

## Digital Business Ethics in the Marketplace Era: Analysis in Islamic Economic Perspective

### Abstract

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*The rapid development of digital technology has significantly transformed economic and business activities. This transformation has driven efficiency, innovation, and the expansion of market reach through marketplace platforms. Transactions that were previously conducted conventionally have now shifted to more flexible digital systems without limitations of space and time. Marketplaces also provide substantial opportunities for businesses, particularly SMEs, to grow. However, behind this convenience, various ethical issues have emerged, such as review manipulation, discrepancies in product information, lack of price transparency, and the presence of information asymmetry.*

*This study aims to analyze the importance of implementing digital business ethics in marketplaces and its alignment with Islamic economic principles in building trust and business sustainability.*

*This research employs a literature review approach by examining various sources, including academic journals and books related to digital business ethics and Islamic economics. The analysis is conducted descriptively to understand the phenomena and issues involved.*

*The findings indicate that digital business ethics plays a crucial role in enhancing consumer trust and loyalty. Values such as honesty (shiddiq), trustworthiness (amanah), justice (adl), and transparency (tabligh) are proven to be key factors in creating healthy business interactions. Moreover, these principles are aligned with Islamic economic values, thereby supporting the development of a fair, transparent, and sustainable marketplace system.*

**Keywords:** Digital Business Ethics, Marketplace, Islamic Economics

## INTRODUCTION

The rapid development of technology, both in Indonesia and globally, has brought about major changes in various aspects of human life. This impact is clearly visible in the economic and business sectors, where technology drives efficiency, innovation, and changes in the patterns of interaction and economic activity of society at large (M. Khairi et al. 2025, 71). Technological developments have made economic activities more efficient and innovative, and have transformed the way people interact and conduct economic activities in a more modern and broader way.

Digital transformation is driving changes in economic interactions, utilizing digital platforms as the primary means. Economic activities can now be conducted virtually, without the constraints of space and time. This has led to a shift from conventional methods to digital systems that are more efficient, flexible, and able to reach a wider range of society (Mukhlis et al. 2024). The digital transformation that is occurring is not only affecting how individuals communicate but also shifting patterns of economic interaction from conventional to digital. One concrete manifestation of this transformation is the emergence of marketplaces as an integral part of the digital economic ecosystem.

Marketplaces make it easier for businesses to expand their market reach without geographic limitations. Furthermore, these platforms enable more efficient and faster transaction processes and

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support real-time interactions between sellers and consumers to meet evolving market needs (Hamidani et al. 2025, 236) .

The existence of marketplaces has a positive and significant impact on changing people's transaction patterns, from previously conducted directly in traditional markets to shifting to digital-based e-commerce systems (M. Khairi et al. 2025) . While previously buying and selling activities were carried out directly in traditional markets or physical stores, now people can conduct transactions simply by using digital devices such as smartphones or computers connected to the internet. This convenience is not only felt by consumers, but also by business actors. Marketplaces provide enormous opportunities for business actors, especially Micro, Small, and Medium Enterprises (MSMEs), to expand their market reach without having to incur large costs to open physical stores. Thus, marketplaces play a vital role in increasing economic inclusion and driving national economic growth.

Furthermore, utilizing marketplaces can increase efficiency and effectiveness in supply chain management activities, particularly in the process of distributing products to consumers. This is achieved by replacing conventional business transactions with automated electronic-based systems, while simultaneously expanding the reach of consumers and partners in buying and selling activities (Laksita Rini 2021). Through digital systems, businesses can manage inventory, conduct promotions, and interact with consumers more effectively. Consumers also benefit from the ease of comparing prices, reading product reviews, and selecting items according to their needs and preferences. This phenomenon demonstrates that digitalization has become a key factor in driving more dynamic and competitive modern economic growth.

However, despite the various conveniences and benefits offered, the development of marketplaces also presents a number of problems, particularly those related to business ethics. In practice, not all business actors conduct their business activities in accordance with sound ethical principles. In Indonesia, ethical violations on digital platforms are increasingly prevalent, along with the growth in user numbers and high transaction activity. Frequently arising issues include the provision of misleading product information, numerous fake reviews, the sale of illegal or dangerous goods, manipulation of search systems, exploitation of courier workers, violations of user data privacy, and a lack of transparency in determining administration fees and commissions (Khelvin et al. 2025) .

Another problem that frequently arises in marketplaces is the information gap between sellers and buyers. In digital transactions, consumers do not have the opportunity to directly view or evaluate product quality before making a purchase (Mirzaq Shofiurrochman 2025) . This situation provides an opportunity for some irresponsible business actors to cover up product deficiencies or provide descriptions that do not match the actual condition. Furthermore, the review feature, which should be a means of transparency, is often misused through the creation of fake reviews or rating manipulation, which can mislead consumers in making choices (Nur Hayati et al. 2023) .

This phenomenon demonstrates that technological advancements are not always accompanied by increased ethical awareness in business practices. Yet, business ethics plays a crucial role in building trust between businesses and consumers (Nurfadia et al. 2025) . Without a strong ethical foundation, relationships between the two parties become vulnerable to conflict, injustice, and potential losses, which can ultimately threaten the sustainability of the business itself.

In this regard, Islamic economics offers a more comprehensive approach to business ethics. Unlike conventional economic systems, which are generally profit-oriented, Islamic economics places moral and spiritual values at the heart of all economic activity. Business activities are viewed not only as a means of profit-making but also as a form of worship that must be carried out in accordance with sharia principles.

The principles of business ethics in Islam include honesty (shiddiq), trustworthiness (amanah), justice ('adl), and transparency (Ulfa et al. 2025) . Honesty requires business actors to convey information truthfully without fabrication or manipulation. Trustworthiness refers to the obligation to fulfill responsibilities and keep promises to consumers. Justice demands equal treatment for all parties,

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both in pricing and product quality. Transparency, on the other hand, relates to the openness of information to avoid doubt or uncertainty.

Furthermore, Islamic economics clearly prohibits the practice of usury (*riba*), which involves taking additional profits without any real risk or effort. Furthermore, *gharar*, which involves the presence of an element of ambiguity or uncertainty in a transaction, is also prohibited (Oktaviani et al. 2025). In the marketplace context, implementing these principles becomes even more crucial given the limited direct interaction. Therefore, proper oversight, a firm regulatory role, and increased awareness among businesses and consumers through education are necessary.

Thus, the implementation of digital business ethics based on Islamic Economics is key to creating a fair, transparent, and sustainable marketplace system, thereby providing benefits and blessings for all parties.

## LITERATURE REVIEW

### Business Ethics

Business ethics is the study of moral values related to economic activities and practices in the business world (Darmawati 2020). Therefore, studying business ethics means understanding the judgments of good and bad, right and wrong in business activities based on moral principles and divine values. Morality encompasses measures of human behavior such as what is proper or improper, reasonable or unreasonable, and appropriate or inappropriate, which are then combined with divine concepts such as the provisions of *halal* and *haram*, and other similar values. In the modern context, business ethics is not only related to profit, but also includes social responsibility, honesty, and fairness in transactions.

### Business Ethics in an Islamic Economic Perspective

In Islamic economics, integrating *sharia* values into Islamic business ethics is a crucial step toward realizing business practices that are not solely oriented toward material profit, but also grounded in moral and spiritual principles in accordance with Islamic teachings (Nurhasanah and Malahayatie 2025). Thus, business activities are not solely oriented toward achieving profit, but are also viewed as a form of worship to Allah SWT. Therefore, all economic activities must be conducted in accordance with Islamic *sharia* principles.

The main principles of business ethics in Islam include:

*Shiddiq* (Honesty)

The word *shiddiq* comes from the Arabic *shadaqa*, *shidqan*, *shadiqan*, which means true, real, and honest. This term is a form of *shighat mubalaghah* from the word *shadaqa/shidq*, like *dhihhik* and *niththiq*, which indicate very or always true, both in words and deeds. In addition, *shiddiq* also reflects an attitude of confirming the unseen things from Allah SWT, as well as believing in His verses, His books, and His messengers. Meanwhile, *ash-shidq* in Arabic means honesty or telling the truth, which is a trait that is obligatory for every Muslim man and woman (Amalia and Sela Srimaya 2022).

Business actors are required to convey correct information without manipulation.

*Amanah* (Trustworthy)

Honesty reflects sincerity in carrying out every activity in life. This attitude demonstrates the alignment between words and actions without any falsehood. Meanwhile, trustworthiness means trustworthiness, namely a person's ability to maintain responsibility and fulfill the trust given to him properly (Qurratulaini 2024). Honesty reflects a person's sincerity in acting, where words and actions are in harmony without any element of deceit. Meanwhile, trustworthiness indicates trustworthiness, namely an individual's ability to maintain responsibility and carry out the trust given to him appropriately and responsibly.

'*Adl* (Justice)

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Etymologically, the word *'adl* has a very important basic meaning in life, namely straight, balanced, and impartial or biased, (Asri and Misbach 2025) . This term describes a state in which everything is placed proportionally and appropriately in its place, without any tendency to benefit one party and harm another. In a broader context, *'adl* also reflects the principle of justice that demands harmony between rights and obligations, as well as equal treatment for every individual. Therefore, this concept is not only related to legal aspects, but also includes moral and ethical values in everyday life. Tabligh (Transparency)

Terminologically, *tabligh* is defined as the process of conveying true, accurate, and reliable information, containing factual knowledge that is in accordance with reality. Tabligh is not merely conveying a message, but also emphasizes the importance of clarity and accuracy of the information's content so that it can be properly understood by others (Azis 2020) . The information conveyed must be able to provide a complete picture of a situation, so as to avoid misunderstandings or misinterpretations. In addition, tabligh plays a crucial role in helping people form the right perspectives or decisions when facing an event or various problems. By conveying honest and transparent information, a person can assess the situation objectively and take wise steps. Therefore, in the context of social life and business activities, tabligh is an important principle that encourages the creation of open communication, trust, and harmonious relationships between individuals.

The value of *tabligh* in the business world, including in the context of financial accountability, can be understood as the ability to communicate effectively, clearly, and responsibly. From a management perspective, this value is reflected in the ability to convey information in a flexible and intelligent manner, and is realized through a structured division of tasks, appropriate delegation of authority, solid teamwork, rapid response, and good coordination, control, and supervision. Thus, communication is not only a means of conveying messages, but also a tool for efficient and transparent organizational management (Ergi Diana and Sopingi 2025) .

Linguistically, *tabligh* means to convey, but its meaning extends beyond simply conveying information. Tabligh also encompasses elements of inviting and setting an example for applying Islamic values in daily life, including business activities. Therefore, any information conveyed must be truthful and beneficial to others (Ergi Diana and Sopingi 2025) .

Furthermore, the value of tabligh (Islamic teaching) demands that communication be conducted wisely (*hikmah* ), patiently, and with strong argumentation and a persuasive approach. This ensures that the message is well-received without causing misunderstandings or conflict. In business practice, implementing tabligh values will encourage transparency, increase trust, and strengthen relationships between business actors, partners, and consumers .

### **Business and Marketplace**

Digital business can generally be defined as all forms of economic activity that utilize digital technology as the primary means of carrying out its operations (Isra' Ahmad and Supriadi 2025) . In this context, digital technology is not only used as a tool, but also becomes the main foundation in the production, distribution, and transaction processes between business actors and consumers. The presence of the internet, online platforms, and various digital-based applications allows business processes to be faster, more efficient, and without the limitations of space and time. In addition, digital business also opens up broader opportunities for business actors to reach global markets, increase innovation, and create new business models that are more adaptive to current developments.

One form of digital business that is currently experiencing rapid growth is the marketplace. A marketplace can be understood as an online platform that acts as an intermediary, connecting sellers and buyers within a single, integrated system. Through this platform, various businesses can offer their products or services to consumers without the need for a physical storefront, while buyers can easily search, compare, and purchase items according to their needs.

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The existence of marketplaces facilitates transactions thanks to their organized systems, from product catalogs and payment methods to delivery services. Furthermore, marketplaces create digital ecosystems that enable broader interactions between businesses and consumers, even across regions and countries. Thus, marketplaces serve not only as a means of buying and selling but also as a driver of more inclusive and efficient digital economic growth.

### **Information Asymmetry in the Marketplace**

Information asymmetry is a condition in which there is an imbalance in the control of information between the parties involved in a transaction or economic relationship (Budiutomo 2023). In this situation, one party has broader, more accurate, or more in-depth access to certain information, while the other party has only limited access. This imbalance can impact the decision-making process, as the less informed party tends to be in a weaker position.

In practice, information asymmetry frequently occurs in various economic activities, particularly in digital transactions, where buyers cannot directly verify product quality or seller credibility. This situation has the potential to give rise to risks such as dissatisfaction, fraud, or a mismatch between expectations and reality. Therefore, supporting mechanisms such as information transparency, review systems, and clear regulations are needed to maintain a balance of information and enhance trust between parties.

## **RESEARCH METHODS**

This literature review discusses the application of digital business ethics in marketplaces and its alignment with Islamic economic principles, based on various relevant literature. The discussion focuses on honesty in conveying product information, price transparency, authenticity of reviews, and seller responsibility to consumers, all key elements of digital business practices.

Various previous studies have shown that digital business ethics is a key factor in building trust between businesses and consumers on marketplace platforms. The literature also emphasizes the importance of implementing principles such as honesty, openness, and responsibility in maintaining business continuity. Furthermore, studies from an Islamic economic perspective emphasize that business practices must align with sharia values such as shiddiq (honesty), amanah (trustworthiness), 'adl (justice), and tabligh (transparency).

The sources used in this study come from books, scientific journals, and various references related to business ethics and Islamic economics. Through analysis of this literature, it is understood that although marketplaces provide convenience and efficiency in transactions, various challenges remain in implementing business ethics. Therefore, the integration of ethical values and Sharia principles is crucial for creating a fair, transparent, and sustainable digital business system.

## **RESEARCH RESULT**

Based on an analysis of the application of digital business ethics in marketplaces, it was found that digital transformation has had a significant impact on economic activity patterns, particularly in increasing efficiency, accessibility, and market reach. Marketplaces have become an effective means for businesses, particularly MSMEs, to expand their markets and increase competitiveness. However, this convenience also comes with the emergence of various ethical issues in digital business practices.

The research results show that some businesses still commit ethical violations, such as inconsistencies in product information, manipulated reviews, price intransparency, and the sale of illegal products. This problem is exacerbated by information asymmetry between sellers and buyers, where consumers cannot directly verify product conditions and therefore rely heavily on the information provided.

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Furthermore, this study found that consumer trust is significantly influenced by the implementation of business ethics in the marketplace. Honesty, responsibility, fairness, and transparency are key factors in building customer trust and loyalty. When these principles are properly implemented, business interactions tend to be healthier, fairer, and more sustainable. Conversely, violations of business ethics can damage a business's reputation and threaten its long-term sustainability.

From an Islamic economic perspective, research results show that digital business ethics in the marketplace are essentially in line with sharia principles, particularly the values of shiddiq (honesty), amanah (responsibility), 'adl (justice), and tabligh (transparency). The implementation of the shiddiq principle is reflected in the delivery of honest and non-misleading product information. The amanah principle is realized through the seller's responsibility in maintaining product quality and fulfilling transaction obligations. The 'adl principle is seen in the fair treatment of consumers and the setting of reasonable prices. Meanwhile, the tabligh principle is reflected in the transparency of information regarding products, prices, and transaction processes.

## DISCUSSION

### Implementation of Digital Business Ethics in the Marketplace

Digital transformation has driven fundamental changes in business patterns, moving from conventional to systems based on the use of information technology. This change impacts not only how companies operate but also their overall business strategy (Azra Madani et al. 2026). The use of technology enables business processes to become more efficient, faster, and integrated, thereby increasing productivity and competitiveness.

Furthermore, digital transformation also makes businesses more adaptive to environmental changes and dynamic market needs. Businesses are required to innovate and utilize various digital platforms to reach consumers. Business orientation is no longer limited to the local market but is evolving toward broader market expansion, even to the global level. Thus, digital transformation not only changes the way businesses are run but also opens up new opportunities for business development in the modern era.

The presence of digital platforms such as marketplaces allows for fast, efficient transactions, without the constraints of space and time. This convenience encourages increased public participation in the digital economy, both as consumers and businesses. Marketplaces also play a crucial role in expanding market reach, particularly for MSMEs, and increasing efficiency in product distribution and marketing management.

However, despite these benefits, the implementation of digital business ethics in marketplaces still faces various challenges. In practice, not all businesses operate ethically. Various violations, such as providing inaccurate product information, review manipulation, price non-transparency, and the sale of illegal products, are still found (Khelvin et al. 2025). This demonstrates that technological advancements are not always accompanied by increased ethical awareness.

One of the main problems in the marketplace is the information asymmetry between sellers and buyers. In digital transactions, consumers cannot directly see the condition of the product, so they rely heavily on the information provided by the seller (Mirzaq Shofiurrochman 2025). This information imbalance is often exploited by irresponsible parties to provide exaggerated or inaccurate descriptions of the actual condition. Furthermore, the review feature, which should be a means of transparency, is often misused by creating fake reviews, which can ultimately mislead consumers.

Thus, the application of ethics in digital business plays a crucial role in building and maintaining trust between sellers and buyers. In a marketplace context that tends to minimize direct interaction, trust is a key element determining the success of a transaction. Therefore, business activities based on ethical values will foster harmonious relationships through the application of honesty, fairness, and transparency in every buying and selling process.

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The existence of good business ethics can reduce the potential for conflict, fraudulent practices, and losses, because each party carries out their roles and responsibilities professionally (Nur Alfina et al. 2025) . This way, business interactions become healthier and mutually beneficial. Conversely, if business ethics are ignored, consumer trust will decline, which will lead to reduced customer loyalty and a weakened business reputation.

In the long term, this situation could threaten the sustainability of businesses in the marketplace. Therefore, implementing digital business ethics is not only a moral obligation but also a crucial strategy for creating a sustainable, credible business ecosystem that benefits all parties involved.

### **The Compliance of Digital Business Ethics with Islamic Economic Principles**

From an Islamic economic perspective, business ethics plays a fundamental role because every economic activity is not solely profit-oriented but also carries religious value. Therefore , business practices must align with Sharia principles, which emphasize moral and spiritual values.

The application of digital business ethics in marketplaces can essentially align with Islamic economic principles if carried out based on Sharia values that emphasize honesty, fairness, responsibility, and transparency. In practice, buying and selling activities on digital platforms are not solely oriented towards profit but must also consider moral aspects and blessings in every transaction. This includes providing honest product information, providing fair service to consumers, and avoiding detrimental practices such as fraud, price manipulation, and unclear contracts. Thus, marketplaces can become a modern trading platform that upholds the principles of Islamic economics. The principles that must be upheld are shiddiq (honest), amanah (trustworthiness), tabligh (prosperity), and adl (justice).

### **The Principle of Shiddiq (Honesty)**

In carrying out his trading activities, the Prophet Muhammad always made honesty the primary foundation of every business transaction (Janna Ritonga and Jamal 2022). This honesty was reflected in the way he conveyed information about the quality, condition, and price of goods truthfully without any element of deception or manipulation. This requires business actors to convey product information accurately and without manipulation.

Honesty is a key principle in business ethics, including in the context of marketplaces or e-commerce. In practice, honesty relates to the seller's obligation to convey product information accurately, clearly, and without misleading information, so consumers can make informed decisions.

In the marketplace context, honesty can be demonstrated through various concrete practices that reflect the integrity of business actors in conducting their business. One example is providing accurate product descriptions that reflect the actual product's condition, including quality, size, material, and function. Clear, unambiguous information will help consumers objectively understand the product before making a purchase.

Furthermore, honesty is also reflected in not manipulating prices or adding hidden fees that are not disclosed upfront. Price transparency is crucial to ensure consumers don't feel cheated and maintain trust in sellers. Another practice to avoid is creating fake reviews or manipulating ratings, as these can mislead potential buyers and undermine trust in the marketplace.

Furthermore, honesty is also demonstrated by ensuring that the product image or appearance displayed on the platform matches the actual item delivered to the consumer. Mismatches between expectations and reality are often a major source of customer disappointment. Therefore, consistency between visual information and the actual product is a crucial indicator in assessing a seller's honesty.

By applying these principles, business actors not only build a good reputation, but also create long-term relationships based on trust and consumer satisfaction.

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### **The Principle of Trustworthiness (Trustworthiness)**

An individual's trustworthy attitude in carrying out various life activities, including in the economic and business fields, has a significant impact on themselves (Qurratulaini 2024). The application of trustworthy values is now increasingly crucial as the complexity of the challenges faced by humans increases. The current of globalization, technological developments, and rapid social change give rise to various conditions that demand a deep understanding of responsibility and trust. Therefore, a comprehensive understanding of trustworthiness is not only important in the realm of worship, but also in all aspects of human life (Akhiyar Qolbi and Sassi 2026).

The principle of trustworthiness is closely linked to marketplaces because all activities are based on trust between sellers, buyers, and platforms. Trustworthiness encompasses honesty, trustworthiness, and responsibility in every transaction. In a digital environment without face-to-face interaction, the risk of fraud increases, making trustworthiness a crucial foundation. Sellers are required to convey product information honestly, maintain quality, and deliver on time. Buyers must also be honest, not deceptive, and fulfill payment obligations. Meanwhile, platforms are obligated to provide a secure, transparent, and fair system. By implementing trustworthiness, marketplaces can build trust, maintain balance, and support the sustainability of the digital business ecosystem.

### **The Principle of 'Adl (Justice)**

The word '*adl*' has a fundamental meaning in life: being upright, balanced, and impartial (Asri and Misbach 2025). This concept emphasizes the importance of providing fair treatment without harming any party. In practice, the value of '*adl*' encourages each individual to be objective, proportional, and to place things in their proper place.

The principle of fairness in the marketplace is a crucial foundation for creating healthy and sustainable transactions. Fairness can be achieved through setting fair prices, which reflect product quality and do not disadvantage any party. Furthermore, non-discrimination is also crucial, ensuring that every consumer is treated equally regardless of background, location, or economic ability.

Fairness is also reflected in information transparency, namely providing consumers with equal rights to obtain clear, accurate, and non-misleading product descriptions. With transparent information, consumers can make informed and rational decisions. On the other hand, marketplace platforms need to ensure systems that support fairness, such as honest review features, consumer protection, and objective dispute resolution mechanisms. In the marketplace, fairness can be achieved through fair pricing, the absence of discrimination, and the equal right of consumers to obtain clear information.

### **Principle (Transparency)**

Transparency is a principle that guarantees the freedom for all interested parties to obtain information openly and clearly (Mais and Palindri 2020). This principle emphasizes the importance of openness in conveying data, policies, and processes to prevent misunderstandings or information manipulation.

In practice, transparency plays a crucial role in building trust, as all parties can access accurate and relevant information as needed. This also fosters accountability, where every action can be openly accounted for.

This is particularly relevant in the marketplace context, where transparency is a key factor in reducing uncertainty and increasing consumer trust. In digital transactions, buyers cannot see or inspect the product in person, so they rely heavily on the information provided. Therefore, transparency regarding product descriptions, pricing, quality, and return policies is crucial.

Furthermore, transparency includes clarity in customer reviews, payment systems, and shipping processes. With complete and accurate information, consumers can make more informed decisions and feel secure in their transactions. For businesses, transparency not only increases trust but also strengthens

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reputation and customer loyalty. Therefore, transparency is a crucial element in creating a fair, trustworthy, and sustainable marketplace ecosystem.

## CONCLUSION

Based on the discussion, digital transformation has brought significant changes to business activities by increasing efficiency, ease of access, and expanding market reach. Marketplaces have become an important tool in driving digital economic growth, especially for businesses and MSMEs. However, behind these benefits, various ethical challenges remain, such as product information discrepancies, review manipulation, price non-transparency, and information asymmetry between sellers and buyers. This indicates that technological developments have not been fully balanced with awareness of business ethics. The implementation of digital business ethics plays a crucial role in building trust, maintaining customer loyalty, and creating healthy and sustainable interactions. The values of honesty, responsibility, fairness, and transparency are the main foundations of a credible marketplace ecosystem. Furthermore, digital business ethics align with the principles of Islamic Economics through the application of the values of shiddiq, amanah, 'adl, and tabligh, thus enabling ethical, fair, and blessed business practices.

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