

Application of Islamic business ethics in online marketplace: A study among Bukalapak users in Yogyakarta, Indonesia

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ABSTRAK

Introduction

The rapid growth of e-commerce has revolutionized trade and consumer behavior. Bukalapak, as one of Indonesia's leading platforms, plays a crucial role in supporting digital transformation for micro, small, and medium enterprises (MSMEs). However, the implementation of Islamic business ethics in e-commerce remains underexplored. This study investigates how Bukalapak applies Islamic business ethics principles and the relationship between security, privacy, non-deception, and reliability.

Objectives

The research aims to evaluate Bukalapak's adherence to Islamic business ethics and analyze the influence of ethical dimensions (security, privacy, and non-deception) on user-perceived reliability.

Method

This quantitative study employed a descriptive research design using Structural Equation Modeling (SEM). Data were collected through online questionnaires distributed to 665 Bukalapak users in Yogyakarta, with variables assessed against the principles of fairness, free will, responsibility, and truth.

Results

The findings reveal that Bukalapak incorporates Islamic business ethics in its operations. The principles of truth and responsibility are reflected in security, privacy, and non-deception, while free will is evident in non-deceptive practices. However, security, privacy, and non-deception were not significantly correlated with reliability.

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Implications

The study emphasizes the importance of reinforcing ethical practices to enhance user trust in e-commerce platforms. It provides actionable insights for Bukalapak and similar platforms to strengthen the alignment between ethical principles and operational reliability.

Originality/Novelty

This research offers a pioneering framework for assessing the application of Islamic business ethics in digital commerce. It bridges the gap between theoretical principles and practical implementation, contributing to the discourse on ethical e-commerce practices in Muslim-majority contexts.

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INTRODUCTION

The rapid evolution of internet technologies has transformed the global business landscape, leading to a surge in e-commerce platforms that redefine traditional trade dynamics. E-commerce has become an integral part of modern life, connecting consumers and producers through virtual networks (Atzori et al., 2017; De Valck et al., 2009; Li et al., 2019; Z. Zhu et al., 2021). In Indonesia, this digital revolution has extended its reach to micro, small, and medium enterprises (MSMEs), playing a pivotal role in empowering entrepreneurs and broadening their market access. Platforms like Bukalapak have emerged as vital enablers in this process, catering to millions of users and businesses nationwide. Bukalapak's commitment to supporting SMEs reflects a broader societal shift towards digital integration, aligning with Indonesia's efforts to harness the economic potential of its burgeoning digital economy (Adiwibowo et al., 2019; Wijanarka & Sari, 2022). However, the intersection of technological innovation and ethical considerations, particularly within Islamic contexts, has sparked critical discourse on the extent to which these platforms adhere to established ethical norms.

The ethical dimension of e-commerce has become a pressing concern as digital platforms navigate challenges related to transparency, user trust, and ethical compliance. Islamic business ethics, rooted in principles of fairness, truth, and accountability, provide a comprehensive framework for evaluating these concerns. Scholars have highlighted the importance of ethical practices in digital commerce, emphasizing their role in fostering consumer trust and long-term engagement. For instance, Roman (2007) developed a framework identifying key ethical variables—security, privacy, non-deception, and reliability—that influence consumer perceptions of online platforms. Studies on Islamic business ethics in e-commerce (Hafid et al., 2024; Ribadu & Rahman, 2017, 2019; Shamim, 2010; Zainul et al., 2004) reveal a growing

interest in understanding how these principles apply to the digital marketplace. Despite this progress, research on the practical implementation of Islamic business ethics in prominent platforms like Bukalapak remains scarce, underscoring the need for a closer examination of this subject.

The primary research problem lies in assessing the application of Islamic business ethics in e-commerce, focusing on key ethical dimensions such as security, privacy, non-deception, and reliability. While these variables have been extensively studied in secular contexts (Agag et al., 2016; Azam et al., 2012; Azam & Qiang, 2014; Elbeltagi & Agag, 2016; Roman, 2007), their integration within Islamic ethical frameworks is relatively underexplored. This gap becomes particularly significant in Muslim-majority countries like Indonesia, where adherence to Islamic principles is not only a moral imperative but also a critical factor in consumer trust and satisfaction. Existing studies have highlighted recurring issues in e-commerce, including fraud, data misuse, and misleading practices, which undermine platform credibility. Addressing these challenges requires a nuanced understanding of how ethical practices align with consumer expectations and the broader principles of Islamic ethics.

General solutions to these ethical challenges have centered on enhancing transparency, strengthening data protection measures, and fostering honest communication between platforms and users. For example, Roman (2007) emphasizes the importance of clear privacy policies, secure transaction processes, and truthful advertising in mitigating ethical concerns. Similarly, studies on consumer trust in online platforms (Asanprakit & Kraiwanit, 2023; Feng et al., 2023; Krishna et al., 2023; Wu et al., 2014) underscore the significance of reliability, defined as the consistency between promises made by the platform and actual user experiences. These approaches, while valuable, often fail to consider the unique ethical demands of Islamic business practices, which extend beyond technical compliance to encompass moral and spiritual dimensions. This highlights the need for solutions tailored to the Islamic context, addressing both procedural and substantive ethical concerns.

Specific solutions within the realm of Islamic business ethics have been proposed by several scholars. Studies on the application of Islamic business ethics in retail settings (Abbas et al., 2019; Alwi et al., 2021; Aman, 2019; Aydin, 2020; Salin et al., 2020) identified key principles such as justice, responsibility, and truthfulness as essential for fostering ethical business practices. Other studies (Islam & Alharthi, 2020; Permani et al., 2023; Yazid et al., 2023) explored the impact of e-commerce on SME income from an Islamic perspective, emphasizing the role of ethical marketing and fair pricing in enhancing consumer trust. Other studies examined the influence of Islamic ethics on entrepreneurial success (Abeng, 1997; Gümüşay, 2015; Hoque et al., 2014; Rice, 1999), revealing that adherence to ethical principles significantly impacts business outcomes (Beekun & Badawi, 2005; K. Khan et al., 2015; Saeed et al., 2001; Udin et al., 2022). These studies provide valuable insights into how Islamic business ethics can be operationalized in various contexts, offering a foundation for addressing ethical challenges in e-commerce platforms like Bukalapak.

However, a closer examination of existing literature reveals a significant research gap in the application of Islamic business ethics within e-commerce platforms in Indonesia. While studies have explored the ethical dimensions of traditional retail and SME contexts, limited attention has been given to the unique challenges posed by digital platforms. This gap is particularly evident in the analysis of ethical variables such as security, privacy, and non-deception, which are critical for ensuring consumer trust in online transactions. Furthermore, the relationship between these variables and user-perceived reliability remains poorly understood, leaving room for further investigation into how platforms can bridge the gap between ethical adherence and operational performance.

This study aims to fill this gap by evaluating the application of Islamic business ethics in Bukalapak, focusing on the principles of fairness, truth, responsibility, and free will. By analyzing the relationship between security, privacy, non-deception, and reliability, the research seeks to uncover the extent to which ethical practices influence user perceptions of the platform. The study adopts a quantitative approach, employing Structural Equation Modeling (SEM) to analyze data collected from Bukalapak users in Yogyakarta. This methodological rigor ensures that the findings are both statistically robust and contextually relevant. The novelty of this research lies in its integration of Islamic ethical principles with modern e-commerce practices, offering a unique perspective on how digital platforms can align with ethical and religious norms.

The scope of the study is deliberately focused on Bukalapak as a representative platform within Indonesia's e-commerce landscape. While this limits the generalizability of the findings, it allows for an in-depth analysis of a specific case, providing valuable insights for similar platforms. The study's contribution extends beyond the academic domain, offering practical recommendations for e-commerce platforms to enhance their ethical practices. By bridging the gap between theory and practice, this research underscores the critical role of Islamic business ethics in shaping responsible digital commerce and fostering consumer trust in Muslim-majority markets.

LITERATURE REVIEW

Ethical Practices in Online Marketplaces

The application of business ethics in online marketplaces has gained significant attention in academic research, particularly in relation to fostering consumer trust and ensuring fair practices. Ethical business practices are crucial in e-commerce platforms due to the virtual nature of transactions, which can amplify risks such as fraud, data misuse, and dishonesty. Roman (2007) identified four fundamental dimensions of business ethics in online retailing: security, privacy, non-deception, and reliability. These dimensions address key concerns of consumers and establish a foundation for evaluating the ethical practices of e-commerce platforms. Security ensures the protection of sensitive data, privacy safeguards personal information, non-deception promotes truthful communication, and reliability focuses on fulfilling consumer expectations.

Roman's (2007) pioneering work on ethical practices in online marketplaces have garnered significant attention in recent years, particularly as e-commerce continues to expand globally. One of the foundational aspects of e-retailing ethics is the perception of security and privacy among consumers. Agag & Elbeltagi (2014) emphasize that these factors are critical predictors of customer repurchase intentions in their study on e-retailing ethics in Egypt. Similarly, Lu et al. (2013) found that consumers' perceptions of e-retailers' ethical practices significantly influence their loyalty, particularly in the context of cultural orientations. This indicates that ethical considerations, especially regarding data security and privacy, are paramount for online retailers aiming to build lasting relationships with their customers.

Moreover, the role of trust in the ethical landscape of e-commerce cannot be overstated. Sharma & Lijuan (2014) argue that ethical performance on e-commerce platforms enhances consumer trust, which subsequently boosts customer commitment and loyalty. This sentiment is echoed by Yang et al. (2020), who explore how consumers' ethical perceptions of e-retailers directly impact their purchase intentions and overall satisfaction. The interplay between trust and ethical behavior is further supported by findings from Yuniarti et al. (2022), who highlight that ethical practices in online retailing can mitigate perceived risks, thereby enhancing repurchase intentions.

Cultural factors also play a significant role in shaping consumer perceptions of e-retailers' ethics. Aboul-Dahab et al. (2021) discuss how cultural and ethical ideologies influence consumers' views on online retailers' ethical standards and their subsequent loyalty. This aligns with the findings of Lu et al. (2013), who assert that consumers from collectivist cultures tend to have higher perceptions of e-retailers' ethics, which positively affects their purchasing behavior. Such insights suggest that e-retailers must tailor their ethical practices to align with the cultural contexts of their target markets to maximize consumer engagement.

Furthermore, the ethical behavior of retailers is crucial in shaping customer experiences and satisfaction. Mainardes et al. (2023) illustrate that the ethical conduct of e-retailers significantly influences customer experiences, which in turn affects overall satisfaction levels. This relationship is critical as it underscores the importance of maintaining high ethical standards to ensure positive consumer interactions and long-term loyalty.

In Muslim-majority countries like Indonesia, the integration of Islamic business ethics adds a unique layer to these practices. Islamic ethics emphasize values such as fairness (*adl*), truthfulness (*sidq*), and responsibility (*mas'uliyah*), which align with but also extend beyond conventional business ethics (Jaapar et al., 2022). For instance, previous studies explored the implementation of these principles in retail settings, finding that businesses adhering to Islamic ethics often experience increased consumer trust and satisfaction (Faradannisa & Supriyanto, 2022; Fauzan & Nuryana, 2014; Istiqomah & Nurhidayati, 2023; Posi et al., 2022). Similarly, previous studies highlighted the role of fairness and transparency in building successful entrepreneurial ventures within Islamic frameworks (Pratiwi & Rohman, 2023; Rustya & Siswoyo, 2023).

These studies underscore the importance of ethical compliance, especially when aligned with Islamic values, in fostering trust and promoting sustainable business practices in online marketplaces.

Islamic Business Ethics in E-Commerce Platforms

Islamic business ethics, derived from the Quran and Hadith, provide a comprehensive framework for conducting business in ways that are both morally and spiritually grounded. These principles demand that businesses operate justly, responsibly, and truthfully, ensuring mutual benefit for all parties involved. In the context of e-commerce, these ethical imperatives are particularly relevant as digital platforms increasingly serve as intermediaries between buyers and sellers.

One of the fundamental principles of Islamic business ethics is the prohibition of deceit and fraud in transactions. This principle is particularly relevant in e-commerce, where the lack of face-to-face interaction can lead to misunderstandings and unethical practices. Jannah et al. (2022) emphasize that adherence to Islamic business ethics positively influences purchasing decisions among consumers, mediated by their buying intentions. This finding underscores the importance of ethical conduct in fostering consumer trust and encouraging repeat business in online marketplaces.

Moreover, the integration of Islamic business ethics into e-commerce practices can enhance the overall customer experience. Mas & Karmila (2023) highlight that ethical business practices grounded in Islamic principles, such as accountability and honesty, are essential for building consumer confidence in online transactions. This is echoed by Alfarisi & Suhedi (2023), who discusses the relevance of Islamic ethics in ensuring business continuity and trust between buyers and sellers in e-commerce platforms. The emphasis on ethical behavior not only protects consumers but also contributes to the long-term sustainability of e-commerce businesses.

In addition to consumer trust, Islamic business ethics also guide the operational practices of e-commerce platforms. Yazid et al. (2023) explore contemporary Shariah issues in mobile banking and e-commerce, suggesting that compliance with Islamic principles can enhance the visibility of Shariah-compliant businesses while reducing the prevalence of unethical practices. This highlights the potential for e-commerce platforms to serve as vehicles for promoting ethical business practices that align with Islamic values.

Furthermore, the role of Islamic business ethics extends to the broader implications for corporate social responsibility (CSR) within the e-commerce sector. As noted by Khan et al. (2023), the integration of ethical considerations into business operations is essential for fostering a socially responsible business environment that aligns with Islamic teachings. This perspective is crucial as it encourages businesses to not only focus on profitability but also consider their impact on society and the environment.

Studies on Islamic ethics in digital commerce have demonstrated the compatibility of Islamic principles with modern business practices (Fraedrich et al., 2018; Karakas et al., 2015; Siala et al., 2004). Previous studies examined the impact of e-commerce on SME incomes through an Islamic ethical lens, emphasizing the importance of fair pricing

and ethical marketing (Haryono & Nurlaela, 2018; Palupi et al., 2023; Sholihah & Indrarini, 2019). These practices not only align with Islamic teachings but also address consumer concerns about exploitation and unfair treatment. Moreover, Islamic business ethics discourage deceptive practices such as exaggerating product benefits or concealing flaws, ensuring that buyers can make informed decisions based on accurate information.

Relationship Between Security, Privacy, and Non-Deception with Reliability

Security, privacy, and non-deception are widely regarded as critical factors influencing reliability in online marketplaces. These dimensions address core concerns of consumers engaging in digital transactions. Security, as described by Miyazaki and Fernandez (2000), pertains to safeguarding financial and personal data against unauthorized access or fraud. Privacy ensures that consumer information is collected and used transparently, without unauthorized dissemination. Non-deception focuses on accurate representation of products and services, avoiding tactics that mislead consumers.

In general business ethics, these dimensions play a pivotal role in fostering trust and enhancing reliability. Roman (2007) developed a framework for analyzing these variables, demonstrating their influence on consumer perceptions of e-commerce platforms. Reliability, as a dependent variable, reflects the consistency of a platform in meeting consumer expectations, including the accuracy of product descriptions, timeliness of deliveries, and adherence to stated policies.

From an Islamic perspective, these dimensions take on additional significance due to the moral and spiritual obligations inherent in Islamic ethics. Security aligns with the principle of responsibility, ensuring that businesses safeguard the trust consumers place in them. Privacy resonates with the principle of fairness, as it requires transparency and respect for consumer autonomy. Non-deception embodies truthfulness, a fundamental tenet of Islamic business ethics that prohibits misleading practices.

Evidence of Ethical Challenges in E-Commerce

Despite the recognized importance of ethical practices, online marketplaces frequently face challenges in implementing and maintaining these standards. Common issues include data breaches, misleading advertisements, and delayed or inaccurate deliveries. Such ethical lapses undermine consumer trust and damage the reliability of e-commerce platforms. Aryani (2016) found that product quality, pricing, and service reliability were key factors influencing consumer decisions in online shopping. These findings suggest that reliability is not only a function of ethical adherence but also depends on the consistency and transparency of platform operations.

Privacy concerns are among the most pressing ethical challenges in e-commerce. As consumers increasingly engage in online transactions, they often share sensitive personal information. Mutambik et al. (2023) emphasize that privacy issues have become critical, particularly with the rise of social commerce, where users are required to disclose personal data to platforms. The need for robust data protection measures

is essential to mitigate these concerns and foster consumer trust. Fraud and deception are significant ethical challenges that plague e-commerce platforms. Nardal & Sahin (2011) highlight that the rapid growth of online retailing has led to an increase in deceptive practices, including false advertising and misrepresentation of products. Such unethical behaviors not only harm consumers but also undermine the credibility of e-commerce as a whole.

Agag (2019) further supports this notion by discussing how the prevalence of unethical behavior in e-commerce environments can negatively impact buyer loyalty and repurchase intentions. Addressing these issues through transparent practices and stringent regulations is vital for maintaining consumer confidence. Trust is another critical factor influencing ethical behavior in e-commerce. Tan (2019) notes that CSR initiatives can enhance trust between consumers and e-commerce businesses, as they demonstrate a commitment to ethical practices and social responsibility). However, the lack of trust remains a barrier to e-commerce adoption, as consumers are often wary of online transactions due to fears of fraud and data breaches.

In the context of Islamic business ethics, these challenges are further compounded by the need to uphold religious values in addition to procedural standards. For example, Saad (2017) noted that some businesses struggled to balance competitive pressures with ethical obligations, leading to practices that deviated from Islamic principles. These findings highlight the need for e-commerce platforms to adopt comprehensive frameworks that integrate Islamic ethics with operational best practices.

Insights from Related Studies

Several studies have explored the relationship between security, privacy, and non-deception and their impact on reliability in e-commerce. Roman (2007) emphasized that security measures, such as encryption and secure payment systems, are critical for establishing consumer trust. Privacy, defined as the transparent handling of consumer data, has also been shown to significantly influence trust and reliability. Non-deception, which ensures that product descriptions and advertisements are truthful, further reinforces consumer confidence in the platform.

In Islamic contexts, these variables are closely tied to ethical principles that prioritize justice and accountability. Harahap (2018) demonstrated that businesses adhering to these principles were more likely to deliver reliable and trustworthy services. Similarly, Rabbani (2018) found that Islamic ethical practices positively influenced business outcomes, suggesting a strong correlation between ethical adherence and reliability.

Research Gaps and Implications for Current Research

While existing literature provides valuable insights into the ethical dimensions of e-commerce, several gaps remain. Most studies focus on general business ethics, with limited exploration of how Islamic principles are operationalized in digital platforms. Additionally, the relationship between security, privacy, and non-deception and user-perceived reliability is not well understood in the context of Islamic ethics. This gap is particularly significant given the growing prominence of e-commerce in Muslim-

majority countries, where ethical adherence is a key determinant of consumer trust and satisfaction.

This study seeks to address these gaps by analyzing the application of Islamic business ethics in Bukalapak, focusing on the relationship between security, privacy, non-deception, and reliability. By integrating Islamic ethical principles with contemporary e-commerce practices, this research aims to provide a comprehensive framework for evaluating ethical adherence in digital platforms. The findings are expected to contribute to the broader discourse on ethical business practices, offering actionable insights for e-commerce platforms seeking to align their operations with both ethical and consumer expectations. This research not only bridges the gap between theory and practice but also highlights the critical role of Islamic ethics in fostering trust and reliability in online marketplaces.

METHOD

Research Design

This study adopts a quantitative research design to explore the application of Islamic business ethics in the e-commerce platform Bukalapak. Employing a descriptive approach, the research investigates how ethical dimensions—security, privacy, and non-deception—correlate with reliability, a key indicator of consumer trust. The Structural Equation Modeling (SEM) method is used for hypothesis testing, enabling a detailed analysis of relationships between observed and latent variables. This methodological approach ensures robustness and provides empirical insights into the ethical practices of the platform.

Population and Sampling

The population of this research consists of all users of the Bukalapak e-commerce platform. To ensure representativeness, the study sampled 665 respondents who actively use Bukalapak's application and website in Yogyakarta, Indonesia. The sampling strategy focused on gathering diverse perspectives from users across various demographic categories. This sample size exceeds the recommended minimum for SEM analysis, which typically requires 200 participants to ensure statistical validity.

Data Collection

Primary data for this study were collected using structured online questionnaires distributed to Bukalapak users. The questionnaire comprised 19 items designed to capture the variables under investigation: security, privacy, non-deception, and reliability. Each item was formulated to align with Islamic ethical principles, such as fairness, truthfulness, and responsibility, and was measured using a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). Examples of the questionnaire items include:

1. "Bukalapak provides clear information about its privacy policies" (privacy variable).
2. "Bukalapak ensures secure transaction processes" (security variable).

3. "Bukalapak does not use misleading tactics to promote products" (non-deception variable).
4. "Bukalapak reliably delivers goods as promised" (reliability variable).

Variables and Operational Definitions

The study investigates four primary variables:

1. **Security:** Refers to the platform's ability to safeguard user information and ensure safe transaction processes.
2. **Privacy:** Relates to the transparency and confidentiality of user data handling practices.
3. **Non-Deception:** Denotes the avoidance of misleading or fraudulent practices in product descriptions and promotions.
4. **Reliability:** Reflects the platform's consistency in fulfilling promises, including accurate delivery of goods and services.

Each variable aligns with Islamic business ethics principles, emphasizing integrity and accountability in business operations.

Measurement Instrument

The questionnaire underwent rigorous testing to ensure validity and reliability. Validity tests confirmed that the items accurately measure the intended constructs, while reliability tests assessed the internal consistency of the variables. The Cronbach's alpha coefficient for each variable exceeded 0.7, indicating strong reliability. The questionnaire was pilot-tested with a subset of respondents to refine ambiguous items and improve clarity before full-scale distribution.

Data Analysis

The collected data were analyzed using Structural Equation Modeling (SEM) via the R programming software. SEM was chosen for its ability to test complex relationships between observed variables and latent constructs while accounting for measurement errors. The analysis followed these sequential steps:

1. **Model Specification:** The theoretical model was defined based on prior literature, mapping relationships between security, privacy, non-deception, and reliability.
2. **Path Diagram Development:** A path diagram was constructed to visually represent the hypothesized relationships among variables.
3. **Estimation Method:** Maximum Likelihood Estimation (MLE) was used to estimate parameters, as it provides accurate results for large samples and assumes multivariate normality.
4. **Goodness-of-Fit Assessment:** Fit indices such as RMSEA (Root Mean Square Error of Approximation), GFI (Goodness of Fit Index), and CFI (Comparative Fit Index) were evaluated to determine the model's adequacy. Thresholds for acceptable fit were $RMSEA \leq 0.08$, $GFI \geq 0.90$, and $CFI \geq 0.90$ (Hair et al., 2021).

5. **Hypothesis Testing:** Regression weights were examined to test the significance of relationships between independent and dependent variables. A p-value < 0.05 indicated statistical significance.

Ethical Considerations

The study adhered to ethical research practices to ensure respondent confidentiality and informed consent. Participants were provided with detailed information about the study's purpose and assured that their responses would remain anonymous and used solely for academic purposes. Data collection was conducted following ethical guidelines to maintain the integrity of the research process.

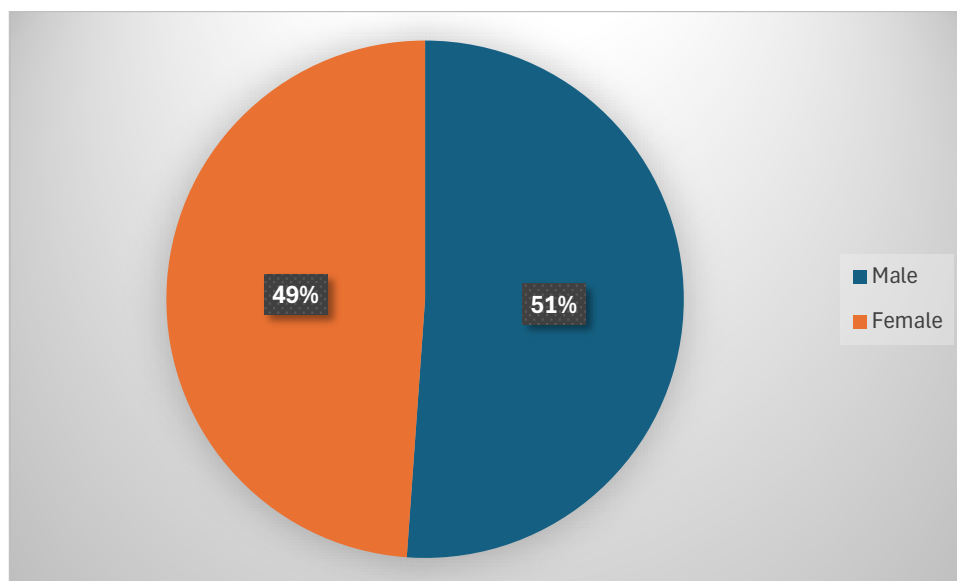
RESULTS

Demographic Overview of Respondents

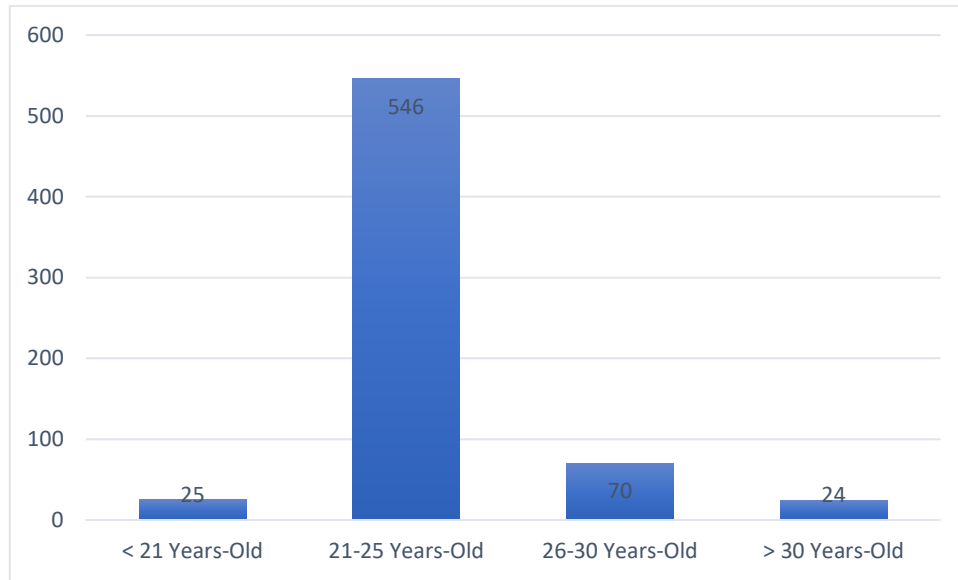
The study involved 665 respondents who were active users of Bukalapak, providing a representative sample for evaluating the platform's application of Islamic business ethics. A demographic breakdown, as in Figure 1, revealed that 51% of respondents were male (340 individuals), while 49% were female (325 individuals). Regarding age distribution, the majority of participants (82%) were between 21 and 25 years old, followed by 10% aged 26 to 30 years, 4% aged under 21, and another 4% over 30 years. This demographic data underscores the platform's popularity among younger, tech-savvy individuals, reflecting the general user base of e-commerce in Indonesia.

Figure 1

Demographic Overview of Respondents Based on (a) Gender and (b) Age Distribution



(a)



(b)

Source: Primary data. Authors' estimation.

Validity and Reliability Testing Results

To ensure data quality, the study conducted validity and reliability tests on the research instruments. Validity was assessed by comparing the t-values of the questionnaire items to the critical t-value of 1.647 ($p < 0.05$, $df = 663$). All items exceeded this threshold, confirming their validity as in Table 1. Reliability was tested using Cronbach's alpha, with all variables demonstrating coefficients above 0.5, indicating acceptable internal consistency. These results confirm that the questionnaire reliably measured the constructs of security, privacy, non-deception, and reliability.

Table 1

Instrument Validity and Reliability Test

Variable	Corrected Item-Total Correlation	r_table	Validity	Cronbach's Alpha	Reliability
Security				0.663	Reliable
S1	3.146	1.647	Valid		
S2	3.439	1.647	Valid		
S3	3.547	1.647	Valid		
S4	2.648	1.647	Valid		
S5	2.497	1.647			
S6	3.689	1.647			
Privacy				0.576	Reliable
P1	3.412	1.647	Valid		
P2	3.544	1.647	Valid		
P3	3.285	1.647	Valid		
P4	3.28	1.647	Valid		
Non-Deception				0.805	Reliable
N1	1.950	1.647	Valid		
N2	1.968	1.647	Valid		
N3	2.359	1.647	Valid		

N4	2.141	1.647	Valid
N5	2.800	1.647	Valid
Reliability		0.635	Reliable
R1	2.398	1.647	
R2	4.212	1.647	Valid
R3	3.269	1.647	Valid
R4	2.412	1.647	Valid

Source: Primary data. Authors' estimation.

Descriptive Analysis of Ethical Dimensions

Security

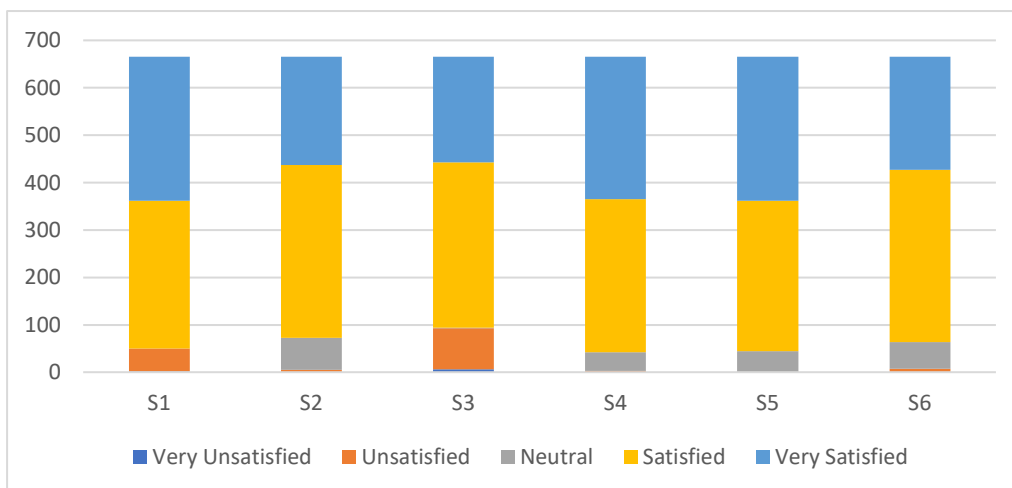
Respondents generally expressed satisfaction with Bukalapak's security measures, as in Figure 2. Six items assessed this dimension, including whether the platform provides clear terms and conditions, offers secure payment methods, and ensures transaction details can be reviewed before finalizing purchases. The details of items are as follows:

1. Bukalapak displays the terms and conditions of online transactions before making a purchase
2. Bukalapak's security policy is easy to understand
3. Bukalapak provides information about the company on the website or application
4. Bukalapak offers secure payment methods
5. Buyers can confirm transaction details before paying
6. Bukalapak has adequate security features

Most responses fell into the "satisfied" and "very satisfied" categories, reflecting positive perceptions of Bukalapak's efforts to protect users from fraud and unauthorized access. These findings align with the Islamic principle of *mas'uliyah* (responsibility), highlighting the platform's commitment to safeguarding user data and transactions.

Figure 2

Respondents' Answers to Security Variable



Source: Primary data. Authors' estimation.

Privacy

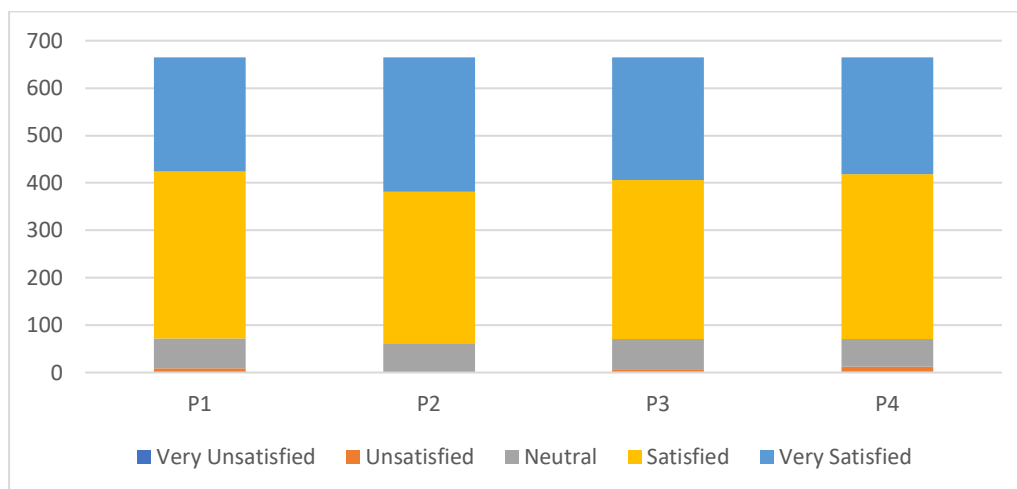
Privacy was evaluated through four items related to the transparency of data usage, the necessity of requested personal information, and adherence to privacy regulations. There are four items for privacy variable as follows:

1. Bukalapak clearly explains how user information is used
2. Only personal information required to complete a transaction needs to be provided.
3. Information regarding privacy policy is clearly presented
4. Bukalapak demonstrates that it complies with rules and regulations governing online data protection

The majority of respondents expressed satisfaction with Bukalapak's handling of privacy concerns, with most responses indicating confidence in the platform's compliance with data protection policies. These practices resonate with the Islamic principle of fairness (*adi*), which emphasizes respect for individual rights and transparency, as in Figure 3.

Figure 3

Respondents' Answers to Privacy Variable



Source: Primary data. Authors' estimation.

Non-Deception

The dimension of non-deception assessed whether Bukalapak engages in truthful advertising and avoids misleading consumers. Five items were used to evaluate this aspect, including the accuracy of product descriptions and the absence of exaggerated claims, as follows:

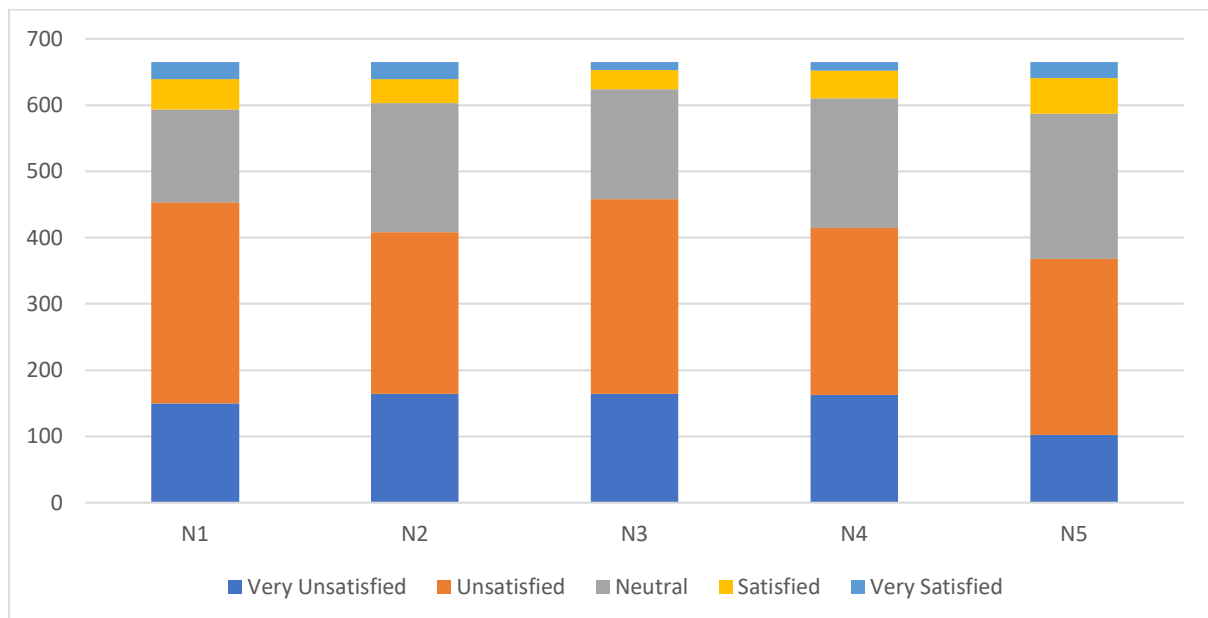
5. Bukalapak exaggerates the benefits and characteristics of its offers
6. Bukalapak's offer is not entirely true
7. Bukalapak uses misleading tactics to convince consumers to buy its products
8. Bukalapak takes advantage of less experienced consumers to make purchases

9. Bukalapak tries to persuade consumers to buy goods that consumers do not need

Unlike the previous dimensions, responses here were more varied, with a notable proportion of participants expressing dissatisfaction or neutrality, as indicated in Figure 4. This indicates room for improvement in ensuring that promotional practices fully align with the Islamic principle of *sidq* (truthfulness), which prohibits deception in business transactions.

Figure 4

Respondents' Answers to Non-Deception Variable



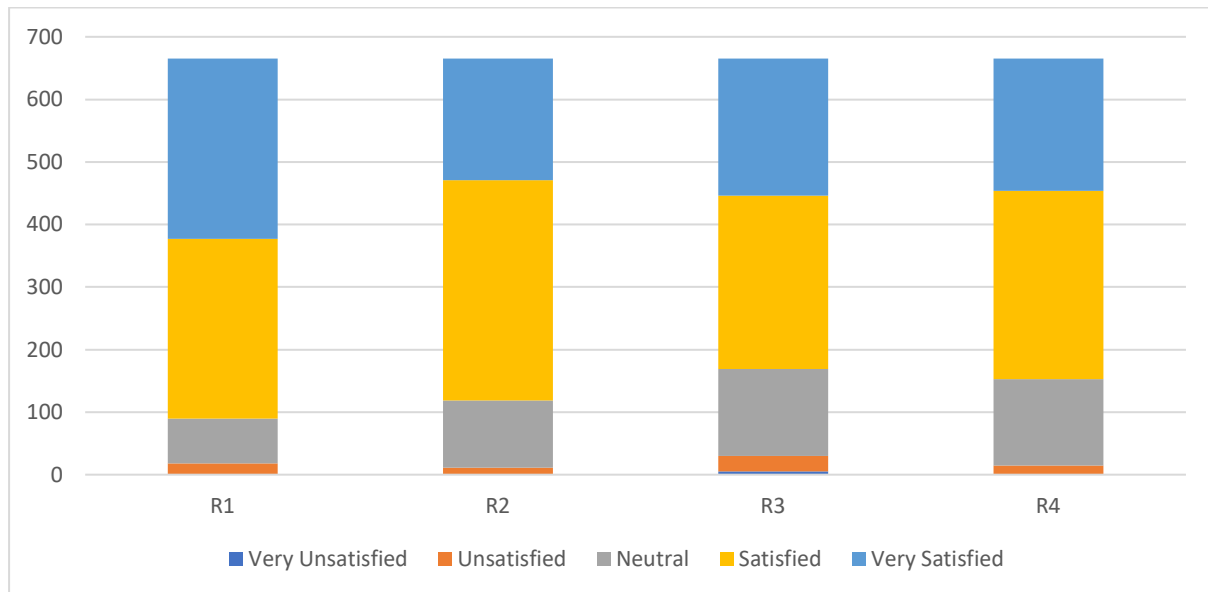
Source: Primary data. Authors' estimation.

Reliability

Reliability was measured through four items assessing the consistency of Bukalapak's services, such as delivering goods as promised and maintaining accurate pricing. The details are as follows:

1. The price listed on Bukalapak is in accordance with what is paid
2. Goods received are in accordance with the goods ordered and paid for
3. The items I am looking for are available at Bukalapak
4. Bukalapak keeps the promise to do something at a certain time

Respondents generally expressed satisfaction, suggesting that the platform meets consumer expectations in operational performance, as in Figure 5. This aligns with the principles of *sidq* and *mas'uliyah*, which emphasize accountability and trustworthiness in fulfilling agreements.

Figure 5*Respondents' Answers to Reliability Variable*

Source: Primary data. Authors' estimation.

Inferential Analysis Using Structural Equation Modeling

Model Fit

The SEM analysis assessed the relationships between the independent variables (security, privacy, and non-deception) and the dependent variable (reliability). Goodness-of-fit indices demonstrated that the model adequately represented the data. Specifically, the RMSEA value of 0.044 indicated a good fit (threshold ≤ 0.08), while GFI (0.949), AGFI (0.854), and CFI (0.928) all exceeded the recommended thresholds (GFI ≥ 0.90 , AGFI ≥ 0.80 , CFI ≥ 0.90). These results, as displayed in Table 2, confirmed that the hypothesized relationships could be reliably tested within the SEM framework. Figure 6 explained the structural equation model of this study.

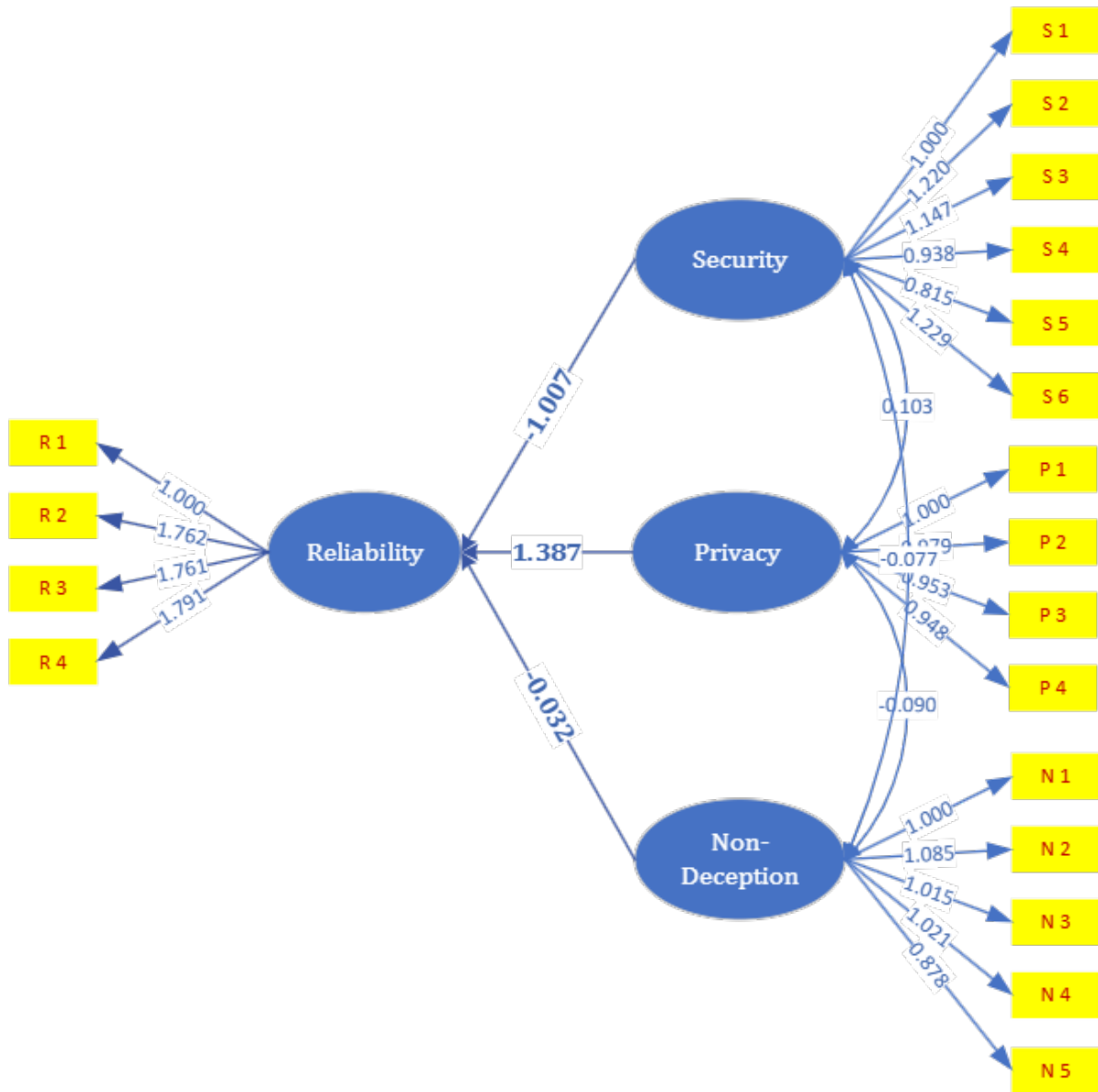
Table 2*Goodness of Fit Test Results*

Goodness of Fit Index	Cut-off Value	Estimation Model	Model
Significant Probability	≥ 0.05	0.000	Marginal
RMSEA	≤ 0.08	0.044	Fit
GFI	≥ 0.90	0.949	Fit
AGFI	≥ 0.80	0.854	Fit
CMIN/DF	≤ 2.0	0.635	Fit
TLI	≥ 0.90	0.916	Fit
CFI	≥ 0.90	0.928	Fit

Source: Primary data. Authors' estimation.

Figure 6

Structural Equation Model of This Study



Source: Primary data. Authors' estimation.

Hypothesis Testing

Regression weights were analyzed to determine the significance of relationships between variables. Contrary to expectations, none of the independent variables significantly influenced reliability, as in Table 3.

Table 3

Hypothesis Testing Results

Dependent Variable	Independent Variable	Estimate	S.E.	C.R.	P	Hypothesis
Reliability	Security	-1.007	1.945	-0.518	0.605	Rejected

Reliability	Privacy	1.387	1.713	0.810	0.418	Rejected
Reliability	Non-deception	-0.032	0.041	-0.773	0.439	Rejected

Source: Primary data. Authors' estimation.

Security had a standardized regression weight of -1.007 ($p = 0.605$), indicating no significant effect. Privacy exhibited a coefficient of 1.387 ($p = 0.418$), also non-significant. Non-deception showed a minimal influence with a coefficient of -0.032 ($p = 0.439$), similarly non-significant. These findings suggest that while Bukalapak effectively implements security, privacy, and non-deception measures, these factors do not directly translate into higher perceived reliability among users. This disconnect highlights the complexity of consumer trust in e-commerce, where other factors—such as pricing strategies, product variety, or promotional incentives—may play a more prominent role.

DISCUSSION

Ethical Practices in E-Commerce: Insights from Bukalapak

This study investigates the application of Islamic business ethics in Bukalapak, one of Indonesia's leading e-commerce platforms. The findings provide critical insights into how ethical dimensions—security, privacy, and non-deception—are implemented in digital commerce and their perceived impact on reliability. Bukalapak's adherence to Islamic principles of fairness (*adl*), truthfulness (*sidq*), and responsibility (*mas'uliyah*) highlights its efforts to align operations with ethical standards. However, the results reveal that while these practices are positively perceived by users, they do not directly enhance the perceived reliability of the platform.

The gap between ethical compliance and perceived reliability underscores the complex interplay between consumer expectations and platform operations. Unlike traditional business settings where ethical adherence is closely tied to trust, the digital nature of e-commerce introduces unique variables that influence reliability. Factors such as product availability, delivery timelines, pricing strategies, and user experience may overshadow ethical considerations, particularly in competitive markets where consumers prioritize convenience and value.

Security: A Foundational Yet Insufficient Dimension

Security is a cornerstone of ethical e-commerce practices, ensuring that users' data and transactions are protected from unauthorized access (Bansal, 2023; Gabriel & Awosola, 2023). Bukalapak has implemented robust security measures, as evidenced by positive user feedback on terms and conditions transparency, secure payment methods, and transaction review processes. These efforts align with the Islamic principle of *mas'uliyah*, which emphasizes businesses' responsibility to safeguard stakeholders' interests.

Despite these measures, the study found no significant relationship between security and perceived reliability. This finding mirrors the work of Miyazaki & Fernandez (2000), who noted that while security is critical for mitigating risks, it is often perceived

as a baseline requirement rather than a differentiating factor. The study by Desky et al. (2022) found that perceived security did not significantly affect purchasing decisions among Shopee consumers in Lhokseumawe City. This suggests that while security perception is important in e-commerce, it may not directly influence consumers' trust or reliability in purchasing decisions.

Another study by Aurora & Rahul (2018) indicates that perceived risk, including security risk, does not significantly impact the online shopping attitude (OSA) of women shoppers in India. Although security risk was found to be marginally significant, the overall results suggest that perceived risk, including security, does not play a crucial role in influencing OSA. Furthermore, the study by Thaw et al. (2012) found no significant relationship between consumers' perceived security and their trust in e-commerce transactions. This indicates that perceived security does not impact consumers' trust in e-commerce.

In the context of Bukalapak, users may take security for granted, focusing instead on other variables such as product quality or delivery efficiency when evaluating the platform's reliability. This suggests that while security remains essential, it is insufficient alone to build consumer trust and loyalty in e-commerce.

Privacy: Aligning Transparency with Consumer Expectations

The dimension of privacy explores how platforms manage consumer data, including the transparency of data usage policies and adherence to privacy regulations (D. Arora, 2023; Yi, 2023). Bukalapak received high satisfaction ratings in this area, indicating that users trust the platform to handle their information responsibly. This aligns with the Islamic principle of fairness (*adl*), which calls for transparency and respect for individual rights.

However, as with security, privacy showed no significant correlation with reliability. A study by Thaw et al., (2009) found that there is no significant impact from perceived security and perceived privacy on trust in online transactions. This suggests that while privacy is a concern for consumers, it does not directly correlate with their trust in the reliability of e-commerce vendors. Furthermore, another study by Broeder (2020) found that including a privacy policy notice did not directly influence consumers' purchase intention, indicating no significant correlation between privacy and reliability in e-commerce.

The finding that privacy showed no significant correlation with reliability may reflect a broader trend in digital commerce where privacy concerns, while important, do not heavily influence consumer perceptions unless breaches or misuse occur. Roman (2007), Tugrul & Kara (2023), and R. Zhu et al. (2020) highlighted that privacy policies are often considered background assurances rather than active drivers of trust. For Bukalapak, maintaining strong privacy standards is crucial for ethical compliance, but additional efforts are needed to translate these practices into enhanced perceptions of reliability.

Non-Deception: Challenges in Building Consumer Trust

Non-deception is a critical aspect of ethical commerce, emphasizing truthful advertising and the avoidance of misleading tactics (Chong & Patwa, 2023; Jafar & Adnan, 2022). While Bukalapak generally adheres to these principles, user responses indicated mixed satisfaction levels. Some participants expressed dissatisfaction with promotional practices, suggesting that there may be gaps in ensuring transparency and accuracy in product descriptions and marketing.

This finding highlights the challenges e-commerce platforms face in managing consumer expectations. A study by Ngwawe et al. (2022) indicated that e-commerce platforms face challenges in managing consumer expectation trust due to information overload, as users encounter numerous alternatives when making purchasing decisions. Another study by Soleimani (2022) showed that e-commerce platforms face significant challenges in managing consumer expectation trust due to concerns about privacy, security, perceived technology risk, and integrity. Users require well-designed, organized, and accurate websites to feel confident in vendors' trustworthiness.

Previous studies emphasized that *sidq* (truthfulness) is a fundamental tenet of Islamic business ethics, requiring businesses to provide accurate information and avoid exaggeration (Burhanudin, 2023; Harahap, 2018; Nabbila & Syakur, 2023). For Bukalapak, addressing user concerns about non-deception could involve stricter oversight of promotional content and clearer communication of product features. Ensuring alignment between marketing practices and consumer expectations is essential for building trust and fostering long-term loyalty.

Reliability: Beyond Ethical Compliance

Reliability is a critical indicator of consumer trust, reflecting a platform's ability to deliver consistent and dependable services (Pidrosa et al., 2023; Saoula et al., 2023). While Bukalapak performs well in operational aspects such as accurate pricing and timely deliveries, the study found no significant correlation between ethical dimensions and perceived reliability. This suggests that users evaluate reliability based on a broader set of criteria beyond ethical adherence.

The findings in this study aligns Mainardes et al.'s (2023) paper indicating that there is no significant correlation between the ethical dimensions of e-retailers and perceived reliability in e-commerce. This suggests that while ethical practices may influence other aspects of online customer experience and satisfaction, they do not necessarily enhance customers' perceptions of reliability. Therefore, customers may not associate ethical behavior with the dependability of e-retailers, highlighting a potential gap in how ethics are perceived in relation to reliability in the online shopping context.

However, the findings of this study contradict some other studies related to ethical dimensions in the marketplace. The findings of a study by Yang et al. (2020) suggest that consumers' perceptions of e-retailers' ethics do influence their purchasing behavior, but the study does not provide evidence regarding the lack of correlation between ethical dimensions and perceived reliability.



For any marketplace like Bukalapak, shaping consumer perceptions of reliability is important for the sustainability of business. Aryani (2016) found that factors such as product quality, pricing strategies, and customer service play significant roles in shaping consumer perceptions of reliability. Similarly, Saad (2017) highlighted the importance of fair pricing and value delivery in building trust. For Bukalapak, this implies that ethical practices must be complemented by operational excellence and customer-centric innovations to enhance perceived reliability. Integrating ethical principles into the broader user experience could help bridge the gap between compliance and consumer expectations.

Implications for Islamic Business Ethics in E-Commerce

The findings of this study have significant implications for the application of Islamic business ethics in e-commerce. While Bukalapak demonstrates commendable adherence to Islamic principles, the lack of a direct impact on reliability highlights the need for a more holistic approach to ethical integration. Ethical practices must be embedded within the platform's operational framework, ensuring that they contribute to tangible outcomes valued by consumers.

From an Islamic perspective, this involves not only adhering to *adl* (fairness), *sidq* (truthfulness), and *mas'uliyah* (responsibility) but also addressing practical concerns such as efficiency, accessibility, and value delivery. Previous studies emphasized that ethical compliance should result in mutual benefit, fostering trust and satisfaction among stakeholders (Hirsch, 2019; Nichols & Dowden, 2019; Verma & Singh, 2016). For e-commerce platforms, this requires a balance between ethical adherence and operational effectiveness, ensuring that both aspects reinforce each other in building consumer trust.

CONCLUSION

This study concludes that Bukalapak has successfully integrated the principles of Islamic business ethics into its e-commerce operations, adhering to aspects such as truth, responsibility, fairness, and free will. These principles are evident in how Bukalapak handles security, privacy, and non-deception within its platform. However, the research reveals that these ethical dimensions do not significantly influence the perceived reliability of the platform, suggesting a gap between ethical adherence and user expectations of dependability.

Despite its adherence to Islamic ethical standards, Bukalapak must address the disconnect between its ethical practices and users' perceptions of platform reliability. This highlights the complexity of translating ethical principles into tangible outcomes that resonate with consumers. Such findings emphasize the need for e-commerce platforms to bridge the gap between ethical compliance and operational performance.

Ultimately, this research underscores the critical role of Islamic business ethics in shaping responsible digital commerce. By prioritizing transparency, user protection, and accountability, platforms like Bukalapak can set a benchmark for ethical practices in the e-commerce industry, particularly in Muslim-majority markets.

Limitations of the Study

While this study provides valuable insights into the application of Islamic business ethics in Bukalapak, it is limited by its focus on a single platform. The findings may not be directly applicable to other e-commerce platforms, particularly those with different operational structures or market demographics. This restricts the generalizability of the results.

Another limitation is the use of quantitative methods that rely heavily on structured questionnaires. While effective in gathering measurable data, this approach may overlook the nuanced perspectives of users regarding their experiences with the platform. Qualitative data, such as interviews or focus groups, could have enriched the analysis by providing deeper insights into user expectations and perceptions.

Lastly, the study is geographically limited to users in Yogyakarta, which may not reflect the broader diversity of Bukalapak's user base across Indonesia. Regional differences in cultural, economic, and technological factors could influence users' perceptions of ethics and reliability, necessitating broader sampling in future research.

Recommendations for Future Research

Future research should expand its scope to include multiple e-commerce platforms to provide comparative insights into the implementation of Islamic business ethics across the industry. A cross-platform analysis could identify best practices and areas for improvement, offering a more comprehensive view of ethical adherence in digital commerce.

Incorporating mixed-method approaches that combine quantitative and qualitative data would also enhance future studies. Interviews or case studies could provide richer insights into user experiences and expectations, offering a deeper understanding of the factors influencing perceived reliability. This could help platforms develop strategies to align ethical practices with user satisfaction.

Lastly, future studies should consider the role of regional and cultural variations in shaping perceptions of Islamic business ethics and platform reliability. A nationwide or international study could reveal how local contexts influence ethical practices and their impact on user trust, providing valuable insights for e-commerce platforms aiming to operate in diverse markets.

Author Contributions

Conceptualization	W.I.S. & Y.A.	Resources	Y.A.
Data curation	W.I.S. & Y.A.	Software	W.I.S. & Y.A.
Formal analysis	W.I.S., Y.A., & B.S.	Supervision	Y.A.
Funding acquisition	W.I.S. & Y.A.	Validation	W.I.S., Y.A., & B.S.
Investigation	W.I.S. & Y.A.	Visualization	W.I.S. & Y.A.
Methodology	W.I.S. & Y.A.	Writing – original draft	W.I.S., Y.A., & B.S.
Project administration	W.I.S. & Y.A.	Writing – review & editing	W.I.S., Y.A., & B.S.

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Informed Consent Statement

Informed consent was obtained before respondents filled out the questionnaire.

Data Availability Statement

The data presented in this study are available on request from the corresponding author.

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Conflicts of Interest

The authors declare no conflicts of interest.

Declaration of Generative AI and AI-Assisted Technologies in the Writing Process

During the preparation of this work the authors used ChatGPT, DeepL, Grammarly, and PaperPal in order to translate from Bahasa Indonesia into American English, and to improve clarity of the language and readability of the article. After using these tools, the authors reviewed and edited the content as needed and take full responsibility for the content of the published article.

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