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## An Analysis of Islamic Business Ethics Among Muslim Business Actors in the Shopee Marketplace in Palangka Raya

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### ABSTRAK

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#### **Kata Kunci :**

*Etika Bisnis Islam, Jual*

*Beli Online, Shopee, Pelaku*

*Usaha Muslim.*

Perkembangan teknologi digital telah membawa perubahan signifikan dalam sistem perdagangan, termasuk munculnya marketplace seperti Shopee yang banyak dimanfaatkan pelaku usaha Muslim di Kota Palangka Raya. Penelitian ini bertujuan menganalisis bagaimana nilai-nilai etika bisnis Islam diterapkan dalam praktik jual beli online oleh para pelaku usaha tersebut. Penelitian menggunakan pendekatan kualitatif deskriptif dengan metode observasi dan wawancara mendalam terhadap penjual muslim aktif di Shopee. Data dianalisis melalui tahapan reduksi, penyajian, dan penarikan kesimpulan berdasarkan prinsip etika Islam seperti larangan riba, penghindaran gharar dan maysir, serta penerapan keadilan, kejujuran, dan maslahat. Hasil penelitian menunjukkan bahwa para pelaku usaha Muslim umumnya telah berupaya menjaga aktivitas bisnis mereka agar tetap sesuai syariat. Dalam aspek transaksi, sebagian besar menghindari fasilitas pinjaman berbunga dan memilih metode pembayaran tunai, transfer bank syariah, atau COD untuk menekan kemungkinan munculnya unsur riba. Kejelasan deskripsi produk dan transparansi harga dijaga untuk menghindari gharar, sementara bentuk promosi yang bersifat spekulatif seperti undian atau “mystery box” dihindari agar tidak mengandung unsur maysir. Selain itu, mereka juga berkomitmen menegakkan keadilan dalam penetapan harga dan pelayanan, berperilaku jujur kepada pelanggan, serta menjadikan bisnis sebagai sarana kemaslahatan sosial yang memberikan manfaat bagi masyarakat sekitar. Penelitian ini menyimpulkan bahwa pelaku usaha muslim di Palangka Raya secara umum telah mencerminkan nilai-nilai etika bisnis Islam meskipun masih menghadapi kendala teknis dan literasi syariah yang terbatas. Etika Islam terbukti relevan dalam menghadapi dinamika ekonomi digital modern dan menjadi landasan moral penting untuk mewujudkan keberkahan, kepercayaan konsumen, serta keseimbangan antara keuntungan dan kemanfaatan sosial.

**Keywords:**

*Islamic Business  
Ethics, Online  
Buying and  
Selling, Shopee,  
Muslim Business  
Actors.*

**ABSTRACT**

*The development of digital technology has brought significant changes to the trading system, including the emergence of marketplaces such as Shopee, which is widely utilized by Muslim businesses in Palangka Raya City. This ethics study aims to analyze how Islamic business values are applied in online buying and selling practices by these businesses. The study used a descriptive qualitative approach using observation and in-depth interviews with active Muslim sellers on Shopee. The data were analyzed through stages of reduction, presentation, and drawing conclusions based on Islamic ethical principles such as the prohibition of usury (riba), the avoidance of gharar (unlawful activity), and the application of justice, honesty, and benefits (maslahat). The results show that Muslim businesses generally strive to maintain their business activities in accordance with sharia. In terms of transactions, most avoid interest-bearing loans and choose cash payment methods, Islamic bank transfers, or cash on delivery (COD) to reduce the possibility of usury. Clarity of product descriptions and price transparency are maintained to avoid gharar (unlawful activity), while speculative promotions such as sweepstakes or "mystery boxes" are avoided to avoid elements of maysir. Furthermore, they are committed to upholding fairness in pricing and service, behaving honestly with customers, and making their business a means of social welfare that benefits the surrounding community. This study concludes that Muslim business owners in Palangka Raya generally reflect Islamic business ethics, despite still facing technical obstacles and limited sharia literacy. Islamic ethics has proven relevant in facing the dynamics of the modern digital economy and serves as an important moral foundation for realizing blessings, consumer trust, and a balance between profit and social benefit.*

**INTRODUCTION**

The rapid development of information technology over the past two decades has brought about significant changes in various aspects of human life, particularly in the economic sector. One of the most visible forms of change is the emergence of digital trading systems, often referred to as *e-commerce* (Maisaroh et al., 2024) . Through this development, buying and selling activities no longer depend on physical meetings between sellers and buyers. Now, simply by using a device and an internet connection, someone can sell or buy various products through marketplace platforms such as Shopee, Tokopedia, Lazada, and similar platforms (Pramudya Effendi & Andriani, 2023) . Online commerce is growing rapidly in Indonesia, including in Palangka Raya City, as digital literacy increases and internet access becomes more accessible to the public. Many entrepreneurs, especially young people and housewives, are taking advantage of this opportunity to sell their products without the need for a physical store. This system is

considered efficient because it saves operational costs, expands market reach, and provides ease of transactions. *E-commerce* or online trading is defined as the transaction process of buying and selling goods or services using electronic networks (Selly Silviawati et al., 2025)

However, behind this convenience, new issues arise related to business ethics and adherence to Islamic values. Islam, as a religion that regulates all aspects of life, including economics, emphasizes that business activities are not solely aimed at profit but must also be based on morals, honesty, and justice (Nabila A'yun et al., 2021) . Business conducted incorrectly, even if seemingly profitable, will lose its blessings and can harm others. Therefore, Islamic business ethics play a crucial role in guiding economic practices to remain within the framework of Sharia (Syarqawie, 2025) . In online buying and selling, various ethical violations that contradict Islamic principles are common (Nugroho & Nurhayati, 2025) . For example, many sellers still fail to provide complete and honest product information, use photos that do not reflect the actual product, or even manipulate customer reviews to attract buyers. This kind of practice contains elements of *gharar* (uncertainty) and *tadlis* (fraud), which are clearly prohibited in Islam because they can harm the buyer (Rika Nur Amelia et al., 2025)

In addition, there is also a phenomenon of payment systems that do not comply with sharia principles, such as the use of *paylater services*. (Meilan, 2023) or interest-bearing loans, which fall under the category of usury (Salamah et al., 2025) . There are also excessive promotional practices that give the impression of deception, as well as the use of *lucky draw systems* that potentially contain elements of *maysir* (speculation or gambling). All of this shows that despite the modern nature of business, ethical issues in the digital world still require serious attention (Ulum & Artikel, 2023) . Islamic business ethics require every business actor to apply the values of honesty ( *shidq* ), responsibility ( *amanah* ), and justice ( *'adl* ). These principles not only regulate the relationship between sellers and buyers but also shape the character of business actors with integrity. The Prophet Muhammad himself was known as an honest and trustworthy trader, thus becoming a role model for running an ethical and blessed business (Maskhuroh; M. Dihyatul, 2022) .

The local context in Palangka Raya City is also interesting to study. As a developing city with a sizable Muslim population, its residents are now actively engaging in digital commerce, both as sellers and buyers. Many Muslim businesses utilize the Shopee

*platform* to market halal food, clothing, cosmetics, and various other goods (RD Rahayu & Ningtyas, 2021) . However, not all of them have a deep understanding of the principles of Islamic business ethics. Most simply follow market trends or imitate the sales strategies of other businesses without considering the halal-haram aspects of their practices. This is where this research is crucial. The study of Islamic business ethics in online buying and selling practices is relevant to assessing the extent to which Islamic values are implemented in the digital world (Ruslang, Muslimin Kara, 2024) . This research is also expected to provide insight into how Muslim businesses in Palangka Raya maintain honesty, transparency, and fairness in their business activities on Shopee. In addition, the results of this study can be input for Islamic institutions and academics to strengthen Islamic economic ethics literacy in the modern era (AP Rahayu, 2025)

With the increasingly complex digital world, the application of Islamic business ethics should not be viewed as a rigid or outdated concept, but as a moral guideline that is adaptive and relevant to changing times. Islamic values such as honesty, justice, and social responsibility must be the foundation of every economic activity, including online transactions (Latifah et al., 2024) . Changes in consumption patterns and economic interactions in the digital era have created a new order in the business world. This transformation is not merely a shift from conventional to online systems, but also a shift in culture and values in buying and selling practices. In the context of economic globalization, advances in information technology have facilitated the emergence of various business models that prioritize efficiency and speed, but on the other hand, also present complex ethical challenges (Agustin, 2025) .

Online business inherently contains two conflicting sides: on the one hand, it offers convenience and significant opportunities, but on the other, it opens the door to unethical practices such as fraud, manipulation, and consumer exploitation. For Muslim business owners, this challenge is even greater because they are not only required to maintain professionalism and quality of service, but also to ensure that all business activities comply with Sharia principles (D Purnomo et al., 2024) . In Islam, every economic activity has inherent moral and spiritual dimensions, as trade is viewed as part of religious transactions (*muamalah*) that must be carried out with the right intentions and methods. Therefore, the digital world should not be an excuse to ignore the principles of honesty, justice, and social responsibility that have been the foundation of Islamic business ethics since the time of the Prophet Muhammad (peace be upon him) (Rizal et al., 2025) .

Marketplaces like Shopee, Tokopedia, and Lazada are concrete examples of the digital economic revolution that is transforming the relationship between sellers and buyers. Transactions that were once conducted face-to-face have now shifted to anonymous and instant online systems. In situations like this, trust has become the new currency that determines the sustainability of a business. However, trust cannot be built without honesty and transparency, two core values at the heart of Islamic business ethics (Hikmatus Sa'diyah et al., 2025) . On the other hand, the emergence of various digital payment systems also brings its own problems. Many marketplaces now offer facilities such as PayLater or interest-bearing installments, which from a sharia perspective can contain elements of usury. This challenge is compounded because digital systems are often controlled by third parties, while sellers do not always have full control over the transaction process. Therefore, awareness and literacy in Islamic finance are crucial to prevent business actors from being trapped in systems that unknowingly contain prohibited elements (Muflihatul Isnaeni et al., 2023) .

The social and economic context of Palangka Raya City adds unique color to this research. As a developing region in Central Kalimantan, its people are beginning to adapt to the digital ecosystem, including in the trade sector. Many young entrepreneurs are turning to online platforms for their convenience, while others see them as an opportunity to expand their marketing network for local products. In this situation, it is crucial to instill Islamic business ethics from the outset so that the development of the digital economy not only generates material profits but also creates social and spiritual well-being for the community. When business is run ethically, it not only provides economic benefits but also serves as a means of preaching and strengthening the character of the community (Ompusunggu & Triani, 2023) .

Although digital commerce has brought extraordinary convenience to people's economic activities, it cannot be denied that various new issues have emerged related to business values and morality. This phenomenon is particularly pronounced among Muslim entrepreneurs who utilize marketplaces like Shopee as a sales platform. Ideally, buying and selling activities carried out by a Muslim should be based on Sharia principles such as honesty, fairness, responsibility, and the welfare of the community. However, in practice, many business behaviors still deviate from these values. This discrepancy between the ideals of Islamic ethics and the reality on the ground is the central issue of this research (Astria, 2023).

The first problem lies in a lack of in-depth understanding of Islamic business ethics among business owners. Many online sellers simply follow market trends and strategies without considering Sharia-compliant principles. As a result, they often engage in practices that contain elements of *gharar* (unclearness) and *tadlis* (fraud), such as displaying inaccurate product photos, concealing defects, or writing incomplete descriptions. In a digital system that doesn't directly connect sellers and buyers, small actions like these can lead to injustice and harm consumers, ultimately violating the principles of honesty and trustworthiness.

The second problem relates to transaction systems that are not fully compliant with Sharia law. Some features in modern marketplaces, such as PayLater, interest-based installments, or interest-based fee discounts, potentially contain elements of usury (*riba*). Many Muslim business owners are unaware of this due to limited Sharia financial literacy. They tend to hand over the entire payment process to the platform's automated system without verifying whether the mechanism is truly free from prohibited elements. This situation highlights a gap in knowledge and control between business owners and the systems they use.

The next issue relates to promotions and sales strategies that potentially contain elements of *maysir* (gambling) or speculation. Fierce competition in the marketplace often leads businesses to employ various methods to attract buyers, including promotional programs with prizes, sweepstakes, or digital games like "mystery boxes." While appealing from a marketing perspective, these practices can be considered disguised gambling because they involve elements of luck and uncertainty of outcome. Islam prohibits all forms of speculation that place profits on chance rather than on hard work and clear intentions. Businesses who fail to understand these ethical boundaries risk engaging in activities that violate Sharia principles.

Another equally important issue is the lack of awareness of the social dimension of business in Islam. Many business owners focus solely on financial gain without considering the benefits to the surrounding community. However, according to Islamic teachings, the purpose of business is not merely to seek profit, but also to provide social benefits to others. This benefit should be reflected in fair pricing, good service, and efforts to avoid harming consumers. If this social dimension is ignored, business will become a mere economic activity, devoid of its religious value and blessings.



From these various issues, it can be seen that the core problem of this research lies in the imbalance between digital technology advancements and the understanding of Islamic business ethics among Muslim business owners. The digital world is moving rapidly and dynamically, while the public's religious understanding, especially in the field of modern muamalah, remains slow. This imbalance has given rise to various ethical violations, both conscious and unconscious, in online buying and selling practices. Therefore, this research is crucial to explore how Muslim business owners in Palangka Raya City actually apply Islamic ethical values to their businesses on Shopee, the extent to which this understanding influences their trading behavior, and the challenges they face in maintaining consistent Sharia values amidst the pressures of digital economic competition.

The emerging problems are not only individual but also systemic. Marketplace platforms themselves have not yet fully provided features that support Sharia-compliant transactions (Wahyuningsih et al., 2024) . This leaves Muslim business owners in a dilemma between adapting to the existing system or maintaining their Islamic principles amidst intense competition. Furthermore, the lack of guidance and education regarding Islamic business ethics in the digital realm has forced many business owners to learn on their own without clear guidance. This situation highlights the need for both academic and practical approaches to bridge the gap between Islamic business ethics theory and the realities of digital business.

This research has high academic and social urgency because it seeks to bridge the gap between digital technology developments and Islamic values. Many previous studies have discussed consumer behavior or marketing strategies in marketplaces, but few have examined the Islamic ethical dimension in online buying and selling practices in depth (Astuti, 2022) . Therefore, this research not only contributes to the development of Islamic economics but also plays a role in strengthening the moral character of business actors in the digital era. Furthermore, the results of this study are expected to serve as a reference for Islamic educational institutions, local governments, and marketplace platforms in building a more ethical business ecosystem in accordance with Sharia principles. In general, this research is motivated by the need to reaffirm Islam's position in addressing the dynamics of modern business. Online businesses do offer significant opportunities for the economic advancement of the Muslim community, but if run without ethical control, they can actually lead to damage and injustice. Therefore, it is crucial for

Muslim entrepreneurs to understand that business success is measured not only by profits but also by the extent to which the business is run in accordance with Sharia values and provides benefits to society.

## **LITERATURE VIEW**

Islam not only regulates the relationship between humans and their God, but also regulates relationships between humans, including in the fields of economics and business. In the Islamic perspective, economic activity is not merely a worldly activity to seek profit, but also part of worship if carried out correctly and in accordance with sharia. Therefore, every business transaction in Islam must be built on moral principles and ethical values that maintain justice, honesty, and the benefit of all parties involved (Ramadhan & Purborini, 2025) . The Islamic economic system also combines the practices of *riba* (interest) and *gharar* (uncertainty), which aims to create transparent and honest transactions. Therefore, Islamic economics aims to create a system that is not only economically efficient, but also flexible and adaptive, in line with the more liberal principles of Islam (Wahyuni & Sukti, 2025) .

Islamic business ethics serve as moral guidelines to prevent injustice, fraud, exploitation, and practices that harm others. These principles are rooted in the Quran, the hadith of the Prophet Muhammad (peace be upon him), and universal values that emphasize a balance between material gain and social responsibility. Some of the key principles that underlie Islamic business ethics include the prohibition of usury (*riba*), *gharar* (*gharar*), and *maysir* (gambling), as well as the upholding of justice, honesty, and *maslahat* (public benefit). (Rani Puspa Dewi, 2023)

## **RESEARCH METHODOLOGY**

This study uses a descriptive qualitative approach, aiming to provide an in-depth description of how Muslim business owners apply Islamic business ethics in online buying and selling activities through the Shopee platform. A qualitative approach was chosen because this study focuses more on understanding the meaning and behavior of humans within a specific social context, rather than on measuring numbers or statistical data. Using this method, researchers seek to understand the reality of digital business from the perspective of business owners and interpret how Islamic principles such as honesty, trustworthiness, and justice are realized in modern economic practices.



The descriptive method was used to provide a factual and systematic overview of the observed phenomena. The research focused on how sellers market their products, interact with buyers, set prices, and maintain customer trust in accordance with Islamic muamalah principles. This research was conducted in Palangka Raya City, as the city is experiencing rapid growth in the digital commerce sector and has many Muslim businesses utilizing marketplaces as a marketing tool. Subjects were selected purposively, namely only those who met certain criteria such as being Muslim, actively selling on Shopee, and having an awareness of conducting business in accordance with Sharia. Research data was obtained through observation and interviews. Observations were conducted by observing seller activities on the marketplace, including product descriptions, promotional styles, customer reviews, and transaction policies.

The data analysis process followed the steps outlined by Miles and Huberman, which include data reduction, data presentation, and conclusion drawing. In the reduction stage, researchers selected important data relevant to the research focus (Rofiah & Burhan Bungin, 2024) . Next, the data was organized into a descriptive narrative to identify patterns and trends in Muslim seller behavior. The final analysis results were interpreted based on Islamic ethical values to obtain a comprehensive picture of how the principles of justice, honesty, and responsibility are applied in online business practices at Shopee.

## RESULTS AND DISCUSSION

Based on interviews and observations with Muslim business owners selling on the Shopee platform in Palangka Raya City, it emerged that most have endeavored to implement the principles of Islamic business ethics in their buying and selling activities. They emphasize honesty, fairness, and responsibility in every transaction. This practice is evident in the way they display products with appropriate descriptions, use authentic images, and honestly convey product conditions to consumers.

The principle of *sidq* (honesty) is the primary foundation for maintaining buyer trust and fostering sustainable business relationships. Furthermore, the value of *'adl* (justice) is also evident through fair pricing that does not harm other parties. Muslim business owners avoid price gouging, review manipulation, and misleading promotions. They understand that blessed profits are not only measured by revenue, but also by the halal and honesty of the buying and selling process. This demonstrates a strong moral and religious awareness in running an online business.

However, research also shows that a small number of business owners still face challenges in consistently implementing Islamic business ethics. For example, the practice of using

slightly modified product photos or delaying shipments without notifying buyers is still found. While this is not done intentionally to deceive, such behavior can undermine consumer trust and contradict the value of *amanah* (responsibility), a key principle in Islam. In terms of business interactions, business owners with a better understanding of religion tend to be more cautious in transactions. They avoid elements of *gharar* (unclearness) and *tadlis* (hidden deception) by ensuring that all product information is conveyed transparently. Promotional activities are conducted politely and moderately, thus reflecting a professional attitude in accordance with Islamic teachings.

Overall, this study shows that the practice of Islamic business ethics among Muslim business owners in the Shopee Marketplace in Palangka Raya has been quite successful, although improvements are still needed in terms of consistency, religious education, and ethical digital awareness. The implementation of Islamic ethics not only creates a positive business image but also serves as a means of preaching and a manifestation of a Muslim's moral responsibility in the modern business world.

#### **A. Implementation of the Prohibition of Usury in the Transaction System**

Based on the interviews, all business owners who participated in the interviews did not use interest-bearing loans for their business capital. Some started their businesses with personal capital or family assistance. However, some business owners had used conventional online lending facilities before realizing that the practice involved elements of usury (*riba*). Some sellers understood the concept of usury and tried to choose clearly *halal* transaction methods (cash on delivery or COD), regular bank transfers through Islamic accounts, or e-wallets if they did not charge interest). However, others lacked a clear understanding of the implications of certain instruments and therefore could not always identify elements of usury in modern financing features.

Many businesses use bank transfers and cash on delivery (COD) as a safe option. However, consumer limitations (requiring installments or PayLater) sometimes mean sellers accept transactions involving interest-based third-party payments without full control. Shopee's policies, ranging from automated transactions, *escrow systems*, installment or PayLater features, to service fees, create a situation where businesses cannot always determine whether there is an element of usury (*riba*) within the entire transaction chain (e.g., interest from consumer installment payments or late fees imposed by service providers). Sales contracts (descriptions, return terms, additional fees) are often unclear, potentially leading to *gharar* (unclear) regarding fairness in transactions.

Some businesses choose to partner with banks or Islamic payment providers, reject interest-based installment payments, or establish clear store policies.

## **B. Avoiding the Element of Gharar in the Description and Contract of Sale and Purchase**

Based on observations and interviews with Muslim business owners in Palangka Raya City who sell on the Shopee marketplace, it was found that most merchants have made efforts to avoid gharar, namely ambiguity, deception, or ignorance in contracts and product descriptions, as a form of implementing Islamic business ethics in online buying and selling activities. These efforts are driven by the awareness that clarity of information, openness, and honesty are the main principles in transactions in accordance with Islamic law.

Most businesses have detailed product descriptions, including size, color, material, condition, and usage instructions, to avoid fraud and misunderstandings. They recognize that incomplete or misleading descriptions constitute gharar, as they prevent buyers from knowing exactly what they are purchasing. However, some businesses still use brief descriptions or even rely on images without adequate explanation, which can create uncertainty in the contract.

Businesses explain transparency in pricing and additional costs. Ethical Islamic sellers strive to display prices transparently without hidden costs. They clearly explain shipping costs, additional fees, and promotions to avoid misunderstandings. This demonstrates the application of the principle of *al-shidq*. (honesty) and *amanah* (responsibility) in Islamic business ethics. In marketplace systems like Shopee, a sale and purchase agreement is considered valid when the buyer clicks the "checkout" button and makes payment. Muslim business owners understand that the agreement must be based on the consent of both parties (*ridha*). Therefore, they strive to provide honest service, avoid manipulating reviews, and avoid using misleading promotional tactics. However, some business owners state that automated systems sometimes make the agreement feel "less personal," so that the element of *ijab qabul* (consent) is not explicitly fulfilled, even though legally the transaction remains valid due to the consent and clarity of the object.

The element of gharar can also arise during the shipping process if there is a discrepancy between the description and the condition of the item received. Several Muslim businesses in Palangka Raya anticipate this by providing refund /*return guarantees* and clear product documentation before shipping. This step is considered a form of moral and

sharia responsibility to avoid harming buyers. Some obstacles encountered include the limited marketplace features in accommodating long descriptions, difficulty explaining the details of non-physical products (such as services or digital items), and a lack of consumer literacy regarding sharia contracts. As a solution, Muslim sellers strive to provide additional information via chat before the transaction and include clear store policies regarding guarantees and returns.

### C. Avoiding Maysir Elements

Based on observations and interviews with Muslim business owners in Palangka Raya City who conduct buying and selling activities through the Shopee marketplace, it was found that their understanding and application of the principle of avoiding elements of maysir or digital speculation/gambling are quite varied. Most business owners understand that all forms of transactions containing elements of uncertainty and betting (luck) are prohibited in Islam. Therefore, they strive to conduct business practices honestly and transparently and avoid speculative sales strategies. However, in the digital era, forms of maysir not only appear in direct gambling practices, but also through marketplace systems and features that enable hidden speculative practices, such as random discounts, prize draws, extreme flash sales, and digital games with prizes of credit or vouchers integrated into the platform. Although these features are managed by Shopee, Muslim business owners need to be careful not to directly engage in promotions that have the potential to contain elements of gambling or luck without a basis in real transactions.

Interview results indicate that the majority of business owners understand maysir as any form of gambling that generates profit without any real effort or through pure luck. They avoid promotions such as "random prize contests," "spin prizes," or "mystery box" systems, which contain speculative elements, as they are considered similar to digital gambling. Muslim business owners are committed to selling products with a definite and measurable transaction system. In terms of promotions, some business owners in Palangka Raya only utilize fixed discounts and official *cashback* without involving random systems. They believe that marketing strategies must adhere to Sharia principles and should not encourage consumptive behavior or dependence on luck. Speculation-based promotions are considered contrary to the principles of Islamic business ethics, which emphasize honesty, fairness, and social responsibility. In the context of pricing, business owners also avoid speculative practices such as raising prices to create the impression of scarcity (artificial inflation) or conducting "pre-order" sales without clear

stock certainty. These actions are considered potentially speculative, which is prohibited because it generates profit from uncertainty. This principle aligns with the values of justice ( *al-'adl* ) and honesty ( *al-shidq* ) that underlie Islamic business ethics.

#### **D. Enforcing the Principle of Fairness in Prices and Services**

Based on research findings through observations and interviews with Muslim business owners in Palangka Raya City who sell on the Shopee marketplace, it was found that the principle of fairness in pricing and service is a key aspect in implementing Islamic business ethics. Muslim business owners recognize that justice (*al-'adl*) is a fundamental value in all economic activities, including digital transactions. This principle encompasses not only the balance between profit and loss but also honesty, openness, and moral responsibility towards consumers. The research results show that most business actors have tried to apply the principle of justice in two important aspects, namely: Fair pricing , through setting reasonable, non-manipulative prices commensurate with the quality of the goods; and fair service through honesty, friendliness, and responsiveness to customer complaints. They understand that fair buying and selling practices will bring blessings to businesses and maintain long-term consumer trust.

Muslim business owners in Palangka Raya generally strive to set reasonable and moderate prices. They reject price gouging practices, such as raising prices when demand is high without a logical reason or selling goods at excessively low prices to unfairly eliminate competitors. The principle used is that prices are determined based on production costs, product quality, and a reasonable profit margin. This aligns with Islamic teachings, which prohibit hoarding (*ihtikar*) and market exploitation for one-sided profit. Some business owners also emphasize the importance of price transparency in product descriptions. They ensure that the price listed on Shopee matches the price paid, with no hidden fees. This practice demonstrates the value of *shidq* (honesty) in transactions.

In terms of service, Muslim business owners demonstrate *ihsan* (excellent service) as part of Islamic business ethics. They strive to respond to customer inquiries politely, provide accurate information, and process deliveries on time. Sellers also prioritize fairness in handling complaints, such as replacing defective items, accepting returns judiciously, and not blaming customers for no apparent reason. Some business owners acknowledge that providing excellent service is not only a business strategy but also a form of worship and moral responsibility. They believe that customer satisfaction is a tangible manifestation of social justice in transactions.

### **E. Honesty as the Basis of Customer Trust**

Based on observations and interviews with Muslim business owners in Palangka Raya City who sell through the Shopee marketplace, we found that honesty (*al-shidq*) is a key value that builds and maintains customer trust in online buying and selling. Muslim business owners recognize that in the digital business context, where interactions take place without face-to-face interaction, honesty is a key foundation for business sustainability and store reputation. Without honesty, consumer trust will be lost, and transactions will be unproductive.

Business owners are committed to displaying product descriptions that reflect the actual condition of the goods. They avoid photo manipulation, exaggerated claims, or the use of deceptive filters. Interviews show that businesses that are honest in their product descriptions tend to receive positive reviews and loyal customers. Conversely, those who provide inaccurate information (e.g., color, size, or quality) experience a decline in trust and store ratings. This reinforces the view that honesty is a key asset in maintaining an online store's reputation. During transactions, Muslim business owners in Palangka Raya strive to maintain honesty by confirming stock availability, providing accurate shipping information, and not delaying shipments without clear reasons. They recognize that customers judge a store's credibility by the speed and accuracy of service. Some sellers even avoid using potentially misleading "auto-responses," preferring direct communication to ensure transaction transparency.

Sellers also uphold honesty when dealing with customer complaints. If there is a shipping error or a defective product, they choose to replace or refund the product without blaming the other party. This attitude reflects the principle of *amanah* (responsibility), which is part of Islamic business ethics. Honesty in resolving problems actually strengthens customer trust, as customers value sellers who are open and responsible.

### **F. The Principle of Maslahat (Spreading Benefits through Online Business)**

Based on observations and interviews with Muslim business owners in Palangka Raya City who operate through the Shopee marketplace, it was found that the application of the principle of *maslahat* (benefit) is one of the moral and spiritual orientations in their online buying and selling activities. For Muslim business owners, trading is not only a means of seeking material profit, but also a means of providing benefits to society and realizing shared prosperity. This principle of *maslahat* aligns with the primary goal of



Islamic business ethics, namely creating social and economic justice based on sharia values. Many Muslim business owners in Palangka Raya view online business as a means of providing convenience to consumers who need goods without the constraints of distance and time. They use Shopee not only to expand their market but also to help people obtain products at affordable prices and with fast service. Some business owners even collaborate with local producers to market regional products, thus their businesses also have an impact on improving the economy of the surrounding community.

Muslim business actors believe that price transparency, honesty of product information, The principle of honesty in business is the obligation to convey information accurately and openly to all parties involved. Honesty means avoiding any form of deception, manipulation, or concealment of facts (Hanief Monady, Arif Mubarak, Muhammad Indra, Galih Ramadhani, 2024) , and clarity of contracts is part of the benefits they provide to customers. By providing honest and clear information, they not only avoid gharar (uncertainty) but also create a sense of security and comfort for buyers. This clarity is considered a form of contribution to the public interest because it prevents disputes or disappointments in the future. Based on interviews, many business owners associate benefits with blessings (barakah). They believe that when a business is run with good intentions and benefits others, Allah will provide abundant sustenance. This principle motivates them to avoid practices that harm others, such as usury, fraud, hoarding, or consumer exploitation. In their view, true business success is when the business benefits many parties.

## CONCLUSIONS

The results of this study confirm that the implementation of Islamic business ethics by Muslim entrepreneurs in Palangka Raya City on the Shopee marketplace has been quite successful, although not yet fully implemented. Awareness of religious values encourages entrepreneurs to avoid practices prohibited by Islam, such as usury (riba), gharar (gharar), and maysir (gambling), and strive to uphold justice, honesty, and the principle of benefit (maslahat) in all business activities. Sellers strive to use halal payment systems, clearly describe products, be transparent in pricing, and provide the best service to customers.

Honesty has been proven to be the primary foundation for building buyer trust, while fairness is implemented through a balance between quality, price, and service. Furthermore, the spirit of maslahat (benefit-based) serves as a spiritual motivation for business owners to seek not only personal gain but also social benefits for the community and surrounding environment. Businesses run with good intentions, honest service, and

fair transactions are believed to bring blessings and long-term trust. However, this study also identified several obstacles, such as limited understanding of digital transaction law, intense market competition, and marketplace systems that sometimes do not fully support the implementation of sharia principles. Therefore, it is necessary to increase Islamic economic ethics literacy among business owners and provide policy support from marketplaces to provide sharia-compliant transaction features. With these steps, online buying and selling practices can develop into an economic activity that is not only modern and efficient, but also has religious value, is fair, and brings benefits to all parties.

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