

THE ROLE OF DIGITAL TRUST-BUILDING IN ISLAMIC E-COMMERCE: PERSPECTIVES OF CONSUMERS AND SELLERS

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Abstract: *The growth of digital trade has driven the rise of Islamic e-commerce as an ethical and shariah-compliant business alternative. This study explores the role of digital trust-building in shaping sustainable relationships between consumers and sellers in Islamic e-commerce platforms. Using a qualitative, literature-based approach, the research identifies key factors influencing digital trust—such as transparency, transaction security, seller reputation, and adherence to Islamic values including amanah (trust), 'adl (justice), and şidq (truthfulness). From the sellers' perspective, trust is built through halal technological innovations, Shariah-compliant payment systems, and ethical communication. From the consumers' side, trust is influenced by perceptions of product halalness and system reliability. Findings suggest that the synergy between digital technology and Islamic ethics strengthens trust, fosters consumer loyalty, and supports the sustainability of the Islamic digital economy. These insights are valuable for platform developers and policymakers seeking to create a secure, transparent, and just digital business environment.*

Keywords: *Digital Trust, Islamic E-Commerce, Amanah, Islamic Business Ethics, Muslim Consumers.*

1 . Introduction

In the digital economy era, e-commerce has become a cornerstone of global trade. However, for Muslim entrepreneurs and consumers, Islamic e-commerce introduces unique challenges. Online transactions must comply with shariah principles—truthfulness (şidq), fairness (adl), and trust (amanah). Therefore, digital trust-building serves as a critical foundation for sustaining the Islamic e-commerce ecosystem.

Digital trust refers to the confidence users have in the safety, transparency, and ethical integrity of online platforms and their participants. In Islamic e-commerce, this includes product halalness, seller integrity, and compliance with Islamic business conduct.

2 . Research Methodology

2.1 Research Approach

This study employs a qualitative descriptive approach using a library-based research design. The goal is to explore how digital trust is developed and perceived in the context of Islamic e-commerce from both consumer and seller perspectives.

2.2 Type and Sources of Data

The study uses secondary data, derived from:

- Commerce, digital trust, and Islamic business ethics.

- Peer-reviewed journals and conference proceedings (2019–2025) related to Islamic e-Regulatory and legal documents such as MUI Fatwa No. 116/DSN-MUI/IX/2017 and Fatwa No. 146/DSN-MUI/VII/2021 on digital transactions.
- Reports from Islamic finance and digital economy research institutions.

2.3 Data Collection

Data were collected through a Systematic Literature Review (SLR), following four stages:

- Identification of key concepts and keywords (digital trust, Islamic e-commerce, consumer perception, seller ethics).
- Article search through ScienceDirect, DOAJ, SpringerLink, and Google Scholar.
- Screening based on relevance, recency, and Shariah context.
- Thematic synthesis to identify patterns, determinants, and trust-building mechanisms.

2.4 Data Analysis

The data were analyzed using thematic content analysis. Three dominant themes emerged:

- Shariah compliance in digital transactions.
- Seller strategies for maintaining digital reputation.
- Findings were presented narratively and interpreted using trust-building theory and Islamic ethical principles.

2.5 Data Validation

To ensure validity, source triangulation was conducted by comparing academic findings, Islamic legal frameworks, and expert commentaries in Islamic economics and fiqh muamalah.

3 . Findings and Discussion

3.1 Dimensions of Digital Trust in Islamic E-Commerce

- Digital trust in Islamic e-commerce extends beyond technical reliability to include moral and ethical dimensions.
- According to Ribadu & Rahman (2019) trust in Shariah-compliant e-commerce is rooted in amanah, adl, and şidq. Similarly, Ridzki & Firmansah (2025) found that young Indonesian Muslims show higher trust toward platforms offering halal certification and interest-free transactions, demonstrating that digital trust is multidimensional—spiritual, social, and technical.

3.2 Consumer Perspective

Consumers digital trust is shaped by information transparency and seller reputation. Wiharto et al (2021) showed that Muslim consumers prefer sellers who clearly disclose halal product details and use Islamic payment gateways Syahrudin & Mubarak (2024) emphasize that Indonesia's Fatwa MUI No. 146/2021 enhances consumer confidence by defining ethical guidelines for online trade. Honest communication and service integrity are perceived as reflections of amanah, crucial to sustaining trust and loyalty.

3.3 Seller Perspective

For sellers, digital trust-building focuses on Shariah compliance and ethical brand management.

According to Muhammad et al (2024)

entrepreneurs who integrate honesty, transparency, and halal assurance attract stronger consumer loyalty.

Arum & Azzaki (2024)

stress that ethical digital communication—such as transparent product descriptions and respectful customer interaction—enhances brand credibility and long-term consumer relationships. Using technologies like halal blockchain and digital halal labeling can further strengthen consumer confidence by reducing *gharar* (uncertainty) and *riba* (usury).

3.4 Consumer–Seller Synergy

A sustainable Islamic e-commerce ecosystem depends on mutual trust between sellers and consumers.

Ashfaq (2025)

highlights that reciprocal trust nurtures a spiritual and ethical bond, forming the foundation for sustainable Islamic digital trade. Technology serves as a facilitator of morality, not a replacement, ensuring harmony between innovation and Islamic values.

3.5 Implications of Findings

- Academic Implication : Strengthens the integration of digital trust theory with Islamic ethics and jurisprudence in e-commerce research.
- Practical Implication : Guides platform developers to embed halal verification systems, Islamic payment gateways, and transparent communication standards.
- Regulatory Implication : Encourages Islamic authorities and policymakers to update digital commerce guidelines aligned with emerging technologies.

4 . Conclusion and Recommendations

4.1 Conclusion

Digital trust is the cornerstone of ethical and sustainable Islamic e-commerce. It encompasses not only technical security and reliability but also spiritual and moral integrity. Both sellers and consumers play an active role sellers by demonstrating *amanah* and transparency, and consumers by verifying halal compliance and ethical conduct. The synergy between digital innovation and Islamic values ensures that Islamic e-commerce evolves as a model of fairness, justice, and ethical responsibility.

4.2 Recommendations

- For Practitioners : Islamic e-commerce platforms should prioritize user education about Shariah principles and adopt technologies supporting halal integrity (e.g., blockchain certification).
- For Policymakers : Regulators should develop clearer guidelines and digital audit systems that ensure continuous compliance with Islamic business ethics.
- For Researchers : Future studies should employ mixed methods (quantitative and qualitative) to measure the impact of digital trust on user behavior and platform sustainability.

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