

Price and Information Transparency in Digital Sharia Trading as an Ethical Challenge for Islamic Business in the Halal Marketplace

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Abstract

The rapid development of digital technology has significantly transformed Sharia-based commercial practices, leading to the rapid growth of halal marketplaces as platforms for Islamic digital trade. While these marketplaces aim to facilitate transactions that comply with Islamic principles, emerging ethical challenges particularly related to price and information transparency have raised critical concerns. In digital environments, consumers depend heavily on information provided by sellers and platforms, creating potential information asymmetry that may undermine the principles of honesty, justice, and mutual consent emphasized in Islamic business ethics. This study examines the issue of transparency in Sharia-based digital transactions by focusing on price disclosure and information clarity within halal marketplaces. This research employs a qualitative normative empirical approach, integrating Islamic business ethics theory with empirical observations of digital marketplace practices. Data were collected through document analysis, observation of marketplace interfaces, and in-depth review of relevant literature on Islamic ethics and digital commerce. The analysis is guided by key principles of Islamic business ethics, including honesty (*ṣidq*), transparency

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(shafāfiyyah), justice (‘adl), trustworthiness (amānah), and mutual consent (tarāḍin). The findings reveal that although halal marketplaces generally display prices and product information, transparency is often partial and procedural rather than substantive. Hidden costs, conditional pricing, incomplete product descriptions, and unclear transactional terms contribute to persistent information asymmetry and weaken ethical compliance. The study concludes that transparency in Islamic digital commerce is a moral imperative rather than a technical feature. Strengthening ethical governance, improving information disclosure, and integrating Islamic ethical principles into platform design are essential for ensuring genuine Sharia compliance. These findings offer important ethical and practical implications for halal marketplace operators, digital Sharia business actors, regulators, and future research in Islamic digital economics.

Keywords

Islamic Business Ethics; Price Transparency; Halal Marketplace; Sharia Digital Commerce

Introduction

The rapid advancement of digital technology has brought significant changes to global economic systems and transaction patterns, including those based on Islamic principles. Economic digitalization has led to the emergence of various marketplace platforms that not only offer convenience and efficiency but also claim compliance with Sharia principles. Within Muslim societies, this phenomenon is marked by the rapid growth of halal marketplaces that seek to integrate Islamic values into the digital trading ecosystem. Halal marketplaces are no longer understood merely as spaces for the exchange of goods and services; rather, they represent economic instruments that embody moral, ethical, and religious dimensions which should align with the principles of Islamic commercial jurisprudence (*mu‘āmalāt*) (Mariana, 2025).

The transition from conventional face-to-face transactions to platform-based digital transactions has fundamentally transformed the relationship between sellers and buyers. In traditional transactions, consumers are able to inspect goods directly, negotiate prices, and

assess product quality firsthand. In contrast, digital transactions place consumers in a position of full dependence on the information provided by sellers and marketplace platforms. This dependency renders price and information transparency a critical factor in ensuring transactional fairness. Recent studies indicate that unclear pricing structures, hidden additional costs, and ambiguous product descriptions remain common issues in e-commerce practices, including within marketplaces that claim Sharia compliance (Sihombing et al., 2025).

From the perspective of Islamic business ethics, transparency (*shafāfiyyah*) and honesty (*ṣidq*) constitute core principles that cannot be compromised in any economic activity. Islamic teachings explicitly prohibit commercial practices involving *gharar* (excessive uncertainty), *tadlīs* (misrepresentation), and *ghubn* (deceptive loss), all of which may harm one of the contracting parties. Unclear pricing or incomplete disclosure of information directly contradicts the principles of justice (*‘adl*) and trustworthiness (*amānah*), which form the ethical foundation of Islamic commercial transactions. Consequently, in the context of Sharia-based digital trade, transparency of price and information is not merely a technical marketing issue but a normative and ethical concern that determines the legitimacy and moral value of transactions (Aaizulrahman & Qazzafi, 2025).

Despite the religious narratives and symbolic representations of Sharia compliance promoted by halal marketplaces, empirical practices reveal persistent challenges in consistently implementing Islamic business ethics. Information asymmetry between sellers and buyers frequently occurs, as sellers or platforms typically possess more comprehensive information than consumers. This condition is further intensified by digital marketing strategies such as dynamic pricing, conditional discounts, and algorithm-driven promotions, which are not always clearly explained to users. From an Islamic ethical standpoint, such practices may obscure the clarity of contracts (*‘uqūd*) and undermine the principle of mutual consent (*tarāḍin*) between contracting parties (Susanto & Johendra, 2025).

Ideally, halal marketplaces are expected to function as guarantors of Sharia-compliant transactions, not only in terms of

product permissibility but also with respect to ethical and just transactional processes. However, the role of digital marketplaces as intermediaries places them in a strategic yet problematic position. On the one hand, marketplaces possess the authority to regulate information standards, price displays, and transaction mechanisms. On the other hand, competitive market pressures and profit-oriented business models often incentivize efficiency and revenue maximization at the expense of transparency and ethical integrity. Several studies highlight that weak internal regulation and insufficient Sharia supervisory mechanisms within digital platforms may result in practices that appear Sharia-compliant in form while deviating substantively from Islamic ethical values (Zainol Fata & Hofifah, 2025).

Against this backdrop, transparency of price and information in Sharia-based digital transactions emerges as a strategic issue requiring in-depth scholarly examination. This issue extends beyond consumer satisfaction and directly concerns the Sharia legitimacy of digital transactions conducted within halal marketplaces. Lack of price transparency may erode Muslim consumer trust and ultimately weaken the credibility of halal marketplaces as trustworthy and ethical trading environments. Accordingly, a comprehensive analysis is required to examine how transparency is implemented, what ethical challenges arise, and to what extent marketplace practices align with the principles of Islamic business ethics.

This study aims to analyze price and information transparency practices in Sharia-based digital transactions within halal marketplaces and to examine the ethical challenges associated with their implementation from an Islamic business ethics perspective. Furthermore, this research seeks to assess the extent to which halal marketplace practices conform to Sharia principles, particularly regarding honesty, openness, and justice in commercial transactions. By employing an Islamic ethical framework, this study aspires to provide a critical understanding of the gap between the normative ideals of Sharia and the empirical realities of digital commerce.

From a theoretical standpoint, this research contributes to the expanding body of literature on Islamic business ethics in the context of the digital economy. Scholarly discussions on price and information transparency remain relatively limited, especially those that explicitly

frame transparency as an ethical issue within halal marketplaces. From a practical perspective, the findings of this study are expected to offer valuable insights for halal marketplace operators in improving information disclosure systems, for business actors in strengthening ethical Sharia-based trade practices, and for Muslim consumers in enhancing critical awareness of their rights in digital transactions. Ultimately, this research seeks to reinforce the position of halal marketplaces as economic institutions that are not only modern and competitive but also firmly grounded in authentic Islamic business ethics.

Methods

This study employs a qualitative research design with a normative empirical approach to examine issues of price and information transparency in Sharia-based digital transactions within halal marketplaces. The qualitative approach is chosen to capture the ethical dimensions and normative principles underlying Islamic commercial practices, while the normative empirical perspective allows for an integrated analysis between Islamic business ethics theory and actual marketplace practices. The object of this research is halal digital marketplaces operating within the e-commerce ecosystem, with particular attention given to pricing mechanisms, information disclosure, and platform policies related to Sharia compliance. The research subjects include marketplace operators, online sellers, and Muslim consumers who actively engage in digital transactions. Primary data are obtained through in-depth interviews and document analysis of platform policies, terms and conditions, and product information displays, while secondary data are derived from scholarly literature, academic journals, regulatory documents, and classical and contemporary works on Islamic business ethics.

Data collection is conducted through semi-structured interviews, non-participant observation of marketplace interfaces, and systematic review of relevant documents and literature. The collected data are analyzed using qualitative content analysis, which involves data reduction, thematic categorization, and interpretative analysis. The analytical framework is grounded in Islamic business ethics,

emphasizing principles such as honesty (*sidq*), transparency (*shafāfiyyah*), justice (*‘adl*), trustworthiness (*amānah*), and mutual consent (*tarāḍin*). These ethical principles are used as analytical lenses to assess the extent to which digital marketplace practices align with Sharia norms and to identify ethical challenges arising from information asymmetry and non-transparent pricing. Through this framework, the study seeks to provide a comprehensive ethical evaluation of halal marketplace practices in the context of the contemporary digital economy.

Result

The findings indicate that Sharia-based digital transactions within halal marketplaces have generally adopted formal elements of Islamic commercial practices, particularly through the use of halal labels, Sharia-compliant terminology, and standardized digital transaction mechanisms. Most platforms provide basic information regarding product categories, pricing, and transaction procedures, which creates an initial impression of compliance with Islamic principles. However, in practice, the implementation of Sharia-based digital trade remains largely procedural rather than substantive. While prices are visibly displayed, many transactions involve additional costs such as service fees, delivery charges, and promotional conditions that are not immediately or clearly disclosed at the initial stage of the transaction. This condition results in partial price transparency, where consumers only obtain full pricing information at later stages of the checkout process, thereby limiting their ability to make fully informed decisions.

Furthermore, the study reveals that transparency of product and transaction information varies significantly across halal marketplaces. Product descriptions are often limited to general specifications, with insufficient disclosure regarding quality, origin, return policies, and contractual terms, which may lead to ambiguity and information asymmetry between sellers and buyers. Although some platforms provide detailed information and clear contractual terms, others rely heavily on visual marketing and algorithmic promotions that prioritize commercial appeal over informational clarity. In terms of ethical patterns, marketplace practices tend to

emphasize efficiency and market competitiveness, while ethical principles such as honesty, openness, and mutual consent are not always systematically enforced. The main issues identified include ambiguous pricing structures, incomplete information disclosure, weak ethical oversight mechanisms, and limited integration of Islamic business ethics into platform governance. These findings suggest that despite the growing presence of halal marketplaces, significant ethical challenges remain in ensuring genuine transparency and Sharia compliance in digital trade practices.

Discussion

Transparency of Pricing from the Perspective of Islamic Business Ethics

Price transparency constitutes a central pillar in Islamic commercial ethics, as it directly relates to the principles of justice (*'adl*), honesty (*ṣidq*), and mutual consent (*tarāḍin*) between contracting parties. In Islamic jurisprudence, a sale transaction is considered valid only when the price is clearly known, mutually agreed upon, and free from ambiguity that could potentially harm either party. The findings of this study indicate that while halal marketplaces generally display product prices openly, the substance of price transparency remains problematic due to the presence of hidden or conditionally disclosed costs. This situation raises ethical concerns from an Islamic perspective, as incomplete price disclosure may undermine the clarity of the contract and compromise the principle of informed consent.

Islam strictly prohibits *gharar*, which refers to excessive uncertainty or ambiguity in contractual terms, including price determination. Classical Islamic jurists emphasized that price ambiguity can invalidate a transaction if it leads to deception or dispute. In the context of digital marketplaces, the practice of displaying base prices without clearly presenting additional charges such as platform service fees, dynamic pricing adjustments, or promotional conditions creates a form of modern *gharar*. Although these practices may be legally permissible within contemporary commercial regulations, they conflict with Islamic ethical norms that

demand full price disclosure prior to contract formation (Aaizulrahman & Qazzafi, 2025).

Moreover, Islamic business ethics requires that pricing mechanisms reflect fairness and proportionality. Price manipulation through algorithmic systems, such as surge pricing or personalized price discrimination, presents a new ethical challenge within halal marketplaces. While such mechanisms are often justified as market-driven strategies, they may violate the Islamic ethical principle of fairness if consumers are not adequately informed about how prices are determined. The lack of transparency surrounding algorithmic pricing processes reinforces information asymmetry between sellers, platforms, and consumers, thereby weakening the ethical foundation of digital transactions (Sihombing et al., 2025).

From an ethical standpoint, transparency in pricing is closely linked to the principle of *amānah* (trustworthiness). Marketplace operators and sellers act as trustees responsible for safeguarding consumer rights through honest and clear communication. When price information is fragmented or strategically delayed until the final stage of a transaction, consumers may feel misled, even if the information is technically available. Such practices erode trust and contradict the ethical objective of Islamic commerce, which seeks to promote not only lawful profit but also moral accountability and social welfare (Mariana, 2025).

The findings further suggest that halal marketplaces tend to prioritize competitiveness and commercial efficiency over ethical rigor in pricing disclosure. This tendency reflects a broader challenge in integrating Islamic business ethics into digital platform governance. Although halal certification often focuses on product permissibility, ethical dimensions such as price transparency receive less institutional attention. As a result, Sharia compliance risks being reduced to symbolic labeling rather than substantive ethical practice. Scholars have argued that without embedding ethical pricing standards into platform policies and Sharia supervisory mechanisms, halal marketplaces may fail to fulfill their moral responsibility toward Muslim consumers (Zainol Fata & Hofifah, 2025).

In light of Islamic business ethics, transparent pricing should encompass not only visible price tags but also comprehensive

disclosure of all cost components and pricing logic. Ethical digital trade in Islam demands proactive clarity, where consumers are fully informed before committing to a transaction. Therefore, strengthening price transparency is not merely a technical improvement but a moral imperative that aligns digital commerce with the foundational values of Islamic economic thought. Addressing this issue is essential for reinforcing the credibility of halal marketplaces and ensuring that digital innovation remains consistent with the ethical objectives (*maqāṣid al-sharī'ah*) of justice, trust, and public interest.

Transparency of Information and the Principle of Honesty in Sharia-Based Digital Transactions

Transparency of information represents a fundamental requirement in Islamic commercial transactions, closely linked to the ethical principle of honesty (*ṣidq*). In Islamic jurisprudence, honesty is not merely a moral recommendation but a binding ethical obligation that determines the legitimacy of a transaction. Sellers are required to disclose all relevant information concerning the object of sale, including its quality, condition, origin, and contractual terms, in order to prevent deception (*tadlīs*) and unfair advantage. In the context of Sharia-based digital commerce, this obligation becomes increasingly critical, as buyers rely entirely on digital representations and textual information provided through marketplace platforms (Susanto & Johendra, 2025).

The findings of this study demonstrate that information transparency in halal marketplaces is uneven and often insufficient to meet Islamic ethical standards. While most platforms provide basic product descriptions and visual representations, detailed information regarding product quality, warranty, return policies, and contractual obligations is frequently incomplete or presented in complex legal language. This situation creates a gap between formal disclosure and substantive understanding, where information is technically available but not easily comprehensible to consumers. From an Islamic ethical perspective, such practices may compromise the principle of honesty, as genuine disclosure requires clarity and accessibility, not merely formal compliance (Sabana & Hasan, 2025).

Islamic business ethics places strong emphasis on the moral responsibility of sellers to proactively disclose information that may influence a buyer's decision. Classical Islamic scholars emphasized that withholding material information even without explicit falsehood constitutes a form of deception if it leads to misunderstanding or harm. In digital marketplaces, practices such as selective disclosure, exaggerated product imagery, or reliance on algorithmic rankings can distort consumer perception and undermine truthful representation. These practices, although common in modern digital marketing, conflict with the ethical mandate of *ṣidq*, which demands alignment between representation and reality (Sihombing et al., 2025).

Furthermore, the principle of honesty in Islamic transactions is inseparable from the concept of *amānah* (*trust*). Digital marketplaces, as intermediaries, bear ethical responsibility not only for their own disclosures but also for regulating seller behavior within their platforms. The absence of strict ethical guidelines and effective monitoring mechanisms allows inconsistent information practices to persist, thereby weakening consumer trust. Research indicates that weak institutional enforcement of ethical standards in digital platforms contributes to the normalization of information asymmetry, where consumers are structurally disadvantaged in accessing complete and accurate information (Mariana, 2025).

Another significant issue identified in this study is the limited transparency surrounding transactional processes, such as payment mechanisms, dispute resolution procedures, and data usage policies. These aspects are often relegated to lengthy terms and conditions that consumers rarely read or fully understand. From an Islamic ethical viewpoint, such opacity undermines the principle of mutual consent (*tarāḍin*), which requires that all parties enter into contracts with full awareness and voluntary agreement. Consent obtained through informational obscurity cannot be considered ethically sound within the framework of Islamic business ethics (Zainol Fata & Hofifah, 2025).

In light of these findings, transparency of information in Sharia-based digital transactions must be understood as an ethical imperative rather than a procedural requirement. Honesty in digital commerce demands more than the absence of false statements; it requires proactive, clear, and accessible communication that enables consumers

to make informed decisions. Strengthening information transparency is therefore essential for aligning halal marketplaces with the ethical objectives of Islamic law (*maqāṣid al-sharī'ah*), particularly the protection of consumer rights and the promotion of trust and justice in economic interactions.

Information Asymmetry and Consumer Protection in Halal Marketplaces

Information asymmetry is a structural characteristic of digital marketplaces in which one party typically sellers or platform operators possesses more complete or superior information than consumers. In the context of halal marketplaces, information asymmetry poses a serious ethical and legal concern, as Islamic commercial law places strong emphasis on balanced knowledge and equal access to material information among contracting parties. Islamic jurisprudence asserts that transactions conducted under conditions of unequal information risk violating the principles of justice (*'adl*) and mutual consent (*tarāḍin*), which are foundational to Sharia-compliant trade (Dusuki & Abdullah, 2019).

The findings of this study reveal that information asymmetry in halal marketplaces manifests in several forms, including unequal access to pricing structures, limited disclosure of product quality and origin, and insufficient explanation of contractual and post-transactional rights. Consumers often lack adequate information regarding dispute resolution mechanisms, refund policies, and seller accountability, while sellers and platforms retain greater control over transaction data and contractual interpretation. From an Islamic ethical standpoint, this imbalance undermines the moral legitimacy of transactions, as informed consent cannot be fully realized when one party operates under informational disadvantage (Hassan, Aliyu, & Huda, 2020).

Consumer protection occupies a central position within Islamic economic thought, as the objectives of Sharia (*maqāṣid al-sharī'ah*) explicitly include the protection of wealth (*ḥifẓ al-māl*) and the prevention of harm (*daf' al-ḍarar*). In digital marketplaces, protecting consumers requires proactive measures to reduce information asymmetry and ensure transparency throughout the transaction

lifecycle. However, this study indicates that many halal marketplaces focus predominantly on product halal certification, while ethical safeguards related to consumer rights receive comparatively limited institutional attention. As a result, Sharia compliance is often interpreted narrowly, neglecting broader ethical responsibilities toward consumers (Khan, 2021).

From a regulatory perspective, Islamic business ethics demands that marketplace operators assume responsibility not only as facilitators of transactions but also as moral agents accountable for market fairness. Platforms that allow sellers to operate with minimal oversight risk enabling exploitative practices, such as misleading descriptions or strategic withholding of information. Research in Islamic digital commerce emphasizes that ethical governance mechanisms such as clear disclosure standards, ethical audits, and Sharia-based consumer protection frameworks are essential for mitigating information asymmetry and reinforcing trust (Abdullah & Oseni, 2022).

Moreover, the persistence of information asymmetry in halal marketplaces challenges the ethical credibility of digital Islamic commerce. Trust (*thiqa*) is a central ethical asset in Islamic markets, and its erosion can have long-term consequences for market sustainability. When consumers repeatedly encounter unclear information or feel disadvantaged in transactions, their trust in halal marketplaces diminishes, regardless of formal Sharia labels. This condition contradicts the ethical vision of Islamic markets as spaces of fairness, transparency, and social responsibility (Wilson, 2020).

Therefore, addressing information asymmetry must be understood as a core ethical obligation rather than a secondary technical concern. Halal marketplaces are required to institutionalize consumer protection mechanisms that align with Islamic ethical principles, including accessible information disclosure, equitable dispute resolution, and accountability of sellers and platforms alike. By reducing information asymmetry, halal marketplaces can strengthen consumer protection, enhance ethical legitimacy, and fulfill their role as instruments of justice within the digital Islamic economy.

Challenges in Implementing Islamic Business Ethics on Digital Platforms

The implementation of Islamic business ethics on digital platforms faces multifaceted challenges that stem from the structural characteristics of the digital economy itself. Unlike conventional markets, digital platforms operate through complex technological systems driven by algorithms, data analytics, and profit-maximization models. These features often prioritize efficiency, scalability, and user engagement over ethical deliberation. From the perspective of Islamic business ethics, this structural orientation creates tension between commercial objectives and moral obligations, particularly regarding justice, transparency, and accountability (Beekun & Badawi, 2020).

One of the primary challenges lies in the dominance of algorithmic governance in digital marketplaces. Pricing strategies, product visibility, and promotional priorities are frequently determined by automated systems that lack ethical sensitivity. While algorithms are designed to optimize revenue and market efficiency, they may unintentionally reinforce unethical outcomes, such as price manipulation, preferential treatment of certain sellers, or misleading product rankings. Islamic business ethics, however, requires human moral responsibility (*taklif*) and intentional ethical judgment, which cannot be fully delegated to automated systems without adequate ethical oversight (Elmelki & Ben Arab, 2021).

Another significant challenge concerns the institutionalization of Sharia governance within digital platforms. Many halal marketplaces emphasize product halal certification but provide limited mechanisms for enforcing ethical conduct throughout the transaction process. The absence of robust Sharia supervisory boards with authority over digital operations weakens the integration of Islamic ethical principles into platform governance. Studies indicate that without institutional enforcement, ethical guidelines often remain declarative rather than operational, resulting in a gap between normative Islamic ethics and actual marketplace practices (Rahman, 2020).

The global and cross-border nature of digital platforms further complicates the implementation of Islamic business ethics. Digital

marketplaces often operate across multiple legal jurisdictions, each with distinct regulatory frameworks and consumer protection standards. This legal fragmentation makes it difficult to apply uniform Islamic ethical standards consistently. From an Islamic perspective, ethical responsibility is not constrained by jurisdictional boundaries; nevertheless, practical enforcement becomes challenging when platforms must navigate diverse legal and cultural environments (Ali, 2022).

Additionally, the behavioral dimension of digital consumers presents its own ethical challenges. Digital environments encourage impulsive purchasing behavior through persuasive design, time-limited promotions, and psychological nudges. Such practices may conflict with Islamic ethical values that emphasize moderation (*wasatiyyah*), informed decision-making, and avoidance of exploitation. When digital platforms exploit consumer behavioral biases, ethical responsibility extends beyond individual sellers to platform designers and operators who shape transactional environments (Haque & Azmi, 2021).

These challenges suggest that implementing Islamic business ethics on digital platforms requires more than symbolic compliance or fragmented ethical codes. It demands a comprehensive ethical transformation that integrates Sharia principles into technological design, institutional governance, and market regulation. Ethical digital platforms in Islam should function not merely as profit-generating entities but as moral institutions that promote justice, trust, and social welfare. Addressing these challenges is essential for ensuring that halal marketplaces fulfill their ethical mandate and contribute meaningfully to the realization of *maqāṣid al-sharī'ah* in the digital economy.

Conclusion

This study concludes that transparency of price and information remains a central ethical challenge in Sharia-based digital transactions within halal marketplaces. Although halal marketplaces have formally adopted elements of Islamic commercial practices, the findings indicate that transparency is often implemented in a partial and procedural manner rather than as a substantive ethical commitment. Pricing structures frequently involve hidden or

conditionally disclosed costs, while product and transactional information is not always communicated clearly or comprehensively. These practices contribute to information asymmetry and weaken the principles of honesty, justice, and mutual consent that are foundational to Islamic business ethics. Consequently, the study affirms that transparency in Islamic digital commerce is not merely a technical requirement but a moral obligation that determines the ethical legitimacy of transactions.

Based on these findings, the study emphasizes the necessity of strengthening the role of Islamic business ethics as a guiding framework for digital marketplaces. Halal marketplace operators are recommended to institutionalize ethical governance mechanisms by ensuring full price disclosure, simplifying information presentation, and integrating Sharia-based ethical standards into platform design and algorithms. Digital Sharia business actors are encouraged to prioritize honesty and accountability as core business values rather than competitive strategies alone. Regulators and relevant authorities are advised to expand halal certification frameworks to include ethical dimensions such as transparency, consumer protection, and information disclosure. Finally, future research is recommended to explore empirical measurement models of ethical compliance in halal digital platforms, comparative studies across jurisdictions, and the role of emerging technologies in enhancing ethical governance within the Islamic digital economy.

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