



Implementation and Interpretation of Sharia Values in Online Businesses among Young Entrepreneurs (Study of Street Vendors in Bengkalis District)

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Abstract

This study aims to analyze the implementation of sharia values in online businesses among young street vendors in Bengkalis District. The rapid development of digital business requires entrepreneurs not only to focus on profit but also to apply Islamic business ethics in trading activities. This study used a qualitative research method with a descriptive approach. Data were collected through interviews with 10 young entrepreneurs running online businesses. The results showed that the respondents had implemented sharia values in their business activities, including honesty, price transparency, fairness, good service, trustworthiness, and responsibility toward customer orders. The implementation of these values was considered capable of increasing consumer trust, customer loyalty, and business sustainability in the digital era. This study concludes that sharia values remain relevant in online business practices and can serve as an important foundation for creating ethical, fair, and sustainable economic activities.

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Introduction

The development of information technology and the internet has brought about significant changes in people's economic activities, including trade and business patterns. The presence of social media, marketplaces, and digital applications makes it easier for people to conduct transactions quickly and conveniently. This situation has encouraged the emergence of various online-based businesses run by people from various backgrounds, including young entrepreneurs. Online businesses are considered to offer broad business

opportunities because they do not require large capital, have a broader market reach, and are flexible in their operations. In Indonesia, the development of online businesses continues to increase in line with high internet usage and changes in consumer behavior towards digital transactions (Rifai et al., 2022; Yuli & Aisah, 2025). According to data from the Indonesian Internet Service Providers Association (APJII), internet penetration in Indonesia continues to increase and is a major driving factor in the development of digital commerce in various regions (Rifai et al., 2022; Yuli & Aisah, 2025).

Amidst these developments, the application of Sharia values in business activities has become crucial, especially for the Muslim community. Islam not only regulates worship of Allah SWT but also regulates muamalah activities, including trade and business. From an Islamic economic perspective, business activities must be based on the principles of honesty, justice, trustworthiness, transparency, and avoidance of usury, gharar, and fraud. The application of Sharia values in business aims to create economic activities that are oriented not only toward profit but also toward blessings and the common good. Therefore, Muslim entrepreneurs are required to conduct their businesses in accordance with Sharia principles in all their activities (Qurratulaini, 2024).

Young entrepreneurs play a crucial role in the development of today's digital economy. The younger generation is known to be more adaptable to technological developments and highly creative in creating new business opportunities. In Bengkalis District, the emergence of street vendors who have begun utilizing online media to market their products demonstrates a transformation from traditional business models to digital systems. Vendors no longer rely solely on direct sales, but also utilize social media platforms such as WhatsApp, Facebook, Instagram, and marketplaces to reach a wider consumer base. This phenomenon demonstrates that digitalization has become a crucial part of commercial activities, including in the small and informal business sectors.

However, the growth of online businesses also presents various challenges in implementing Sharia values. Increasingly fierce business competition often leads some business owners to ignore Islamic business ethics, such as providing inaccurate product information, price manipulation, a lack of transaction transparency, and late delivery. Furthermore, some young entrepreneurs still understand Sharia only as a matter of what constitutes halal (permissible) and haram (forbidden) products, even though Sharia values also encompass behavior and ethics in running a business. This situation indicates that understanding and implementing Sharia values in online businesses still requires greater attention to ensure that business practices remain in accordance with Islamic principles (Nurdiana et al., 2025).

Several previous studies Apriliani and Safar (2024) and Wardani and Ridwan (2022) explain that the application of Islamic business ethics can increase consumer trust and business sustainability. Values such as honesty, responsibility, and good service are important factors in building customer loyalty in online businesses. Furthermore, businesses run based on Sharia principles are also considered more capable of creating harmonious relationships between sellers and buyers. However, previous studies have focused more on the application of Islamic business ethics in formal MSMEs, large marketplaces, and digital businesses in general. Research specifically examining the implementation and interpretation of Sharia values among young entrepreneurs in the informal sector, particularly street vendors who utilize online media for their business activities, is still relatively limited.

Previous research has primarily focused on the implementation of Islamic business ethics in formal small and medium-sized enterprises (SMEs), large marketplaces, and digital business owners in general. These studies generally focus on aspects such as sharia compliance, consumer trust, and digital marketing strategies in online businesses. However, research that specifically examines the implementation and interpretation of Islamic values among young entrepreneurs in the informal sector, especially street vendors who use online

media for business activities, is still relatively limited. Padahal, kelompok usaha ini memiliki karakteristik yang unik, yaitu berada pada sektor informal, tetapi mulai beradaptasi dengan perkembangan teknologi digital. Therefore, this study was conducted to address this research gap by examining how young street vendors in the Bengkalis district implement and interpret Islamic values in their online business practices.

Based on this description, this research is crucial to understand how young entrepreneurs, especially street vendors, implement Sharia values in their online business activities in Bengkalis District. Furthermore, this research aims to understand how these entrepreneurs interpret Sharia values in their business practices. This research is expected to contribute to the development of Islamic economic studies, particularly regarding Sharia-based online business practices in small and informal businesses.

Literature Review

Online Business

Online business is the activity of trading goods or services through the internet and digital platforms, such as marketplaces, social media, and e-commerce applications. The development of digital technology has made it easier for people, especially the younger generation, to run businesses without having to own a physical store. In practice, online businesses not only focus on economic profit but also require ethics, trust, and transparency in transactions between sellers and buyers (Jabat et al., 2022). From an Islamic economic perspective, online business is considered a permissible form of muamalah (transactions) as long as it does not contain elements of usury, gharar (uncertainty), fraud, or practices that harm others. Islam grants its followers the freedom to engage in economic activities as long as they comply with Sharia principles. Therefore, online businesses are required to maintain honesty, trustworthiness, and provide clear product information to consumers.

Research Putri and Putri (2025) on the implementation of sharia in online businesses shows that the application of Islamic values can create fairer and more reliable transactions. Research on the implementation of maqasid sharia in online businesses explains that digital businesses can operate according to Islamic principles if they consider the protection of religion, life, intellect, descendants, and property. Furthermore, the development of digital businesses has also encouraged the emergence of sharia-compliant entrepreneurship models that emphasize ethics, social responsibility, and business sustainability.

In the context of this research, the online business referred to refers to the trading activities carried out by young entrepreneurs in the street vendor sector in Bengkalis District, utilizing digital media for promotion and transactions. The use of social media platforms such as WhatsApp, Facebook, Instagram, and marketplaces is a crucial part of their business development.

The growth of online businesses in Indonesia is also supported by increasing internet usage and changing consumer consumption patterns, which are increasingly opting for digital transactions due to their practicality and efficiency. This presents significant opportunities for young entrepreneurs to develop businesses with relatively low operational costs and broader market reach. However, this convenience also presents challenges, such as increasingly fierce competition and the emergence of business practices that are less compliant with Sharia ethics. Therefore, young entrepreneurs need to have a solid understanding of Islamic business principles so that their online business activities are not solely profit-oriented but also foster consumer trust, business blessings, and social responsibility within the community (Shakira et al., 2023).

Implementation of Sharia Values on Digital Platforms

The implementation of Sharia values on digital platforms is the application of Islamic principles to technology-based business activities. These values include honesty (shiddiq), trustworthiness (amanah), justice, transparency, responsibility, and the avoidance of usury (riba), gharar (gharar), and fraud in transactions. In digital businesses, the implementation of Sharia values is crucial because interactions between sellers and buyers are indirect, making them vulnerable to misuse of information and product ambiguity (Barokah, 2025).

Sharia business ethics teaches that economic activity is not solely aimed at profit, but also as a form of worship and moral responsibility to Allah SWT and fellow human beings. Therefore, online businesses must ensure that the products they market are halal, that prices are fair, and that the information provided reflects actual conditions.

Research Prasetia and Abdullah (2022) on Sharia business ethics in the marketplace explains that there are four main principles that must be applied in digital transactions: the principle of monotheism, balance, free will, and responsibility. Furthermore, research Mardiyah et al. (2025) discussing the jurisprudence of muamalah in digital transactions states that online buying and selling is permissible if it meets the pillars and conditions of the Sharia-compliant contract, such as clarity of the goods, price, and agreement between both parties.

The implementation of Sharia values in digital platforms can be seen in how entrepreneurs promote products honestly, provide good service to consumers, maintain product quality, and avoid manipulating testimonials or engaging in fraud. Young entrepreneurs who implement Sharia values in their online businesses tend to build long-term relationships with customers because trust is a key factor in digital transactions.

In today's digital era, the implementation of Sharia values is also a factor that can improve a business's positive image in the public eye. Consumers tend to have more trust in businesses that provide transparent product information, maintain product quality, and are responsible for every transaction. This trust is crucial for maintaining customer loyalty in highly competitive online businesses (Rahman et al., 2025). Therefore, the implementation of Sharia values serves not only as a moral guideline for business but also as a strategy for creating sustainable, professional businesses that align with Islamic economic principles.

The Meaning of Sharia Values by Young Entrepreneurs

Understanding sharia values is how individuals understand, internalize, and apply Islamic principles in their daily lives, including business activities. For young entrepreneurs, sharia values are understood not only as rules regarding what is halal (permissible) and what is haram (forbidden), but also as ethical guidelines for conducting business honestly, fairly, and responsibly. Young entrepreneurs play a crucial role in the development of the digital economy because they are more familiar with modern business technology and innovation. However, amidst increasingly fierce business competition, challenges arise in maintaining moral values and business ethics. Therefore, understanding sharia values is a crucial foundation for ensuring business activities remain in accordance with Islamic teachings (Indranata & Safitri, 2022; Laksono & Muttaqin, 2024).

Research (Farhan et al., 2025) on sharia entrepreneurship explains that young entrepreneurs are beginning to view sharia principles as the foundation for building sustainable businesses and achieving business success. Values such as trustworthiness, honesty, social responsibility, and fairness are considered capable of increasing consumer trust while maintaining a business's reputation in the digital age. Furthermore, the meaning of sharia is also reflected in business actors' awareness to avoid manipulation, the sale of illicit goods, and misleading promotions.

In this study, young street vendors in Bengkalis District will analyze the interpretation of Sharia values based on their understanding of Islamic principles in online business and how these values are applied in their daily business activities. This interpretation can be seen

in their attitudes, behaviors, and business decisions when interacting with consumers through digital platforms.

The interpretation of Sharia values by young entrepreneurs is also influenced by their social environment, religious education, and experience in running a business. The better a person's understanding of Islamic teachings, the greater their awareness of implementing Sharia ethics in their business activities. In the context of online business, this understanding is evident in how entrepreneurs maintain polite communication with consumers, fulfill promises regarding delivery, and prioritize honesty in every product promotion. Thus, Sharia values are understood not only as a religious obligation but also as a guideline for building a trustworthy, sustainable business that benefits the wider community (Indranata & Safitri, 2022; Tobing & Marliyah, 2023).

Methodology

This study employed a qualitative approach with field research. The qualitative approach was chosen because it aimed to deeply understand the implementation and interpretation of Sharia values in online businesses run by young entrepreneurs among street vendors in Bengkalis District. Through this approach, researchers were able to obtain a concrete picture of the informants' behavior, understanding, and business practices in digital-based trading activities. The research was conducted in Bengkalis District, focusing on young entrepreneurs who utilize social media and digital platforms for promotion and business transactions.

The data sources in this study consist of primary and secondary data. Primary data were obtained directly through in-depth interviews with young street vendor entrepreneurs who run online businesses. Informants were selected using a purposive sampling technique, namely selecting informants based on certain criteria, such as productive age, actively running an online business, and using digital platforms in their business activities. In addition to interviews, researchers also observed the online business activities carried out by informants, such as the form of promotion, customer service, and how to convey product information. Secondary data were obtained from books, scientific journals, articles, and other documents related to online business, Islamic business ethics, and sharia economics.

The data analysis technique in this study uses an interactive analysis model that includes data reduction, data presentation, and conclusion drawing. Data obtained from interviews and observations were first classified according to the research focus, then analyzed to find patterns and meaning related to the implementation of sharia values in online businesses. To maintain data validity, this study used source triangulation and method triangulation techniques, namely comparing the results of interviews and observations to ensure the data obtained are more valid and reliable. With this method, it is hoped that the study will provide an objective picture of sharia-based online business practices among young street vendor entrepreneurs in Bengkalis District.

Results and Discussion

Based on initial observations of street vendors in Bengkalis District, it was found that most young entrepreneurs have utilized social media as a marketing and sales tool. However, it remains unclear whether these business practices consistently implement Sharia principles. Therefore, researchers conducted in-depth interviews with 10 respondents. The interviews revealed that the implementation of Sharia values such as honesty, price transparency, fairness, trustworthiness, and good service are understood and applied in daily business activities.

Based on interviews with 10 young street vendors in Bengkalis District, findings indicate that the implementation of Sharia values in online businesses has been understood and effectively implemented in daily business activities. In general, the respondents' answers

followed a similar pattern: they view business not merely as a means of seeking profit, but also as a form of moral and religious responsibility. Seven out of 10 respondents stated that running a business requires honesty, good service, and maintaining customer trust for long-term sustainability. One respondent stated, "Nowadays, selling online isn't just about seeking profit; you have to be honest and build customer trust so they'll come back." This is evident in the way they interact with customers, providing product information, setting prices, fulfilling orders, and maintaining good relationships with consumers. This demonstrates that young entrepreneurs are aware that business success is measured not only by sales turnover but also by customer trust and the blessings of the business. These findings demonstrate that Sharia values are still relevant in modern trade practices, particularly in today's rapidly growing online businesses. Saputra et al. (2022) explained that the application of Islamic business ethics in digital commerce can create better relationships between sellers and consumers and increase customer trust.

One of the most dominant values found in this study was honesty. All respondents stated that they strive to explain the product's condition truthfully to buyers, including the quality, size, material, color, and any possible flaws. Eight out of 10 respondents emphasized that honesty is a key factor in preventing customer disappointment upon receipt. One respondent stated, "If the item has a slight defect, I'll let you know first. This way, the customer knows and doesn't feel cheated." They recognized that providing clear and honest information will help buyers make informed decisions and prevent disappointment upon receipt. In online businesses, buyers cannot inspect the item directly, making seller honesty a crucial factor. Rafki et al. (2022) stated that honesty in online transactions significantly influences consumer trust and repeat purchase decisions. If a seller provides exaggerated or unrealistic information, customers may lose trust and be reluctant to make repeat purchases. Therefore, honesty is a key asset in building long-term relationships with consumers.

These findings align with Imam Al-Ghazali's view, which emphasizes that a trader must honestly describe the condition of goods and is prohibited from concealing product defects for profit. According to him, trade conducted with honesty brings blessings, while fraud only provides short-term profits but damages a business's reputation. In the context of online business, this view is especially relevant because transactions are conducted digitally without face-to-face interaction. Consumers rely heavily on product descriptions, photos, and explanations provided by sellers. Nurul and Ihwanudin (2022) explain that the principle of honesty in Islamic business ethics is a crucial foundation for maintaining the sustainability of digital businesses. Therefore, business owners who uphold honesty are actually implementing Sharia principles as well as effective business strategies to retain customers.

In addition to honesty, the research also shows that price transparency has been implemented by respondents. The majority of respondents, namely 6 out of 10, stated that they always clearly list product prices in every merchandise upload so that buyers can know the cost without having to ask again. One respondent said, "If the price is clear, buyers can easily browse and immediately know whether it's worth their money." This price transparency is considered to make it easier for customers to compare products, consider financial capabilities, and make quick purchasing decisions. Hana and Mufidah (2025) explained that price transparency in online businesses can increase consumer trust by making the transaction process clearer and more professional. Respondents also recognized that hidden or variable prices can arouse customer suspicion. By listing prices openly, transactions become more practical, efficient, and professional. This demonstrates that young entrepreneurs understand the importance of transparency in online business competition.

This practice aligns with Imam Nawawi's view, which explains that price clarity is one of the requirements for a valid sale and purchase in Islam. In Islamic jurisprudence (fiqh muamalah), unclear prices can create an element of *gharar*, or uncertainty, which is

prohibited because it has the potential to harm one of the parties. Price clarity also reflects fairness between the seller and the buyer, as each party is aware of their rights and obligations from the outset of the transaction. In the context of online businesses, clearly listing prices demonstrates that business actors have implemented sharia principles, which emphasize transparency of information. In addition to fulfilling religious requirements, this practice also increases consumer convenience when shopping digitally.

The value of fairness was also a key finding in this study. Seven out of ten respondents stated that they strive to treat all customers equally, regardless of background, social status, or purchase amount. This fairness includes providing the same price, providing equal service, and resolving customer complaints in a proportional manner. One respondent stated, "I treat everyone the same, regardless of who they are." Respondents understand that customers feel valued when treated fairly. This attitude is crucial in online businesses because customers have many other sellers offering similar products. If customers feel unfairly treated, they can easily switch to another store. Therefore, fairness is a crucial element in maintaining customer loyalty. This is in line with the opinion of Ritonga and Jamal (2025) which states that the principle of justice in Islamic business ethics is the basis for creating healthy and mutually beneficial trade relations.

This view aligns with Ibn Khaldun's thinking, which states that justice is the foundation for the development of economic activity and social welfare. According to him, injustice in commerce, such as price manipulation, customer discrimination, or reduced product quality, will damage the market and erode public trust. In online businesses, justice is reflected in fair prices, consistent service, and the seller's willingness to handle customer complaints tactfully. Thus, the respondents' practices demonstrate that they are not solely profit-oriented but also maintain ethics and balance in business relationships.

Interview results also showed that respondents place a high value on customer service quality. Eight out of 10 respondents stated that friendly and prompt service is key to customer satisfaction. They strive to answer customer questions politely, provide easy-to-understand explanations, respond to messages promptly, and help customers choose products that meet their needs. One respondent said, "If a customer's chat takes a long time to respond to, they usually move on to another store." Business owners recognize that good service can create a pleasant shopping experience. In online businesses, service quality is crucial because interactions often occur via chat or social media. Customers tend to choose sellers who are responsive, friendly, and easy to communicate with. Therefore, good service is a determining factor in business success in the digital era. Munawaroh et al. (2022) explained that friendliness, good service, and a trustworthy attitude are important parts of implementing Islamic business ethics in trading activities.

From an Islamic perspective, good service is part of noble morals in transactions. Imam Al-Ghazali explained that merchants should be gentle, friendly, and make things easy for customers. This attitude reflects the value of *ihsan*, which means doing one's job to the best of one's ability and benefiting others. If service is provided with patience and friendliness, customers will feel appreciated and have a positive impression of the business. Therefore, good service is not only economically valuable but also an act of worship, as it is done with the intention of benefiting others.

Furthermore, responsibility for customer orders is also an important part of implementing Sharia values. All respondents stated that they strive to fulfill orders as agreed, both in terms of quantity, product quality, and delivery time. Six out of 10 respondents emphasized that if there is a delay, they will immediately notify the customer. One respondent stated, "If the item is late, I notify the customer first so the buyer doesn't have to wait without news." This demonstrates an awareness that responsibility does not end after payment is received, but continues until the item reaches the buyer safely.

These findings align with Wahbah Az-Zuhaili's view that fulfilling agreements and fulfilling transaction obligations is part of the Islamic mandate. Sellers who fail to fulfill

orders as agreed can be considered violating consumer rights and violating the principle of fairness. In online businesses, trust plays a crucial role because the relationship between sellers and buyers is built on trust. When trust is maintained, customers will feel safe to transact again. Conversely, if trust is neglected, a business's reputation can be quickly damaged through negative reviews or the spread of bad customer experiences. Retnowati et al. (2023) explains that the fulfillment of contracts and responsibilities in business transactions is a form of protection of rights between parties in a business relationship.

Respondents also stated that implementing Sharia values is crucial in online businesses because it can increase customer trust. Nine out of 10 respondents stated that customers prefer to shop with sellers who are honest, fair, and responsible. One respondent said, "If customers trust you, they won't just buy once, but will become regular customers." Customer trust is a valuable asset in the digital business world, as word-of-mouth and positive reviews significantly influence business growth. Business owners realize that satisfied customers will not only buy again but also recommend the store to others. Therefore, implementing Sharia values is not just a religious obligation but also a smart and sustainable business strategy.

Overall, the results of this study indicate that young street vendors in Bengkalis District have interpreted online business as an economic activity that must be carried out in harmony with religious values and social ethics. The implementation of the values of honesty, fairness, trustworthiness, good service, price transparency, and responsibility demonstrates that Sharia principles remain relevant in the digital era. These values not only impact business success but also contribute to customer loyalty, enhanced business reputation, and long-term business sustainability. Therefore, the implementation of Sharia values can be an important foundation for the development of small and medium enterprises amidst increasingly fierce digital economic competition.

This research contributes academically to the development of Islamic business ethics studies in the digital-based informal business sector, particularly among young entrepreneurs operating street vendors. Furthermore, it demonstrates that the implementation of Sharia values is not only relevant to large corporations or formal institutions but can also be applied to small businesses facing digital business competition.

Conclusion

Based on the results of a study conducted on 10 young street vendor entrepreneurs in Bengkalis District, it can be concluded that the implementation of Sharia values in online businesses has been effectively implemented in daily business activities. These values include honesty, price transparency, fairness, good service, trustworthiness, and responsibility in fulfilling customer orders. Business owners are not only focused on economic profit but also consider ethics, morals, and religious responsibilities in running their businesses. The application of these Sharia values has been proven to foster good relationships between sellers and consumers and increase customer trust in their businesses.

This study also shows that Sharia values remain highly relevant for the development of online businesses in the digital era. Honesty in providing product information, price transparency, fair treatment of customers, and friendly and responsive service are important factors in building customer loyalty and maintaining business sustainability. In addition to positively impacting business development, the application of Sharia principles also creates a sense of security and comfort for consumers in online transactions. Thus, the application of Sharia values can be an important foundation for the development of small and medium enterprises, particularly online businesses.

This study is limited by the relatively small number of informants and its focus on street vendors in Bengkalis District. Therefore, future research is expected to involve a wider range of respondents and examine the implementation of Sharia values in various types of

digital businesses to obtain more comprehensive results. Furthermore, business owners are expected to continue to maintain and improve the application of Islamic business ethics to create economic activities that are not only materially profitable but also provide blessings, justice, and benefits to the wider community.

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