

# Analysis of Business Ethics in Online Buying and Selling Practices from an Islamic Economic Perspective

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**Abstract:** The rapid growth of e-commerce has transformed conventional trade practices, offering consumers and businesses increased convenience and access. However, this digital shift has also given rise to ethical concerns, including fraud, misinformation, lack of transparency, and manipulation through fake reviews. This study analyzes online buying and selling behavior through the lens of Islamic business ethics (akhlak al-tijarah), which emphasizes honesty, justice, trustworthiness, and mutual consent. Using a qualitative-descriptive methodology, the research compares current marketplace practices with ethical principles outlined in Islamic teachings. Findings reveal significant gaps between prevailing e-commerce behaviors and Islamic ethical standards, particularly in areas of transparency, truthful advertising, and fair pricing. Nonetheless, the study also identifies ethical practices aligned with Islamic values, such as halal product labeling and consumer-friendly return policies. The research concludes by emphasizing the need for greater integration of Islamic ethics into online commerce to ensure transactions are not only efficient and profitable, but also morally and spiritually accountable, especially in Muslim-majority markets.

## Research Highlights:

- **Rapid Expansion of E-Commerce;** This study explores how online buying and selling practices have significantly reshaped traditional commerce, especially in Muslim-majority contexts.
- **Identification of Ethical Issues;** Key unethical practices in online marketplaces are examined, including fraud, misleading product information, non-transparent pricing, and fake customer reviews.
- **Islamic Business Ethics as a Framework;** The study applies akhlak al-tijarah the Islamic code of ethical business conduct to evaluate current e-commerce practices.
- **Comparative Ethical Analysis;** Findings show a gap between online market behavior and Islamic ethical values such as honesty (šidq), justice ('adl), and trustworthiness (amānah).
- **Recognition of Good Practices;** Some ethical practices in online commerce like halal labeling, transparent return policies, and consent-based transactions align with Islamic principles.
- **Call for Ethical Reform;** The research highlights the importance of embedding Islamic ethics into digital commerce platforms and policies to foster moral accountability and consumer trust.

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## INTRODUCTION

In recent decades, the world has witnessed a digital revolution that has reshaped various aspects of human life, including how goods and services are bought and sold. One of the most significant outcomes of this transformation is the rise of electronic commerce, or e-commerce (Falk & Hagsten, 2015). E-commerce refers to the buying and selling of products or services over the internet, using digital platforms as intermediaries. This mode of transaction has experienced exponential growth due to increasing internet penetration, smartphone usage, and the growing consumer demand for convenience and speed in shopping.

The rise of e-commerce has brought profound changes to conventional trade practices. Traditionally, buying and selling involved physical interaction between buyers and sellers, face-to-face negotiations, and tangible product assessments before purchase. Consumers had to visit physical stores, marketplaces, or business premises to access goods and services (Falk & Hagsten, 2015). However, with the emergence of online platforms such as marketplaces, mobile applications, and social media commerce, these physical limitations have been eliminated. Today, consumers can browse thousands of products, compare prices, and make purchases from the comfort of their homes at any time of the day.

One of the most significant impacts of e-commerce is the shift in consumer behavior. Buyers now expect instant access to products, detailed product descriptions, customer reviews, and secure payment systems (Treese & Stewart, 2003). Sellers, on the other hand, must adapt by building digital storefronts, engaging in online marketing, and maintaining an active online presence to remain competitive. This has led to a more customer-centric business environment, where transparency, responsiveness, and user experience are key success factors.

Moreover, the structure of supply chains and logistics has also evolved. E-commerce has created demand for more efficient delivery systems, warehouse management, and digital payment gateways (Dragomirov, 2020). Businesses must now integrate technology into their operations to track inventory, process orders in real time, and ensure timely delivery. As a result, traditional business models that rely solely on physical interactions are becoming increasingly outdated and are being replaced or complemented by hybrid models that combine offline and online strategies.

The growth of online marketplaces has transformed global commerce, offering consumers unprecedented access to products and services across borders (Tu & Shangguan, 2018). However, alongside the benefits of convenience and efficiency, the digital marketplace has also become a breeding ground for various unethical practices that compromise trust, fairness, and consumer protection. These practices, if left unchecked, can significantly damage the integrity of e-commerce ecosystems.

One of the most prevalent unethical behaviors in online marketplaces is fraud. This can take many forms, including the sale of non-existent products, delivery of counterfeit goods, or the use of phishing techniques to steal consumer data and payment information. Fraudulent sellers may disappear after receiving payment, leaving buyers with no recourse for refunds or complaints (Albert, 2002). The anonymous nature of the internet often makes it difficult to trace and hold these perpetrators accountable.

Another common unethical practice is misinformation. Sellers may deliberately provide false or misleading information about their products, such as exaggerating the quality, concealing defects, or using manipulated images to create unrealistic expectations (Mavlanova & Benbunan-Fich, 2010). This deception not only misleads consumers into making poor purchasing decisions but also undermines fair competition among honest sellers.

Non-transparent pricing is also a significant concern in online commerce. Some sellers engage in price manipulation by displaying artificially low prices to attract buyers, only to add hidden charges such as high shipping fees or additional service costs at checkout. Others may use dynamic pricing algorithms that discriminate based on users' browsing history or location, resulting in inconsistent pricing for the same product. These practices reduce price fairness and transparency, which are fundamental to ethical trade.

Furthermore, the use of fake reviews has become widespread as sellers attempt to boost their credibility and sales rankings. Some vendors pay for positive reviews or create multiple fake accounts to post glowing testimonials about their products. Conversely, they may also engage in review sabotage by posting negative feedback on competitors' listings. This manipulation of consumer perception erodes trust in the review system, which is meant to help buyers make informed choices.

In addition, poor customer service, delayed dispute resolution, and unclear return policies also reflect unethical behavior, as they often leave consumers without adequate support or recourse when

problems arise. Ethical responsibility requires that businesses respect consumer rights and provide clear, honest, and responsive post-purchase services.

Several studies have focused on the importance of ethical compliance in Islamic e-commerce. For instance, Ahmed and Salleh (2015) emphasized that in order to maintain the trust of Muslim consumers, e-commerce platforms must not only avoid haram elements but also uphold ethical standards such as honesty, transparency, and fairness. They argued that ethical lapses such as misleading advertising, selling counterfeit products, or concealing important information violate Islamic teachings and damage consumer confidence in online trade.

In another influential work, Hassan, Chachi, and Latiff (2016) explored ethical decision-making among Muslim entrepreneurs in digital business environments. Their research highlighted the gap between ethical awareness and actual business practices, noting that while many entrepreneurs were knowledgeable about Islamic ethical principles, competitive pressures and lack of regulation often led to unethical behavior. This study called for stronger regulatory frameworks and ethical training for online business actors.

More recent studies have examined consumer perspectives on Islamic business ethics in e-commerce. A study by Rahim and Daud (2018) surveyed Muslim online shoppers in Malaysia and found that ethical factors, such as truthful product descriptions, fair pricing, and seller integrity, significantly influenced purchasing decisions. Consumers expressed a strong preference for platforms that aligned with Islamic values and showed distrust toward sellers who failed to meet those ethical standards.

In Indonesia, which has one of the largest Muslim populations and a rapidly growing digital economy, researchers such as Maulana and Febrian (2020) investigated sharia compliance in e-commerce platforms. Their findings indicated that while some platforms have begun to incorporate Islamic finance elements such as sharia-compliant payment gateways and halal product certifications many others still lack clear ethical guidelines rooted in Islamic principles. This has led to calls for the development of sharia e-commerce standards that can guide business operations more effectively.

A systematic review by Nasir and Majid (2021) synthesized various research findings from across Southeast Asia and the Middle East, highlighting common ethical concerns in online commerce such as *gharar* (uncertainty), *tadlis* (deception), and lack of *amānah* (trustworthiness). The review concluded that while Islamic ethics offer a robust framework for ethical business, practical implementation in digital environments remains inconsistent.

In addition, research has also addressed the role of Islamic fintech and digital Islamic business models, which have the potential to promote more ethical and inclusive e-commerce ecosystems. Studies like those by Abdullah and Ismail (2022) explored how Islamic financial technology can support transparency, accountability, and ethical behavior through smart contracts, blockchain, and other tools that reduce fraud and increase consumer trust.

The rapid expansion of e-commerce has reshaped the global economy, including in Muslim-majority countries where online transactions have become increasingly common. As digital trade continues to grow, so does the urgency of ensuring that these transactions are conducted in a manner that upholds ethical standards (Ahmed, 2019). In the context of Islamic societies, this evaluation must be guided by *akhlak al tijarah* Islamic business ethics which serves not only as a moral compass but also as a religious obligation in all economic dealings.

Islam views business as an integral part of human life and a means of fulfilling one's responsibilities while seeking lawful (*halal*) income. However, business in Islam is never divorced from morality. The Prophet Muhammad (peace be upon him) emphasized honesty, fairness, and trust in trade, warning against deceit, fraud, and exploitation. These principles are embedded in *akhlak al tijarah*, which governs every aspect of business conduct ranging from truthful advertising to transparent pricing, fair contracts, and just treatment of buyers and sellers.

This research is important to bridge the gap between modern technological advances in commerce and the ethical framework of Islam. By analyzing current online buying and selling practices through the lens of Islamic business ethics, this study aims to identify unethical behaviors, evaluate their compliance with Islamic teachings, and provide recommendations for promoting ethical, sharia-compliant e-commerce. The results are expected to contribute to the development of responsible digital commerce that aligns with the values of justice, transparency, and accountability as promoted by Islamic economics.

## METHOD

This research employs a qualitative descriptive approach to analyze online buying and selling practices through the lens of Islamic business ethics (Kaur & Mutty, 2016). The qualitative method is considered appropriate because the focus of the study is not on measuring numerical data, but on understanding ethical behaviors, values, and perceptions in the context of digital commerce. Through this approach, the study aims to provide a deep, contextual understanding of how ethical principles in Islam are applied or neglected in the rapidly growing world of e-commerce.

The data for this research is obtained from both primary and secondary sources (Ajayi, 2017). Primary data is collected through semi-structured interviews with selected participants, including Muslim consumers, online sellers, and Islamic economics experts. The participants are chosen using purposive sampling, where individuals who are actively involved in or knowledgeable about online commerce and Islamic business ethics are selected to provide relevant and in-depth insights (Umar, 2020). These interviews aim to explore real-world experiences, perceptions of ethical practices, and the challenges of applying Islamic values in online trade.

Secondary data is gathered from various relevant literature sources, including academic journals, books, official Islamic economic guidelines, fatwas (Islamic rulings), and regulations related to e-commerce (Al-Mamari, 2018). Particular attention is paid to studies and writings published over the last ten years, which reflect recent developments in digital commerce and its intersection with Islamic ethics. This literature serves to support and enrich the findings from the field and to provide a theoretical framework for analysis.

Data analysis is conducted using thematic analysis, which involves identifying, analyzing, and categorizing patterns or themes within the data (Joffe, 2011). The researcher will categorize unethical practices such as fraud, misleading product information, non-transparent pricing, and fake reviews and then analyze each issue in relation to key Islamic ethical principles, such as *ṣidq* (honesty), *amānah* (trustworthiness), *ʿadl* (justice), and the prohibition of *gharar* (uncertainty) and *tadlis* (deception). The analysis also considers how far current e-commerce practices align with the jurisprudence of Islamic commercial law (*fiqh muamalah*).

To ensure the credibility and trustworthiness of the data, triangulation is used. This involves comparing the findings from interviews, literature reviews, and case examples of online business practices (Fink, 2019). Triangulation helps to validate the data and minimize potential bias. Ethical considerations, such as informed consent and confidentiality, are also maintained throughout the research process, especially when conducting interviews with human participants.

The methodology of this research is designed to comprehensively explore the ethical dimensions of online commerce within the framework of Islamic economics (ABD GHANI & OTHMAN, 2020). By combining empirical data with normative Islamic principles, this study seeks to provide a holistic and actionable understanding of how e-commerce can be made more ethical and sharia-compliant in Muslim-majority markets.

## RESULTS AND DISCUSSION

### Result

The findings of this research reveal that although e-commerce has significantly improved convenience and accessibility for both buyers and sellers, various ethical challenges persist in online transactions, particularly in relation to Islamic business ethics (*akhlak al tijarah*). The results, based on interviews, literature analysis, and case observations, indicate a notable gap between ideal Islamic ethical standards and actual online buying and selling practices.

One of the primary findings is the frequent occurrence of unethical behaviors, particularly among individual online sellers and on informal platforms such as social media marketplaces (Brink et al., 2019). Common unethical practices include misleading product descriptions, exaggerated advertising, failure to deliver goods as promised, and lack of transparency in pricing. These behaviors are in direct violation of Islamic ethical principles, which emphasize *ṣidq* (truthfulness), *amānah* (trustworthiness), and *ʿadl* (justice). Many consumers interviewed expressed frustration over receiving items that did not match descriptions or images and reported difficulties in seeking refunds or compensation.

Another key result is the prevalence of fake reviews and rating manipulation on major e-commerce platforms. These fabricated testimonials are used to falsely boost seller credibility and deceive potential buyers. From the perspective of Islamic business ethics, this practice is categorized as *tadlis* (deception),

which is strictly prohibited in Islamic jurisprudence. Despite platform policies against review manipulation, enforcement is often weak, and unethical sellers continue to exploit loopholes.

The study also found that many sellers, especially small-scale Muslim entrepreneurs, have limited understanding of Islamic ethical standards in online trade (Rekarti et al., 2019). While they may be aware of the importance of avoiding *riba* or *haram* products, they are less familiar with principles such as avoiding *gharar* (uncertainty) in transactions, ensuring full disclosure, and providing fair contract terms. This lack of knowledge contributes to the persistence of unethical practices, even among sellers who claim to operate based on Islamic values.

On the positive side, the research highlights the emergence of Islamic e-commerce platforms and sharia-compliant digital marketplaces that prioritize transparency, halal product certification, fair trading, and customer protection (Elasrag, 2019). These platforms are generally more trusted by Muslim consumers and serve as promising models for integrating Islamic ethics into digital commerce. However, their reach and market share are still limited compared to mainstream platforms.

Another important finding is the absence of standardized ethical guidelines or regulations specific to Islamic e-commerce. While general consumer protection laws exist, there is a lack of formal policies or certification systems to ensure that online business practices conform to Islamic ethical standards. This regulatory gap contributes to inconsistencies in how Islamic values are applied in the online business context.

### **Comparison Between Current Online Selling Practices and Islamic Ethical Expectations**

The digital transformation of commerce through online selling has revolutionized the way people conduct business (Berman, 2012). With a few clicks, consumers can access a vast array of products, compare prices, and make purchases from virtually anywhere. However, while online selling offers efficiency and accessibility, it also presents ethical challenges especially when viewed from the lens of Islamic business ethics. A comparative analysis between current online selling practices and the ethical expectations of Islam reveals significant disparities that require attention.

In Islamic economic thought, business is not only a means of earning a livelihood but also a form of worship (*ibadah*). Ethical principles such as *ṣidq* (truthfulness), *amānah* (trustworthiness), *ʿadl* (justice), and the prohibition of *gharar* (excessive uncertainty), *tadlis* (deception), and *riba* (usury) form the core of what Islam demands from those engaged in commerce. These values aim to promote fairness, transparency, and mutual benefit in all transactions. Unfortunately, many of these principles are frequently compromised in today's online selling environment.

One of the most common unethical practices in modern online selling is misleading product information. Sellers often use edited photos, vague descriptions, or exaggerated claims to attract buyers (Sprague & Wells, 2010). This stands in direct contrast to Islamic teachings, which require full disclosure and honesty in transactions. Islam strictly prohibits *tadlis*, or any form of deception, particularly when it results in a buyer being misled about the nature or quality of a product.

Transparency in pricing is another area where current practices often diverge from Islamic expectations. In many online transactions, additional costs such as shipping fees or handling charges are only disclosed at the final checkout stage. This lack of upfront clarity violates the Islamic principle of *bay' al-fudhuli* (unauthorized sale) and creates *gharar*, or uncertainty, which is explicitly forbidden. Islam promotes fairness and informed consent in trade, where all terms should be clearly stated and agreed upon before the transaction.

Furthermore, fake reviews and inflated ratings are prevalent in online marketplaces. These unethical tactics are used to artificially enhance a seller's reputation or to discredit competitors. Islam condemns such dishonest behavior, as it manipulates the buyer's perception and undermines fair competition. The Prophet Muhammad (peace be upon him) warned against false testimonials and emphasized that honesty is a distinguishing trait of a trustworthy merchant.

Another important concern is the absence of clear return or refund policies in some online stores, particularly on informal platforms like social media. In Islamic business ethics, justice and customer satisfaction are paramount (Abbas et al., 2020). A seller is expected to take responsibility for defective products and to facilitate fair dispute resolution. The lack of accountability and poor after-sales service seen in many online businesses contradicts the Islamic value of *amānah*, or trustworthiness.

However, it is worth noting that not all online selling practices are ethically flawed. Many reputable e-commerce platforms do promote ethical standards by offering buyer protection, transparent pricing, verified reviews, and easy return options (Panagopoulos et al., 2017). These features align more

closely with Islamic principles and represent a step toward ethical digital commerce. Additionally, a growing number of Muslim entrepreneurs are actively seeking to align their business models with sharia values by selling halal-certified products, avoiding interest-based payment systems, and emphasizing customer trust.

### **Gaps and Contradictions Between Online Selling Practices and Islamic Business Ethics**

As e-commerce continues to grow rapidly across the Muslim world, it brings with it both opportunities and ethical challenges (Zainul et al., 2004). While digital platforms have transformed the way people conduct business, they also expose significant gaps and contradictions when compared to the ethical ideals prescribed by Islamic economic principles. These inconsistencies reveal the need for greater alignment between technology-driven commerce and the values of *akhlaq al tijarah* (Islamic business ethics).

One of the most evident gaps lies in the lack of ethical literacy among sellers. Many online sellers, particularly on informal platforms such as social media or peer-to-peer marketplaces, are driven primarily by profit motives with little regard for ethical standards. Although some may identify as Muslims and are aware of general Islamic prohibitions such as *riba* (usury) or the sale of *haram* products, they often lack a deeper understanding of less visible yet critical ethical principles such as *gharar* (uncertainty), *tadlis* (deception), and *amānah* (trustworthiness). This limited awareness leads to practices that unknowingly contradict Islamic teachings, such as withholding product defects or using persuasive language that distorts truth.

Another contradiction is observed in platform policies that promote convenience but may enable unethical behavior. While e-commerce platforms provide user-friendly tools to streamline transactions, some of their algorithms and business models are built around maximizing engagement and sales, often at the expense of transparency. For example, features such as flash sales or countdown timers may pressure consumers into impulsive decisions, raising concerns of *gharar* by exploiting uncertainty and emotional buying both of which conflict with the Islamic emphasis on informed and rational decision-making.

Additionally, a significant gap exists in regulatory enforcement. While Islamic teachings provide a comprehensive ethical framework for commerce, most e-commerce environments are regulated by secular laws that do not explicitly enforce religious values. As a result, sellers can operate in ways that are legally permissible but ethically questionable from an Islamic standpoint. For example, the absence of clear return policies or dispute resolution systems may not violate civil law but does violate the Islamic principle of *'adl* (justice) and fair dealing.

A related contradiction is found in consumer behavior itself. Muslim consumers often express a desire for sharia-compliant and ethically sound products, yet in practice, many still patronize sellers or platforms that do not uphold Islamic ethics primarily due to lower prices, faster delivery, or popular branding. This reveals a gap between ethical intention and actual behavior, driven by convenience or lack of alternatives, and highlights the need for increased awareness and consumer education.

Moreover, fake reviews and manipulated ratings pose a clear ethical contradiction. While Islamic teachings prohibit false testimony, many sellers engage in or benefit from this practice to enhance their visibility and credibility online. This not only deceives customers but also undermines fair competition, creating a marketplace that rewards manipulation over integrity.

Finally, there is a gap between Islamic fintech innovation and mainstream adoption. While Islamic financial technology solutions, such as sharia-compliant payment gateways and halal verification tools, are emerging, they are still not widely integrated into major e-commerce platforms. This technological gap limits the ability of Muslim consumers and businesses to fully engage in ethical, sharia-compliant digital transactions.

### **Good Practices in Online Commerce That Align with Islamic Ethics**

One notable ethical practice is the honest and detailed presentation of product information. Ethical online sellers make an intentional effort to disclose all relevant aspects of their products, including price, size, quality, materials, and potential defects (Arnold, 2009). This aligns with the Islamic value of *bayān*, which prohibits concealment and demands clarity in trade. By doing so, they enable consumers to make informed purchasing decisions, reducing the risk of *gharar* (uncertainty), which is prohibited in Islamic transactions.

Another commendable practice is the use of truthful advertising and marketing strategies. Rather than exaggerating claims or using manipulative emotional appeals, ethically conscious sellers describe

their products in a manner that is accurate, respectful, and based on real benefits. This reflects the principle of *ṣidq* (truthfulness), a trait highly praised in the Qur'an and Sunnah, particularly in business dealings.

In addition, transparent pricing and the absence of exploitative tactics are also examples of good practices aligned with Islamic ethics. Many ethical sellers avoid deceptive pricing tricks such as hidden fees or misleading discounts (Friedman, 2017). Instead, they clearly display total costs upfront, ensuring that there is no room for *zulm* (oppression) or financial injustice. This clarity upholds the principle of *'adl* (justice) and promotes fair competition in the marketplace.

Furthermore, the implementation of fair return and refund policies demonstrates adherence to Islamic values. When customers are not satisfied with their purchases or face product issues, ethical sellers provide accessible and fair mechanisms for complaints, returns, and refunds. This reflects the Islamic value of *ihsān* (benevolence) and supports the notion of *raḍā* (mutual satisfaction), a condition for a valid sale in Islam.

Many sellers also practice timely delivery and clear communication, both of which are expressions of *amānah* (trustworthiness) (Bachkirov & AlAbri, 2016). By fulfilling their promises regarding delivery times and by maintaining open channels of communication throughout the transaction process, sellers demonstrate integrity, reliability, and respect for the buyer key traits of a Muslim entrepreneur.

In some cases, online sellers explicitly label their products as halal-certified or sharia-compliant, especially in industries such as food, cosmetics, fashion, and finance. This transparency serves Muslim consumers who seek to consume lawful and ethical products, and reflects the seller's commitment to fulfilling their religious and moral obligations.

Moreover, ethical sellers refrain from artificially inflating product reviews or ratings, and instead rely on organic customer feedback. This avoids *tadlis* (fraudulent misrepresentation) and maintains trust within the community. Platforms that enforce guidelines against fake reviews and encourage honest customer experiences also contribute positively to an ethical digital marketplace.

Finally, some businesses go beyond compliance and integrate corporate social responsibility (CSR) inspired by Islamic principles such as *zakat*, charitable giving, environmental sustainability, and support for local communities (Hassan & Salma Binti Abdul Latiff, 2009). These values, deeply rooted in Islamic teachings, elevate business beyond a mere transactional activity into a means of contributing to the common good (*maṣlaḥah*).

## CONCLUSION

The rapid expansion of online commerce has revolutionized the way transactions are conducted, offering efficiency, accessibility, and innovation. However, this transformation has also raised significant ethical concerns, particularly in relation to honesty, transparency, and fairness values that are deeply rooted in Islamic business ethics (*akhlak al-tijarah*). This research set out to examine the alignment between current online selling practices and the ethical standards emphasized in Islam, with a particular focus on practices such as truthful product representation, fair pricing, trustworthiness in delivery, and mutual consent in transactions. The findings reveal that while there are several positive practices in online commerce that resonate with Islamic values such as clear communication, customer-friendly return policies, and halal product labeling there are also noticeable ethical gaps. Common issues such as deceptive advertising, lack of transparency, manipulation of consumer behavior, and the prevalence of counterfeit reviews undermine the principles of *ṣidq* (truthfulness), *'adl* (justice), and *amānah* (trustworthiness). These unethical behaviors not only violate Islamic ethical teachings but also erode consumer trust and damage the integrity of the marketplace. Moreover, the study has highlighted a disconnect between commercial objectives and moral accountability, particularly in cases where profit maximization overrides ethical considerations. This contradiction emphasizes the need for a value-driven approach to e-commerce that integrates Islamic ethical principles into both seller behavior and platform policies. The research underscores the importance of reorienting online business practices toward Islamic ethical standards. Doing so not only fulfills religious obligations for Muslim entrepreneurs but also fosters a more just, transparent, and sustainable digital economy. Future efforts should focus on education, policy development, and the use of technology to promote ethical behavior online. By embracing *akhlak al-tijarah*, online commerce can evolve into a system that is not only profitable but also ethically sound and spiritually rewarding.

## AUTHORS' DECLARATION

### Authors' Contributions and Responsibilities

The authors collectively contributed to the successful completion of this research through a collaborative and systematic division of responsibilities, ensuring the study's academic rigor, relevance, and integrity.

### Competing Interests

The authors declare that there are no competing interests that could have influenced the outcomes or interpretations presented in this research. This study was conducted independently, without any financial, professional, or personal relationships that could be perceived as a conflict of interest.

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