

Business Ethics in Online Transactions: A Study of Sellers' Perceptions and Practices on Local E-Commerce Platforms in Padang

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ABSTRAK

Transaksi online memberikan peluang besar bagi penjual lokal untuk memperluas pasar mereka, tetapi juga menimbulkan masalah etika terkait kejujuran informasi produk, kesesuaian foto, penetapan harga, layanan, penanganan keluhan, tanggung jawab pengiriman, dan perlindungan data pembeli. Studi ini bertujuan untuk menganalisis persepsi dan praktik etika bisnis penjual di platform e-commerce lokal di Kota Padang. Studi ini menggunakan pendekatan kualitatif deskriptif melalui wawancara semi-terstruktur dengan penjual online yang aktif memasarkan produk secara online. Data dianalisis menggunakan pengkodean tematik melalui reduksi data, pengelompokan kode, pengembangan tema, dan pembuatan makna interpretatif. Hasil etika menunjukkan bahwa penjual memahami bisnis sebagai kejujuran, tanggung jawab, pelayanan yang baik, dan kemampuan untuk menjaga kepercayaan pembeli. Praktik bisnis yang beretika tercermin dalam informasi produk yang jelas, foto produk yang sesuai, promosi yang tidak menyesatkan, respons komunikasi yang sopan, penyelesaian keluhan melalui pertukaran produk atau pengembalian dana, bantuan pelacakan tanda terima, dan perlindungan data pribadi pembeli. Hambatan utama dalam menerapkan etika bisnis meliputi persaingan harga, peningkatan biaya modal, pembeli yang tidak sabar, dan keterlambatan pengiriman. Temuan ini menegaskan bahwa etika bisnis berfungsi sebagai modal reputasi bagi penjual online karena dapat meningkatkan kepercayaan, pesanan berulang, dan hubungan jangka panjang dengan pelanggan.

Kata Kunci: Etika Bisnis, Transaksi Online, Penjual Online, E-Commerce Lokal, Kota Padang

ABSTRACT

Online transactions provide major opportunities for local sellers to expand their markets, but also create ethical issues related to the honesty of product information, photo suitability, pricing, service, complaint handling, shipping responsibility, and buyer data protection. This study aims to analyze seller perceptions and practices of business ethics on local e-commerce platforms in Padang City. This study used a descriptive qualitative approach through semi-structured interviews with online sellers who actively market products online. Data were analyzed using thematic coding through data reduction, code grouping, theme development, and interpretive meaning-making. The results show that sellers understand business ethics as honesty, responsibility, good service, and the ability to maintain buyer trust. Ethical business practices are reflected in clear product information, suitable product photos, non-misleading promotions, polite communication responses, complaint resolution through product exchange or refund, receipt tracking assistance, and protection of buyers' personal data. The main obstacles to implementing business ethics include price competition, increasing capital costs, impatient buyers, and delivery delays. The findings confirm that business ethics serves as reputational capital for online sellers because it can increase trust, repeat orders, and long-term relationships with customers.

Keywords: Business Ethics, Online Transactions, Online Sellers, Local E-Commerce, Padang City

INTRODUCTION

The development of the digital economy has made buying and selling transactions increasingly conducted through online platforms. This activity is supported by the high level of internet use in Indonesia. APJII recorded that the number of internet users in Indonesia in 2024

reached 221,563,479 people with a penetration rate of 79.5% (Asosiasi Penyelenggara Jasa Internet Indonesia, 2024). These data indicate that public transaction spaces are no longer limited to physical stores, but have also shifted to marketplaces, social media, and digital communication channels.

The 2024 E-Commerce Statistics publication presents the development of e-commerce from a business perspective, including business profiles, worker characteristics, business activities, and transaction value during 2024 (Badan Pusat Statistik, 2025). Padang City, as a center of economic activity in West Sumatra, has a base of business actors, MSMEs, and urban consumers who are increasingly familiar with digital transactions. BPS Padang City describes the socioeconomic structure of the region through annual data that can provide context for the development of local business activities (Badan Pusat Statistik Kota Padang, 2025).

Online transactions provide benefits for local sellers because the market becomes broader, promotion costs are more flexible, and communication with buyers can be carried out more quickly. Studies on e-commerce in Indonesia show that digital platforms help MSMEs expand markets and improve business efficiency (Abdullah, 2025). Other studies confirm that e-commerce also changes consumer behavior, market structure, and business practices in Indonesia (Jannah et al., 2025). This growth requires fair business governance so that the economic benefits of digitalization do not ignore buyer rights.

Business ethics is important in online transactions because buyers cannot directly inspect products. Buyers depend on photos, descriptions, reviews, prices, and seller responses before making decisions. Ghali-Zinoubi (2023) shows that perceived ethics of online retailers influence e-trust, commitment, and repeat purchases. Ma'arif and Albari (2026) also show that ethical practices in digital marketing can increase trust, commitment, and repurchase intention in Indonesian e-commerce.

Ethical problems in online transactions can appear in various forms. Incomplete product information, photos that differ too much from actual product conditions, manipulated discount prices, slow complaint responses, and dissemination of buyer data can damage trust. Iriani et al. (2026) emphasize that honesty and transparency in product information play an important role in building consumer trust, while price manipulation and fake reviews remain challenges in the e-commerce ecosystem. These findings are relevant to local online sellers who must maintain honesty while surviving price competition.

Regulation also provides an important context for online transaction ethics. Minister of Trade Regulation Number 31 of 2023 regulates business licensing, advertising, guidance, and supervision of business actors in trade through electronic systems (Kementerian Perdagangan Republik Indonesia, 2023). Law Number 27 of 2022 concerning Personal Data Protection regulates the rights of personal data subjects, obligations of data controllers, personal data processing, and prohibitions on unlawful use of personal data (Republik Indonesia, 2022). ASEAN e-commerce consumer protection guidelines also emphasize the importance of seller and marketplace accountability in building consumer trust (ASEAN, 2023).

This study is based on interview data with online sellers in Padang City. Initial data show that sellers understand business ethics as honesty, responsibility, good service, and protection of buyer trust. Ethical practices are visible in product information, photo suitability, fair pricing, polite communication, complaint resolution, delivery tracking assistance, and buyer data protection. Obstacles include price competition, increasing capital costs, impatient buyers, and delivery problems.

The purpose of this study is to analyze seller perceptions and practices regarding business ethics in online transactions on local e-commerce platforms in Padang City. The research focuses on three main questions: first, how sellers understand business ethics in online transactions; second, how business ethics is practiced in product information, pricing, service, complaints, shipping, and privacy; third, how the benefits and obstacles of business ethics are experienced by local online sellers.

RESEARCH METHODS

This study used a descriptive qualitative approach. A qualitative approach was selected because the study seeks to understand the meanings, experiences, and views of sellers related to business ethics in online transactions. Creswell and Creswell (2023) explain that qualitative research is appropriate when researchers seek to understand social phenomena through participants' perspectives in depth.

The research location was focused on Padang City. The location was selected contextually because Padang City has local business activities and digital transactions that continue to develop along with increasing internet and marketplace use. Research informants were selected purposively using the criteria of actively selling online, using e-commerce platforms or digital sales channels, and having direct interactions with buyers through chat, complaints, returns, or shipping.

Table 1. Research informants

Code	Informant category	Number	Description
P1-P7	Online sellers	7	Active in selling through e-commerce platforms, marketplaces, social media, or digital sales channels in Padang City.
Digital observation	Store profile and sales communication	-	Product descriptions, photos, prices, buyer responses, and complaint policies were observed as supporting data.

Data were collected through semi-structured interviews. Interview questions were directed at understanding business ethics, honesty of product information, photo suitability, pricing, buyer service, complaint handling, shipping responsibility, buyer privacy, ethical obstacles, and the benefits of business ethics. Digital observation was used as supporting data to examine forms of product information, promotional styles, and how sellers build buyer trust.

Data analysis was conducted using thematic coding. Braun and Clarke (2022) explain that thematic analysis is conducted through data familiarization, initial code development, theme searching, theme review, theme naming, and report writing. The analytical process in this study was conducted through interview data reduction, coding of important quotations, grouping codes into themes, and interpreting meaning based on the context of online transactions.

Table 2. Main themes from qualitative coding

Main theme	Supporting data	Interpretation
Understanding of business ethics	Honesty, responsibility, good service, buyer trust.	Ethics is understood as a practical attitude embedded in the selling process.

Product transparency	Size, material, stock, price, quality, delivery estimate.	Clear information becomes the basis of trust because buyers do not see products directly.
Suitability of photos and products	Original photos and catalog photos are accompanied by explanations of color or size differences.	Sellers try to reduce the risk of buyer misperception.
Pricing and promotion ethics	Prices are based on capital, platform fees, shipping costs, product quality, and market prices.	Discounts are considered ethical when the price reduction actually occurs.
Service and complaints	Polite, quick, and patient chat; product exchange; refund; resend.	Seller response becomes a form of responsibility in online buying and selling relationships.
Buyer privacy	Address, phone number, and proof of payment are not shared.	Data protection becomes an important part of digital business ethics.
Obstacles and benefits	Price competition, increasing capital costs, shipping, repeat orders, reputation.	Business ethics provides long-term benefits despite market pressure.

Data validity was strengthened through source triangulation and technique triangulation. Source triangulation was conducted by comparing answers among sellers. Technique triangulation was conducted by comparing interview results and digital observation. Interpretation was developed based on the consistency of themes that emerged in the data, not merely based on numerical frequency.

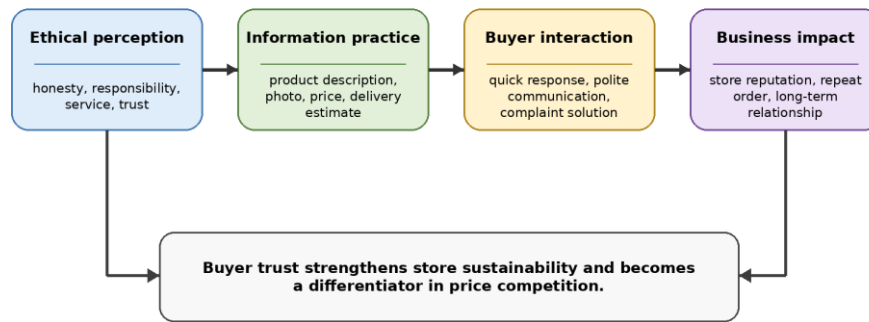
RESULTS AND DISCUSSION

The results show that business ethics in online transactions is understood by sellers as a main asset for maintaining buyer trust. Ethics is not only understood as written rules, but also as a selling habit that appears in how sellers explain products, set prices, answer questions, handle complaints, and protect buyer data. A summary of field data is presented in Table 3.

Table 3. Examples of interview data coding

Interview quotation	Code	Theme
"Business ethics is an honest and responsible attitude when selling."	Honesty and responsibility	Perception of business ethics
"If the color is slightly different because of photo lighting, I usually explain it."	Product transparency	Honesty of information
"I prefer giving a small discount that is truly a price reduction."	Honest promotion	Pricing ethics
"If it is truly my mistake, I allow an exchange."	Return/product exchange	Seller responsibility
"Buyer data such as address and phone number are only for shipping."	Data protection	Buyer privacy
"The obstacle is price competition."	Market competition	Obstacles to business ethics
"When we are honest, buyers feel safe shopping at our store."	Buyer trust	Benefits of business ethics

Business Ethics Flow in Online Transactions



Source: processed from interview data, 2026

Figure 1. Business ethics flow in online transactions

A. Seller Perceptions of Business Ethics

The first theme shows that informants understand business ethics as honesty, responsibility, friendliness, and the ability to maintain buyer trust. This understanding is practical because it emerges from daily selling experiences. Sellers consider online transactions to require greater trust than direct transactions because buyers only see products through a screen.

The informants' understanding is consistent with the study by Ghali-Zinoubi (2023), which places online retailer ethics as an important factor in shaping e-trust and e-commitment. Yuniarwati et al. (2023) also show that online shopping ethics has a positive effect on trust, repurchase intention, and loyalty. The data in this study show the same pattern in the context of local sellers in Padang City, namely that ethics is understood as a way to maintain relationships, not merely to avoid problems.

Sellers view honesty as the basis for explaining product conditions. Responsibility appears when sellers continue to assist buyers even when problems occur during the shipping stage. Good service appears through the willingness to answer buyer questions, including questions from buyers who may not make a purchase. Buyer trust is understood as an important asset because store reputation can be formed from small experiences such as chat responses, neat packaging, and clarity of information.

B. Honesty of Product Information and Photo Suitability

The second theme shows that sellers try to provide product information clearly. The information includes size, material, stock, price, quality, variants, and delivery estimates. Sellers consider clear descriptions able to reduce misunderstandings because buyers cannot hold or try products directly.

Photo suitability is an important part of ethical practice. Some informants use original photos to show product conditions more accurately. Sellers who use catalog photos still provide explanations when there are differences in color, size, or material details. This practice shows an effort to maintain transparency so that buyers do not feel deceived after receiving the product.

Iriani et al. (2026) emphasize that honesty and transparency in product information can strengthen consumer trust. Peña-García et al. (2024) also show that information quality in reviews

and marketplace experiences affects trust. The data in this study show that transparency is not only related to review content, but also to the initial descriptions prepared by sellers.

Platform technology also influences transparency. Recommendation features, reviews, ratings, and product descriptions can help buyers evaluate stores. Li et al. (2024) show that transparency in recommendation systems can increase consumer trust in e-commerce. Erwinda and Asriyanti (2025) also found that marketplace algorithm transparency in Indonesia has a positive effect on trust and purchasing decisions. These findings strengthen the need for local sellers to maintain store information consistently because digital reputation is influenced by the accumulation of platform data.

C. Pricing and Promotion Ethics

The third theme relates to pricing and promotion. Informants determine prices based on capital, platform fees, shipping costs, product quality, and market prices. Sellers realize that prices that are too high can make buyers move to other stores, while prices that are too low can harm the business. This situation makes pricing decisions not only economic decisions, but also ethical decisions.

Sellers consider raising prices first before giving discounts to be an unethical action. This practice is seen as misleading buyers because the price reduction does not actually occur. Sellers prefer to give small but clear discounts that reflect actual conditions. This attitude shows that honest promotion is a form of protection for buyer rights.

Pricing ethics is relevant to the principle of fair digital trade. Minister of Trade Regulation Number 31 of 2023 places advertising, guidance, and supervision of business actors in PMSE as part of electronic commerce governance (Kementerian Perdagangan Republik Indonesia, 2023). ASEAN e-commerce consumer protection guidelines also emphasize seller and marketplace accountability in building consumer security (ASEAN, 2023). The research data show that local sellers have an initial awareness of ethical limits in promotion even though price competition pressure remains strong.

D. Buyer Service and Complaint Handling

The fourth theme shows that service is one of the most visible indicators of business ethics. Sellers try to answer buyer questions politely, quickly, and patiently. Online buyers often ask in more detail about size, material, color, stock, and shipping because they do not see the product directly. Seller responses serve as a substitute for face-to-face experience in physical transactions.

Good service is related to e-service quality. Ashiq and Hussain (2023) show that electronic service quality and e-trust play important roles in shaping online customer loyalty. Hidayah (2025) found that e-trust affects e-satisfaction and e-loyalty among Generation Z Tokopedia users. Sayem et al. (2025) also place e-commerce customer satisfaction as the result of a combination of service quality, technology acceptance, and user experience.

Complaints are handled by sellers in several ways. The solutions provided include re-explanation, product exchange, refund, resending, price reduction, or assistance with receipt tracking. Sellers do not immediately reject complaints, but first try to identify the cause of the problem. Hermawan et al. (2025) emphasize that digitalized e-commerce complaint management can close dispute resolution gaps, build trust, and create fairness for the parties. Hipólito et al. (2025)

also show that consumer trust and clear return policies affect satisfaction with the online shopping experience.

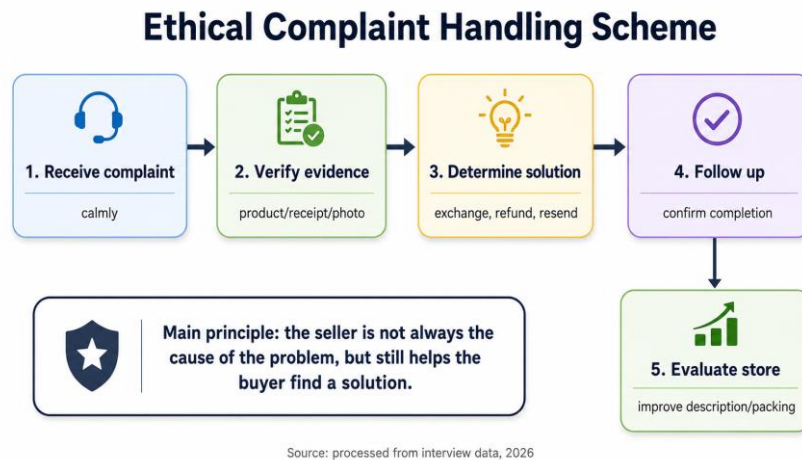


Figure 2. Ethical complaint handling scheme

E. Shipping Responsibility and Buyer Data Protection

The fifth theme relates to responsibility after goods are shipped. Sellers realize that delivery delays or shipping problems are often beyond the store's control. Sellers still feel responsible for helping buyers check receipts, contact shipping services, or explain product positions. This attitude shows that ethical responsibility does not stop when goods have been handed over to the courier.

Buyer data is an important concern in online transactions. Informants stated that addresses, phone numbers, and proof of payment are only used for shipping needs or transaction verification. These data may not be shared because they are related to buyer security. This attitude is consistent with Law Number 27 of 2022 concerning Personal Data Protection, which regulates personal data processing, data controller obligations, data subject rights, and prohibitions on unlawful use of personal data (Republik Indonesia, 2022).

Data protection is also related to trust perceptions in the digital ecosystem. Magano and Rebelo (2026) show that transparency and data control are positively associated with brand trust in fashion e-commerce, while perceived privacy violations can reduce purchase intention. Sham et al. (2025) also position security, risk, digital literacy, and ICT infrastructure as factors in a sustainable digital economy among e-commerce users in Indonesia. The findings of this study show that local sellers are beginning to understand privacy as part of ethics, not merely a technical obligation.

F. Obstacles to Implementing Business Ethics

The sixth theme shows that implementing business ethics is not always easy. The main obstacles experienced by sellers are price competition, increasing capital costs, impatient buyers, and shipping problems. Price competition makes some sellers tempted to follow aggressive promotional strategies. Increasing capital costs require sellers to adjust prices without making buyers feel disadvantaged.

Impatient buyers become a communication challenge. Sellers must explain the packaging process, delivery estimates, and courier limitations in polite language. Shipping problems can lead

to complaints even when the mistake does not come from the seller. This situation shows that online business ethics requires communication skills, patience, and neat transaction documentation.

These obstacles are related to the highly competitive structure of the e-commerce market. Badan Pusat Statistik (2025) shows that e-commerce is understood from the perspective of business activities and digital transactions that continue to develop. Platform growth can expand seller opportunities, but it also pressures margins, accelerates price comparison, and increases service demands. Local sellers in Padang City need to maintain ethics as a differentiator because not all sellers are able to compete only through low prices.

G. Benefits of Business Ethics for Local Online Sellers

The seventh theme shows that business ethics provides long-term benefits. Informants stated that honesty makes buyers feel safe. Good service encourages buyers to shop again. Fair complaint resolution maintains store reputation. Data protection makes buyers feel respected. These benefits form a more stable relationship between sellers and customers.

Business ethics also becomes a reputation strategy. Sellers with clear information, fair prices, quick responses, and well-handled complaints are more likely to receive positive reviews. Peña-García et al. (2024) show that review quality and perceived review authenticity affect trust in platforms and customer experience. This finding is relevant because online store reputation is strongly influenced by reviews, ratings, and buyer recommendations.

Business ethics can support the sustainability of local businesses. Abdullah (2025) shows that e-commerce helps MSMEs expand markets and improve efficiency. These benefits become stronger when sellers manage trust consistently. Digital market opportunities are not sufficiently supported only by promotion, but also need honest, transparent, responsive, and responsible business practices.

Table 4. Summary of research finding implications

Finding	Meaning of business ethics	Practical implication for sellers
Sellers understand ethics as honesty and responsibility.	Ethics is understood as a selling habit, not only a written rule.	Develop clear and consistent store service standards.
Product information and photos need to match product conditions.	Transparency reduces buyer misperception.	Use original photos or provide explanations when using catalog photos.
Fake discounts are considered less ethical.	Price becomes a space for honesty and fairness in transactions.	Provide promotions according to actual price reductions.
Complaints are resolved through product exchange, refund, or resending.	Seller responsibility appears in the readiness to find solutions.	Record transaction evidence, packaging, and receipts neatly.
Buyer data must be protected.	Privacy becomes part of buyer protection.	Use data only for transactions and shipping.

CONCLUSION

This study concludes that online sellers in Padang City have a positive perception of the importance of business ethics in online transactions. Business ethics is understood as

honesty, responsibility, good service, and the ability to maintain buyer trust. This understanding emerges from sellers' experiences in dealing with buyers who cannot see products directly, so clarity of information and communication become the basis of buying and selling relationships.

Ethical business practices are visible in several main forms. Sellers provide product information such as size, material, stock, price, quality, and delivery estimate. Sellers try to maintain photo suitability with the original product or provide explanations when using catalog photos. Sellers consider raising prices before discounts to be less ethical because it can mislead buyers. Service is carried out through polite, quick, and patient responses. Complaints are resolved through explanation, product exchange, refund, resending, or price reduction according to the problem that occurs.

Seller responsibility does not stop when goods are shipped. Sellers continue to help buyers check receipts and find solutions when delivery problems occur. Buyer data protection is also part of business ethics because addresses, phone numbers, and proof of payment are only used for transaction purposes and may not be shared. These findings show that online business ethics includes information, communication, pricing, after-sales service, and privacy aspects.

The main obstacles to implementing business ethics include price competition, increasing capital costs, impatient buyers, and shipping problems. These obstacles require sellers to balance the need to maintain profit with the obligation to maintain honesty and service. The benefits of business ethics are experienced through increased buyer trust, repeat orders, store reputation, and long-term relationships with customers.

This study has limitations because it uses a qualitative approach with online seller informants in Padang City. Future research can expand informants by involving buyers, platform managers, shipping services, and MSME actors from different product sectors. Quantitative research can also be conducted to test the effects of product transparency, pricing ethics, service, and data protection on trust and repurchase intention.

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