

Trends In The Use Of E-Commerce In An Axiological Review Of Islamic Business Ethics

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Abstract

E-commerce transactions, often referred to as online buying and selling, are transactions conducted by sellers and buyers over the Internet, where sellers and buyers do not meet in person. Online buying and selling have become increasingly popular because they make it easier for sellers to market their goods and for buyers in practice, there are still sellers who commit fraud. Therefore, ethics is needed in the practice of online buying and selling, ethics is a branch of philosophy that teaches ideas of good and bad, positive and negative. The type of writing in this article is a library research study using qualitative methods aimed at discussing several themes about how online buying and selling in Islamic economic business, the relationship between ethics and the branch of philosophy, the philosophical approach to Islamic business ethics from an axiological perspective, as well as the perspective of business ethics and its practice in the use of e-commerce. In this article, it can be concluded that the trend of e-commerce usage has not fully implemented Islamic business ethics, as in practice there are still shortcomings such as fraud that results in losses for one party. However, on the other hand, e-commerce always strives to apply the business ethics taught by the Prophet Muhammad SAW by avoiding practices of riba, gharar, maisir, and other harmful activities.

Keywords: E-commerce, ethics, Islamic business

INTRODUCTION

Internet technology is currently developing rapidly and has a big influence on almost all aspects of human life. One of the real effects in the business world is the emergence of E-commerce which provides various goods online. Electronic Commerce Transaction is a trade transaction between a seller and a buyer to provide goods, services, or take over rights. This contract is carried out using electronic media (digital medium) where the parties are not physically present and this medium is in a public network with an open system, namely the internet. The large number of emerging e-commerce has made people more flexible in choosing online platforms to carry out transactions easily. People must still pay attention to the suitability and security of the platform without any element of compulsion from any party. As stated in the Al Qur'an:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ
مِّنْكُمْ ۖ وَلَا تَقْتُلُوا أَنْفُسَكُمْ ۚ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

“O you who believe! Do not devour each other's wealth in a false way, except in trade that is based on mutual consent between you. And don't kill yourself. Indeed, Allah is Most Merciful to you.”(Q.S An-Nisa Ayat 29). (Indonesia, 2019)

This verse explains the strict prohibition against consuming other people's property or one's property falsely, there should be an element of mutual consent between the seller and the buyer when carrying out a buying and selling transaction.

In Indonesia, e-commerce continues to grow, this is in line with the rapidly increasing number of online shopping consumers, in fact, according

to the Digital 2022 Global Overview Report, Indonesia is one of the countries whose citizens shop online most often. In 2022, Indonesia will be ranked fifth as the country with the most frequent online shopping transactions, with a percentage of internet users who are e-commerce customers at 36%. Apart from the five countries in the top positions such as: Thailand, South Korea, Mexico, and Türkiye, Malaysia, and Taiwan are also included in the group of countries that use e-commerce most often, with a percentage of 34.7%. Then followed by India at 34.1%, the United Arab Emirates at 33.4%, and Greece at 32.2%. (Mutia Annur Cindy, 'Daftar Negara Paling Sering Belanja Online, Indonesia Peringkat Ke-5', Databoks, 2022).

E-commerce has a flexible and easy to access nature, so people can shop for daily necessities online practically without having to go to a shop or make physical contact with the seller, besides transactions are carried out using a non-cash system, and buyers can get various promotions such as free shipping, discounts, etc. The ease of online transactions is prone to causing many risks and losses borne by buyers. The risk of buying and selling online that often occurs is the rise of fraud. Based on data collected by the Ministry of Communication and Information (Kemenkominfo) from 2017 to 2024, there were 405,000 reports of online transaction fraud, 13.1% of fraud occurred in the e-commerce sector in 2023.(Sucipto, 2024) Buyers cannot see the desired goods in person, so sellers need to apply very high levels of business ethics. Ethics is a study of legal and correct actions and moral choices made by a person. Good ethics includes four things, namely: Honesty, accuracy, reliability, loyalty, and discipline (Harianto & Dharma, 2024). Ethics is one of the main branches of philosophy. In Islamic economic philosophy, ethics is very necessary to provide value from what is done and

ensure that business activities are carried out with integrity, honesty, and social responsibility.

Based on this background, the role of Islamic business ethics in the philosophy of axiological review is very much needed in the implementation of the use of e-commerce, for this reason, it is necessary to study this in-depth so that Islamic business economic activities can run in life by the provisions set out by Islamic law. Therefore, the author took the title of the article Trends in the Use of E-commerce in an Axiological Review of Islamic Business Ethics.

METHOD

This research is library research using books and other literature as the main object. The method in this research is qualitative, namely research based on the philosophy of science used to research the conditions of natural objects (as opposed to experiments) where the researcher is the key instrument,- and data collection techniques are carried out by triangulation (combination), data analysis is inductive and the results of qualitative research emphasize meaning rather than generalization (Sujarweni, 2021). The type of research used is descriptive-analytical, namely data collection that provides the results of the research presentation which is then compiled and put into writing, interpreted, and analyzed (Sujarweni, 2021). This research data comes from secondary data obtained from books, e-books, scientific literature, and research journals. The purpose of this research is to determine the value of Islamic Business Ethics from an Islamic Philosophical Perspective in an axiological review.

RESULT AND DISCUSSION

1. Definition of E-commerce in Islamic Economy Business

Electronic commerce or e-commerce is part of the space known as e-business. In this case, e-commerce is seen as the application of e-business, about the process of selling and purchasing products and services. This aspect includes data exchange during the transaction process related to managing payment activities (Trifena et al., 2022, p. 169).

In the provisions of Islamic Economics, E-commerce, or what is called online buying and selling is included in the category of ordering business (*salam*). The word *salam* comes from the word *at-taslim*. This word is synonymous with *as-salaf* which means giving something with the hope of results in the future (Ammi, 2021, p. 62). According to the Ulama, the definition of *bai' salam* is the sale and purchase of goods that are characterized (with certain criteria/certain specifications) under the responsibility (of the seller) with a cash payment at the contract ceremony or in Arabic *aqad*, which means bond or guarantee. In other terms, *bai' salam* is a contract to order goods with agreed criteria and with cash payment at the time the contract takes place (Kholid Syamhudin, 2020).

The online buying and selling system in the context of Islamic law is the same as buying and selling *salam* in the context of *muamalah*. After an agreement is reached, the seller will ask for payment to be made first, then the goods will be sent. This mechanism is the same as the greeting contract, the only difference is that the implementation is carried out online (not meeting in person).

In transactions using the internet, giving a request for goods by the seller on the website or application constitutes approval (Ijab) and filling in and agreeing to send the goods that have been filled in by the buyer constitutes acceptance (Qabul). The majority of scholars allow it as long as there is no element of gharar or ambiguity by providing clear specifications of the goods in the form of images, types, colors, models, shapes and which affect the price of the goods (Rachmat, 2001, p. 75).

The first business process in an e-commerce system is called information sharing. In this process, the seller's principle is to look for and attract as many potential buyers as possible, while the buyer's principle is to try as hard as possible to find the desired product or service and try to find out other people's assessments of the product or service (Haris, 2004, p. 28). After information exchange activities are carried out, the next business process is to order products or services electronically. Purchases between two business units are usually made through a specific network, such as EDI (Electronic Data Interchange). According to Wahid, there are several places where business actors usually sell online, namely (Wahid, 2013):

A. Marketplace, has a concept like a traditional market on the internet. The marketplace owner has a role as the party that brings together sellers and buyers on their website. Marketplaces are more than just buying and selling products online but include the entire process of marketing, sales, delivery, service, and customer payments, with support from a network of business partners. Examples of marketplaces are BukaLapak.com, Shopee, and Tokopedia.com.

- B. Website, An online business actor can create a site specifically aimed at doing online business. The site has an address or domain name that matches the name of the online shop. To create a site with an appropriate name, businesses must pay hosting fees. For example OLX.com.
- C. Webblog, Business actors who have a limited budget can rely on free blogs such as Blogspot or WordPress. Business actors can arrange designs and photos of products to be sold or marketed. Examples are, www.bajumuslimtermurah.blogspot.com, <http://morinabusana.blogspot.com>.
- D. Forum, provided by community or community-based sites. From this forum, a person can find what he is looking for and what he should sell. To access and make posts on a forum, business actors are required to sign up first to become members of the site. Examples are, Kaskus.co.id and Paseban.com.

Several types of transactions used by online buying and selling consumers include (Muhammad, 2015, pp. 96–99): Cash On Delivery (COD) which can be done in two ways, namely by paying directly to the seller or paying via courier service (Delivery Service), Debit On Delivery or Credit On Delivery carrying out transactions by using a debit card, using a bank account transfer, using a virtual wallet, and using an Escrow Account or Escrow Service, namely payment by the seller or consumer via a third party (Purkon Arip, 2014, p. 20).

2. The relationship between ethics and the branches of philosophy

Philosophy is a science that uses the mind to investigate everything that exists and can use the mind as the main medium. Ethics is a branch of philosophy that discusses human behavior in

society. Ethics comes from the Greek word *ethos*, which in its plural form (*ta etha*), means "custom" or "habit". In this sense, ethics is related to good living habits in a person society, or group of people. The term "ethics" can be used to describe human activities that have good or negative values. The goal of philosophy and ethics is to discuss human behavior.

The Nature of Philosophical Ethics reflects the behavioral component of unsolicited opinions. Because ethical beliefs often differ from those of others, introspection is sometimes necessary. Critical, methodical, and systematic analysis of human behavior from the perspective of moral standards or the perspective of good or evil is known as philosophical ethics. Compared to other sciences that also study human behavior, philosophical ethics is a discourse that is devoted to human life behavior from a normative point of view (Kiamani, 2023, p. 67).

According to Imam al-Ghazali, the highest goal of ethics requires cleansing the soul and separating it from the body so that the soul can reach the highest passion, namely, "love of God". Imam al-Ghazali also determined mystical qualities as the basic characteristics of his qualities. In this case, Imam al-Ghazali established a complicated mystical theory, mostly taken from earlier Sufis, which involved the terms *maqam* (station) and *hal* (state). It is said to be *maqam* if a person's character becomes permanent and lasts and vice versa. Here Imam al-Ghazali mentions mystical virtues with the expression *maqam* (Afifah & Zulkarnaen, 2024, p. 54).

3. Philosophy of Science Approach to Islamic Business Ethics Axiological Review

Ontologically (theory of being), Islamic Business Ethics is based on several things: First, belief in the Oneness of God (Tawhid), second, the unity of creation, third, the unity of truth and the unity of knowledge, fourth, the unity of life, and fifth, the unity of humanity. This thinking at the ontological level then forms the assumption of epistemology (theory of knowledge), that everything in nature was created by God with the right measurements. The concepts of Islamic Business Ethics are obtained from a correct understanding of God's words (the Koran and Sunnah) as well as self-perception of objective and subjective reality. Meanwhile, the implications of ontological and epistemological assumptions give rise to goals, behavior, or axiology, namely the implementation of the values outlined in the principles of Islamic Business Ethics, with the ultimate goal of achieving *falah* (pleasure from God) (Fauzan, 2012, p. 99).

Axiology is a branch of philosophy that studies life values. Viewed from an axiological aspect, sharia economic law teaches that every human activity is centered on devotion to Allah and in carrying out Allah's duties to prosper the earth. Therefore, sharia-based economic activities must not conflict with the principles and duties of humans created on earth, namely as caliphs (Moh. Mufid, 2021, p. 40). According to M. Dawam Rahardjo, the goal of economic activity is only a target to achieve a higher goal, namely happiness in life in this world and the afterlife. Islamic economics pays attention to and applies sharia in economic behavior and in the formation of economic systems. In the economy, conventional economic problems arise

because of the demand to provide human needs. Humans have unlimited needs, while natural resources (SDA) are limited. The Islamic economic system stands on solid pillars, namely basic values, instrumental values, philosophical values, normative values, and practical values of how (how) to produce them, and for what (who) goods are produced, as well as why (why) goods are produced. Islam considers that scarcity of goods and natural resources does not apply. What is limited are human needs, because these needs are categorized as necessities (dlaruriyât), pleasures (hajât), and luxuries (tahsiniyyât) (Muslihun Muslim, 2015).

Kohlbeng said that ethical principles in business can be grouped into three groups, namely: Principles of benefit, Principles of human rights, and principles of justice. Meanwhile, regarding the term "business" what is meant is a trade, industrial or financial matter or activity that is connected with the production or exchange of goods or services by placing money from entrepreneurs at certain risks with certain businesses with the motive to gain profit.

Business is an activity between humans that involves producing, selling, and buying goods and services to fulfill society. The basic need for thinking is a fair reciprocal exchange between the parties involved. The main goal of business is not to make a profit but to fulfill other people's needs, and through that, they can get what they need. Matsushita, said that the real goal of business is not to make a profit but to serve the needs of society. Meanwhile, profits are nothing more than a symbol of public trust in a company's business activities (Gumilar, 2017, p. 124).

Islamic values are present in all human life. As an entrepreneur, it is important to apply the principles of Islamic business ethics such as unity (Tauhid), justice, freedom, responsibility, and integrity/ honesty (Latipah, 2024). These five principles are very crucial for entrepreneurs.

- 1) Unity (Tauhid), is human faith and submission to God. This means that the main source of Islamic ethics is a complete and pure belief in the oneness of God. This statement specifically shows the vertical dimension of Islam, which incorporates man's complete unconditional submission to God, subordinating his desires, ambitions, and actions to His commands "Say: verily my prayer, my worship, my life and my death are only for Allah, the Lord of the worlds. (QS. Al-An'am: 162)
- 2) Balance (equilibrium), in the world of work and business, Islam mandates fair treatment of all parties without discrimination. Allah says in Surah Al Maidah verse 8, that believers are expected to always adhere to the truth, because Allah witnesses all actions fairly. Hatred of a group should not drive someone to act unfairly. Acting fairly is an action that brings oneself closer to piety.
- 3) Free will, according to Islamic understanding, humans can will and make choices between various options, although this freedom is not comparable to God's absolute freedom. Humans can make decisions based on their relative free will, choosing between what is considered "right" and sometimes what is considered "wrong". In Islam, God's mercy depends on

man's initial choice of what is considered "right." This ethic is highly valued in Islam as a moral foundation. Free will implies that each individual has the freedom to strive both individually and as part of a community. In an economic context, society can apply Islamic principles which emphasize this freedom.

- 4) Responsibility, the concept of responsibility comes from at least two fundamental aspects. First, the responsibility that is inseparable from the caliphate status of God's representative on earth. Both Islamic concepts of responsibility are essentially voluntary, without coercion. So this principle requires sacrifice, but has no dirty meaning. This means that apart from being sensitive to the environment, society (which is already free) must also be sensitive to the consequences of its freedom.
- 5) Truth (virtue/honesty), in this context, truth includes two main aspects, namely virtue and honesty, in addition to the concepts of right and wrong. In a business context, truth refers to correct values, attitudes, and behavior. This includes the process of contract transactions, procurement or development of assets, as well as achieving or determining profits. This principle of truth confirms that Islamic business ethics functions as protection and prevention against potential losses in transactions, collaborations, or contracts.

4. Review of Axiology in E-commerce Transactions

Axiology in the context of e-commerce transactions refers to the study or application of the values that underlie the interactions and decisions that occur in the electronic commerce space. In e-

commerce, this includes ethical considerations, fairness, and transparency that must be present in digital transactions. Several axiological aspects in e-commerce transactions include: (Daud, 2016, p. 18)

a. Ethical Values in E-commerce are Honesty and Transparency.

In online transactions, sellers and buyers must be committed to the principle of honesty. Sellers must provide accurate information regarding products, prices, and terms of service. Likewise, buyers are expected not to cheat or engage in unethical practices in carrying out transactions. One of the main values in e-commerce is consumer protection. This includes return policies, personal data protection, and fair dispute resolution mechanisms for consumers.

b. The value of Justice and Equality is equal access. In e-commerce, equality is very important. Every consumer, regardless of social or economic background, must have the same opportunity to access and transact fairly. Fair Pricing: Transactions in e-commerce must be based on the principle of fair prices, without any exploitation or price manipulation that is detrimental to consumers. Practices such as price gouging or setting prices that are not in line with market value are considered unethical.

c. Security and Privacy, in e-commerce transactions, an important value that must be considered is the protection of consumers' data. Sellers and e-commerce platforms must ensure that the data provided by consumers is well-protected and not misused. Apart from that, transaction security is

crucial in e-commerce. This includes implementing encryption technology to protect online transactions and prevent fraud or identity theft.

- d. Sustainability and Social Responsibility. In recent years, sustainability values have become important in the world of e-commerce. Many consumers and companies are starting to care about the environmental impact of online business activities, such as reducing the carbon footprint from shipping goods or using environmentally friendly packaging. E-commerce companies are increasingly being invited to apply the principles of social responsibility, both in economic, social, and environmental aspects. This includes efforts to make a positive contribution to society and avoiding practices that harm society or workers.
- e. Responsibilities in Review and Reputation Management. Product reviews and ratings have a big influence on purchasing decisions. The value of objectivity and fairness in assessment is very important, both for the seller and the consumer. Sellers must ensure that there is no manipulation of reviews or fake feedback. Openness and honesty in building a company or seller's online reputation are highly valued values. Consumers are more likely to choose companies with a good reputation, which are known to provide honest and quality service.
- f. Accessibility and Inclusion, e-commerce platforms must strive to provide broad access for various groups of people, including those with physical limitations. Providing a user-

friendly and inclusive platform is part of implementing axiological values in digital transactions. Axiology in e-commerce also considers the digital divide, namely differences in access and understanding of technology between various socio-economic groups. Providing tools or education that allow everyone to participate in e-commerce is an important value.

5. Perspective of Business Ethics and Practices in Using E-commerce

E-commerce businesses open up opportunities for companies to expand their reach and reach consumers more easily. Traditional transactions have also been modernized with the presence of online platforms. In Asian countries such as India and Indonesia, society prioritizes social interaction rather than individualistic society. Referring to the characteristics of Indonesian society and the types of business interactions, the variety of e-commerce businesses in Indonesia can be categorized into several types, including listings, malls, marketplaces, online shops, online shops on social media, and crowdsourcing or fundraising.

This research is based on a study of online news documents that discuss ethical reports related to business practices. Several e-commerce companies are used as references because, in this dynamic era, company growth and development are greatly influenced by ethical business practices. Quoted from SellersCommerce 2.71 billion people shop online globally in 2024, meaning 33% of the world's population shops online. This marks an increase of 2.7% from the previous year (Sellers Commerce, 2024). Meanwhile, data from

kata.co.id regarding e-commerce visitors shows a significant increase in the number of customers visiting e-commerce businesses. The survey results show that Indonesia's population reached 261,890.9 million people. Comparing it with the graph, the total number of people who have accounts and visit each e-commerce is 236,300 million (Central Statistics Agency 2020). This shows that more than 80% of Indonesia's population visits e-commerce companies.

The Ministry of Communication and Information stated that the use of smart phones or smartphones reached 167 million people or a percentage of 89 percent of the total population of Indonesia. This is driven by cheap rates for using the internet. Meanwhile, at the beginning of 2022, based on a report from research company Data Reports, the number of connected mobile devices in Indonesia reached 370.1 million. This number increased by 13 million or 3.6 percent from the same period in the previous year. However, Indonesia is one of the countries with the most cases of online fraud, based on a UGM CfDS study of 1,700 respondents in 34 provinces in August 2024, as many as 66.6% had been victims of online fraud. This shows that technological devices present new concepts and cases that have become popular issues in online business processes.

The results of media analysis via the Kominfo website in the first semester of this year show that consumer complaint data is dominated by complaints in the e-commerce or e-commerce sector. The Directorate General of Consumer Protection and Orderly Commerce (Ditjen PKTN) of the Ministry of Trade recorded that 3,692 consumer complaints were served in the first semester of 2022. A total of 86.1 percent or 3,181 complaints came from the electronic

commerce sector. The types of complaints include purchasing goods that do not comply with the agreement or are damaged, goods not received by consumers, unilateral cancellation by business actors, arrival times for goods not as promised, refunds, topping up balances, and use of the platform or social media applications. PKTN noted that 99.8% or 3,687 consumer complaints had been successfully resolved. Currently, there are five complaints are still in the process of being resolved. This shows that the PKTN Directorate continues to strive to resolve consumer complaints swiftly and professionally (Ekonomi & Jakarta, 2024).

In general, the payment system that has been established by e-commerce is quite easy for buyers and sellers. However, sometimes when there is a problem with the system, the payment given by the buyer to the seller is still stored in the system and cannot be received directly by the seller. The form of content on desktop websites and smartphone applications has been created so that everyone can easily use it. So that the information you want to convey can be accepted by the public. The marketplace strives to carry out transactions by the business ethics exemplified by the Prophet Muhammad. Attitudes such as being honest, fair, friendly, capable, happy to help customers, safeguarding consumer rights, and not badmouthing other people's businesses. However, not all systems are perfect, sometimes there is a delay in responding to the seller or buyer, which is one of the problems that results in the party having the problem feeling unsatisfied (Rusli & Alisyah, 2021, p. 46).

CONCLUSION

This research reveals that Axiology in the trend of using E-commerce includes several things, namely: Ethical values, namely honesty and transparency, values of justice and equality, security and privacy, sustainability and social responsibility, responsibility in managing reviews and reputation as well as accessibility and inclusion. In practice, if e-commerce transactions are carried out by Sharia principles, they can be considered legal and halal. Transactions that comply with conditions such as honesty, product clarity, legal ownership, and avoiding elements of usury, gharar, fraud, maisir, and haram goods, are by Islamic law. However, a lack of understanding of Islamic business ethics among E-commerce players raises doubts and challenges in ensuring the conformity of transactions with Sharia. Business people need to receive education and training regarding Sharia principles and Islamic business ethics, including understanding riba, gharar, and how to avoid fraud in online transactions. Providing clear and honest information about products, including descriptions, prices, and quality, is an important step to ensure transparency. Sellers must also maintain consumer trust by adhering to the principle of trust to build a good reputation and long-term relationships with consumers.

Regulators need to establish rules that ensure E-commerce transactions comply with Sharia principles, including assessment and certification to ensure online businesses comply with Islamic business ethics. Counseling and support to business people and consumers regarding the importance of ethics in E-commerce and practical guidance for its implementation is very necessary. Consumers must also be vigilant and critical in choosing products and sellers, ensuring that their transactions comply with Sharia principles. The most important thing to pay attention to is a caring attitude towards honesty, justice, and spiritual values in business

activities, because business is not only for making profits, but also for meeting the needs of fellow brothers and sisters, family in the world, and achieving blessings for life in the afterlife.

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