

## Dialectic between Digital Culture and Islamic Business Ethics in Online Business: A Literature Review

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### Abstract

This study aims to analyze the relationship between digital culture and the implementation of Islamic business ethics in Muslim online businesses. The development of digital technology has driven significant transformations in business practices, particularly through the utilization of e-commerce and social media as the main platforms for transactions and marketing. However, various ethical challenges related to honesty, transparency, and responsibility in digital business activities have emerged. This study employs a qualitative method with a literature analysis technique for various relevant scholarly sources. The review findings show that digital culture shapes new behavior patterns in Muslim online businesses, but the implementation of Islamic business ethics remains suboptimal and tends to be partial. Gaps in digital ethics literacy, the dominance of profit orientation, and the lack of integration of Sharia principles in digital systems are the main factors hampering the consistent application of ethics. In addition, digital culture also has the potential to commodify religious values in business practices. Therefore, a more systematic integration between digital culture and Islamic business ethics is required through the strengthening of value literacy, the internalization of ethics, as well as the development of regulations and sharia-based technology, in order to create a sustainable and just digital business ecosystem.

### Keywords

Keyword 1; Digital Culture 2; Muslim Online Business 3; Islamic Business Ethics 4; E-Commerce



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## 1. INTRODUCTION

Digital transformation has fundamentally reconfigured the global economic landscape, particularly through the emergence of technology-based business ecosystems such as e-commerce, marketplaces and social media. This development has not only shifted transaction patterns from conventional to digital but also restructured the interactions between producers and consumers towards a faster, more flexible system unbounded by geography (Dutsin-Amare et al., 2025). Nevertheless, this change is not neutral; it also brings complex social and ethical consequences to contemporary business practices.

In the context of Muslim societies, digital business activities should not merely be oriented toward efficiency and profitability but must also comply with Islamic business ethics principles based on the Qur'an and Hadith. Principles such as honesty (*ṣidq*), trustworthiness (*amanah*), justice (*'adl*), as well as prohibitions against *riba*, *gharar*, and unlawful practices serve as normative foundations for *muamalah* activities (Nurhalisa & Sukti, 2025). However, in practice, tension arises between these ideal values and the pragmatic and competitive realities of digital business behavior.

The digital culture developing within online business ecosystems has also shaped new behaviors among Muslim entrepreneurs, especially in marketing strategies, digital communication, and product information management (PIM). Extensive digital marketing allows businesses to reach vast markets at a low cost while intensifying competition (Darmawati et al., 2023). However, this intensification opens up space for ethically problematic practices, such as information manipulation, psychological exploitation of consumers, and the presentation of hyperbolic content.

Numerous studies indicate a significant gap between the principles of Islamic business ethics and the actual practices observed in online businesses. Practices such as fraud, misleading information, use of fake reviews, and non-transparent pricing remain prevalent in digital transactions (Aaizulrahman & Qazzafi, 2025). Even at the micro level, e-commerce actors have yet to fully implement core Islamic ethical values, such as honesty (*ṣidq*), trustworthiness (*amanah*), and *tabligh* in conveying product information (Ahrozi & Nuraeni, 2025). This indicates that the internalization of ethical values remains partial and has not yet been systematically integrated into digital business practice.

Furthermore, ethical problems in digital businesses are exacerbated by low ethical literacy among business actors and a dominant short-term profit orientation. In many cases, entrepreneurs face a dilemma between maintaining moral integrity and following competitive and opportunistic market logic. This situation demonstrates

that digitalization not only creates economic opportunities but also increases the risk of ethical deviation in business activities (Imantoro, 2025).

Conceptually, studies on digital businesses from an Islamic perspective have tended to be partial, focusing separately on technology, marketing, or ethics. Few comprehensive studies have examined the link between digital culture as a social construct and the implementation of Islamic business ethics in Muslim online business practices. Digital culture plays an important role in shaping the values, norms, and economic behaviors of entrepreneurs in the contemporary era.

Based on the above discussion, a research gap can be identified between the development of digital culture in online businesses and the optimal implementation of Islamic business ethics. Therefore, a critical and integrative bibliographic study is needed to analyze how digital culture affects Muslim online business practices and the extent to which Islamic business ethics values are internalized and implemented in the digital ecosystem. This study is expected to make a theoretical contribution to the development of Islamic economics literature, while also serving as a foundation for formulating more ethical and sustainable digital business practices.

## 2. METHODS

This research adopts a qualitative approach using the bibliographic study (library research) method to critically examine the link between digital culture in Muslim online businesses and the principles of Islamic business ethics. The qualitative approach was chosen because it can provide an in-depth understanding of complex social phenomena, especially in the context of interactions among values, norms, and digital business practices from an Islamic perspective.

The bibliographic study method used in this research focuses on collecting, analyzing, and synthesizing various relevant scholarly literature sources, including journal articles, proceedings, and other academic documents. The primary data sources (secondary data) are drawn from scientific publications discussing topics such as e-commerce, digital culture, digital marketing, and Islamic business ethics in both global and local contexts. This study specifically refers to various studies examining digital business practices from a Sharia perspective, as well as the behavioral dynamics of Muslim entrepreneurs in the digital age (Dutsin-Amare et al., 2025; Darmawati et al., 2023).

The data collection technique consisted of a systematic literature search using specific inclusion criteria: (1) articles relevant to the themes of digital culture and online business; (2) studies examining Islamic business ethics; (3) publications from

the most recent time span (approximately the last 5–10 years); and (4) sources from indexed journals or those possessing academic credibility. The exclusion criteria consisted of sources lacking methodological clarity, those irrelevant to the research focus, or opinion pieces lacking a scientific basis.

The data were then analyzed using thematic content analysis techniques. This analysis involved several stages: (1) data reduction by identifying key concepts related to digital culture and Islamic business ethics, (2) theme categorization, such as transparency, honesty, justice, and digital business practices, (3) interpretation of the relationship between the concept of digital culture and the implementation of Islamic business ethics, and (4) synthesis of the findings to produce a comprehensive conceptual framework. This approach enabled the researcher to identify patterns, gaps, and trends in the existing literature.

To enhance the validity and credibility of the research, source triangulation was used by comparing various research findings from different contexts both geographically and methodologically. Additionally, each piece of literature was critically reviewed to assess the strength of the arguments, consistency of the theory, and relevance of the findings to the research focus. This is important, given that bibliographic research is not only descriptive but also analytical and evaluative.

### **3. FINDINGS AND DISCUSSION**

#### ***3.1. Digital Cultural Transformation in Muslim Online Business***

The synthesis of the literature shows that digital transformation has shaped a new culture in Muslim business practices, marked by a shift from conventional interactions to platform-based digital interactions, such as e-commerce, social media, and social commerce. Digitalization not only changes transaction mechanisms but also shapes communication patterns, consumer preferences, and technology-based marketing strategies (Dutsin-Amare et al., 2025; Darmawati et al., 2023).

This phenomenon is reinforced by the increasing use of social media as the main medium in business activities, which functions not only as a means of promotion but also as a space for constructing business identities and consumer trust. In this context, digital culture creates a new ecosystem that requires Muslim entrepreneurs to adapt to technology while maintaining religious values in their business practices.

Furthermore, digital culture has implications for changes in authority structures and legitimacy within Muslim society. Studies on digital Islam indicate that social

media enables the emergence of new actors (such as influencers) who influence perceptions, values, and religious practices, including economic activities (Zaid et al., 2022). This indicates that digital culture impacts not only the economic aspect but also the construction of values and ethics in Muslim businesses.

However, this transformation is not entirely beneficial. Social media algorithms that govern information distribution can reinforce bias, misinformation, and narratives inconsistent with Islamic values (Amin, 2025). Thus, digital culture presents a paradox: on the one hand, it expands business opportunities; on the other hand, it has the potential to reduce the quality of ethics and the integrity of information in online business practices.

### *3.2. Implementation of Islamic Business Ethics in the Digital Ecosystem*

From the perspective of Islamic business ethics, digital business activities fall within the domain of muamalah, which are fundamentally permissible as long as they do not violate Sharia principles such as honesty, justice, transparency, and the prohibition of fraud. These principles form the normative foundation for Muslim online business practices (Hafid et al., 2024).

The findings show that some entrepreneurs have internalized Islamic business ethical values in digital practice, such as product information transparency, the use of halal labels, and consumer-friendly policies (Aaizulrahman & Qazzafi, 2025). In addition, concepts such as khiyar (the right to choose in transactions) are relevant in the context of modern e-commerce, providing protection for consumers in digital transactions (Hafid et al., 2024).

However, this implementation remains partial and has not yet been systematically integrated. Empirical studies have shown that many digital entrepreneurs still do not fully apply the principles of honesty, trustworthiness, and transparency, especially concerning product information presentation and promotional strategies (Ahrozi & Nuraeni, 2025). In fact, practices such as information manipulation, use of fake reviews, and price ambiguity remain common in digital marketplaces (Aaizulrahman & Qazzafi, 2025).

These findings indicate a gap between the normative values of Islamic business ethics and empirical practice. One of the main causes is the suboptimal digital ethics

literacy among entrepreneurs and the absence of integrated Sharia-based standard operating procedures within digital platforms (Ariffin, 2021).

### ***3.3. The Role of Trust and Transparency in Muslim Digital Business***

Trust is a key element in the success of online businesses, particularly in the context of Muslim consumers. Studies have shown that trust is built through information transparency, the integrity of business actors, and alignment with Islamic values (Suhud et al., 2025).

In the digital ecosystem, trust is not only interpersonal but also systemic and is influenced by platform design, algorithms, and digital reputation. This makes honesty in digital communication a main factor in building consumer loyalty (Imantoro 2025).

In addition, the use of digital media contributes to increasing business actors' awareness of halal standards and Sharia-compliant business practices. Research indicates that factors such as ease of technology use, social influence, and quality of digital services drive Muslim entrepreneurs to adopt ethical business practices (Ridlwan et al., 2025).

However, trust in digital businesses is vulnerable to distortion due to unethical practices such as fraud, misinformation, and content manipulation. Therefore, integrating technology and ethics is urgently needed to maintain the sustainability of the Muslim digital business ecosystem.

### ***3.4. Challenges, Gaps, and Conceptual Synthesis of Digital Culture and Islamic Business Ethics Integration***

Literature analysis reveals that the integration of digital culture and Islamic business ethics in online Muslim business practices still faces multidimensional challenges on cognitive, structural, and cultural levels. One fundamental issue is the gap in digital ethics literacy among business actors. Although digital technology adoption in business is growing rapidly, the understanding of Islamic business ethics principles has not yet been deeply internalized. Many entrepreneurs still lack clear operational guidelines for applying values such as honesty, trustworthiness (*amanah*), and transparency in the context of digital transactions, resulting in symbolic and inconsistent ethics implementation (Ariffin, 2021). This demonstrates that digital transformation is not automatically accompanied by ethical transformation.

Additionally, the integration of Islamic business ethics is hampered by the dominance of market logic and digital capitalism, which are becoming stronger in the online business ecosystem. Fierce competition on digital platforms pushes business actors to focus more on efficiency, visibility, and increased sales, often neglecting ethical aspects. Practices such as product information manipulation, the use of fake reviews, and hyperbolic marketing strategies indicate that short-term profit orientation is more dominant than commitment to Sharia values (Aaizulrahman & Qazzafi, 2025). This phenomenon reflects the tension between modern economic rationality and normative values in Islam.

This issue is further complicated by the lack of Sharia-based regulations on digital platforms. To date, most e-commerce platforms and social media have not systematically integrated Sharia principles into algorithm design, transaction mechanisms, or system governance. In fact, from the perspective of Islamic economics, every transaction must meet the principles of justice and transparency and be free from *gharar* and fraud. The absence of an integrated regulatory framework means that digital business practices rely heavily on the individual awareness of entrepreneurs, ultimately creating inconsistencies in ethical application. Even key principles such as *khiyar* in transactions have not yet been fully accommodated in modern e-commerce systems (Hafid et al., 2024).

On the other hand, digital culture also has implications for the transformation of religious values, where Islamic values are at risk of commodification in business practices. Social media, as part of digital culture, serves not only as a communication tool but also as a space for producing meaning and identity. In this context, religious symbols are often used as branding strategies to increase market appeal and sales. This has the potential to shift ethical orientation from intrinsic to instrumental values, where religion is used as an instrument of economic legitimization. Studies on digital Islam show that digital technology has changed the way religion is produced, consumed and practised in modern Muslim societies (Zaid et al., 2022).

Furthermore, technological developments, such as artificial intelligence (AI), social media algorithms, and digital personal branding, increasingly complicate the relationship between religious identity and business practice. Muslim entrepreneurs today face the demand to build a digital identity that is both competitive and religiously authentic. Research shows that integrating digital technology and Islamic values requires a contextual and adaptive approach, especially in maintaining a balance between modern marketing strategies and the integrity of spiritual values (Putri & Sonni, 2025).

Based on these findings, a conceptual synthesis can be constructed, wherein the relationship between digital culture and Islamic business ethics is dynamic and mutually influential. Digital culture provides extensive infrastructure, efficiency, and economic opportunities, whereas Islamic business ethics serves as a normative framework guiding business activities to remain within the bounds of justice, sustainability, and blessing. However, without systematic integration, the two have the potential to run separately or even contradict one another.

Therefore, the integration of digital culture and Islamic business ethics requires comprehensive and strategic steps. First, the internalization of ethical values in entrepreneurs' behavior so that ethics is not only an abstract norm but also a real practice in digital business activities. Second, strengthening value-based digital literacy emphasizes the importance of balancing technological competence and ethical awareness. Third, sharia-based regulations and technology systems capable of integrating Islamic principles into digital platform design, including algorithms, transaction systems, and consumer protection, should be developed. Thus, this integration is expected to create a Muslim digital business ecosystem that is not only economically competitive but also just and spiritually significant.

#### **4. CONCLUSION**

This study affirms that the development of digital culture has brought significant changes to Muslim online business practices, not only in technical and economic aspects, but also in dimensions of values and ethics. Digitalization opens broad opportunities for Muslim entrepreneurs to expand their markets, improve efficiency, and build more intensive interactions with consumers. However, this transformation also presents serious challenges, particularly related to the consistent application of Islamic business ethics within a technology-based and competitive digital ecosystem.

The results of the study indicate that the implementation of Islamic business ethics in Muslim online businesses is still suboptimal and tends to be partial. Gaps in digital ethics literacy, dominance of short-term profit orientation, and the lack of integration of sharia principles into the systems and regulations of digital platforms are the main factors hindering the application of values such as honesty, transparency, and justice. In addition, digital culture also has the potential to shift the meaning of religious values through the commodification of Islamic symbols in marketing practices.

On the other hand, Islamic business ethics remain relevant and hold a strategic position as a normative framework guiding digital business practices towards

sustainability and blessing. Principles such as trustworthiness (*amanah*), honesty, justice, and social responsibility have proven to be an important foundation in building consumer trust as well as maintaining business integrity in the digital era.

Therefore, integration between digital culture and Islamic business ethics becomes a necessity that must be realized systematically. These efforts can be pursued through the internalization of ethical values in entrepreneurs' behavior, strengthening value-based digital literacy, and developing regulations and technological systems that align with sharia principles. With an integrative and contextual approach, Muslim online businesses will not only be able to compete globally, but also contribute to the realization of a just, sustainable, and spiritually meaningful digital economic ecosystem.

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