

The Role of Islamic Business Ethics in Increasing Consumer Trust

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The success of a business is not only measured by the amount of revenue generated, but also by the number of satisfied consumers with the products produced by the company. This study provides an in-depth analysis of the role of Islamic business ethics in influencing consumer trust. This study utilizes literature reviews to explore Sharia principles in business ethics. The results of the study show that significantly sharia principles, such as divinity (*tawhid*) as a spiritual foundation between humans and their God, justice (*al-'adl*) in every transaction carried out, benefits (*maslahah*) aimed at the common welfare, mutual assistance (*ta'awun*) with fellow believers in goodness, honesty or transparency as a pillar of integration, and the prohibition of acts forbidden by Allah (*riba, gharar, and maysir*) have an impact on consumer trust. This trust is manifested in consumer perceptions of the morals of companies or business actors in terms of providing quality products or services, as well as the existence of good and sincere intentions in carrying out social responsibility in society.

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INTRODUCTION

In today's digital era, technology has significantly transformed many aspects of human life, including the economic and business sectors. One area that has also experienced a significant impact is sharia business, which is now required to be able to adapt quickly to the changes brought about by the industrial revolution 5.0. In this era, digital technology is not only a tool, but has become a key element in driving operational efficiency, expanding market reach, and increasing business competitiveness (Maulidya, 2025). Digital transformation enables sharia businesses to develop new business models that are more flexible and responsive to the needs of modern consumers who are increasingly connected online. The use of technologies such as artificial intelligence, big data, blockchain, and the Web of Things (IoT) can be utilized to accelerate service processes, increase transparency, and maintain sharia principles in business activities.

However, it's important to remember that digital transformation also brings new challenges and risks (Mahendra Ardiansyah, 2023). Low digital

literacy among Islamic businesses is one of the challenges faced. Weak digital literacy makes it difficult for businesses to understand and operate digital technology effectively. Another challenge is that Islamic businesses often face limitations in resources and access to digital infrastructure, which exacerbates the gap between conventional businesses and their competitors. Furthermore, digital transformation can impact traditional jobs and create new jobs that require different skills and expertise. This means that education and training must be adapted to the needs of the new labor market.

Therefore, it is crucial to formulate a sharia business development strategy that comprehensively addresses these challenges. Some strategies that can be implemented include digital innovation that delivers modern products and services without violating sharia principles. Technological innovation and adaptation in sharia businesses in this era of globalization are crucial for business progress. With everything accessible through digital platforms, business development must also adapt to current developments for the sake of business success. Technological innovation in modern sharia businesses can include the use of sharia-compliant information systems, communication technologies, and digital financial systems (Muhaimi et al., 2024). Through these adaptations and innovations, sharia businesses can enhance their financial management capabilities, increase transparency, and improve the quality of service to consumers.

The role of ethics is crucial in managing a sharia business. Islamic business ethics focuses on moral and spiritual values related to business life. Within the framework of sharia business, economic activity is not solely driven by the pursuit of financial gain, but is also directed towards achieving blessings and shared prosperity (*maslahah*) (Saputri et al., 2025). Fundamental principles such as the prohibition of usury (*riba*), *gharar* (*gharar*), and *maysir* (gambling), as well as the obligation to maintain fairness and transparency in transactions, are pillars that distinguish sharia business from conventional business practices. Thus, sharia business can improve service quality, customer satisfaction, and even achieve a good business reputation that is blessed by Allah SWT.

One crucial factor influencing the success of a business, including sharia-compliant businesses, is the consumer (Cut et al., 2024). Modern consumers possess a higher level of knowledge and awareness. They tend to be selective in choosing products that have attributes that align with their preferences and values. Consumer loyalty to a particular product or service is strongly influenced by the learning process that occurs consciously and unconsciously. Marketers are required to understand how consumers learn and form perceptions of a product, as these perceptions play a crucial role in purchasing decisions. Empirical evidence shows that organizations that are able to increase sales, profits, cost efficiency, and competitive advantage are those that focus on customer satisfaction activities through strong experiential value (Friska Mastarida, 2023). Value represents the consumer's overall evaluation of the efficacy of a product or service received relative to the cost of acquiring the product or service.

In the context of Islamic economics and business, building consumer trust is crucial. The principles of Islamic business ethics, based on the values of monotheism, honesty, transparency, justice, responsibility, and truth, are key to creating harmonious and sustainable relationships between producers and consumers (Putri Ramadhany et al., 2023). Furthermore, from an Islamic perspective, business ethics (akhlaq tijariyah) not only serves to maintain harmonious relationships between business actors and consumers but is also an integral part of worship to Allah SWT. Islamic business ethics is not solely oriented towards profit, but also towards social responsibility and the common good. The primary goal of business in Islam is not merely to gain profit, but also to maintain a balance between individual and societal needs (Farhan et al., 2025). Therefore, understanding and implementing the principles of Islamic business ethics is urgent in building consumer trust, especially in the current era of the 5.0 industrial revolution.

RESEARCH METHOD

This research employed a qualitative method with a literature analysis approach. Data were collected from various sources, including journals, articles, and previous research discussing Sharia business ethics and consumer behavior. The analysis was conducted by exploring key themes related to the application of business ethics in a Sharia context and its impact on consumer trust. The primary focus of this research is to emphasize the importance of a deeper understanding of the relationship between Sharia business ethics and consumer trust. Furthermore, this study also identifies indicators of consumer satisfaction related to business ethics, such as meeting expectations and intention to recommend a product. With this approach, this study provides in-depth insight into the role of Sharia business ethics in building consumer trust.

RESULTS AND DISCUSSION

Business Ethics

Ethics is an effort to encourage human awareness to act independently rather than submit to the will of a group. Ethics helps people act independently and responsibly. Ethics essentially guides humans to stay on the right path. Ethics serves as a shield and a foundation for human life, preventing violations of the rules of life in society. When discussing ethics, it cannot be separated from morals. Therefore, business ethics is the study of moral right and wrong. It focuses on moral standards in terms of virtue, institutions, and business behavior (Nahdi & Mukhlis, 2023).

Business ethics is a set of values, principles, and moral norms that serve as guidelines for business actors in conducting their business activities responsibly and fairly. Business ethics requires companies and individuals to act honestly, transparently, and respect the rights and interests of all stakeholders, such as consumers, employees, business partners, and the community. The implementation of business ethics aims to build trust,

maintain reputation, and ensure long-term business sustainability. By upholding business ethics, detrimental practices such as fraud, exploitation, and abuse of authority can be avoided, so that economic activities are not only oriented towards profit, but also on humanitarian values and social responsibility.

Business Ethics from an Islamic Perspective

Business ethics helps establish standards of behavior expected of companies, business leaders, and individuals involved in economic activity. This encompasses aspects such as honesty, transparency, social responsibility, and fairness in competition. Good business ethics also encourages companies to make decisions that consider the long-term impact on the environment, society, and the economy as a whole. This helps support sustainable development that considers the needs of future generations. From an Islamic economic perspective, business ethics is not simply a set of additional rules or optional guidelines, but rather an inherent foundation that governs every aspect of economic and commercial activity.

The Islamic economic system emphasizes the importance of implementing the principles of Islamic law and business ethics, such as the principles of worship (*al-tauhid*), welfare (*al-maslahah*), freedom (*al-hurriyat*), justice (*al-'adl*), mutual assistance (*al-ta'awun*), and tolerance (*al-tasamuh*). (Trisena & Jaharuddin, 2024). These principles form the main foundation of the Islamic economic system, while business ethics regulate the laws of ownership, management, and distribution of wealth by opposing monopolistic practices, exploitation, and discrimination, and promoting a balance between rights and obligations. Specifically, Islam prohibits the practices of *riba* (interest) and *gharar* (uncertainty), and encourages honest, just, and oriented behavior towards the welfare of the community (Februari et al., 2025). Islam has regulated human life with precise provisions. These rules are designed to guide humans towards nobility, which is obtained through engaging in activities that are pleasing to Allah SWT. Specifically, Islam prohibits the practices of *riba* (interest) and *gharar* (uncertainty), and encourages honest, just, and oriented behavior towards the welfare of the community.

1. Prohibition of Usury in Islamic Business

Usury is an addition to the principal debt that must be paid without any additional value or service, and is prohibited in Islam because it is considered exploitative of the debtor and creates injustice. There are two types of usury: *riba nasi'ah*, which occurs due to delayed payment, and *riba al-fadl*, which occurs in the exchange of similar goods for unequal amounts. Both are forbidden because they violate the principle of justice in transactions. Islam prohibits usury because it creates social inequality and harms the weaker party. As an alternative, Islam offers financial transactions such as *musharaka* and *mudaraba*, which distribute risks and profits fairly, creating balance in the economy.

2. Prohibition of *Gharar* in Islamic Business

Gharar in Islam refers to business transactions that often involve uncertainty for all parties involved, particularly regarding the quantity, physical characteristics, quality, delivery time, and speculative nature of the transaction object (Putra & Mawardi, 2025). This uncertainty contradicts Sharia principles, which emphasize transparency and mutual benefit. In Islam, *gharar* is considered haram (forbidden) because it involves the dishonest appropriation of another's property and harms one of the parties. Examples of *gharar* include transactions with uncertainties about the quality or quantity of goods, or unclear contracts. These practices can undermine trust between business actors. To prevent *gharar*, Sharia principles encourage transparency and certainty in transactions. ensure the contract is clear regarding the object, price and implementation time to protect the rights of all parties.

3. Honesty in Islamic Business

Honesty is a key pillar of Islamic business ethics, where businesspeople are expected to be honest with each other when conveying information regarding goods or services. Islam prohibits deception or manipulation of information that is detrimental to others. The virtue of honesty is emphasized in the Quran and Hadith, such as in Surah Al-Baqarah: 42, which prohibits mixing truth with falsehood, and in the Hadith stating that honest traders will be with the prophets, truthful people, and martyrs. Honesty in business creates trust, enables fair transactions, and builds sustainable business relationships.

4. Justice in Islamic Business

Justice in Islam means placing everything in its proper place, whether in economic, social, or transactional terms. In business, justice ensures that the rights of all parties are respected without any disadvantage. The Quran emphasizes the importance of justice, as in Surah An-Nahl: 90, which calls for fairness and good deeds. In Islamic business, justice is reflected in contracts such as *mudharabah* and *musyarakah*, where profits and risks are shared proportionally, as well as the principle of *murabahah*, which requires transparency of costs and fair profit margins. Injustice, such as price manipulation, can damage business relationships and is contrary to Islamic teachings.

In the discourse of business ethics, there are three essential elements contained in the concept of justice (Soleman, 2023). *First*, justice is always directed toward others, or justice is always characterized by *other-directedness*. It is impossible for us to be fair (just or unfair) to ourselves. When people talk about justice or injustice toward themselves, they are only using the words figuratively, not literally. The issue of justice or injustice can arise in the context of human interaction. If one day there is only one human left on earth, the issue of justice or injustice will no longer be relevant.

Second justice must be upheld or implemented. So, justice cannot be expected or only recommended. Justice binds us, so we have

obligations. This second characteristic is because justice is always related to rights that must be fulfilled. If the first characteristic states that in the context of justice we always deal with other people, then this second characteristic emphasizes that in the context of justice we always deal with other people's rights. We can give things to other people for various reasons. If we give something for reasons of justice, we are always or obliged to give it. Meanwhile, if we give something or for another reason, we are not obliged to give it.

Third, demand equality (equity). Based on justice, we must give everyone what is rightfully theirs, without exception. *Fourth*, view business competitors positively. Indeed, the presence of competitors in the business world is an unavoidable certainty in any business, because there will always be someone else who gets ahead of them. Therefore, a business person must view the presence of competitors not as a threat to them, but as a challenge to further progress. From competitors, we learn many weaknesses within ourselves that must be addressed.

Furthermore, the presence of competitors also benefits consumers, as it gives them the option to seek better products. This is the principle of *fastabiqul khairat*: competing for goodness and pursuing good methods as part of an effort to advance a business, which will ultimately strengthen it.

5. Welfare of the People in Islamic Business

The concept of welfare in Islam emphasizes that the goal of business is not merely material profit, but also creating welfare for the community, in accordance with the principle of *maslahah*, which maintains the common good and prevents harm. Sharia-compliant businesses must consider their impact on social welfare, including fair treatment of employees and positive contributions to society. Islam promotes welfare through *zakat* (alms) and *sadaqah* (charity), which distribute wealth equitably to reduce social inequality. Islamic businesses are encouraged to contribute to the common good, such as supporting education or creating jobs, so that business also becomes a vehicle for shared blessings.

Consumer Trust

Consumer trust is a crucial aspect of business development. In a business context, consumer trust can be defined as the confidence or certainty consumers have in a product, service, or brand (Sesilia & Dharma, 2024). This trust plays a crucial role in influencing consumers' decisions to purchase, reuse, and recommend a particular product or service. Building consumer trust has a significant impact. This trust can be defined as the belief that another party has integrity and can be relied upon to fulfill its obligations in carrying out transactions as expected.

Consumer trust is closely linked to their satisfaction with the products and services offered, the service provided, and a sense of security stemming from the company's positive image and public perception (Rafki et al., 2022). Consumer trust stems from the satisfaction they receive from their purchasing experience, the company's consistent service delivery, its image, and the

consistently satisfying quality of its products. This trust shapes purchasing decisions.

The Influence of Business Ethics on Consumer Trust

Business ethics create trust that alleviates consumer concerns. Due to the increasingly competitive business environment, every economic actor must be able to foster trust in every consumer (Hasna Lutfi Indriani et al., 2024). In the ever-changing modern business world and the increasing demands for transparency, consumer trust has become a crucial element in determining a company's success and survival. Today, consumers no longer solely consider product quality or competitive prices, but have become more discerning and critical in choosing the brands or companies they support. They not only want products or services that meet their practical needs but also pay attention to the ethical values adopted by the company.

Business ethics, as a set of moral principles and behavioral guidelines for corporate activities, plays a key role in shaping consumer perceptions. These ethics can strengthen or destroy their beliefs (Azzahra & Putri, 2025). Therefore, business ethics is crucial in influencing consumer trust, examining various related ethical aspects, and demonstrating that ethical business practices can provide a lasting competitive advantage. The application of ethical principles, along with Sharia principles such as belief in God, justice, honesty, beneficence, and others, in business is believed to build trust between business actors and their consumers. When consumers are confident in a business's integrity, they are more likely to choose the business over its competitors, thus providing significant benefits to the company. Furthermore, conducting business based on ethical values can also maintain the company's reputation and image, ultimately helping to improve the overall quality of the business.

One of the most significant impacts of implementing business ethics on consumer trust is the creation of a solid and trustworthy corporate reputation. Companies that consistently adhere to high ethical standards are perceived as credible and trustworthy. This positive image sends a reassuring signal to consumers, reducing anxiety or uncertainty when they make transactions. Consumers are generally more interested in interacting with companies with a proven track record of honesty, fairness, and a commitment to social responsibility. A reputation built on ethics can also serve as a safeguard when a company faces a crisis or sensitive issue, as consumers who have placed their trust in it will be more likely to trust it. Those who believe in him are generally more tolerant and willing to give him the opportunity to improve himself.

Islamic Business Ethics in Facing Future Economic Challenges

Islam serves as a guide and teaching for human life, both in worship and in transactions, including economics. The purpose of Islamic economic regulations is none other than to achieve prosperity and safety in this world and the hereafter. Islam guides humanity in the right direction by participating responsibly in economic matters through the business world, with the goal of

generating significantly better economic growth. In Islamic economics, ethics and business are not contradictory but rather complementary. Business, as a symbol of the world, can be interpreted as a symbol of the afterlife, meaning that all activities are carried out with the intention of worship, hoping for blessings and the pleasure of Allah SWT. Therefore, business will operate in accordance with Islamic rules and principles, with ethics and morals based on the afterlife.

Generally speaking, there are two challenges that must be faced in business: external and internal (Ayu & Anwar, 2022). Internal challenges are challenges that often arise within a person, such as business spirit or ethos, business skills such as production, marketing, finance, innovation, negotiation creation, and all things related to oneself. Internal challenges affect self-management and thinking, which must be managed and maintained if mistakes or problems arise from oneself. Meanwhile, external challenges are challenges that come from outside one's control, namely in the form of a changing climate and challenges originating from Islamic economic regulations such as the existence of usury in transactions, the existence of *riswah* (bribery), and all things that deviate from Islamic law that result in business decline. These external factors have a greater influence on the surrounding environment, so they must be balanced with the circumstances that occur. Regarding exiting a business that deviates from Islamic law, it must be avoided and must not follow anything that is prohibited by Islamic law.

Every challenge must be faced in order to be resolved and achieve the desired goals. Ways to face these internal challenges include attending business training, developing a business personality, and self-control in conducting and entering the business world. One way to overcome and face these challenges is by changing economic regulations to comply with Islamic law, such as networking with Muslims and using Sharia-based financial institutions and businesses that value morality and spirituality to avoid things that deviate from Sharia rules, thereby improving a better and Islamic life. The challenges facing Islamic economic business ethics are increasing day by day. Businesses are required to keep up with the times, which are currently dominated by technological advancements, one of which is the development of online businesses (Nisaul, 2023). Technological advancements make it easier to do everything instantly. Therefore, to face technological developments, business owners must have the right strategy to balance online and modern business capabilities. Within the marketing mix, there are at least four methods that must be implemented by every business owner who wants to become a market winner (Selawati et al., 2022): good *product quality*, competitive pricing, sales promotion *and finally* good and strategic distribution channels.

In this case, the challenges in doing business will continue to develop in accordance with the times which are increasingly Therefore, business actors are required to keep up with developments according to needs. However, Islamic business ethics must still be applied as a guideline for conducting business in accordance with sharia norms. Technological developments must

be addressed by being innovative, creative, and able to capitalize on opportunities in the changing times. Business values, such as ethics and morals, serve as guidelines for conducting business activities.

CONCLUSION

Business ethics plays a significant role in maintaining and building customer trust. Individuals or companies that conduct business activities based on Sharia principles such as divinity, honesty, transparency, public interest, and responsibility with full truth will build a strong reputation. Consumers will not only feel functionally satisfied with the products or services they receive but also experience moral and spiritual satisfaction. This positively impacts customer loyalty, business image, and long-term business sustainability. Therefore, integrating Islamic business ethics into every aspect of a company's operations is a crucial strategy for creating harmonious relationships between business actors and consumers and realizing business goals oriented towards blessings and mutual benefit.

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