

**ISLAMIC BUSINESS ETHICS IN MOBILE CREDIT AND DATA PACKAGE
TRANSACTIONS IN THE DIGITAL ERA:
A Fiqh Muamalah Perspective on Mobile Credit Mark-Up Pricing Practices**

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Abstrak: Penelitian ini bertujuan menganalisis praktik penetapan harga (mark up) pada transaksi pulsa dan paket data di Agen CBR 777 Cibiru Hilir dalam perspektif etika bisnis Islam dan fikih muamalah. Di era digital, pulsa dan paket data telah menjadi kebutuhan penting masyarakat, namun mekanisme penentuan margin keuntungan pada tingkat agen seringkali menimbulkan pertanyaan mengenai transparansi dan keadilan harga. Penelitian ini menggunakan pendekatan kualitatif dengan metode studi kasus. Data diperoleh melalui observasi lapangan, wawancara mendalam dengan pemilik agen, karyawan, serta pelanggan, dan dokumentasi transaksi. Hasil penelitian menunjukkan bahwa agen menerapkan markup berkisar antara 1.500 hingga 5.000 dari harga modal untuk menutup biaya operasional dan memperoleh keuntungan usaha. Dalam perspektif fikih muamalah, praktik ini termasuk dalam akad bai' al-musāwamah karena harga ditentukan melalui kesepakatan antara penjual dan pembeli tanpa kewajiban mengungkapkan harga modal. Implementasi etika bisnis Islam tercermin pada praktik kejujuran, tanggung jawab layanan, serta keterbukaan informasi harga kepada konsumen. Temuan ini menunjukkan bahwa praktik mark up yang wajar dan disepakati bersama dapat dipandang selaras dengan prinsip keadilan dan kerelaan (an-tarādin) dalam muamalah.

Kata Kunci: Etika Bisnis Islam, Fikih Muamalah, Penambahan Harga

Abstract: This study aims to analyze the pricing (mark-up) practices in mobile phone credit and data package transactions at the CBR 777 Agent in Cibiru Hilir from the perspective of Islamic business ethics and fiqh muamalah. In the digital era, mobile credit and data packages have become essential needs for society; however, the mechanism for determining profit margins at the agent level often raises questions regarding price transparency and fairness. This research employs a qualitative approach using a case study method. Data were collected through field observations, in-depth interviews with the agent owner, employees, and customers, as well as transaction documentation. The findings show that the agent applies a mark-up ranging from IDR 1,500 to IDR 5,000 above the base price to cover operational costs and generate business profit. From the perspective of fiqh muamalah, this practice can be categorized as a bai' al-musāwamah contract, in which the price is determined through mutual agreement between seller and buyer without the obligation to disclose the original cost. The implementation of Islamic business ethics is reflected in honesty, service responsibility, and transparency in price information. These findings indicate that reasonable and mutually agreed mark-up practices are consistent with the principles of fairness and mutual consent (an-tarādin) in Islamic economic transactions.

Keywords: Islamic Business Ethics; Fiqh Muamalah; Price Mark-Up

INTRODUCTION

The current era of digital disruption has transformed the need for internet connectivity from a mere lifestyle accessory into a fundamental necessity underpinning various sectors of life, such as education, the economy, and social interaction (Khasan & Tarlam, 2024). Phone credit and data packages serve as the primary fuel sustaining this digital ecosystem. This situation presents a significant market opportunity for micro, small, and medium-sized enterprises, particularly for retail mobile credit agents like Agen CBR 777 operating in the Cibiru Hilir area. The ease of digital transactions simultaneously raises ethical issues related to pricing transparency. The dominance of large distributor platforms often results in fluctuating cost prices—a condition where the prices of goods or services rise and fall over a specific period. This situation compels small agents to add a price margin as a means of balancing operational costs and ensuring the sustainability of their businesses. From an Islamic perspective, economic activities or muamalah hold a sacred status because they represent human relationships that will be accounted for before Allah. The fundamental principle of muamalah is that it is permissible (*ibahah*) as long as there is no evidence prohibiting it; however, this permissibility is constrained by ethical pillars such as justice (*'adl*), honesty (*amanah*), and the absence of exploitative elements (*dzulm*). Uncontrolled price *markups* have the potential to trap business actors in practices of *ghabn* (price imbalance) that harm consumers (Alisyah, 2021).

The key ethical principle in sales transactions is honesty in providing information. The Prophet Muhammad emphasized Islamic business ethics such as fair competition, honesty, transparency, and justice, and highly valued market-determined prices as fair prices (Estijayandono, 2019). In the terminology of Hanafi scholars, buying and selling (*al-bay'*) is the exchange of property for property through specific means that are beneficial (Syaifullah, 2014).

Buying and selling are highly beneficial for meeting human needs, including in the exchange of goods (Estijayandono, 2019). Technological advancements have increased the demand for *mobile phone* credit, making the sale of electronic credit a thriving business. Electronic credit is a service with a virtual form, yet its benefits are tangible as units of telephone charges (Rahayu, 2019).

In the practice of buying and selling credit, distributors sell credit balances to agents, and agents sell small amounts of credit to consumers or resellers. Often, distributors do not specify the unit price of credit for the balance purchased by agents, so agents set prices based on daily practice, marking up the price by 1,000 to 3,000 to make a profit.

Cibiru Hilir is a strategic area dominated by a student population. This demographic makes demand for phone credit very high but highly sensitive to price changes. The agent CBR 777, as one of the local players, faces a dilemma between maintaining customer loyalty and the need to cover continuously rising operational costs. Often, consumers' lack of understanding regarding the cost structure leads to negative perceptions of the profit margins taken by

agents. Therefore, this study aims to analyze, from philosophical and theological perspectives, how such pricing practices are conducted and how Islamic business ethics provide a framework for solutions to ensure transactions remain blessed, transparent, and in accordance with the principle of *antaradin* (Nuraini & Rahmawati, 2023).

Given this phenomenon, research on pricing practices in mobile credit transactions is crucial. This is due to the growing mobile credit and data package business as part of the digital economy, which involves many small business owners. Although the practice of adding a price margin is common in trade, within the context of Islamic economics, this practice requires a more in-depth examination to ensure it does not conflict with the principles of justice, transparency, and mutual consent between seller and buyer. Furthermore, there has been limited research specifically examining mobile credit pricing practices from the perspective of Islamic commercial jurisprudence (*fiqh muamalah*) at the level of retail agents directly in the field.

The distinction of this study lies in its focus, which integrates an analysis of digital economic practices at the micro level with the perspective of Islamic commercial jurisprudence (*fiqh muamalah*) in an empirical manner. While previous studies have largely discussed Islamic business ethics in the general context of trade or digital transactions such as e-commerce, this study specifically examines the practice of setting price margins in mobile credit and data package transactions at the retail counter level. Thus, this study not only

examines the normative aspects of Islamic law but also connects them to the realities of daily business practices evolving within society.

This study is expected to make both academic and practical contributions to the development of Islamic economic studies, particularly in the fields of business ethics and *muamalah fiqh* within the context of digital economic practices. Theoretically, this study provides insight into how Sharia principles can be applied in modern technology-based business transactions. Practically, the findings of this study can serve as a reference for micro-business operators, such as mobile credit agents, in implementing pricing practices that are not only economically beneficial but also aligned with Islamic business ethics that uphold honesty, justice, and responsibility.

METHOD

This study employs a qualitative approach through field research focused on a case study of pricing practices for mobile phone credit and data packages at CBR 777 Agent in the Cibiru Hilir area. The qualitative approach was chosen because this study aims to gain an in-depth understanding of pricing margin practices as well as the underlying rationale behind the economic behavior of business operators from the perspective of Islamic business ethics and *fiqh al-muamalah*. The selection of CBR 777 Agent as the research location was based on the consideration that this agent is one of the active mobile credit counters handling daily transactions in an area dominated by students and urban residents, thus exhibiting

sufficiently intense transaction dynamics that are relevant for study.

The research subjects consisted of agency owners, employees, and customers who interacted directly during the transaction process. Research informants were selected purposively based on their involvement in the sale of mobile credit and data packages. Agency owners were selected to provide information regarding pricing mechanisms, cost structures, and the economic considerations underlying the addition of price margins. Employees were selected to explain operational transaction procedures, while customers were selected to describe their perceptions of the fairness of prices set by the agencies.

Data collection was conducted through field observations, in-depth interviews, and a review of documents. Observations were conducted by directly observing transaction processes at the counter, interactions between sellers and buyers, and the mechanisms for using the server application in the sale of mobile credit and data packages. Interviews were conducted using a semi-structured approach to obtain more in-depth information regarding the business practices carried out by agents. Additionally, documentation was used to supplement the research data through the collection of transaction records, price lists, and cost data from the distributor application used by the agents.

Data analysis was conducted interactively based on the Miles and Huberman model, which encompasses the processes of data reduction, data presentation, and drawing conclusions. Data

reduction was performed by selecting information relevant to the research focus, specifically regarding pricing practices and their alignment with the principles of Islamic commercial law. The selected data is then presented in the form of descriptive narratives as well as comparison tables between cost price and selling price. The final stage of the analysis involves interpreting the field findings and relating them to concepts of Islamic business ethics and relevant muamalah fiqh theory. Data validity is ensured through source triangulation by comparing information obtained from agency owners, employees, and customers, and cross-referencing it with market price data from other mobile credit counters in the study area.

RESULTS AND DISCUSSION

Price Margin Setting Mechanism at CBR 777 Agency

Based on field observations, CBR 777 Agent uses a multi-chip system connected to a central distributor. The pricing structure at this agent is not fixed but rather dynamic, following price changes determined by the distributor's server. The research results indicate that the price paid by consumers is formed from several interrelated cost components.

The first component is the Cost of Goods Sold, which is the base price of the mobile credit that is automatically deducted from the agent's app balance when a transaction is made. For example, mobile credit with a face value of 10,000 has a cost of approximately 10,550. The second component is variable operating costs, which

include electricity costs for counter operations, banking administration fees when topping up the distributor’s balance, and the potential risk of transaction failures on the server system. The third component is the profit margin, which is the price difference earned by the agent as compensation for providing credit and data packages to consumers.

The research findings also indicate that CBR 777 agents apply varying price margins. For small-denomination prepaid mobile credit, the margins range from 1,450

to 2,450. Meanwhile, for certain data package products, margins can reach 3,000 to 5,000, particularly for packages that require a more complex activation process. Price adjustments are made periodically by updating the price list displayed at the counter whenever there is a significant change in the cost price from the operator or distributor. According to the agency manager, setting these margins is necessary to cover business operating costs, including the relatively high rent in the Cibiru Hilir area (Slamet, 2023).

Table 1. Comparison of Cost Prices and Selling Prices Electronic Top-Up at CBR 777 Agent in Indonesian Rupiah

Credit Amount	Cost Price	Selling Price	Price Difference	Percentage
5,000	5,600	7,000	1,400	25.00%
10,000	10,550	12,000	1,450	13.70%
15,000	15,450	17,000	1,550	10.00%
20,000	20,100	22,000	1,900	9.40%
25,000	24,900	27,000	2,100	8.40%
50,000	49,300	52,000	2,700	5.40%
100,000	98,500	102,000	3,500	3.50%

Table 2. Analysis of Data Package Price Markups at CBR 777 Agent in Indonesian Rupiah

Package Type	Cost Price	Selling Price	Difference	Risk
1 GB (daily)	4,500	6,000	1,500	Low
5 GB (weekly)	18,500	21,000	2,500	Medium
10 GB (monthly)	38,000	42,000	4,000	High
Unlimited (monthly)	62,500	67,000	4,500	High

An explanation of the analysis of the two tables above can be outlined as follows.

1. Differences in Nominal Margin Proportions

Based on the data in Table 1, here is a tendency for the percentage price difference to be relatively larger for small-denomination top-ups

compared to larger denominations. This can be understood because operational costs per transaction—such as electricity usage, system administration costs, and service time—tend to be relatively the same, whether for transactions involving small or large denominations.

Therefore, in practice, this difference in the percentage of price differences often serves as an adjustment strategy to ensure the business's operational sustainability.

2. Transaction Risk Considerations

The data in Table 2 shows that the price difference for some data packages with higher face values is relatively higher. In business practice, this situation is often associated with potential technical risks in digital transactions, such as delays in the activation process (*pending system*) or disruptions to the distributor's server. From the perspective of muamalah fiqh studies, margins in a transaction are fundamentally permissible as long as they do not involve elements of deception (*gharar*), price manipulation, or exploitation of consumers, and as long as the principles of justice and transparency in transactions are upheld. This view aligns with the notion that the Islamic economic system is not solely oriented toward material growth but also emphasizes a broader objective: the creation of social justice in economic activities (Muttaqin, 2018).

3. Context of Market Practices

Price discrepancies found in small-denomination mobile credit transactions can also be viewed within the context of prevailing market practices in the local environment. In the study of muamalah fiqh, community customs

or market practices known as *'urf* can be a consideration in assessing the fairness of a transaction as long as it does not conflict with sharia principles. Thus, the variations in price differences found in this study can be understood as part of the dynamics of local economic practices developing within the community.

In the transactional practices at the CBR 777 Counter Agency, prepaid phone credit and data packages are not entirely classified as physical goods (*mabi'*), but rather resemble the form of telecommunications services provided to consumers. Based on Fatwa No. 112/DSN-MUI/IX/2017 of the National Sharia Council of the Indonesian Ulema Council, transactions related to the provision of service benefits can be categorized as an *ijarah* contract, namely a contract for the use of services in exchange for a specific consideration. In this context, phone credit and data packages can be understood as representing the right of access to telecommunications services with specified parameters; thus, the service provider is obligated to provide the service benefits in accordance with the amount or quota purchased by the consumer (DSN-MUI, 2017).

A Fiqh al-Muamalah Review of the Validity of Markups and Transaction Contracts

In the study of muamalah fiqh, phone credit and data packages are not regarded as physical objects (*'ain*), but rather as a form of communication service benefits obtained

by the user. Therefore, transactions that take place at phone credit counters can be understood as a form of service utilization (*al-ijārah ‘ala al-manāfi’*). Imam al-Nawawi in *Al-Majmū‘ Syarh al-Muhadzdzab* explains that any benefit that has economic value (*mutaqawwim*) and can be transferred to the contracting party is permissible to be the subject of a contract (al-Nawawi, 2025). In a contemporary context, mobile credit can be understood as a representation of the right of access to telecommunications services that have been prepaid (Az-Zuhaili, 2024).

From the perspective of muamalah fiqh, the practice of mobile credit transactions at CBR 777 Agency can essentially be analyzed in terms of the fulfillment of the essential elements and fundamental principles of a contract. This study examines this practice through the following two contractual approaches.

a. Bai‘ al-Musāwamah Contract

The dominant practice found in transactions at these counters is the *Bai‘ al-Musāwamah* contract, which is a sale in which the seller offers a selling price without specifying the cost price of the goods or services being sold. In this practice, the seller sets a specific price for the consumer, while the consumer has the freedom to accept or reject that price. In Islamic commercial law (fiqh muamalah), this form of contract is permitted as long as the transaction takes place voluntarily and does not involve coercion (*ikrāh*) or fraud (.

b. The Principle of Service (Khidmah)

In the context of digital transactions, mobile credit and data packages can be

understood as service benefits. Therefore, the difference between the cost price and the selling price can be viewed as a form of service compensation (*ujrah*) for the services provided by the agent, such as providing quick access to mobile credit top-ups, convenient service locations, and operational support for the transaction system (Hayatun Nufus, 2020).

In Islamic business ethics, commercial practices must still adhere to the prohibition against *ghabn fāhish*, which refers to a price difference that is extremely significant and exceeds the bounds of what is considered reasonable in the market (Huda et al., 2024). Furthermore, practices that exploit consumers’ desperate circumstances must also be avoided, as such transactions are known in Islamic jurisprudence as *bay‘ al-mudhṭarr*—transactions occurring when one party is under duress. Some scholars view such practices as inadvisable if they risk causing injustice in the transaction (Mufarrochah et al., 2025).

In addition to pricing, transparency is also a key principle in Islamic economic transactions, particularly in digital services such as data plans. Information regarding data allowances, validity periods, and the types of services provided to consumers must be clearly communicated to avoid any element of *tadlīs* (concealment of information) that could harm the buyer (Dallah, 2024) .

With regard to the concept of *ghabn* (price imbalance), Islamic commercial

jurisprudence distinguishes between price differences that remain within reasonable limits and those that are manipulative in nature (*ghabn fāḥisy*). Research findings indicate that the price differentials observed in transactions at the studied counters tend to fall within a range relatively similar to market practices in the surrounding area (Andriani et al., 2023). In the context of muamalah fiqh, this situation can be understood as part of market practices influenced by *urf* (customs prevailing in society), provided it does not conflict with the principles of honesty and justice in transactions (Asnan, 2024).

Implementation of Islamic Business Ethics and Integrity in the Digital Age

The implementation of business ethics at CBR 777 Agency demonstrates maturity in business dealings. The researcher identified several crucial points:

- a. Transparency and *disclosure*: the agency explicitly displays a list of data package prices on the counter wall. There are no *hidden fees* added unexpectedly at the time of payment. This minimizes the element of *gharar* (uncertainty).
- b. Justice (*ʿAdl*): there is no price discrimination based on customer profiles. However, the agent occasionally offers a “social discount” of Rp. 500 to customers who are short coin change, which in Islam is considered *charity* or *ihsān* in business.
- c. Trust (*amānah*): if the system experiences a *delay* or the customer’s balance does not increase within 15

minutes, the agent actively performs a manual *check* on the server. This aligns with the principle of professional responsibility in Islam, where the seller is obligated to ensure goods or services reach the buyer in good condition (Abdullah, 2022).

The practice of price markups or profit-taking in Islam is fundamentally left to market mechanisms, provided there are no elements of injustice. Al-Ghazali in **Ihyā’ Ulūmuddin** emphasizes that a merchant must possess the quality of **ihsan** (benevolence), meaning they should not take excessive profit that burdens the buyer (Al-Ghazali, 2023). In the context of the CBR 777 Counter Agent, price differentials (e.g., purchase price of Rp. 10,000 sold for Rp. 12,000) are categorized as profit from buying and selling (*Ar-Ribh*): If the agent acts as the stock owner (seller). Service Fee (*Ujrah*): If the agent functions as an intermediary facilitating access for consumers in Cibiru Hilir (Suharti, 2025).

The seller’s ethics (conduct) refer to an individual’s attitude or actions in conducting trade, and the ethical principles of buying and selling that must be upheld by a merchant. Thus, the principles of buying and selling upheld by agents and *resellers* at the mobile credit counter are:

- a. Honesty in transactions; merchants prioritize religious values and honesty as the foundation of consumer trust. The main principles are transparent transactions (mutual consent), not taking excessive profits, and not selling defective goods (such as faulty vouchers) in accordance with the

Qur'an, Surah Al-Isra': 35, "Measure fully when you measure, and weigh with a just balance. That is best and yields the best result." (Al-Isra': 35)

- b. Avoiding the use of oaths; refraining from excessive swearing to convince buyers, as this can diminish blessings and is seen as a sign of hypocrisy. Sellers prefer to honestly explain a product's strengths and weaknesses to maintain long-term trust.
- c. Selling high-quality goods; product quality is a priority to ensure customer satisfaction. Sellers routinely sort goods and set prices commensurate with their quality (lower prices for standard quality, higher prices for premium quality).
- d. Be flexible and generous in providing friendly, polite, and patient service, especially when dealing with network disruptions (*from providers*) that trigger customer complaints. A generous attitude is believed to bring blessings and foster customer loyalty.
- e. Administrative discipline involves recording transactions to monitor cash flow and avoid misunderstandings. Most counters only record cash transactions and avoid credit systems to minimize the risk of future conflicts.
- f. Maintaining good relationships among colleagues, fostering healthy competition by prioritizing service quality over extreme "price wars." Good relationships (*silaturahmi*) with fellow merchants are seen as expanding information networks and prosperity in line with the concept of *Relationship*

Marketing.

- g. Pricing is set transparently; prices are openly determined based on market rates to avoid elements of fraud and usury. Sellers do not discriminate in pricing among buyers (fairness), except for distinctions between wholesale and retail purchase categories.

In the digital world, particularly in mobile credit or data package agencies like CBR 777, disruptions or *delays* sometimes occur (transactions have been processed but haven't reached the customer yet); however, CBR 777 is committed to service and guarantees transactions should this happen.

CBR 777 guarantees the security of customer transactions through a 100% Balance Refund Guarantee policy, either in cash or via a re-transaction, if the system displays a "Failed" status. If a transaction shows a "Successful" status with a valid SN but the credit/data has not been received, we guarantee an investigation by reporting the issue to the provider's central Serial Number system until it is resolved.

To ensure timely resolution, we enforce a time limit guarantee or *Service Level Agreement* of a maximum of 1x60 minutes. If the transaction remains pending without resolution within that timeframe, the customer has the right to cancel the order on the spot. The entire process is conducted transparently by providing proof of transaction history or an official report ticket number. Please note that this guarantee does not apply if the error lies with the customer, such as providing the wrong *mobile* number, a number in the grace

period, or an inactive number (Budiman et al., 2023).

CONCLUSION

The markup practice at CBR 777 Cibiru Hilir Agency is a rational managerial strategy and not an exploitative act. The price increase of Rp. 1,500 to Rp. 5,000 is the sum of the Cost of Goods Sold (COGS), compensation for operational costs such as electricity and rent, and a service profit margin. This indicates that pricing in the digital era is influenced by supporting costs and systemic risks that are not directly visible to consumers, making markups a reasonable mechanism to ensure business sustainability. From the perspective of Islamic commercial jurisprudence (fiqh muamalah), the practice of selling phone credit and data packages at CBR 777 Agency is legally valid under Islamic law. The transactions fulfill the essential elements of a sale and utilize the *Bai' al-Musāwamah* contract, based on the principle of *an-tarādīn* (mutual consent). The margin taken remains within the bounds of market reasonableness (*urf*) and does not contain elements of *ghabn* or *gharar*; thus, technical trade secrets do not invalidate the contract. Furthermore, the implementation of Islamic business ethics is reflected in the agents' daily conduct. Consistency in upholding honesty (*shiddīq*), trustworthiness (*amānah*), and transparency (*tablīgh*)—including practices such as rounding prices or offering small discounts to consumers facing financial difficulties—demonstrates the application of the principle of *ihsān*. This not only strengthens business integrity but also creates blessings in the local economic circulation, making this

business model consistent with the principles of Islamic economics and the needs of society.

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