the opinions of scholars, constructing conceptual arguments, and integrating various theories into a single ethical model that is applicable to digital business actors. At this stage, the researcher formulates how values such as trustworthiness, honesty, fairness, and transparency can be used as moral standards in every technology-based business activity. This synthesis approach is in line with other literature research methods used to analyze the role of muamalah ethics in the contemporary economy. (Musta et al., 2023)

RESULTS AND DISCUSSION

Scope of Digital Business

The scope of digital business encompasses all economic activities that use information and communication technology to connect businesses, customers, and various parties involved in an interactive ecosystem. Not limited to ordinary sales transactions, this area covers the entire value chain from marketing, consumer data management, inventory management, customer service, to payment systems and post-sales assessment all of which are carried out through digital networks. In this context, digital business is part of a global economic shift that is driving businesses to redesign their business models, focus on user experience, service speed, and platform integration. Several studies listed on the web have confirmed that digitization not only changes the way transactions take place, but also alters the relationship patterns between producers, consumers, and intermediaries through data network systems. This research positions digital business as a multidimensional phenomenon that simultaneously involves technical, social, and economic aspects. (Asbari, 2023)

In the world of digital business, complex transaction systems play a crucial role because they reflect advances in financial technology and interconnected online payment systems. The latest digital platforms utilize a variety of technologies such as APIs, blockchain technology, and digital wallets to support fast, accurate, and secure transactions. This creates new opportunities in the form of business models such as peer-to-peer lending, online microfinance, and contactless payment methods that contribute to increased financial inclusion, especially in developing countries. However, this complexity also raises issues related to cybersecurity, data protection, and financial confidentiality that require strong regulations and compliance. In the literature on digital business, it is revealed that elements such as security, user verification, and compliance with industry standards such as PCI-DSS are integral to digital business practices. These studies show that this field not only covers operational aspects but also includes regulation and strategy. (Makhmut, 2025)

Digital marketplaces are the most tangible manifestation of the expansion of the digital business landscape because they bring together millions of sellers and buyers in a single connected ecosystem, enabling the exchange of goods and services through an integrated system that includes digital catalogs, user reviews, logistics systems, and internal payment support. The strength of marketplaces lies not only in their capacity as a transaction platform, but also in their role as market orchestrators that regulate price dynamics, product visibility through algorithms, and social interactions between users. Thus, marketplaces are not merely a medium for buying and selling, but also a complex arena for digital business competition. Various academic findings show that marketplace platforms can expand market access for small and medium-sized enterprises (SMEs), but at the same time pose challenges such as market domination by large players, manipulation of product visibility, and internal governance issues (platform governance). These studies underscore that the scope of marketplaces must be understood through a combination of economic, technological, and digital business ethics perspectives. (Trianto, 2022)

Digital marketing has become an integral part of the digital business landscape because it enables more precise market segmentation and targeting through the use of consumer data, targeted advertising, and content marketing strategies on social media. The use of big data and machine learning for personalized offers increases the effectiveness of campaigns but also raises ethical questions regarding privacy, consumer behavior manipulation, and transparency.

Therefore, the scope of digital marketing is not only technical how to reach consumers but also normative: how marketing practices are carried out ethically and fairly. Several empirical studies show that the integration of digital marketing strategies affects the success of MSMEs and brands but that success depends on responsible marketing practices.(Wahidah, 2024). One important component in the digital business sphere is fintech, or financial technology, which provides services such as digital wallets, online investments, crowdfunding, and digital loans. Fintech complements the digital business sphere by providing more inclusive, fast, and affordable financial services, ranging from electronic wallets and P2P loans to digital investments. Fintech innovation has become a driver of financial inclusion because it can reach groups that have been marginalized from traditional banking services. However, the expansion of digital financial services requires attention to consumer protection, fund security, and compliance with sharia provisions for businesses targeting Muslim consumers. Various studies show that the role of fintech in the digital ecosystem is twofold: expanding access while increasing the need for regulation and operational oversight.(Eka et al., 2025)

In addition to business aspects, the digital world also includes various non-business services that influence people's behavior and needs in the digital era, such as online education, remote healthcare services, professional consultations via the internet, and community platforms for students and professionals. This development shows that digital services now focus not only on profit, but also on providing social value and wider access to services. For example, online education platforms enable teaching and learning processes without geographical limitations, while digital consultation services make it easier for individuals to obtain professional advice without being hindered by distance. Academic research emphasizes that these non-business services play a role in expanding the scope of digital business because they are part of the digital economy system that influences overall consumption patterns and community interactions. Thus, the scope of digital business today includes not only commercial transactions but also social and functional interactions that support the development of the digital community.(Melati & P, 2020)

In addition, the scope of digital business includes regulatory and institutional aspects that establish a framework for business actors, consumer protection, and competition regulation in the digital world. Rules regarding personal data protection, competition on digital platforms, digital taxes, and international transaction provisions are important factors that influence how digital businesses are run in a fair, ethical, and transparent manner. Efforts to regulate these matters include government policies, industry standards, and codes of conduct agreed upon within the digital business community. Research on digital business law shows that without proper regulation and management, the scope of digital business can lead to monopolistic practices, price discrimination, or violations of consumer rights that are detrimental. Therefore, this scope is not only related to technical operational aspects, but also involves interrelated legal, social, and ethical dimensions.(Kennedy, 2024)

Finally, the scope of digital business cannot be separated from issues of cybersecurity, data privacy, and algorithm ethics, as digital technology manages vast amounts of consumer data as part of its operations. The use of algorithms to tailor services or product recommendations has increased efficiency and customer satisfaction, but it can also lead to algorithmic discrimination, manipulation of consumer choices, and privacy violations if not properly regulated. Therefore, the current scope of digital business needs to include mechanisms for monitoring data use, clear privacy policies, and digital education for the public, so that technology can support welfare and justice. Recent research shows that data ethics issues should be a major

focus in understanding the scope of digital business, so that businesses and regulators can create a digital ecosystem that is safe, trustworthy, and sustainable. (Wijaya et al., 2025)

Fiqh Muamalah as a Guide for Business Conduct

Fiqh muamalah is understood as a branch of fiqh that regulates all socio-economic relations between humans, especially transactions, contracts, ownership, and responsibilities in economic activities as an integral part of Islamic law. In the context of business, muamalah fiqh is not merely a set of technical rules for contracts but also a normative framework that binds business actors to act in accordance with sharia principles so that transactions are halal, fair, and do not harm any party. Its scope includes contracts of sale and purchase, leasing, borrowing and lending, profit sharing (*mudharabah/musyarakah*), as well as rules on ownership, property rights, and sanctions for defective contracts (e.g., *gharar*, fraud). Therefore, when used as a guide for business conduct, muamalah fiqh provides legal criteria (*halal/haram*), ethical criteria (honesty, trustworthiness, non-exploitation), and procedural criteria (contract requirements/references) that together form the basis for responsible business practices, both legally and morally. This is described and analyzed conceptually in various contemporary fiqh studies that are openly available. (Sahman & Misyatun, n.d.)

At a fundamental level, muamalah jurisprudence emphasizes several ethical pillars that are highly relevant to modern business practices: (1) the principle of justice (*al-'adl*) and the prohibition of harm (*la darar*), which demand the fair distribution of benefits and the avoidance of exploitative practices; (2) the principle of transparency and the prohibition of *gharar* (excessive ambiguity/uncertainty), requiring that product/contract information be clear; (3) the prohibition of usury, which protects the transaction system from exploitative interest rates that cause structural injustice; (4) the principle of trustworthiness and honesty, which compels business actors to be honest in marketing, stockpiling, and pricing; and (5) the principle of social responsibility, which pays attention to the welfare of the wider community, not just individual profits. These principles are normative and practical: normative because they are sourced from the Qur'an and Sunnah, practical because they are translated into contract terms and mechanisms that can be operationalized in everyday business contracts. Empirical studies and open-access literature reviews confirm that these principles provide an effective framework for assessing and improving business practices, especially when their application is complemented by regulations and business literacy. (Suryanto & Abdullah, 2023)

As the economy transforms toward digitalization and e-commerce, new challenges arise, such as issues of identity in online transactions, electronic contract evidence, asymmetric information risks, and new business models (platforms, resellers, dropshipping) that are not always compatible with classical principles. Therefore, contemporary muamalah fiqh scholars emphasize the need for reinterpretation (*ijtihad*) and the development of an applicable framework to align *maqashid syari'ah* (sharia objectives) with the characteristics of digital transactions. Literature studies and open-access articles discussing digital muamalah fiqh suggest several practical solutions: clarifying the elements of electronic contracts (seller identity, goods/services specifications, return mechanisms), digital evidence validity standards, and applying the concept of prudence to reduce *gharar* and fraud. Thus, fiqh muamalah remains relevant as a guide for business conduct as long as there are systematic efforts to translate classical provisions into contractual models and information technology policies that facilitate legal certainty and consumer protection.

Fiqh muamalah not only regulates simple transactional relationships but also provides a normative basis for corporate ethics and corporate social responsibility (CSR) based on the concepts of social justice, prohibition of exploitation, and public interest. From this perspective, companies operating according to Islamic commercial law guidelines are expected to integrate ethical values into their internal policies (e.g., pricing policies, employment practices, transparency of reporting) so that the pursuit of profit does not marginalize their obligations to employees, consumers, and the community. Open access studies suggest that integrating muamalah fiqh norms into corporate governance enhances sharia reputation, minimizes legal/ethical risks, and ultimately contributes to business sustainability through stakeholder trust, with the caveat that implementation requires a combination of internal policies, external regulations, and accountability mechanisms. (Maisarah, 2025)

In practical terms, making fiqh muamalah a guideline for business conduct requires several concrete steps: (1) increasing sharia literacy among business actors (understanding contracts, prohibitions on usury/gharar, principles of justice); (2) establishing company policies that translate fiqh principles into clear SOPs and contracts; (3) utilizing technology to reinforce transaction transparency (e.g., digital evidence, standardized product descriptions); (4) involving regulators/religious authorities to issue operational guidelines relevant to the local and digital context; and (5) further open access empirical research to test the effectiveness of applying these principles in various sectors (MSMEs, e-commerce platforms, Islamic banking). Open literature reviewing the convergence of digital and fiqh muamalah recommends a collaborative approach between academics, practitioners, and policymakers to formalize the adaptation of fiqh without sacrificing sharia objectives. These recommendations serve as a basis for action for academics and practitioners so that fiqh muamalah can function not only as a theoretical norm but also as a tool for changing business behavior towards more equitable and sustainable practices. (Maisarah, 2025)

Basic Muamalah Values as Guidelines for Ethical Digital Business Conduct

The values of muamalah in Islamic economic practice include principles such as amanah (trust), *ṣidq* (honesty), justice, prohibition of gharar (uncertainty), and *maslahah* (public welfare). These aspects are not only formal norms in traditional contracts, but also serve as ethical guidelines that direct the behavior of economic actors to support morality and social responsibility. In the digital business world, where transactions are often carried out without direct interaction between consumers and business actors, the application of these values is crucial to ensure trust, transparency, and fairness in digital economic relationships such as marketplaces, e-commerce, or fintech services. A study on business ethics in Islam emphasizes the importance of these muamalah principles as a foundation of moral values that must be adopted by business actors, both in internal company policies and in daily operational activities. (Anwar, 2025)

Trust, which means confidence, is one of the basic values in muamalah and has a significant impact on digital business. This is mainly due to the fact that consumer data and information have become crucial assets in the digital world. The element of trust requires digital businesses to maintain consumer confidence through fair and open means, for example in terms of the storage and use of personal data, fulfillment of service promises, and refund or return policies. When consumers interact with online platforms, they provide personal data and expect certainty of service, so the application of amanah serves as a moral tool to protect consumers from data misuse or deceptive service claims. (Anwar, 2025)

The values of *sidq* (honesty) and *'adl* (fairness) in business interactions are also very important in the digital business world, as both require business actors to provide accurate information without deception. In a highly competitive digital world, practices such as fake reviews, unclear pricing, or exaggerated product claims are often used to attract consumers, but such actions are contrary to the principles of honesty and fairness. By upholding the value of honesty, digital service providers must present accurate product descriptions, clear pricing information, and easy-to-understand terms and conditions without any elements of deception. (Mughtar, 2025)

The value of *gharar* (avoiding uncertainty) in financial transactions requires that there be no speculative elements or unclear information in any agreement. In the digital business world, this means that all terms of service, hidden fees, or restrictions on use must be clearly communicated to customers before they agree to proceed with a transaction. Ambiguity in digital business can take the form of long and difficult-to-understand terms of use for applications, additional fees that are not disclosed openly, or legal terms that are difficult to understand; all of which can harm consumers and contradict the principles of *muamalah*. (Anwar, 2025)

The principle of *maslahah* (public welfare) also guides digital businesses to consider the social impact of their policies and operational practices. For example, when a digital platform decides on pricing algorithms or product recommendations, *maslahah* considerations will encourage companies to ensure positive social impacts such as avoiding price discrimination, providing fair access to various community groups, and ensuring inclusive services for vulnerable groups. This value makes *maslahah* not merely a profit orientation, but also a digital socioeconomic function that must create common good. (Anwar, 2025)

The implementation of *muamalah* values in the internal policies of digital companies, such as data privacy rules, refund procedures, complaint management, and intellectual property rights regulations, reflects the application of ethics based on *muamalah*. When digital companies integrate the values of honesty, trustworthiness, and fairness into their policies, this not only fulfills *sharia* principles but also increases consumer confidence. This kind of ethical internal management is often referred to in literature as part of good corporate governance from an Islamic perspective, which places ethics at the center of business activities. In addition, *muamalah* values support digital companies in addressing ethical challenges arising from the use of the latest technologies, such as artificial intelligence and automated algorithms for pricing or product recommendations. Because this technology risks reinforcing injustice or discrimination against certain groups, *muamalah* principles, such as justice and *maslahah*, can be used as measures to assess the fairness and social benefits of these digital interactions. However, research discussing *muamalah* in the context of artificial intelligence is still very limited. Finally, *muamalah* values are not just classical theories, but can also be integrated into current digital business ethics standards, including in the fields of marketing, customer service, and interactions between businesses and consumers on digital platforms. When these values are adopted and adapted to the needs of the times, they can become relevant and normative ethical guidelines for building business behavior that not only complies with the law but also upholds moral values. (Anwar, 2025)

DISCUSSION

The development of the digital business landscape shows that technology-based economic activities have expanded significantly, covering online transactions, digital payment systems, data management, algorithm-based marketing, and cyber security regulations. This transformation opens up great opportunities for efficiency and innovation, but at the same time raises ethical challenges such as digital fraud, algorithm manipulation, and misuse of personal data. Therefore, a comprehensive understanding of the scope of digital business is important to ensure that the technology used can provide benefits without neglecting aspects of consumer protection, transparency, and fairness in transactions.

Studies on muamalah fiqh emphasize that sharia principles have strong relevance as guidelines for business actors in the digital era. Islamic commercial law provides a normative framework in the form of rules on contracts, prohibitions on gharar (uncertainty), the requirement for honesty, trustworthiness, justice, and social responsibility that can guide business actors to avoid engaging in harmful, manipulative, or exploitative digital practices. In the context of online transactions that rely heavily on trust and electronic information, muamalah principles help provide clear boundaries on what is permissible and what is not, including the need for clarity in digital contracts, transparency of information, and protection of user rights. Thus, muamalah jurisprudence has proven to be an effective ethical and legal guideline for modern business activities.

Basic muamalah values such as trustworthiness, *ṣidq* (honesty), justice, prohibition of gharar, and *maslahah* form the ethical foundation that is essential for creating a fair, transparent, and responsible digital business ecosystem. The application of these values can guarantee consumer data protection, prevent information manipulation, and ensure that technologies such as algorithms and big data are used ethically and do not harm society. Muamalah values also encourage digital companies to prioritize the public interest, maintain a balance of interests, and build long-term trust with consumers. Thus, these values are not only moral principles, but also practical guidelines for overcoming increasingly complex ethical challenges in digital business.

This section is also a significant part of the research articles and is also usually the longest part of an article. A discussion of the research presented in this section is the result the process of data analysis, such as statistical calculations or other methods for the achievement of its study. Please present the discussion narratively.

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