

## Building Consumer Trust in Digital Markets: The Role of Sharia-Compliant Business Ethics in Online Transactions

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### Abstract:

This study examines the role of sharia-compliant business ethics in building consumer trust in online transactions in Pasuruan Regency. The study is based on the assumption that consumer trust in digital markets is not determined solely by technological features or transaction efficiency, but is also shaped by the ethical conduct of business actors. Using a qualitative approach with a case study design, this research explores how sharia-compliant ethical principles are practiced in everyday online business activities and how such practices influence consumer trust. Data were collected through in-depth interviews, observation, and documentation involving online sellers, consumers, and other relevant actors in digital transactions. The data were analyzed through data condensation, data display, and conclusion drawing/verification. The findings reveal that honesty in product information, price transparency, clarity of agreement, responsibility in complaint handling, and consistency in service are central elements in fostering consumer trust. These practices reduce uncertainty, create a sense of security, and encourage repeat purchases and long-term customer loyalty. The study further shows that sharia-compliant business ethics functions not only as a moral and religious framework, but also as a strategic intangible resource that supports business sustainability in competitive digital markets. Theoretically, this study contributes to the literature on consumer trust, digital markets, and Islamic business ethics by demonstrating the operational role of ethical values in shaping post-transaction relationships. Practically, the findings suggest that digital business development should integrate ethical commitment alongside technology, marketing, and service innovation. This study highlights the importance of ethics-based digital transactions in strengthening public trust and sustaining local digital market growth.

**Keywords:** *sharia-compliant business ethics; consumer trust; digital markets; online transactions; Islamic business ethics; Pasuruan Regency*

### Abstrak:

Penelitian ini mengkaji peran etika bisnis syariah dalam membangun kepercayaan konsumen pada transaksi online di Kabupaten Pasuruan. Penelitian ini didasarkan pada asumsi bahwa kepercayaan konsumen di pasar digital tidak hanya ditentukan

oleh fitur teknologi atau efisiensi transaksi, tetapi juga dibentuk oleh perilaku etis para pelaku bisnis. Dengan menggunakan pendekatan kualitatif dengan desain studi kasus, penelitian ini mengeksplorasi bagaimana prinsip-prinsip etika syariah dipraktikkan dalam aktivitas bisnis online sehari-hari dan bagaimana praktik tersebut memengaruhi kepercayaan konsumen. Data dikumpulkan melalui wawancara mendalam, observasi, dan dokumentasi yang melibatkan penjual online, konsumen, dan aktor terkait lainnya dalam transaksi digital. Data dianalisis melalui kondensasi data, tampilan data, dan penarikan kesimpulan/verifikasi. Temuan menunjukkan bahwa kejujuran dalam informasi produk, transparansi harga, kejelasan kesepakatan, tanggung jawab dalam penanganan keluhan, dan konsistensi dalam pelayanan merupakan elemen sentral dalam menumbuhkan kepercayaan konsumen. Praktik-praktik ini mengurangi ketidakpastian, menciptakan rasa aman, dan mendorong pembelian berulang serta loyalitas pelanggan jangka panjang. Penelitian ini lebih lanjut menunjukkan bahwa etika bisnis syariah berfungsi tidak hanya sebagai kerangka moral dan agama, tetapi juga sebagai sumber daya tak berwujud strategis yang mendukung keberlanjutan bisnis di pasar digital yang kompetitif. Secara teoritis, studi ini berkontribusi pada literatur tentang kepercayaan konsumen, pasar digital, dan etika bisnis Islam dengan menunjukkan peran operasional nilai-nilai etika dalam membentuk hubungan pasca-transaksi. Secara praktis, temuan menunjukkan bahwa pengembangan bisnis digital harus mengintegrasikan komitmen etika bersamaan dengan teknologi, pemasaran, dan inovasi layanan. Studi ini menyoroti pentingnya transaksi digital berbasis etika dalam memperkuat kepercayaan publik dan mempertahankan pertumbuhan pasar digital lokal.

**Kata Kunci:** *etika bisnis syariah; kepercayaan konsumen; pasar digital; transaksi online; etika bisnis Islam; Kabupaten Pasuruan*

## INTRODUCTION

Consumer trust has become a fundamental pillar for the sustainability of digital markets, particularly when transactions take place without face-to-face interaction, without physical inspection of goods, and rely heavily on the information provided by sellers (Al-Kfairy et al., 2024). For this reason, this research is important for society at large (Birhane et al., 2023). In the context of a rapidly growing digital economy, sharia-compliant business ethics offers guidance on honesty, fairness, transparency, responsibility, and the prohibition of fraud, all of which can strengthen consumers' sense of security (Smolo, 2026). Various cases of buyer complaints regarding misleading product descriptions, delayed delivery, manipulated reviews, and unclear refund procedures indicate that ethical problems remain a real social issue (Peinkofer & Jin, 2023). This demonstrates that consumer trust is shaped not only by platform technology, but also by the integrity of business actors (Haynes & Hietanen, 2023). Therefore, research on the role of sharia-compliant business ethics in building consumer trust in digital markets is relevant, urgent, and strategically valuable for consumer protection and the sustainability of the local economy (Napitupulu et al., 2026).

The general problem underlying this research is the continued lack of ethical certainty in some online transactions, leaving consumers in a vulnerable position due to information asymmetry, inconsistent service, and irresponsible trading practices (Prajogo et al., 2025). Amid the increasing use of social media, marketplaces, and messaging applications as platforms for buying and selling, many consumers face the risk of receiving products that do not match their expectations, encountering non-transparent pricing, being exposed to

misleading promotions, or experiencing slow seller responses when complaints arise (Herhausen et al., 2023). This condition causes relationships between sellers and buyers to be built on doubt rather than on strong trust (Low et al., 2023). In a Muslim-majority society, this issue becomes even more important because economic activities should ideally be conducted in accordance with sharia principles that emphasize honesty, trustworthiness, fairness, and clarity of contract (Smolo, 2026). When these principles are not consistently realized, digital markets risk losing social legitimacy and long-term consumer loyalty across society (Gao et al., 2023).

Field phenomena indicate that digital business actors in Pasuruan Regency are increasingly active in utilizing marketplaces, social media, and instant messaging services to reach a broader range of consumers (Syakir, 2026). Food products, Muslim fashion, household goods, and local handicrafts are intensively marketed through digital channels using various promotional strategies (Xianfei & Dawam, 2024). However, this growth is not always accompanied by an equally strong quality of relationship between sellers and buyers (Peng et al., 2023). Some consumers feel confident in making transactions when sellers provide clear product descriptions, display prices openly, respond quickly to questions, and are willing to follow up on complaints (Lee & Xiong, 2026). On the other hand, there are also consumer experiences marked by doubt due to inconsistencies between photos and actual products, unclear shipping costs, or unmet delivery promises (Vakulenko et al., 2024). This contrast shows that trust in online transactions is strongly influenced by the ethical behavior of business actors (Tan & Saraniemi, 2023). Therefore, Pasuruan Regency represents an important context for examining how sharia-compliant business ethics shapes consumer trust in digital markets (Yasin, et al., 2025).

Previous studies have extensively discussed consumer trust in e-commerce, online shopping behavior, digital service quality, and the influence of business ethics on purchasing decisions (Handoyo, 2024). A number of studies show that information transparency, transaction security, seller reputation, and service quality play important roles in building customer trust (Dehghanpouri et al., 2020). Other studies on Islamic business ethics emphasize the importance of honesty, trustworthiness, fairness, and the prohibition of gharar in maintaining the integrity of economic transactions (Sulaeman et al., 2025). Nevertheless, the relationship between sharia-compliant business ethics and the formation of consumer trust in online transactions has not been widely examined in depth at the local level (Moharrak & Mogaji, 2025). Many previous studies place greater emphasis on technology, satisfaction, or purchase intention, while the dimension of sharia ethics is often treated merely as a normative background rather than as an operational factor influencing trust and post-transaction relationships in online commerce (Yusfiarto et al., 2023). In addition, specific studies on digital markets in Pasuruan Regency remain limited, making this research gap important to address through a contextual empirical approach (Harinurdin et al., 2025).

The novelty of this study lies in its effort to position sharia-compliant

business ethics as a strategic mechanism that directly shapes consumer trust in online transactions, rather than merely as a moral norm accompanying commercial activity (Shamsher et al., 2025). The state of the art of this research lies in the integration of perspectives from Islamic business ethics, digital consumer behavior, and the dynamics of local markets in Pasuruan Regency (Santoso et al., 2026). Thus, this study not only highlights whether sharia ethics are understood by business actors, but also examines how the values of honesty, trustworthiness, contractual clarity, responsibility, and fairness are translated into digital practices that enhance consumers' sense of security, comfort, and confidence (Jan et al., 2025). The urgency of this research is even greater because digital markets are growing rapidly, while ethics-based protection does not always develop at the same pace (Becker et al., 2023). Addressing this issue is important so that the digital transformation of MSMEs and local business actors is not only economically efficient, but also capable of gaining sustainable public trust amid intense online competition (Almunawar et al., 2025).

Based on the explanation above, the research problem of this study is how sharia-compliant business ethics plays a role in building consumer trust in online transactions in Pasuruan Regency (Yasin, et al., 2025). The preliminary argument of this research is that consumer trust will grow more strongly when digital business actors consistently apply sharia principles, especially in the form of honest information, transparent pricing, contractual clarity, responsibility toward complaints, and commitment to service quality (Taufik Syamlan et al., 2026). Within this framework, sharia-compliant business ethics functions not only as a religious guideline, but also as a source of legitimacy and business differentiation in a competitive digital market (Sulaeman et al., 2025). When consumers perceive integrity, fairness, and certainty in transactions, they are more likely to develop a stronger sense of security, satisfaction, and loyalty (Krishna et al., 2025). This study is expected to contribute theoretically to the study of trust and digital ethics, and practically to business actors, consumers, and local policymakers (Yallop et al., 2023). This is important for strengthening literacy in sharia-based digital transactions (Qizam et al., 2025).

## RESEARCH METHOD

This study employed a qualitative approach with a case study design. A qualitative design was selected because the research aims to gain an in-depth understanding of how sharia-compliant business ethics is practiced in online transactions and how such practices contribute to building consumer trust in digital markets (Taufik Syamlan et al., 2026). Rather than measuring relationships statistically, this study seeks to explore meanings, experiences, perceptions, and ethical practices as understood by business actors and consumers in their actual transactional environments. The case study design was chosen because the research focuses on a specific context, namely Pasuruan Regency, which provides a relevant setting for examining the interaction between digital business practices, local market dynamics, and sharia-based ethical values. Pasuruan Regency was selected as the research location because

digital trading activities among local business actors, including MSMEs and online sellers, have shown notable development, particularly through social media, online marketplaces, and messaging applications. This location also reflects a social context in which Islamic values remain influential in shaping economic behavior, making it appropriate for investigating how sharia-compliant ethics operate in everyday digital transactions (Sulaeman et al., 2025).

The data in this study were collected through in-depth interviews, observation, and documentation. In-depth interviews were conducted with online business actors, consumers, and other relevant informants to explore their experiences, perceptions, and practices regarding honesty, transparency, fairness, responsibility, and trust in online transactions (Shankar et al., 2002). Observation was used to examine directly how digital business interactions take place, including product presentation, communication patterns, complaint handling, and responses to consumer inquiries. Documentation was employed to support the data through screenshots, promotional materials, transaction records, customer reviews, and other relevant documents related to online business practices. Data analysis was carried out interactively through the stages of data condensation, data display, and conclusion drawing/verification. In the condensation stage, the researcher selected, focused, simplified, and categorized the raw data into relevant themes. In the display stage, the organized data were presented in the form of narrative descriptions, matrices, or thematic tables to facilitate interpretation. Finally, verification was conducted by interpreting the meaning of the data, identifying patterns, and drawing conclusions continuously throughout the research process (Ahmed et al., 2025).

**Table 1. Data Validity Checking**

No.	Aspect of Validity	Validation Technique	Implementation in the Study
1	Credibility	Source triangulation	Data were compared across different informants, such as online sellers, consumers, and supporting actors, to ensure consistency of information.
2	Credibility	Technique triangulation	Interview findings were checked against observation and documentation to confirm consistency between statements and actual practices.
3	Credibility	Member checking	Preliminary interpretations were reconfirmed with informants to ensure that the findings accurately reflected their experiences and viewpoints.
4	Transferability	Thick description	The researcher provided detailed descriptions of the research setting, participants, and transaction practices so that the applicability of the findings could be assessed in similar contexts.
5	Dependability	Audit of	The entire research process, including data

No.	Aspect of Validity	Validation Technique	Implementation in the Study
		research process	collection, coding, categorization, and interpretation, was documented systematically to ensure procedural consistency.
6	Confirmability	Audit trail and peer discussion	Field notes, interview transcripts, digital documents, and analytic records were retained and discussed with peers to minimize researcher bias.

Source: Authors' own work

Data validity checking was conducted to ensure that the research findings accurately reflected the empirical reality of online transactions in Pasuruan Regency. In this study, validity was assessed through credibility, transferability, dependability, and confirmability. Credibility was strengthened through source triangulation, technique triangulation, and member checking (Ahmed, 2024). Transferability was achieved by presenting a detailed and contextual description of the research setting and participants. Dependability was maintained by documenting the research procedures systematically, while confirmability was ensured through the use of an audit trail and peer discussion to reduce subjectivity. Through these procedures, the findings were expected to be trustworthy, consistent, and academically accountable (Kyambade et al., 2025).

## FINDINGS AND DISCUSSION

### Findings

In the field, this sub-finding is operationally understood as the role of sharia-compliant business ethics in shaping consumer trust through ethical online transaction practices, particularly honesty in product information, transparency in pricing, clarity of agreement, responsibility in handling complaints, and fairness in service. In this study, consumer trust is not interpreted merely as a feeling of confidence toward a seller, but as a form of assurance that emerges when consumers perceive the seller as reliable, transparent, and ethically consistent in digital interactions. Thus, sharia-compliant business ethics appears in practice when online sellers provide accurate product descriptions, avoid misleading promotions, communicate openly, and fulfill their promises regarding delivery and product quality. In this context, the sub-finding shows that trust in digital markets is not built only by the platform or technology itself, but also by the ethical conduct of business actors in everyday online transactions.

Informant I1, as an online business owner, explained that consumer trust depends greatly on the seller's honesty in presenting products. The informant stated, "*If the product has a weakness, I explain it from the beginning. I do not want customers to feel deceived when the item arrives, because once they lose trust, they may never return.*" This statement indicates that honesty in digital communication plays a crucial role in reducing uncertainty in online

transactions. The researcher interprets that this practice reflects the implementation of sharia-compliant business ethics, particularly the principles of honesty and avoidance of deception. In online markets, where consumers cannot directly inspect goods, truthful information becomes the primary basis for trust formation. Therefore, ethical transparency does not merely function as moral compliance, but also as a strategic means of creating repeat transactions and strengthening long-term relationships between sellers and consumers.

Informant I2, as a consumer, stated that trust in online transactions increases when sellers respond responsibly and clearly to questions or complaints. The informant remarked, *“I usually trust sellers who explain things patiently, reply quickly, and take responsibility when there is a problem with the order. That makes me feel safe to buy again.”* This interview result shows that consumer trust is strongly influenced not only by product quality, but also by the quality of post-transaction communication. The researcher interprets that responsibility and fairness in service represent important dimensions of sharia-compliant business ethics in digital markets. Such practices create a sense of security that extends beyond the moment of purchase and contributes to consumer loyalty. In this regard, ethical responsiveness becomes an operational mechanism through which trust is maintained, because consumers tend to associate responsible communication with integrity, fairness, and the seller’s commitment to fulfilling their obligations.



Source: Authors’ own work

**Figure 1 : Sharia-compliant business ethics for trust**

The flow of this sub-theme can be described as follows: implementation of sharia-compliant business ethics → honest and transparent online communication → consumer sense of security → trust formation → repeat purchase intention and loyalty → stronger business sustainability in digital markets. This flow indicates that trust is formed gradually through ethical interaction rather than instantaneously through technology alone. At the initial stage, values such as honesty, fairness, and responsibility reduce uncertainty and information asymmetry. This reduction of uncertainty generates a sense of security among consumers, which then develops into trust. Once trust is established, consumers are more likely to engage in repeat purchases, recommend the seller to others, and maintain a long-term relationship with the business. The researcher interprets that sharia-compliant business ethics therefore functions as both a moral foundation and a strategic pathway through

which online sellers in Pasuruan Regency can strengthen their position in increasingly competitive digital markets.

The observation results show that several online business actors in Pasuruan Regency practiced sharia-compliant ethical principles through concrete digital behaviors, such as displaying real product photos, providing detailed descriptions, listing prices openly, explaining shipping procedures, and responding to customer inquiries in a polite and timely manner. In several cases, sellers were also observed to offer replacements or clarifications when products did not fully meet customer expectations. At the same time, some less trusted practices were also found, such as vague product descriptions or delayed responses that created doubt among buyers. The researcher interprets that consumer trust grows more strongly when ethical values are translated into visible and consistent digital practices. Observation findings therefore reinforce the interview data by showing that trust in online markets is closely tied to how sellers communicate, present, and take responsibility for their products. Ethical conduct becomes credible when it is observable in routine transactional interactions.

Overall, the research data indicate that consumer trust in online transactions in Pasuruan Regency is significantly shaped by the practical implementation of sharia-compliant business ethics. The main substance of the data shows that when sellers apply honesty, transparency, fairness, and responsibility consistently, consumers are more likely to feel secure, trust the seller, and continue the relationship through repeat purchases and positive recommendations. The pattern emerging from the findings is that trust is not formed solely through digital convenience or technological features, but through ethical interaction that reduces uncertainty and affirms the seller's integrity. In other words, sharia-compliant business ethics functions as a concrete operational mechanism for trust formation in digital markets. This pattern explains that in the context of online transactions, ethical business conduct is both a religiously grounded principle and a strategic asset for sustaining consumer confidence and long-term market relationships.

**Table 2. The Ideal Influence of Sharia-Compliant Business Ethics on Consumer Trust**

Informant Position	Interview Excerpt	Indicator
Online business owner	"I always explain the actual condition of the product so that customers are not disappointed after receiving it."	Honesty, product trust transparency, formation
Consumer	"I trust sellers who provide clear information and do not hide additional costs."	Transparency, price clarity, consumer security
Online business owner	"If there is a complaint, I try to respond immediately because trust can be lost if problems are ignored."	Responsibility, complaint handling, trust maintenance
Consumer	"Fast and polite responses make me	Responsiveness, fairness

Informant Position	Interview Excerpt	Indicator
	feel that the seller is serious and trustworthy.”	in service, reliability
Marketplace-based seller	“I avoid exaggerated promotions because it is better to be honest than to lose customers later.”	Avoidance of deception, ethical promotion, long-term trust
Returning customer	“When the seller keeps promises about delivery and product quality, I feel confident buying again.”	Fulfillment of promises, consistency, customer loyalty

Source: Authors' own work

The table shows that the ideal influence of sharia-compliant business ethics on consumer trust emerges through several interconnected patterns. First, honesty and transparency reduce uncertainty in online transactions. Second, responsibility and responsiveness strengthen consumers' sense of safety during and after purchase. Third, consistency in fulfilling promises encourages repeat purchases and long-term trust. Taken together, these patterns confirm that sharia-compliant business ethics is not merely a normative principle, but a practical and strategic foundation for building sustainable consumer trust in digital markets.

## Discussion

The findings of this study indicate that consumer trust in digital markets in Pasuruan Regency is strongly built through the implementation of sharia-compliant business ethics, particularly in the form of honest information, price transparency, contractual clarity, responsibility toward complaints, and consistency in service (Taufik Syamlan et al., 2026). These findings are consistent with the literature on trust in online transactions, which emphasizes that uncertainty, information asymmetry, and the absence of physical contact make consumers highly dependent on the seller's integrity. Previous studies have also shown that reputation, service quality, and responsive communication are major determinants of consumer trust. In the context of this study, the interview and observation findings reinforce this view by demonstrating that trust is produced not only by digital platform features, but also by the ethical quality of the interaction between sellers and buyers (Ting & Ahn, 2023). Accordingly, this study confirms that the ethical dimension occupies a central position in sustaining digital business relationships.

On the other hand, this study also extends the literature, which has largely positioned consumer trust as the outcome of technological factors such as system security, ease of application use, or platform design (Rizomyliotis, 2026). The field findings show that although these factors are important, consumer trust remains strongly determined by the ethical behavior of business actors in their everyday practices. This distinction is significant because many previous studies have discussed Islamic business ethics in a normative or conceptual manner, but have not yet demonstrated in depth how sharia values operate as practical mechanisms in digital transactions. This study confirms that

the principles of honesty, trustworthiness, fairness, and responsibility are not confined to the moral level, but become operational factors that reduce consumer doubt, strengthen the sense of security, and encourage repeat purchases. In this regard, sharia-compliant business ethics emerges as both a source of social legitimacy and a form of business differentiation in digital markets (Qizam et al., 2025).

The finding regarding the flow of trust formation, which moves from ethical communication to a sense of security, then develops into trust, loyalty, and the sustainability of business relationships, is also in line with theoretical perspectives that position trust as a highly important intangible asset in exchange relationships (Sharif et al., 2023). Relationship marketing literature emphasizes that trust develops when consumers perceive consistency, reliability, and goodwill from service providers. This study supports that view, but also demonstrates a distinctive feature: in the context of digital markets in Pasuruan Regency, trust is built through the internalization of sharia values in communication and service practices. This means that trust formation does not occur solely through transactional efficiency, but also through the perception that the seller upholds moral and religious commitments in conducting business. This distinction is important because it shows that in societies where religious values remain strong, sharia ethics can serve as a cultural foundation that strengthens market relationships more deeply (Ali et al., 2024).



**Figure 2 : Building Trust Through Sharia Ethics**

Source: Authors' own work

The theoretical implication of this study is the strengthening of the argument that sharia-compliant business ethics can be understood as a strategic intangible resource in the formation of consumer trust in digital markets (Taufik Syamlan et al., 2026). This study enriches the discussion on trust, e-commerce, and business ethics by showing that the relationship between ethics and trust is not abstract, but is manifested in concrete actions such as providing honest information, disclosing costs openly, responding quickly, and handling complaints fairly. Therefore, this study makes a conceptual contribution by positioning sharia-compliant business ethics as an important variable in explaining the quality of post-transaction relationships in online commerce. Practically, the findings of this study send a message to digital business actors that building consumer trust is not sufficient through attractive promotion or the use of popular platforms alone, but must also be accompanied by a consistent ethical commitment. Trust that grows from integrity will be more sustainable than trust formed merely through marketing persuasion (Urban et al., 2009).

Practically, the findings of this study are relevant for digital MSMEs, consumers, business support institutions, and local governments in Pasuruan Regency (Yuliati et al., 2024). For business actors, the results confirm that the implementation of sharia-compliant business ethics can become a realistic strategy for strengthening customer loyalty and maintaining competitiveness amid increasingly intense online competition. For business support institutions and government, these findings may serve as a basis for designing digital business literacy training that focuses not only on marketing, technology, and branding, but also on transaction transparency, communication ethics, and service responsibility. For consumers, this study highlights the importance of ethical literacy in assessing seller credibility. Therefore, this research confirms that the long-term success of digital markets depends greatly on the integration of technological innovation and sharia-compliant business ethics as the main foundation for building public trust (Faizi, 2026).

## CONCLUSION

This study concludes that sharia-compliant business ethics plays a decisive role in building consumer trust in digital markets, particularly in the context of online transactions in Pasuruan Regency. The findings demonstrate that consumer trust is not shaped solely by technological infrastructure, platform convenience, or digital transaction efficiency, but is strongly influenced by the ethical conduct of business actors. In particular, honesty in product information, transparency in pricing, clarity in contractual terms, responsibility in complaint handling, and consistency in service emerge as essential elements in reducing uncertainty and fostering a sense of security among consumers. These ethical practices gradually develop into trust, repeat purchase intentions, customer loyalty, and more sustainable business relationships. Accordingly, this study confirms that sharia-compliant business ethics should not be viewed merely as a normative religious framework, but as a strategic and operational resource that strengthens the credibility and long-term viability of digital business in increasingly competitive online markets.

This study also offers important theoretical and practical contributions. Theoretically, it extends the literature on consumer trust, e-commerce, and Islamic business ethics by positioning sharia-compliant business ethics as a strategic intangible resource in digital market relations. It demonstrates that ethical values operate not only at the moral level, but also as practical mechanisms that shape post-transaction trust and business sustainability. Practically, the findings suggest that digital business development should integrate ethical capacity alongside technological adaptation, marketing strategy, and service innovation. For online business actors, this means that sustaining trust requires a consistent commitment to ethical communication and responsible service. For policymakers and business support institutions, the results provide a basis for promoting digital market governance and business training that incorporate sharia-based ethical literacy. Future studies may expand this inquiry to broader regional contexts and examine the mediating roles of satisfaction, perceived security, and loyalty in the relationship between

sharia-compliant ethics and consumer trust.

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