

Analysis of Islamic Business Ethics in Digital Business Practice

Rangga Salam^{1*}, Yurmaini², Dewi Sundari³, Salman Nasution⁴

Universitas Alwashliyah^{*1, 2, 3}

Universitas Muhammadiyah Sumatera Utara⁴

¹email: salamrangga14@gmail.com

²email: yurmainiyus86@gmail.com

³email: dewisundari437@gmail.com

⁴email: salmannasution@umsu.ac.id

Artikel Info

Received:	Revised:	Accepted:	Published:
November 16, 2025	December 15, 2025	January 19, 2026	February 17, 2026

Abstract: This study aims to find the limits that are allowed and prohibited according to the principles of Islamic business ethics in running a business through the digital economy. This study uses a qualitative research method based on library research. The results of this study are the analysis of Islamic business ethics in digital business practices showing that the application of sharia principles such as honesty, justice, trustworthiness, and responsibility are the main keys to creating halal, blessed, and sustainable transactions.

Keywords: Business Ethics; Digital Business; Economy.

Abstrak: Penelitian ini bertujuan menemukan batasan-batasan yang diperbolehkan dan dilarang menurut prinsip etika bisnis Islam dalam menjalankan bisnis melalui ekonomi digital. Penelitian ini menggunakan metode penelitian kualitatif berdasarkan penelitian kepustakaan. Hasil dari penelitian ini adalah analisis etika bisnis Islam dalam praktik bisnis digital menunjukkan bahwa penerapan prinsip-prinsip syariah seperti kejujuran, keadilan, amanah, dan tanggung jawab menjadi kunci utama dalam menciptakan transaksi yang halal, berkah, dan berkelanjutan.

Kata Kunci: Etika Bisnis; Bisnis Digital; Ekonomi.

A. Introduction

Islam, as a perfect religion, not only regulates the vertical relationship between humans and God but also horizontal relationships among humans, including in business

activities. In the modern context, digital business has become a rapidly growing phenomenon, offering significant convenience and opportunities for entrepreneurs. However, this development also poses ethical challenges that require special attention to ensure business practices remain in accordance with Islamic principles. (Nawatmi 2016)

Islamic business ethics are rooted in the teachings of the Quran and the Sunnah, which emphasize values such as honesty, justice, trustworthiness, social responsibility, and prohibitions against harmful or Sharia-prohibited practices such as usury and fraud. In digital business, the application of these principles is crucial due to the fast-paced nature of business, limited transparency, and the potential for misuse of technology.

The principles of Islamic business ethics include unity, equilibrium, free will, responsibility, and benevolence. Unity implies that all aspects of life, including the digital economy, must align with the values of monotheism and not be separated from the Islamic moral framework. Balance demands moderation and fairness in every digital business transaction to avoid harming any party. (Choirun Nisak 2023). Freedom of will allows business actors to choose whether to act ethically or otherwise, making moral responsibility crucial in digital businesses prone to manipulation and fraud. This responsibility extends not only to consumers and business partners, but also to the wider community and to Allah SWT, the creator.

Digital businesses, which utilize the internet and digital technology as their primary medium, have fundamentally transformed the way businesses conduct transactions and interact. However, the ease of access and anonymity offered by digital businesses also open up opportunities for unethical practices such as fraud, privacy violations, and the spread of misleading information.

In Islam, honesty and transparency are key principles that must be upheld in digital businesses. Muslim business actors are obligated to provide accurate and clear information regarding products, prices, and transaction terms and conditions to avoid harming consumers. This aligns with the word of Allah, which commands us to fulfill our trusts and speak the truth.

Protecting customer privacy and data is also a crucial aspect of digital business according to Islamic ethics. Data collection and use must be carried out in good faith, maintaining confidentiality, and in accordance with agreed-upon purposes, to maintain customer trust. Violations of privacy are considered contrary to the principles of trust and justice in Islam. (Maharani and Prakoso 2024)

Justice in digital business demands fair and equal treatment of all parties without discrimination based on ethnicity, religion, race, or gender. Islam teaches that every individual has equal rights in business and must be treated with respect and fairness. Therefore, digital businesses must create an inclusive environment free from discriminatory practices.

Social responsibility in digital business is also an integral part of Islamic business ethics. Businesses should not only aim to make a profit but also benefit society and avoid social and environmental damage. Therefore, digital businesses must consider the social impact of their activities and contribute to the general welfare. (Maulida, Novita, and Siti Femilivia Aisyah 2024)

In the context of technology-based businesses, Islamic business ethics requires business actors to avoid harmful practices such as fraud, data manipulation, and unfair monopolistic practices. The principles of justice and trustworthiness must be the foundation of every business decision to ensure that digital businesses remain within the framework of Sharia.

Furthermore, noble morals such as honesty (sidiq), trustworthiness (amanah), conveying information accurately (tabligh), and intelligent decision-making (fathonah) are highly recommended for Muslim digital business actors. These qualities serve as moral guidelines that must inform every digital marketing activity so that businesses are not only materially successful but also blessed. (Jannah, Febrianti, and Musyafaah, n.d.)

However, the application of Islamic business ethics in digital business practices faces various challenges, such as the lack of regulations governing digital business in accordance with Sharia, business actors' lack of understanding of Islamic ethical

principles, and the potential for misuse of technology for the benefit of all. Therefore, an in-depth analysis of the application of Islamic business ethics in digital business is essential.

B. Research Method

This research employs qualitative descriptive analysis to describe and illustrate phenomena, both naturally occurring and man-made, with a focus on their characteristics, relationships between activities, and quality (Subagyo 2023). This study employed a qualitative research method based on library research. This study was conducted by collecting articles and journals on a topic relevant to the research objective as references, namely Islamic business ethics in digital business practices.

This technique involves data reduction, such as summarizing articles and journals and selecting key points, focusing on the most important points, and then systematically organizing them for ease of understanding. The previously reduced data is then displayed to draw conclusions. The researcher then seeks meaning from the collected data and draws more fundamental conclusions in line with the research objectives.

C. Result and Discussion

Application of Islamic Business Ethics Principles in Digital Business Application of Islamic Business Ethics Principles in Digital Business

Digital business has become a key pillar of the modern economy, especially with technological advances facilitating online access and transactions. In this context, implementing the principles of Islamic business ethics is crucial so that digital business activities are not solely oriented towards financial gain but also uphold moral values and blessings in accordance with Sharia teachings. This serves as a foundation for Muslim business actors to conduct their businesses responsibly and with integrity.

One of the main principles of Islamic business ethics that must be applied in digital business is honesty. Honesty, in this context, means that business actors are obliged to

provide accurate and transparent information regarding the products or services offered. Complete and accurate information is crucial to prevent consumers from feeling disadvantaged by misleading or manipulative information, which often occurs in digital transactions.

In addition to honesty, the principle of fairness is also an equally important aspect in digital business. Fairness requires business actors to provide fair treatment to all parties, both consumers and business partners. This includes fair pricing, product quality that meets promises, and satisfactory after-sales service. By upholding fairness, digital businesses can build a good reputation and solid customer trust. (Aisyah et al. 2025)

The principle of amanah, or trustworthiness, is also highly relevant in digital business practices. Businesses must maintain consumer trust by avoiding all forms of fraud, deception, and misuse of personal data. Because digital transactions often take place without direct face-to-face contact, maintaining amanah is a challenge that must be addressed seriously to maintain harmonious and sustainable business relationships.

The prohibition against gharar, or uncertainty in transactions, and maysir, or excessive speculation, are important principles that must be observed in digital business. Transactions containing elements of uncertainty or speculation can cause losses and injustice to one of the parties. Therefore, digital businesses must avoid practices containing these elements to comply with Sharia and create fair and transparent transactions. (Djamil 2023)

The principle of tauhid, or unity, in Islamic business ethics emphasizes that all business activities must be based on faith and devotion to Allah SWT. Digital business owners must recognize that their businesses are not merely about seeking worldly profit, but also a form of worship that must be carried out with the right intentions and in accordance with Islamic teachings. This awareness serves as a strong motivation to always maintain ethical business practices.

Freedom of will in digital business allows business owners to choose to act in accordance with Islamic ethical principles or not. Therefore, moral responsibility is

crucial to prevent business owners from engaging in practices that harm others and conflict with Sharia values. This awareness of responsibility must be continuously instilled so that digital businesses can operate healthily and ethically.

Social responsibility is also an integral part of Islamic business ethics in the context of digital business. Business owners should not only aim to seek personal gain but also consider the social and environmental impacts of their business activities. Contributions to community welfare and the avoidance of social harm are part of the responsibilities that must be carried out so that digital businesses can provide broader benefits. (Haerunnisa, Sugitanata, and Karimullah 2023)

Transparency is a crucial aspect of digital business that business owners must maintain. Providing clear and complete information regarding products, prices, and transaction terms and conditions is mandatory to avoid doubt or suspicion among consumers. This transparency also demonstrates respect for consumers and is part of the application of the principle of fairness in business.

One of the biggest challenges in implementing Islamic business ethics in digital businesses is the lack of regulations specifically governing Sharia aspects of digital transactions. Furthermore, business actors' lack of understanding of Islamic ethical principles is also a significant obstacle. Therefore, ongoing education and supervision are essential to increase business actors' awareness and compliance with Islamic ethics.

Challenges and Ethical Violations in Digital Business from an Islamic Perspective
The rapid growth of digital business brings various conveniences in transactions, but also poses significant ethical challenges, especially from an Islamic perspective. One of the main challenges is maintaining honesty in the presentation of information.

D. Conclusion

An analysis of Islamic business ethics in digital business practices shows that the application of sharia principles such as honesty, fairness, trustworthiness, and responsibility is key to creating transactions that are halal, blessed, and sustainable.

Digital businesses run in accordance with Islamic ethics not only avoid harmful practices such as fraud, gharar (uncertainty), and exploitation, but also uphold a balance between the rights of sellers and buyers and provide freedom without coercion in transactions. Although digital businesses offer convenience and significant opportunities, challenges such as the lack of sharia regulations and potential ethical violations must be addressed through education, transparency, and the implementation of social responsibility. Thus, digital businesses based on Islamic ethics can provide economic benefits while maintaining blessings and consumer trust, thereby supporting the well-being of this world and the hereafter in a balanced manner.

E. Bibliography

Aisyah, N. (2025). Penerapan prinsip manajemen syariah pada bisnis digital di era modern. *Finotec: Journal of Islamic Finance and Economics*, 2, 214–225.

Choirun Nisak. (2023). Etika bisnis perspektif etika bisnis syariah. *Journal of Economics and Business*, 1(2), 107–118. <https://doi.org/10.61994/econis.v1i2.204>

Djamil, N. (2023). Akuntansi terintegrasi Islam: Alternatif model dalam penyusunan laporan keuangan. *JAAMTER: Jurnal Audit, Akuntansi, Manajemen Terintegrasi*, 1(1), 1–5.

Gusvita, M., & Rahmawati, D. (2025). Penerapan nilai-nilai Islam dalam etika profesi kesekretariatan di lembaga pendidikan Islam. 8523, 1–15.

Haerunnisa, H., Sugitanata, A., & Karimullah, S. S. (2023). Analisis strukturalisme terhadap peran katalisator instrumen keuangan syariah dalam mendorong pembangunan berkelanjutan dan tanggung jawab sosial. *Al-'Aqdu: Journal of Islamic Economics Law*, 3(2), 124–136. <https://doi.org/10.30984/ajiel.v3i2.2853>

Jannah, M., Febrianti, N. I., & Musyafaah, N. L. (n.d.). *Kewirausahaan dalam perspektif syariah*.

M., A. A. P., Akbar, D., & Hylmi, D. (2024). Relevansi dan tantangan penerapan prinsip ekonomi syariah dalam era ekonomi digital. 5, 1–10.

Maharani, R., & Prakoso, A. L. (2024). Perlindungan data pribadi konsumen oleh penyelenggara sistem elektronik dalam transaksi digital. *Jurnal USM Law Review*, 7(1), 333–348. <https://doi.org/10.26623/julr.v7i1.8705>

Maulida, N., & Aisyah, S. F. (2024). Etika bisnis Islam: Implementasi prinsip keadilan dan tanggung jawab dalam ekonomi syariah. *El-Iqthisadi: Jurnal Hukum Ekonomi Syariah*, 6, 49–61. <https://doi.org/10.24252/el-iqthisady.vi.46740>

Nawatmi, S. (2016). Etika dalam perspektif Islam. *Fokus Ekonomi (FE)*, 9(1), 50–58.

Sahabuddin, R., Arif, H. M., Lestari, W., & Alviolin, E. (2024). Transparansi informasi sebagai mediator dalam hubungan etika pemasaran digital dan kepercayaan konsumen di e-commerce. 2(1), 27–37.

Subagyo, A., & Kristian, I. (2023). Penelitian kualitatif: Metode penelitian kualitatif. *Jurnal Equilibrium*, 5. <http://belajarpsikologi.com/metode-penelitian-kualitatif/>

Syahrul, Hasriyanti, & Wahyuni. (2021). Penerapan etika bisnis Islam dalam pengelolaan koperasi syariah. *Jurnal Ekonomi, Bisnis, dan Manajemen*, 47(4), 124–134.

Prayuti, Y. (2024). Dinamika perlindungan hukum konsumen di era digital: Analisis hukum terhadap praktik e-commerce dan perlindungan data konsumen di Indonesia. *Jurnal Interpretasi Hukum*, 5(1), 903–913.