

## The Application of Islamic Economic Principles in Online Retail: Assessing Customer Trust and Satisfaction

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**Abstract:** In the growing digital era, e-commerce demands not only efficiency but also integrity in business practices. Islamic economic principles such as honesty (ṣidq), trustworthiness (amanah), justice (‘adālah), and the prohibition of deception (gharar) are believed to support a sustainable and ethical business ecosystem. The study employs a qualitative case-study approach involving online businesses that apply Islamic principles and compares them with those that do not. Findings indicate that online businesses consistently applying Islamic economic principles tend to achieve higher customer trust and satisfaction than those that do not. Customers feel more comfortable and secure due to greater transparency, halal assurance, and higher service ethics. These findings underscore the importance of integrating Islamic values into online business practices to build consumer loyalty and enhance long-term competitiveness.

**Keywords:** Islamic economics; online retail business; customer trust; customer satisfaction; sharia principles

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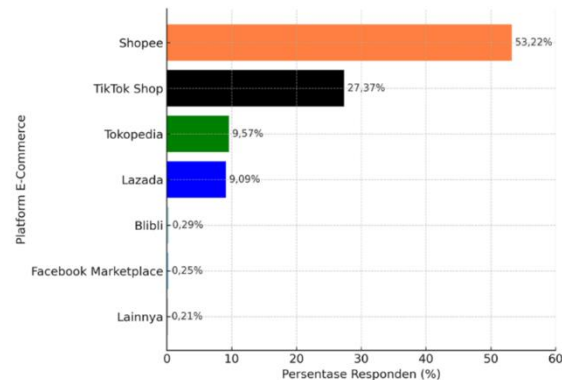
**Abstrak:** Di era digital yang berkembang pesat, kehadiran e-commerce tidak hanya menuntut efisiensi, tetapi juga integritas dalam praktik bisnis. Prinsip-prinsip ekonomi Islam seperti kejujuran (*ṣidq*), amanah, keadilan (*‘adālah*), dan larangan penipuan (*gharar*) dipandang mampu menciptakan ekosistem bisnis yang berkelanjutan dan etis. Penelitian ini menggunakan pendekatan kualitatif dengan studi kasus pada pelaku bisnis online yang menerapkan nilai-nilai syariah dan membandingkannya dengan yang tidak menerapkannya. Hasil penelitian menunjukkan bahwa bisnis online yang konsisten menerapkan prinsip-prinsip ekonomi Islam cenderung memiliki tingkat kepercayaan dan kepuasan pelanggan yang lebih tinggi dibandingkan dengan yang tidak menerapkannya. Pelanggan merasa lebih nyaman dan aman dalam bertransaksi berkat transparansi, jaminan kehalalan produk, dan etika layanan yang lebih baik. Temuan ini menegaskan pentingnya integrasi nilai-nilai Islam dalam bisnis online untuk membangun loyalitas konsumen dan meningkatkan daya saing secara berkelanjutan.

**Kata kunci:** Ekonomi islam; bisnis online shop; kepercayaan pelanggan; kepuasan pelanggan; prinsip syariah

## Introduction

Islamic economics, as an alternative economic system, operates on principles that differ from conventional systems. Core values such as justice (*al-‘adl*), equality (*al-musāwāt*), trustworthiness (*al-amānah*), and truthfulness (*al-haqq*) are expected to support a stable and sustainable economic framework (Junaidi & Zainuddin, 2017). In the context of online marketing, these principles become increasingly important because transactions occur without face-to-face interaction, making honesty, transparency, and trust central to purchasing decisions. Upholding values such as amanah, fairness in product information, and transparent pricing can strengthen customer trust and enhance loyalty (Rahma et al., 2025)

In recent years, online businesses in Indonesia have grown significantly as consumers shift to e-commerce due to convenience and efficiency. In 2025, the number of e-commerce users reached 65.65 million (Tech in Asia Indonesia, 2025), with Shopee remaining the dominant platform (APJII, 2025).



**Figure 1.** E-commerce is the most frequently accessed by Indonesian society.

Source(s): APJII and GoodStats 2025

Despite this growth, many consumers remain hesitant due to concerns about transaction security, product quality, delivery reliability, and customer service (Effendi et al., 2019).

The rapid development of digital technology has transformed the commercial sector globally, including Indonesia, which records one of the highest e-commerce penetration rates in Southeast Asia. Consumers increasingly prefer online transactions for their efficiency and flexibility, yet concerns about security, transparency, and product authenticity persist (Matroni & Junaidi, 2023). Literature highlights trust and customer satisfaction as key determinants of consumer loyalty, where trust influences online purchasing decisions and satisfaction affects repurchase intentions (Kim et al., 2009; Pavlou, 2003). This underscores the need for transaction systems that are efficient, ethical, and transparent (Ulum, 2020).

As the number of Muslim consumers in e-commerce grows, demand increases for business practices aligned with Islamic principles. Islamic economics emphasizes honesty (*ṣidq*), amanah, justice (*‘adālah*), avoidance of *gharar*, and social responsibility. When applied consistently, these values can foster a fair, transparent, and socially responsible digital business ecosystem. Previous research shows that online businesses implementing honesty and transparency gain higher customer trust and attract Muslim consumers who prefer shops adhering to Islamic values (Rahmawati, 2021; Hasan & Putri, 2022). However, most studies remain descriptive and have not compared trust

and satisfaction levels between businesses that apply Islamic principles and those that do not.

This research addresses that gap by analyzing online businesses that apply Islamic economic principles and comparing them with those that do not. Using a qualitative case study approach, the study explores business practices and consumer perceptions more deeply. The findings are expected to contribute to Islamic economics in digital contexts and offer practical guidance for online business owners in establishing ethical and competitive business models. Integrating Islamic economic principles is expected to enhance customer trust and satisfaction while providing long-term benefits such as customer loyalty and a positive brand image.

## **Method**

The research employs a descriptive qualitative approach, which generates narrative data in the form of written statements, spoken responses, and observed behaviors of individuals or groups. This approach aims to obtain detailed and in-depth understanding rather than numerical measurements. The study adopts a qualitative design with a case study method, selected to produce rich and descriptive data regarding the implementation of the *Salam* contract.

Data collection techniques include observation, interviews, and documentation. Primary data were obtained through interviews with business owners and consumers, while secondary data were sourced from literature such as books, journals, and relevant documents related to the application of the *Salam* contract. The field research was conducted among online shop owners located in Pegaden Tengah Village, Wonopringgo District, Pekalongan Regency.

## **Result and Discussion**

### **Implementation of Islamic Economic Principles in Online Shop Practices**

Findings from interviews with online shop owners in Pegaden Tengah Village show that those who apply Islamic economic principles such as honesty (*ṣidq*), trustworthiness (*amānah*), and the prohibition of deceit (*gharar*) (Febrianti, 2025) are able to build more harmonious transactional

relationships with consumers. The sellers acknowledge that these values are applied not only as religious obligations but also as business strategies to maintain customer loyalty. The implementation of these principles also positively influences the store's reputation in the community. Customers evaluate sellers not only based on product quality but also based on the ethical values they uphold. This becomes an important form of social capital for long-term business development.

One business owner explained that transparency regarding product condition, authenticity, and Sharia-compliant packaging is essential for maintaining consumer trust. This is supported by findings showing that sellers who apply Sharia principles tend to receive consistently positive reviews from customers. In contrast, sellers who do not adopt these principles often face customer complaints, particularly regarding inaccurate deliveries, unclear product quality, or slow and discourteous customer service. Such behavior aligns with Sharia principles that prohibit *gharar*, or uncertainty and lack of clarity, in economic transactions.

A statement from one seller reinforces this practice:

*"We always explain product details, including the material and origin. We also ensure that all products are halal and tayyib, which is why we rarely receive complaints from customers." KM (2025)*

### **Consumer Trust in Sharia-Based Online Shops**

Qualitative data from customers show that the level of trust in online shops that apply Sharia principles is significantly higher. Customers feel more comfortable making transactions because of the assurance of Sharia-compliant practices, protection from fraud, and guarantees regarding product quality and halal status. The integration of Islamic values in online transactions thus supports the creation of a trust-oriented and sustainable business ecosystem.

This trust is built not only through the seller's reputation but also because consumers perceive that the Islamic values they uphold are reflected in business practices. According to Pavlou (2003), trust in e-commerce is a decisive factor influencing purchase decisions. Within a Sharia context, trust is established through ethical business conduct. Over the long term, this trust fosters strong customer loyalty. Customers who trust a seller are more likely to

repurchase and recommend the store to others, creating beneficial organic marketing for the business.

A customer highlighted this in an interview:

*“I prefer buying from online stores that display halal certification or at least explain their production process. It makes me feel confident and at ease.” AB (2025)*

### **Consumer Satisfaction as an Outcome of Islamic Business Ethics**

Consumer satisfaction is noticeably higher in online stores that implement Islamic ethical values in their services. This is evident from key indicators such as product accuracy, timely delivery, and sellers’ responsiveness when handling complaints. High satisfaction is also closely linked to the customer’s intention to establish long-term relationships with the seller. This opens the possibility of forming bonds that extend beyond economic transactions and develop into social ties. Sellers who consistently uphold these values tend to have a large base of loyal customers (Muliati & Nurmatias, n.d.).

The study emphasizes that customer satisfaction in e-commerce is heavily influenced by service expectations and transactional experiences. In this context, values such as fairness (‘adālah), friendliness, and non-discriminatory treatment significantly contribute to customer satisfaction. Furthermore, financial practices free from riba or other prohibited elements provide peace of mind for Muslim consumers, who are increasingly selective in choosing online sellers.

### **Comparison with Non-Sharia Online Stores**

Online stores that do not adopt Sharia principles generally face difficulties in retaining customers. Although they may excel in pricing or promotional strategies, the lack of ethical conduct and transparency often leads to declining consumer trust. This becomes a key consideration for customers when choosing between Sharia-compliant and non-Sharia online shops.

Case studies show that such stores frequently lack clear return policies, provide ambiguous product information, and offer inconsistent customer service. This aligns with findings by Hanim et al. (2022), who report that Muslim consumers prefer stores that openly express their commitment to Sharia principles, including halal assurance and ethical service practices.

This comparison reinforces the idea that competitive advantage is not limited to price or speed of service but also includes the moral values embedded in business practices. When online stores neglect transparency and ethical standards, the risk of customer attrition increases. Today's consumers are increasingly aware of moral values in transactions. Therefore, business success in the digital marketplace relies not only on marketing strategies but also on honesty and integrity.

### **Implications of Applying Islamic Economics in Online Business**

The application of Islamic economic principles in online business serves not only spiritual fulfillment but also offers long-term strategic value. Customer loyalty formed through trust and satisfaction contributes to sustainable business growth. Moreover, business owners who adopt Sharia principles as core guidelines gain access to an expanding Muslim consumer market in today's digital era.

Principles such as honesty and *amānah* (Dwi Estijayandono et al., 2019), when integrated throughout business operations from production to post-sales can act as a strong differentiator in a highly competitive digital marketplace. This is consistent with Islamic business ethics, which emphasize the integration of spirituality and professionalism in modern economic activity. Additionally, such practices support the development of a more just Muslim economy, in line with the overarching objectives of the Islamic economic system.

Islamic economics is not only spiritually relevant but also adaptable to contemporary changes. The use of social media and information technology can help educate consumers about Sharia-compliant business practices. Consequently, this approach generates not only *barakah* but also realistic financial benefits (Rahmatillah & Hasanah, 2020).

### **Conclusion**

The findings of this study confirm that the application of fundamental Islamic economic values such as honesty (*ṣidq*), trustworthiness (*amānah*), justice (*ʿadālah*), and the avoidance of uncertainty (*gharar*) significantly contributes to increasing consumer trust and satisfaction in online shop transactions. Online business owners who consistently uphold Sharia principles are demonstrably

more capable of building strong and sustainable relationships with their customers.

Consumers tend to feel more secure and confident when transacting with online stores that adhere to these principles, as they are assured of product halalness, transparent information, and ethical, responsible service. Conversely, online shops that do not apply these principles often face complaints regarding service quality, clarity of information, and business integrity.

Thus, integrating Islamic economic principles into online business models not only offers spiritual value but also serves as a strategic advantage that enhances long-term business competitiveness. These values can become a distinct competitive strength in the increasingly dynamic digital marketplace, while also fostering a fairer, more ethical, and sustainability-oriented business ecosystem. The findings are expected to serve as a reference for developing Sharia-based business concepts and practices in the continuously evolving digital era.

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