

# Virtual Integrity: A Study of Islamic Business Ethics and Consumer Trust in the Digital Economy

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## ABSTRACT

### Keywords:

Islamic business ethics; MSMEs; consumer trust; digital economy; business relations

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The development of the digital economy has changed the pattern of interaction between sellers and consumers in trade activities, especially in the micro, small, and medium enterprises (MSMEs) sector. Transactions that take place online cause business relationships to increasingly depend on the level of consumer trust in the seller. This condition makes the application of business ethics an important factor in maintaining business sustainability. This research aims to analyze Islamic business ethics practices in MSME activities and understand how the relationship of trust between sellers and consumers is formed in digital transactions. The research uses a qualitative approach with a descriptive type of research. The data was collected through in-depth interviews, documentation, and findings in the field of MSME actors and consumers involved in digital transactions. The results of the study show that there are three main practices that play a role in building a relationship of trust between sellers and consumers, namely transparency of product information, seller responsibility for consumer satisfaction, and consumer trust as social capital in business sustainability. The findings of this study show that the application of Islamic business ethical values not only serves as a moral guideline, but also becomes an important strategy in strengthening consumer loyalty and improving the reputation of MSMEs in the digital economy ecosystem.

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## INTRODUCTION

The development of digital technology in the last two decades has brought significant changes to the pattern of people's economic activities, including in the micro, small, and medium enterprises (MSMEs) sector. Digital transformation allows businesses to market their products more widely through various platforms such as marketplaces, social media, and online commerce applications. This phenomenon not only changes the way sellers interact with consumers, but also forms a new, more complex pattern of relationships in the process of economic transactions. In digital commerce systems, interactions between sellers and consumers often take place without face-to-face, so trust is an important

factor that determines the success of transactions. This condition demands business practices that are not only oriented towards economic profit, but also uphold ethical values in trading activities. In the context of MSMEs, the application of business ethics is important because business actors play a direct role in building long-term relationships with consumers. The phenomenon of increasing digital commerce activities also poses new challenges related to product information transparency, seller responsibility to consumers, and efforts to maintain customer trust in online transactions. Therefore, the practice of business ethics in MSME activities is an important issue that needs to be studied in depth to understand how the relationship of trust between sellers and consumers is formed in the ever-growing digital economy ecosystem.

Islamic business ethics is a set of moral values that govern economic activities to run fairly, honestly, and responsibly. This principle emphasizes the importance of integrity in transactions, information disclosure, and a commitment not to harm other parties in trading activities. In the perspective of Islamic economics, business activities are not only seen as economic activities, but also as part of moral practices that have social and spiritual dimensions. Values such as honesty (*ṣidq*), trust, responsibility, and justice are basic principles that must be upheld in running a business. The application of these principles is becoming increasingly important in the context of digital commerce that brings together sellers and consumers through online transaction systems. According to (Mufidah et al., 2025; Yustanto et al., 2024), Islamic business ethics have an important role in building consumer trust because the principles of transparency and responsibility contained in it are able to create more sustainable economic relationships. In addition, (Sekar Sari, 2025; Yuwono et al., 2025) explained that the application of ethical values in digital commerce activities can improve business reputation and strengthen customer loyalty. In the context of MSMEs, Islamic business ethics not only serve as moral guidelines, but also as business strategies that help business actors build long-term relationships with consumers through honest and responsible trade practices.

The study of business ethics in digital commerce activities has been the focus of various researchers in recent years. Research conducted by (Fitri & Ananta, 2025; Tyastuti et al., 2026) shows that the transparency of product information in online commerce has a significant influence on the level of consumer trust. Consumers tend to trust sellers who provide product information clearly, including about the quality, price, and condition of the goods being marketed. Meanwhile, (Firza Aulia Syaharani et al., 2025; Rahayu, N. K., & Sumadji, 2019) Found that the seller's responsibility for post-transaction service is an important factor in maintaining customer loyalty on digital commerce platforms. Other research conducted by (Anwar Taufik, 2022; Ratnasari & Ali,

2025) It also shows that seller reputation and customer reviews have a big influence on consumers' purchasing decisions on the marketplace. In addition, a study conducted by (Sekar Sari, 2025; Shabrina Az-Zahra, 2024) emphasized that the application of Islamic business ethics values such as honesty and trust is able to increase consumer trust in online trading activities. Several other studies also show that consumer trust is one of the main factors that affect the sustainability of MSME businesses in an increasingly competitive digital economy ecosystem.

Although various studies have discussed business ethics in digital commerce, most studies still focus on aspects of consumer behavior or marketing strategies in e-commerce activities. Research that specifically examines the relationship of trust between sellers and consumers in the perspective of Islamic business ethics on MSME practices is still relatively limited (Rasha & Suwar, 2025). Some previous research has highlighted more technical factors such as the quality of digital services, payment systems, and promotional strategies in online trading platforms. In fact, in the context of MSMEs based on social interaction between sellers and consumers, the aspect of business ethics has an important role in building a sustainable relationship of trust (Hasna Lutfi Indriani et al., 2024; Sec. 2025). In addition, some previous research also tends to use a quantitative approach that focuses on measuring certain variables, so it has not explored the experiences and perspectives of business actors and consumers in depth. Therefore, this study offers novelty by examining Islamic business ethics practices in MSME activities through a qualitative approach that focuses on the experiences of business actors and consumers in building trust relationships in digital transactions.

This research aims to analyze Islamic business ethics practices in micro, small, and medium business activities in the digital economy era, especially in the context of the relationship of trust between sellers and consumers. The main focus of this research lies in how MSME actors apply business ethical values such as transparency, responsibility, and honesty in the digital transaction process. In addition, this study also seeks to understand how consumers interpret these ethical practices in their transaction experience. Using a qualitative approach, this study seeks to explore in depth the experience of business actors and consumers in building business relationships based on trust. Through an analysis of digital transaction practices carried out by MSME actors, this research is expected to provide a more comprehensive picture of the dynamics of the relationship between sellers and consumers in the digital trade ecosystem.

The study of business ethics in the practice of MSMEs in the digital economy era is becoming increasingly important along with the increase in online trading activities in various economic sectors. The development of digital technology has created new opportunities for businesses to expand their market

reach, but at the same time it also presents new challenges related to consumer trust in transactions that take place without direct interaction. In these conditions, the practice of business ethics is an important factor that can determine the success or failure of a business. For MSME actors, maintaining consumer trust is not only related to the quality of the products offered, but also to integrity and responsibility in carrying out business activities. Therefore, understanding how Islamic business ethical values are applied in digital commerce practices becomes essential to explain how the relationship of trust between sellers and consumers is formed in the context of the modern economy. This research is expected to contribute to enriching the study of Islamic business ethics as well as providing practical implications for MSME actors in developing sustainable business strategies.

## **METHOD**

This research uses a qualitative approach with a descriptive research type that aims to understand in depth the practice of Islamic business ethics in micro, small, and medium enterprises (MSMEs) activities in the digital economy era (Davinata & Rohman, 2025; Gunawan et al., 2025). The qualitative approach was chosen because this study seeks to explore the meaning, experience, and perspectives of business actors and consumers related to trust relationships in digital business transactions. Through this approach, researchers can gain a comprehensive understanding of how Islamic business ethical values such as honesty, responsibility, and trust are applied in digital trading practices (Nurhalisa & Sakti, 2025; Sec. 2025). Descriptive research is used to describe phenomena that occur systematically based on empirical data obtained from the field. Thus, this study not only identifies business practices carried out by MSME actors, but also explains the dynamics of the relationship between sellers and consumers in building trust in the digital transaction system.

The material object in this study is the practice of Islamic business ethics applied by MSME actors in carrying out trading activities on digital platforms. This study focuses on aspects of product information transparency, seller responsibility to consumers, and the formation of trust in transaction relationships (Fitri & Ananta, 2025; Juraidah et al., 2025). Meanwhile, the research subjects consist of MSME actors who run businesses through digital media such as marketplaces and social media, as well as consumers who make transactions on these platforms. The selection of informants is carried out purposively by considering their involvement in digital transaction activities. Thus, the research informants include MSME sellers who actively market products online and consumers who have experience making purchases through digital platforms (Farida, 2022). This approach allows researchers to obtain relevant data on business practices and the dynamics of the relationship between sellers and

consumers in the context of the digital economy.

The data collection techniques in this study were carried out through three main methods, namely in-depth interviews, documentation, and field data collection. In-depth interviews were conducted with MSME actors and consumers to obtain information related to their experience in conducting digital business transactions as well as their views on business ethics practices in trading activities. Documentation is used to complement research data through the collection of various written sources such as customer reviews, product descriptions on digital platforms, and transaction track records available on marketplaces or social media. In addition, the researcher also collected field data related to digital sales practices carried out by MSME actors, including the form of communication between sellers and consumers and the service patterns provided to customers. The combination of various data collection techniques allows researchers to obtain a more comprehensive picture of business ethics practices in MSME activities in the digital economy era.

Data analysis in this study is carried out in stages through the process of data reduction, data presentation, and conclusion drawn. At the data reduction stage, the researcher selects and groups interview data, documentation, and field findings that are relevant to the focus of the research. Furthermore, the data that has been sorted is presented in the form of a thematic narrative to identify patterns that appear in the ethical practices of MSME businesses. The last stage is the drawing of conclusions which is carried out by interpreting the meaning of research findings related to the relationship of trust between sellers and consumers in digital transactions. To improve the validity of the data, this study uses a data triangulation technique by comparing information obtained from various sources, namely MSME actors, consumers, and documentation data available on digital platforms. Through this triangulation, researchers can ensure the consistency of information and obtain a more objective picture of business ethical practices in MSME activities in the digital economy era.

## **RESULT**

### **Transparency and Honesty in Digital Transactions**

Transparency and honesty are the main principles in Islamic business ethics which emphasizes the disclosure of information between sellers and consumers in every transaction activity. In the context of MSMEs in the digital economy era, transparency is not only related to honesty about product quality, but also includes clarity of prices, product descriptions, payment methods, and delivery mechanisms. This principle is especially important because the interaction between sellers and consumers often takes place without face-to-face. Therefore, consumer trust in MSME actors is largely determined by the extent to

which sellers are able to convey product information honestly and not misleadingly. In digital commerce practices, transparency is the main foundation that forms a relationship of trust between sellers and consumers. Thus, the practice of honesty in delivering product information not only has an impact on consumer satisfaction, but also determines the long-term sustainability of MSME businesses.

Based on the results of interviews conducted with MSME actors, honesty in conveying product information is one of the main factors in maintaining long-term relationships with consumers. Business actors realize that digital transactions demand greater trust than direct transactions. This is because consumers cannot see the product directly before making a purchase. This was expressed by one of the MSME sellers as follows: "I always write the condition of the product honestly in the online store, including if there are small shortcomings in the goods. I think honesty is important so that buyers don't feel cheated." Similar statements were also conveyed by other MSME sellers who emphasized the importance of price transparency and product quality. "If selling online is clear from the beginning, the price is clear, the quality of the goods is explained, so that buyers trust and want to buy again in the future." This shows that honesty in delivering product information is an important practice in building a relationship of trust between sellers and consumers.

Through the results of the interview conducted with the informant above, it can be seen that honesty practices are the main strategy used by MSME actors to maintain consumer trust in digital transactions. The informant emphasized that the open delivery of product information is able to minimize the potential for consumer dissatisfaction after the transaction is made. In addition, transparency is also seen as an effort to maintain the reputation of a business on digital platforms that rely heavily on customer reviews. In practice, honesty is not only understood as a moral value, but also as a practical strategy that helps maintain business sustainability. Informants show awareness that consumers in the digital age have broad access to information and can easily compare products from different sellers. Therefore, transparency is considered the most effective way to maintain consumer loyalty and avoid transaction conflicts.

Results in the field show that most MSME players who are active in digital platforms such as marketplaces and social media have implemented various forms of transparency in their sales practices. Some sellers display photos of the original product without excessive visual engineering and include detailed product descriptions. In addition, several business actors also provide additional information about the condition of the goods, size, materials, and estimated delivery time. Other findings suggest that sellers who consistently provide product information openly are likely to receive positive reviews from

consumers. The review then becomes an important factor that encourages other potential buyers to make a transaction. Thus, transparency practices carried out by MSME actors not only have an impact on consumer satisfaction, but also strengthen business reputation in the digital trade ecosystem.

**Table 1. Transparency and Honesty in Digital Transactions**

<b>Forms of transparency</b>	<b>The impact</b>
Clear product description	Increase consumer confidence
Photos of the original product without manipulation	Reduce customer complaints
Open pricing information	Make it easier for consumers to make decisions
Quick response to consumer inquiries	Increase customer satisfaction

The results of the study show that transparency and honesty are important elements in building trust relationships between sellers and consumers in MSME practices in the digital economy era. Business actors who convey product information openly tend to gain a higher level of trust from consumers. This is reflected in the increase in customer satisfaction and positive reviews that strengthen the company's reputation on digital platforms. In addition, transparency practices also function as a mechanism to prevent transaction conflicts that often occur in online commerce. The pattern of research findings shows that honesty in the delivery of product information is not only seen as an ethical value, but also as a practical strategy that contributes to business sustainability. Thus, the application of the principle of transparency in MSME practices is an important factor in building sustainable and mutually beneficial business relationships between sellers and consumers.

### **Seller's Responsibility for Consumer Satisfaction**

The seller's responsibility for consumer satisfaction is one of the important principles in Islamic business ethics practices that emphasizes the commitment of business actors to ensure that the goods or services traded provide benefits and do not cause losses to buyers. In the context of MSME practices in the digital economy era, the seller's responsibility is not only limited to the sales process, but also includes service after the transaction is made. This includes clarity of communication with consumers, willingness to provide solutions in case of product mismatches, and efforts to maintain the quality of the products sold. In a digital commerce system that minimizes face-to-face interaction, seller responsibility is an important factor in maintaining a relationship of trust with consumers. Therefore, the practice of responsibility in service and transaction problem solving is an important indicator in building a business reputation and

maintaining consumer loyalty in the long term.

Based on the results of interviews conducted with several MSME actors, the responsibility of sellers for consumer satisfaction is one of the important factors in maintaining long-term relationships with customers. The informants stated that after-transaction service is an integral part of the sales process in a digital business. Sellers realize that consumer satisfaction greatly determines the sustainability of their business. This was expressed by one of the online MSME sellers as follows: "If there is a buyer who complains because the goods are damaged or not suitable, I usually immediately offer a replacement or refund so that the buyer does not feel disadvantaged." The same thing was also conveyed by other online MSME sellers who emphasized the importance of maintaining communication with consumers after transactions. "I think after-sales service is important. If buyers feel well served, they will usually return to buy products in our store." This shows that the seller's responsibility for service and the resolution of transaction problems is an important factor in building consumer satisfaction.

Through the results of the interview conducted with the informant above, it can be seen that MSME actors have an awareness that responsibility for consumer satisfaction is an important part of digital business practices. The informant emphasized that resolving transaction issues, such as replacing goods or refunds, is a step that is often taken to maintain good relations with consumers. In addition, good communication with buyers is also seen as an important factor in reducing potential transaction conflicts. Business actors realize that consumer dissatisfaction can have a direct impact on their business reputation, especially on digital platforms that provide customer review features. Therefore, the seller's responsibility is not only related to the quality of the product, but also includes a responsive attitude to consumer complaints. This practice shows that after-transaction service is an important strategy in maintaining customer loyalty and increasing consumer trust in MSME actors.

Results in the field show that most MSME actors who run their businesses through digital platforms have implemented various forms of responsibility for consumer satisfaction. Some business actors provide responsive communication services through messaging features on marketplaces or social media to answer customer questions and complaints. In addition, the practice of replacing goods is also found if the product received by the consumer is damaged during the delivery process. In some cases, MSME actors also provide compensation in the form of discounts or product bonuses as a form of responsibility for the inconvenience experienced by consumers. These practices show that there are efforts by business actors to maintain good relationships with customers and maintain their business reputation in the digital trade environment. Thus, the seller's responsibility for consumer satisfaction is not only seen in the sales

process, but also in the way the seller handles problems that arise after the transaction takes place.



**Figure 1. Improving MSME Consumer Satisfaction**

The results of the study show that the responsibility of sellers for consumer satisfaction is an important element in business ethics practices in MSMEs operating in the digital economy era. Business actors who are willing to provide solutions to transaction problems tend to gain a higher level of trust from consumers. This can be seen from various practices carried out by sellers, such as replacing damaged goods, refunds, and communication that is responsive to customer complaints. In addition, the responsibility of sellers also plays a role in maintaining the reputation of the business on digital platforms which is greatly influenced by consumer ratings and reviews. The pattern of research findings shows that after-transaction service has a significant influence on customer loyalty and the sustainability of MSME businesses. Thus, seller responsibility is not only part of business ethics, but it is also an important strategy in building a sustainable business relationship between seller and consumer.

### Consumer Trust as Social Capital of MSMEs

Consumer trust is one of the social capital that has an important role in the sustainability of MSME businesses, especially in the digital economy era which is characterized by transaction interactions that do not always take place directly. In online commerce practices, consumers often make purchasing decisions based on the level of trust in the seller, the store's reputation, and previous transaction experience. Therefore, consumer trust is not only formed through the quality of the products offered, but also through consistent service, good communication, and a positive transaction track record. For MSME actors, consumer trust can

function as a social asset that strengthens the long-term relationship between sellers and customers. This social capital also plays a role in creating consumer loyalty and increasing the likelihood of repeat transactions. Thus, consumer trust is an important factor that not only influences purchasing decisions, but also determines the sustainability of MSME businesses in an increasingly competitive digital economy ecosystem.

Based on the results of interviews conducted with consumers and MSME actors, trust is the main factor that influences consumer decisions in making purchases on digital platforms. In conditions where consumers cannot see the product directly, trust in the seller becomes an important basis in the transaction process. Therefore, the seller's reputation and previous transaction experience greatly influence consumer decisions. This was expressed by one of the consumers as follows: "I usually buy in online stores that I have tried before. If I trust the seller, I don't hesitate to buy again." Another statement also shows that customer reviews are a factor that strengthens trust in sellers. "Before buying, I usually look at comments and judgments from other buyers. If the reviews are good, I'm more confident in buying the product." This shows that consumer trust in sellers is formed through transaction experiences and information available on digital platforms.

Through the results of the interviews conducted with the informants above, it can be seen that consumer trust is formed through previous transaction experiences as well as information available in digital platforms, such as customer reviews and store ratings. Informants emphasize that purchase decisions are often based on the seller's reputation that has been formed from previous interactions with consumers. In addition, the existence of positive reviews from other customers also provides a sense of security for consumers in making transactions. This condition shows that the relationship between the seller and the consumer is not only built through a single transaction, but through a series of interactions that create a positive experience for the customer. For MSME actors, maintaining the quality of products and services is an important way to maintain the level of consumer trust. Thus, consumer trust serves as a factor that drives the formation of long-term business relationships between sellers and customers.

Results in the field show that MSME actors who have a high level of consumer trust generally have a good transaction track record and receive positive reviews from customers. Some online stores display customer testimonials openly as a form of transparency on the quality of the products and services they provide. In addition, business actors are also active in maintaining communication with consumers through message features on marketplaces and social media to answer questions related to the products sold. Other findings

suggest that consumers are more likely to make repurchases at stores that previously provided a satisfying transaction experience. This shows that consumer trust does not only have an impact on one transaction, but also affects the sustainability of the relationship between sellers and customers. Thus, the practice of maintaining a consistent reputation and service is one of the factors that strengthens consumer trust in MSME actors.

**Table 2. Consumer Trust as Social Capital**

<b>Factors that shape consumer trust</b>	<b>Impact on MSMEs</b>
Positive customer reviews	Improve the reputation of the business
Satisfying transaction experience	Drive repurchases
Customer testimonials	Strengthen the confidence of potential buyers
Responsive communication with consumers	Increase customer loyalty

The results of the study show that consumer trust is a very important social capital in the sustainability of MSME businesses in the digital economy era. Consumers tend to make transactions at reputable stores and get positive reviews from previous customers. This trust is formed through a satisfactory transaction experience, consistent product quality, and good communication between sellers and consumers. In addition, the existence of review and testimonial features on digital platforms also plays a role in strengthening consumer perception of seller credibility. The research findings show that consumer trust not only influences initial purchase decisions, but also encourages repeat transactions that strengthen customer loyalty. Thus, maintaining consumer trust is an important strategy for MSME actors to maintain business sustainability and expand market reach in the digital economy ecosystem.

## DISCUSSION

The results of the study show that transparency and honesty in the delivery of product information are the main factors in building consumer trust in MSME practices in the digital economy era. In a digital commerce system that has minimal direct interaction, clarity of information about product quality, prices, and transaction mechanisms is an important means for consumers to assess the credibility of sellers (Firza Aulia Syaharani et al., 2025). The practice of transparency carried out by MSME actors not only serves as a form of ethics in business activities, but also as a strategy to minimize the potential for consumer dissatisfaction after the transaction takes place (Rosandy, 2024). Product information that is conveyed openly is able to create a positive perception of the integrity of the seller and increase the level of customer satisfaction. Thus, the practice of honesty in digital transactions not only contributes to the formation

of consumer trust, but also strengthens the reputation of the business in the increasingly competitive digital commerce ecosystem.

The results of the study also show that the seller's responsibility for consumer satisfaction is an important factor in maintaining the long-term relationship between seller and customer. In digital commerce practice, the seller's responsibilities are not only limited to the sales process, but also include servicing after the transaction takes place (Kurnia & Kansil, 2025). MSME actors who show a responsive attitude to customer complaints, such as providing replacements or refunds, tend to gain a higher level of trust from consumers. This shows that the quality of service after a transaction is an important indicator in assessing the professionalism of business actors. In addition, good communication between sellers and consumers also plays a role in reducing the potential for transaction conflicts and increasing customer satisfaction (Muhamad Faqih Adzkiya1, 2025). Thus, the responsibility of sellers in handling transaction problems is one of the main factors that strengthen the relationship of trust in digital business practices.

The results of the study further show that consumer trust functions as social capital that has an important role in the sustainability of MSME businesses in the digital economy era. Consumer trust is built through a satisfactory transaction experience, seller reputation, and information available on digital platforms such as customer reviews and previous buyer testimonials (M Haris & Andi Azhar, 2025). In the context of digital commerce, consumer confidence not only influences initial purchase decisions, but also determines the likelihood of repeat transactions. Consumers tend to return to making purchases at stores that have provided a positive transaction experience (Asser Trio Simanjuntak & Rudy Badrudin, 2024). Therefore, maintaining product quality, consistent service, and good communication with customers is an important strategy for MSME actors to maintain consumer trust. Thus, consumer trust can be understood as a social asset that strengthens the long-term relationship between sellers and customers.

Based on the results of the discussion analysis, it can be concluded that the practice of business ethics in MSME activities in the digital economy era is influenced by three main aspects, namely the transparency of product information, the responsibility of the seller for consumer satisfaction, and consumer trust as social capital in business relationships. These three aspects are interrelated in forming a relationship of trust between sellers and consumers in digital transactions. The findings of this study contribute to the development of the study of Islamic business ethics in the context of the digital economy by showing that ethical values such as honesty, responsibility, and trust still have strong relevance in modern business practices. In addition, this research also

provides practical implications for MSME actors to develop business strategies that are not only oriented towards economic profits, but also on building sustainable relationships of trust with consumers.

## CONCLUSION

This research shows that the application of Islamic business ethics has an important role in building a relationship of trust between sellers and consumers in the practice of MSMEs in the digital economy era. The results of the study revealed that transparency of product information, seller responsibility for consumer satisfaction, and consumer trust as social capital are the three main elements that form sustainable business relationships. Transparency and honesty in the delivery of product information have been proven to increase consumer trust and minimize potential conflicts in digital transactions. In addition, the seller's responsibility in providing responsive service, including resolving customer complaints, is an important factor in maintaining customer satisfaction and loyalty. In this context, consumer confidence not only influences initial purchase decisions, but also encourages the formation of long-term transaction relationships that strengthen the sustainability of MSME businesses in an increasingly competitive digital economy ecosystem.

Although this study provides a comprehensive overview of Islamic business ethics practices in MSME activities, this study has several limitations. This study uses a qualitative approach with a limited number of informants so that the research findings cannot be generalized widely to all MSME practices in various regions. In addition, the focus of research that focuses on the relationship of trust between sellers and consumers in digital transactions has not yet studied in depth other factors such as the influence of digital platform systems, marketplace algorithms, and market competition dynamics that can also affect business ethics practices. Therefore, further research is recommended to use more diverse methodological approaches, such as a combination of qualitative and quantitative methods, and involve a wider range of informants in order to provide a more comprehensive understanding of the implementation of Islamic business ethics in the digital economy ecosystem.

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completed properly. The author hopes that the results of this research can contribute to the development of Islamic business ethics studies and become a reference for MSME actors in building business practices that are more ethical, sustainable, and oriented towards consumer trust.

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