

# THE ROLE OF CHARACTER IN IMPROVING BUSINESS ETHICS COMPLIANCE IN E-COMMERCE

**Anggilah Mawarni**

Fakultas Agama Islam, Universitas Islam Darul'Ulum Lamongan

[anggilah.2021@mhs.unisda.ac.id](mailto:anggilah.2021@mhs.unisda.ac.id)

## ***Abstract***

*This research discusses the relationship between individual character and adherence to business ethics in the e-commerce sector, focusing on the importance of character building as a key factor in creating an ethical and sustainable business. Consistently applied business ethics make a great contribution to the reputation, consumer loyalty, and sustainability of e-commerce companies. Characters such as honesty, integrity, and responsibility have a significant role in ensuring compliance with ethical principles, which is increasingly important amid the fierce competition and rapid growth of the e-commerce sector. Using a literature review method, this article also highlights the challenges in ethical practices on digital platforms and provides strategic recommendations for companies to integrate character education in their business operations. The findings of this research are expected to be the basis for further development regarding the role of ethics and character in digital businesses that continue to grow.*

**Keywords:** *character, business ethics, e-commerce, compliance*

## **Abstrak**

Penelitian ini membahas hubungan antara karakter individu dan kepatuhan terhadap etika bisnis di sektor e-commerce, dengan fokus pada pentingnya pembentukan karakter sebagai faktor kunci dalam menciptakan bisnis yang etis dan berkelanjutan. Etika bisnis yang diterapkan secara konsisten memberikan kontribusi besar terhadap reputasi, loyalitas konsumen, dan keberlanjutan perusahaan e-commerce. Karakter seperti kejujuran, integritas, dan tanggung jawab memiliki peran yang signifikan dalam memastikan kepatuhan terhadap prinsip-prinsip etis, yang semakin penting di tengah persaingan ketat dan pertumbuhan pesat sektor e-commerce. Dengan menggunakan metode kajian pustaka, artikel ini juga menyoroti tantangan dalam praktik etika di platform digital dan memberikan rekomendasi strategis bagi perusahaan untuk mengintegrasikan pendidikan karakter dalam operasional bisnis mereka. Temuan penelitian ini diharapkan dapat menjadi landasan bagi pengembangan lebih lanjut mengenai peran etika dan karakter di dalam bisnis digital yang terus berkembang.

**Kata Kunci:** karakter, etika bisnis, e-commerce, kepatuhan

## INTRODUCTION/PENDAHULUAN

The growth of e-commerce in Indonesia shows a dynamic and optimistic trend in recent years. This phenomenon occurs in line with the development of digital technology and the increase in internet access throughout the country. Based on data from the Ministry of Trade (Kemendag), the value of e-commerce transactions in Indonesia is estimated to reach IDR 533 trillion in 2023, an increase from IDR 476 trillion in the previous year. Although Bank Indonesia has revised its projection to Rp474 trillion, this figure still reflects the rapid development of the e-commerce sector. This illustrates the great potential of e-commerce as one of the main drivers of digital economic growth in Indonesia.<sup>1</sup>

Not only the transaction value continues to increase, Indonesia is also predicted to record the highest e-commerce growth in the world. In 2024, Indonesia's e-commerce growth is expected to reach 30.5%, far exceeding the global average of only 10.4%. This figure shows that Indonesia has a strong digital ecosystem, supported by a large population and wide internet penetration. This significant growth is also inseparable from changes in consumer behavior that increasingly rely on online transactions to meet daily needs, especially after the COVID-19 pandemic which accelerates technology adoption.

The increase in the number of e-commerce users in Indonesia is also one of the main indicators of the growth of this sector. In 2019, there were around 188.8 million e-commerce users in Indonesia, and this number continues to increase to reach 196.47 million in 2023. This user growth shows a shift in people's consumption patterns that are increasingly digital, supported by convenience, accessibility, and a variety of products available through online platforms.<sup>2</sup> With the increasing population of internet users, the potential of the e-commerce market in Indonesia is predicted to continue to grow in the next few years.

Furthermore, the implementation of e-commerce has also penetrated into the micro, small, and medium enterprises (MSMEs) sector. Around 21.8 million MSMEs in Indonesia have used e-commerce platforms to market and sell their products. Although the government's target of reaching 30 million 'go-digital' MSMEs by 2023 has not been fully achieved, the adoption of e-commerce by MSMEs shows that this sector contributes to the development of the digital economy. However, there are still challenges, including in terms of digital literacy and adequate infrastructure for MSMEs, which must be overcome immediately to support the sustainability of e-commerce growth in Indonesia.

Although the growth of e-commerce in Indonesia shows a positive trend, various challenges are still faced by business actors, especially MSMEs. One of the main obstacles is the digital literacy gap, where many MSME actors do not fully understand how to utilize e-commerce technology optimally. In addition, uneven digital infrastructure throughout

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<sup>1</sup> Farah Aunti Sholihah and Rachma Indrarin, "Pengaruh Persepsi Pelanggan Terkait Etika Bisnis Islam Terhadap Kepuasan Pelanggan Pengguna E- Commerce," *Jurnal Ekonomi Islam* Vol 2, No. 3 (2019): 156–62.

<sup>2</sup> Lailatul Maskhuroh and M. Dihyatul Fadl'laa, "Etika Bisnis E-Commerce Berdasarkan Maqashid Syariah Pada Marketplace Bukalapak.Com," *Irsyaduna: Jurnal Studi Kemahasiswaan* 2, no. 3 (2022): 207–16, <https://doi.org/10.54437/irsyaduna.v2i3.723>.

Indonesia is also an obstacle in expanding market reach.<sup>3</sup> Areas that do not have adequate internet access tend to lag behind in adopting digital technologies, which hinders the growth potential of e-commerce in the area. Therefore, further efforts are needed to improve digital literacy and improve technological infrastructure to encourage e-commerce inclusivity in Indonesia.

In addition, regulations governing e-commerce activities are also an important aspect in supporting the sustainability of this sector. Government policies in providing protection for consumers and business actors are the key to maintaining the growth of a healthy e-commerce ecosystem. Regulations that support innovation, but still protect consumer rights, such as personal data security and fair transactions, must continue to be strengthened. With good synergy between the government, businesses, and consumers, the e-commerce ecosystem in Indonesia has a great opportunity to grow to become one of the largest in Southeast Asia, while driving overall economic growth.

## **THEORETICAL FOUNDATIONS/LANDASAN TEORI**

### **Character Definition**

Character is a collection of traits, values, and attitudes that individuals possess that shape their behavior in various situations. According to Lickona (1991), character consists of three main components: moral knowledge, moral feelings, and moral actions. Good character is not only about knowing what is right, but also about feeling the need to do the right thing, as well as having the strength to do it. Meanwhile, Aristotle defined character as a disposition that shapes a person's good or bad behavior. According to Maxwell (1993), character is the core of personal integrity that determines a person's decisions, both in personal and professional life.<sup>4</sup>

Individual character is influenced by various factors that are internal and external. Psychologically, character develops from childhood through interaction with the environment, family, and education received. Culture also plays an important role in shaping the values and norms that are internalized by the individual, which then becomes part of his character. Religion or spiritual beliefs are often moral guidelines that shape a person's behavior and attitudes toward ethics and integrity. Social factors, such as social environment, education, and life experience, also affect the formation of a person's character in facing various challenges and life situations, including in the world of work and business.

### **Business Ethics**

Business ethics is a moral principle that guides the behavior of business people in carrying out their operations fairly, honestly, and responsibly. In the context of e-commerce, business ethics play an important role in maintaining trust between sellers and buyers, especially since transactions are conducted online and do not involve physical interaction.

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<sup>3</sup> Wilma Laura Sahetapy, "Etika Bisnis Dalam E-Commerce," *Jurnal Ilmu Hukum Tambun Bungai* 2, no. 2 (2017): 170–86.

<sup>4</sup> Sholihah and Rachma Indrarin, "Pengaruh Persepsi Pelanggan Terkait Etika Bisnis Islam Terhadap Kepuasan Pelanggan Pengguna E- Commerce."

Business ethics in e-commerce include transparency of product information, honesty in pricing, and responsibility in consumer data protection. Consumer trust in e-commerce platforms is highly dependent on the integrity shown by business people, so ethical violations can damage business reputations and reduce customer trust.<sup>5</sup>

Some relevant business ethics principles in e-commerce include honesty, where business people must be honest about the quality of the products sold and the prices set. Fairness is also important, meaning that every consumer must be treated equally without discrimination. In addition, social responsibility emphasizes that e-commerce players must pay attention to the social impact of their operations, including how their products are produced and sold. Data privacy and security are also important principles in e-commerce, given the large volume of consumer data managed by businesses. The protection of this data must be strictly regulated so that it is not misused or misused by third parties. These principles are essential for maintaining a healthy and sustainable e-commerce ecosystem.

### **Business Ethics**

Business ethics refers to a set of moral principles that guide behavior and decision-making in the business world. In the context of e-commerce, business ethics play an important role in ensuring that digital transactions run fairly, transparently, and responsibly. With so many transactions being conducted online, e-commerce platforms must enforce ethical standards to build and maintain consumer trust. This includes honest treatment in pricing, disclosure of product information, protection of consumer privacy, as well as ensuring that business operations do not harm others, either directly or indirectly.<sup>6</sup>

In e-commerce, there are several basic principles that must be held by business people. First, honesty is essential in providing clear and accurate information about the product or service being sold. Second, fairness in price and service, where there should be no discrimination in providing offers to different consumers. Third, transparency, which means that all information, including the terms and conditions of purchase, must be easily accessible to consumers. Fourth, social responsibility which requires business people to consider the social and environmental impacts of their operations. And finally, privacy and security, where businesses must maintain the confidentiality and security of consumer data from misuse.

### **Compliance with Business Ethics in E-Commerce**

Compliance in the context of digital business refers to the suitability and compliance of business people with applicable rules, regulations, and ethical standards. In e-commerce, this compliance involves implementing privacy policies, consumer protection, and fair and honest business practices. Compliance with business ethics not only complies with

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<sup>5</sup> Yega Meliza, Windy Ellyce Widiyanti, and Umiati Nur Khasanah, "Literature Review : Pentingnya Penerapan Etika Bisnis Islam Dalam Kegiatan Transaksi E-Commerce Pada Marketplace Shopee," *Journal of Management and Innovation Entrepreneurship (JMIE)* 1, no. 2 (2023): 168–79, <https://doi.org/10.59407/jmie.v1i2.317>.

<sup>6</sup> Maskhuroh and Fadl'laa, "Etika Bisnis E-Commerce Berdasarkan Maqashid Syariah Pada Marketplace Bukalapak.Com."

applicable laws but also ensures that business people act in accordance with the moral standards expected by society and consumers. E-commerce players are expected to not only prioritize profits, but also operate with social responsibility.<sup>7</sup>

While important, compliance with business ethics in e-commerce faces various challenges. One of the biggest challenges is digital anonymity, where businesses or consumers can hide their identities, which is sometimes used to commit unethical acts. In addition, the regulatory gap in digital businesses often makes business people confused in interpreting the rules that must be complied with, especially related to cross-country. The fierce competition in the e-commerce sector can also encourage businesses to take unethical shortcuts, such as manipulating product reviews or hiding important information. Therefore, a strong regulatory framework and commitment from all parties are needed to uphold ethics in the world of e-commerce.

## **METHOD/METODE PENELITIAN**

In this study, the method used is the literature review method, which is an approach that focuses on collecting, reviewing, and analyzing relevant literature sources to understand the relationship between character and compliance with business ethics in e-commerce. This method involves searching for various sources of literature such as scientific journals, books, articles, and previous research related to the topics of business ethics, individual character, and compliance in the digital environment. Literature sources are selected based on credibility and relevance to the topic being researched, especially those that address ethical theories, compliance in digital business, and the role of character in shaping ethical behavior. The steps in this literature review include: first, identification of keywords related to the research topic; second, the collection of literature from trusted databases such as Google Scholar, JSTOR, and ProQuest; third, critical evaluation of the content found to ensure the validity of the data; fourth, the preparation of literature data in a systematic framework in accordance with the research objectives; and finally, literature analysis by comparing and integrating various findings from these sources to gain a comprehensive understanding of the topic discussed. This method of literature review allows researchers to gain an in-depth and theoretical understanding of the influence of character on ethical compliance in the context of e-commerce, and provides a solid basis for the conclusion of the research.

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<sup>7</sup> Neli Purwanti and Ajeng Pujawati, "Penerapan Etika Bisnis Dalam Transaksi E Commerce (Studi Pada Penjual Pengguna Media Sosial Instagram)," *Al-Mujaddid / Jurnal Ilmu-Ilmu Agama* 3, no. 1 (2021): 62–78, <https://jurnal.staisebelasapril.ac.id/index.php/almujaddid>.

## RESULTS AND DISCUSSION

### Character as an Important Factor in Ethical Compliance in E-Commerce

Individual character plays a central role in ethical decision-making, including in the increasingly competitive world of e-commerce. Several literature studies show that character, which includes honesty, integrity, and a sense of responsibility, greatly influences how individuals or organizations interact with business ethics. In an e-commerce environment, where transactions are often conducted virtually without direct contact between sellers and buyers, the character factor becomes even more important in building trust and ethical compliance. In the absence of direct physical supervision, ethical decisions rely heavily on the internal principles of the businessman himself.

Honesty, one of the key aspects of character, is a fundamental element in business ethics. In e-commerce, honesty is reflected in various aspects such as product descriptions that match reality, price transparency, and providing honest information about the transaction process and return policy. According to the literature, companies or individuals that uphold honesty tend to be more trusted by consumers and have a better reputation in the market.<sup>8</sup> Conversely, breaches of honesty, such as information manipulation or fraud, can quickly damage business relationships and reduce customer loyalty. In the long run, dishonest behavior not only damages consumer trust but can also trigger significant legal problems and fines.

Integrity is also an important pillar in maintaining compliance with business ethics in e-commerce. Integrity reflects consistency between the actions and moral values of a person or organization. In the context of e-commerce, integrity involves a commitment to abide by ethical rules and principles despite the temptation to deviate, especially when there is pressure to increase profits in an unethical way. For example, practices such as content plagiarism, exploitation of consumer data, or privacy violations are common in the e-commerce industry. Organizations with integrity will refuse to engage in such practices, because they understand that ethical compliance is more important than momentary gains. Based on existing research, companies with strong integrity tend to be more successful in the long run, because consumers are more confident in companies that prioritize ethical values.

In addition, a sense of responsibility is also an important part of character that affects compliance with business ethics. Responsibility in e-commerce can be interpreted as the ability of individuals or companies to take responsibility for the products or services they offer, as well as for the impact of their business activities on consumers and society at large. This includes responsibility for product safety, protection of customers' personal data, to broader social responsibility related to environmental impacts or community welfare. Business people who have a sense of responsibility will be more likely to comply with applicable ethical standards and regulations, as well as be proactive in correcting any mistakes that may occur. According to some studies, companies that demonstrate social

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<sup>8</sup> Ika Trisnawati Alawiyah, "Perceived Risk Dalam Transaksi E-Commerce Perspektif Etika Bisnis Islam Dan Social Culture," *An-Nisbah: Jurnal Ekonomi Syariah* 8, no. 1 (2021): 226–46, <https://doi.org/10.21274/an.v8i1.4070>.

responsibility and ethical business tend to be more valued by consumers, which in turn has a positive impact on customer loyalty and loyalty.<sup>9</sup>

The relationship between honesty, integrity, and a sense of responsibility and adherence to business ethics is very close. Strong character provides a solid foundation for individuals or companies to make ethical decisions, especially in digital contexts such as e-commerce where direct supervision may be limited. Aristotle's ethical theory of virtue supports this view, stating that moral virtues such as honesty and integrity need to be developed in a person in order to act ethically consistently. In this case, the character of the individual becomes the main determinant of how they respond to the ethical dilemmas that arise in daily business activities.

### **Challenges Of Ethical Compliance in E-Commerce**

In digital business practices such as e-commerce, compliance with business ethics faces increasingly complex challenges as the industry grows rapidly. One of the main challenges is the lack of direct supervision. Unlike conventional businesses, transactions in e-commerce often take place virtually, which makes ethical oversight by third parties, such as regulators or industry authorities, more difficult. This creates an opening for unethical business actors to manipulate, either in the form of product fraud, price manipulation, or neglect of consumer rights. In addition, the anonymity often found on digital platforms also makes it difficult for law enforcement against ethical violations, as sellers and buyers can operate without fully disclosing their identities.<sup>10</sup>

Another challenge is the exploitation of personal data. With the increasing reliance on consumer data for personalized and efficient marketing strategies, many e-commerce companies may be tempted to violate customer privacy. For example, the use of consumers' personal data without consent or beyond the permissible limits has become a major problem in the digital world. Consumer trust can easily be lost if the company does not show transparency and responsibility in the management of personal data. Business ethics in data protection and privacy are essential for maintaining good relationships between businesses and consumers, but violations in this area remain a significant challenge.

The very fierce competition in the world of e-commerce is also one of the challenges in maintaining compliance with business ethics. The pressure to remain competitive often drives businesses to take shortcuts that violate ethical principles, such as suppressing production costs in unethical ways, abusing market dominance, or even creating unfair pricing policies. On the other hand, e-commerce allows small to large-scale businesses to operate simultaneously, leading to an imbalance in ethical practices. Small businesses may face difficulties in competing with e-commerce giants that have more resources, which can sometimes lead to a decrease in ethical standards among small businesses to survive in the market.

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<sup>9</sup> Purwanti and Pujawati, "Penerapan Etika Bisnis Dalam Transaksi E Commerce (Studi Pada Penjual Pengguna Media Sosial Instagram)."

<sup>10</sup> Maskhuroh and Fadl'laa, "Etika Bisnis E-Commerce Berdasarkan Maqashid Syariah Pada Marketplace Bukalapak.Com."

In facing these challenges, individual characters play a very important role in maintaining compliance with business ethics in e-commerce. A business person who has strong character, such as integrity and responsibility, will be able to act ethically even when faced with the temptation to deviate. Honesty, as part of character, helps businesses stay transparent in transactions, provide accurate information to consumers, and avoid harmful practices. An honest character makes one more responsible in dealing with consumer data privacy and security issues, ensuring that the use of data is carried out in accordance with consumer consent and applicable regulations.

In addition, integrity plays a central role in overcoming competitive pressures in the world of e-commerce. Businesses with integrity will continue to adhere to ethical principles even in the face of market pressures or potential short-term profits from ethical violations. They understand that long-term business success depends more on good reputation and consumer trust. With strong integrity, businesses will refuse to take unethical actions, such as price manipulation or product fraud, which can damage long-term relationships with consumers.<sup>11</sup>

Character also helps to overcome challenges in managing transparency and social responsibility. Businesses with a high sense of responsibility will strive to adhere to the highest ethical standards in all aspects of operations, including providing clear information about products, serving consumers honestly, and ensuring that the products do not harm consumers or society. This sense of responsibility not only limits unethical business practices, but also encourages ethical innovation, such as improving the quality of customer service and offering sustainable products.

### **E-Commerce Case Studies that Successfully Implement Business Ethics through Character**

A number of global and national e-commerce companies have shown that adherence to business ethics driven by strong management and employee character can create a competitive advantage as well as build consumer trust. One example is Amazon, the world's largest e-commerce company, which has a strong commitment to transparency and ethics in doing business. Leadership guided by integrity and innovation is one of the key drivers of ethical compliance across its various operational lines. Despite facing criticism in some regions, Amazon continues to emphasize the importance of honesty and accountability in transactions with consumers and partners. Amazon's management emphasizes a corporate culture of prioritizing fair and ethical solutions in every business decision, especially when it comes to handling customer data and return policies.<sup>12</sup>

At the local level, Tokopedia, one of the leading e-commerce platforms in Indonesia, is also a clear example of the application of sustainable business ethics. Tokopedia has

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<sup>11</sup> Ruslang Ruslang, Muslimin Kara, and Abdul Wahab, "Etika Bisnis E-Commerce Shopee Berdasarkan Maqashid Syariah Dalam Mewujudkan Keberlangsungan Bisnis," *Jurnal Ilmiah Ekonomi Islam* 6, no. 3 (2020): 665, <https://doi.org/10.29040/jiei.v6i3.1412>.

<sup>12</sup> Sholihah and Rachma Indrarin, "Pengaruh Persepsi Pelanggan Terkait Etika Bisnis Islam Terhadap Kepuasan Pelanggan Pengguna E- Commerce."



managed to develop a good reputation through the integrity values held by its founder and management. The management character of ethical innovation has driven the company to always ensure that every transaction made on its platform follows high ethical standards, including consumer protection and transparent management of personal data. Tokopedia consistently instills the value of trust and transparency in its relationships with sellers and buyers, making it one of the most trusted platforms in the Indonesian market.

Another notable example is Shopee, which has demonstrated adherence to the principles of business ethics through a commitment to a sense of social responsibility. Shopee is often involved in various social and community development programs, as well as paying attention to the interests of MSMEs in running their businesses. Shopee's strong management character, which promotes integrity and collaboration, has created a conducive business environment for ethical business growth. In terms of data and transaction management, Shopee shows compliance with applicable regulations in various countries of operation, including Indonesia, by upholding transparency and information security.

Bukalapak is also an example of a company that is committed to running a business based on the values of honesty and integrity. As one of the first e-commerce platforms in Indonesia that focuses on MSMEs, Bukalapak always emphasizes the importance of ethics in interacting with the small business community. Bukalapak's management fosters a corporate culture that is open, fair, and responsible in managing digital transactions, ensuring that every small business that uses the platform can compete in a healthy and ethical manner. These character values have helped Bukalapak gain the trust of users and build a more responsible e-commerce community.

The above case study shows that strong management and employee character especially in terms of honesty, integrity, and responsibility play an important role in ensuring that business ethics can be applied effectively in e-commerce platforms. Companies that embed this character in their organizational culture are not only able to maintain high ethical standards, but also succeed in building consumer trust, which in turn drives business sustainability in a competitive market.

## **CONCLUSION/KESIMPULAN**

In the increasingly competitive world of e-commerce, the relationship between individual character and adherence to business ethics is an important key to a company's long-term success. Individual characters, such as honesty, integrity, and a sense of responsibility, have been shown to play a major role in ethical decision-making that supports transparency and fairness in the digital business environment. E-commerce companies that prioritize the character building of their employees and management tend to be better able to maintain ethical practices in their transactions, thus gaining consumer trust and building a strong reputation. Thus, strengthening character in the e-commerce environment is one of the fundamental factors in creating business sustainability that not only brings financial benefits, but also supports the company's sustainability in the eyes of consumers and stakeholders.

To improve ethical compliance in e-commerce, businesses need to focus on strengthening character across all lines of the company. Training on the importance of integrity, honesty, and responsibility needs to be part of the human resource development strategy in e-commerce companies. Additionally, companies can build an ethical work culture by implementing policies that encourage transparency and accountability in every aspect of the business. On the other hand, further research directions can be focused on in-depth exploration of the role of character in ethical decisions in digital business, as well as how character development strategies can be tailored to the specific challenges faced by e-commerce companies. Additional research on the influence of culture, psychology, and technology on character and ethical adherence in the digital context will also be very useful in understanding the evolving dynamics in the sector.

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