ICHES: International Conference on Humanity Education and Social

THE ROLE OF ISLAMIC BUSINESS ETHICS IN INCREASING CUSTOMER LOYALTY ON DIGITAL PLATFORM: A STUDY OF TIKTOK SHOP

Risna Nur Ainia[1] , Siti Rifqiyatul Muttafiyah[2] , Churin In[3]
Universitas PGRI Wiranegara
Universitas PGRI Wiranegara
Universitas PGRI Wiranegara
Email: risnanurainia@gmail.com[1], sitirifqiyatulmuttafiyah@gmail.com[2]
churinin40@gmail.com[3]

Abstract

The development of social media-based e-commerce platforms, such as TikTok Shop, encourages business actors to focus not only on marketing strategies but also on the implementation of business ethics, particularly Islamic business ethics. This study aims to analyze the influence of Islamic business ethics values, including honesty, fairness, responsibility, transparency, and adherence to sharia principles, on consumer loyalty on the TikTok Shop platform. This study used a quantitative approach with a survey method. Primary data were obtained by distributing questionnaires to 61 respondents, students of the Faculty of Economics and Business, Universitas PGRI Wiranegara who actively shop on TikTok Shop. Data analysis was conducted using the Partial Least Square (PLS) method with the assistance of SmartPLS software version 4.0. The results showed that honesty, responsibility, and transparency had a positive and significant effect on consumer loyalty. Meanwhile, fairness and adherence to sharia principles had a positive but insignificant effect on consumer loyalty. These findings indicate that not all dimensions of Islamic business ethics have the same level of influence, but in general, the implementation of Islamic business ethics remains important in building and increasing consumer loyalty on digital platforms.

Keywords :Islamic Business Ethics, Customer Loyalty, Tiktok Shop

A. Introduction

TikTok is one of the most popular social media platforms today. Its users come from various age groups, ranging from children to adults. According to data from an AffiliateBooster article (2026) at the beginning of the year, the number of TikTok users aged 18 and above has reached 730 million people. This data shows that TikTok has a strong influence among adults and has become one of the most important social media platforms. TikTok can be used as a medium to share various things, such as knowledge, talents, guides, hobbies, motivation, and inspirational messages. TikTok's influence lies in its ability to be a platform for disseminating useful content, thereby attracting attention and having a positive impact on many people.

TikTok is not only used as a platform for sharing and watching videos, but also has a variety of other functions. This application can be used to take photos with various

filters and music available, conduct live broadcasts either individually or in groups, and be used as a means for buying and selling activities (TikTok, 2023). Users can market products through short videos or through the live streaming feature in the app (Dahniar et al., 2023). The ability to sell directly through the app is known as TikTok Shop.

TikTok Shop is an e-commerce platform that can be categorized as a business information system because its buying and selling activities are conducted digitally. This platform provides specific information related to buying and selling activities or business activities, and provides services similar to other marketplaces, but with more competitive prices and various attractive promotions that encourage users to make purchases directly through the TikTok application (Sa'adah, Rosma, & Aulia, 2022). TikTok Shop combines social media and e-commerce features in one platform, so that the entire transaction process, from product promotion, item selection, payment, interaction with sellers, to delivery and reviews, can be done without having to leave the application.TikTok Shop is a feature that allows users to make direct purchases within the TikTok app. The shopping experience on this platform centers on discovering products unintentionally through content that appears on the home page, where user preferences are identified by the TikTok algorithm. This approach distinguishes TikTok Shop from other marketplace platforms that typically rely on users actively searching for products (Rosmiati, 2022).

Advances in digital technology have opened up new opportunities in commercial activities through the emergence of social media-based e-commerce platforms such as TikTok Shop. This platform combines entertainment and transactions in a single interactive ecosystem. Through short videos, Live features, and various other creative content, TikTok Shop provides opportunities for manufacturers and sellers to build direct relationships with consumers, increase emotional engagement, and encourage consumers to make purchasing decisions more quickly.

This study is supported by empirical primary data collected through questionnaires distributed to 57 respondents. Initial findings show that the main factors influencing consumer trust and loyalty are honesty, trustworthiness, and responsibility demonstrated by sellers during the transaction process. Consumers feel more comfortable making repeat purchases when sellers convey product information transparently, respond to complaints, and do not cover up product shortcomings. In addition, respondents tend to recommend sellers who are communicative and responsible to others.

This study aims to analyze the influence of Islamic business ethics values, such as honesty, fairness, trustworthiness, and ihsan, on consumer loyalty on the TikTok Shop platform. This study uses a quantitative approach with a survey method. Primary data was obtained by distributing questionnaires to 57 respondents who are active users of TikTok Shop. A quantitative approach was chosen to obtain an empirical picture of consumer perceptions of sellers' ethical behavior and its implications for trust levels and repurchase tendencies.

B. Research Method

Research This study applies a quantitative approach using a survey method aimed at examining the effect of applying Islamic business ethics values on consumer loyalty levels on the TikTok Shop platform. A quantitative approach was used because it is capable of producing measurable empirical data, so that the relationship between

variables can be analyzed objectively through statistical data processing. The subjects of this study were approximately 273 students from the Faculty of Economics and Business (FEB), with the criterion of being active users of TikTok Shop. Based on this population, 61 respondents were selected as the research sample. The sample selection was carried out using purposive sampling, which is a sampling method that considers certain characteristics, specifically FEB students who had made purchases through TikTok Shop.

The data collection process was carried out by distributing a questionnaire designed using a Likert scale. This research instrument contained a number of statements representing Islamic business ethics variables, including the values of honesty, fairness, trustworthiness, and benevolence, as well as consumer loyalty variables. The questionnaire was distributed online to facilitate distribution and increase respondent participation. All collected quantitative data were analyzed using SmartPLS version 4 with a variance-based Structural Equation Modeling (SEM) approach or component-based SEM, known as the Partial Least Square (PLS) method.

C. Results And Discussion

Results

1. Descriptive Analysis

The descriptive analysis method aims to provide a comprehensive overview of the characteristics of the sample data so that it can serve as a basis for drawing accurate conclusions. This process includes presenting data in tables, graphs, or diagrams, as well as calculating descriptive statistics such as mean, median, mode, minimum value, maximum value, and standard deviation (Sugiyono, 2019). In this study, the independent variables consisted of honesty, fairness, responsibility, transparency, and compliance with sharia principles, while the dependent variable analyzed was consumer loyalty. The results of the descriptive analysis can be seen in Table 2 below.

Table 2. Results of Descriptive Data Analysis

Name	No.	Type	Missings	Mean	Median	Scale min	Scale max
KJ1	1	MET	0	3.246	3.000	2.000	4.000
KJ2	2	MET	0	3.213	3.000	2.000	4.000
ADL1	3	MET	0	3.262	3.000	2.000	4.000
ADL2	4	MET	0	3.262	3.000	2.000	4.000
TJ1	5	MET	0	3.197	3.000	2.000	4.000
TJ2	6	MET	0	3.197	3.000	2.000	4.000
TR1	7	MET	0	3.180	3.000	2.000	4.000
TR2	8	MET	0	3.377	3.000	2.000	4.000
KP1	9	MET	0	3.098	3.000	2.000	4.000
KP2	10	MET	0	3.115	3.000	2.000	4.000
PU1	11	MET	0	3.246	3.000	2.000	4.000
PU2	12	MET	0	3.115	3.000	2.000	4.000
REK1	13	MET	0	3.164	3.000	2.000	4.000
REK2	14	MET	0	3.164	3.000	2.000	4.000
KOM1	15	MET	0	3.197	3.000	2.000	4.000
KOM2	16	MET	0	3.131	3.000	2.000	4.000

Source: SmartPLS 4.0 output

Table 2 shows that this study used 61 data samples from 273 students from the Faculty of Economics and Business (FEB) at PGRI Wiranegara University. The samples were students who had shopped at TikTok Shop. The table presents a summary of

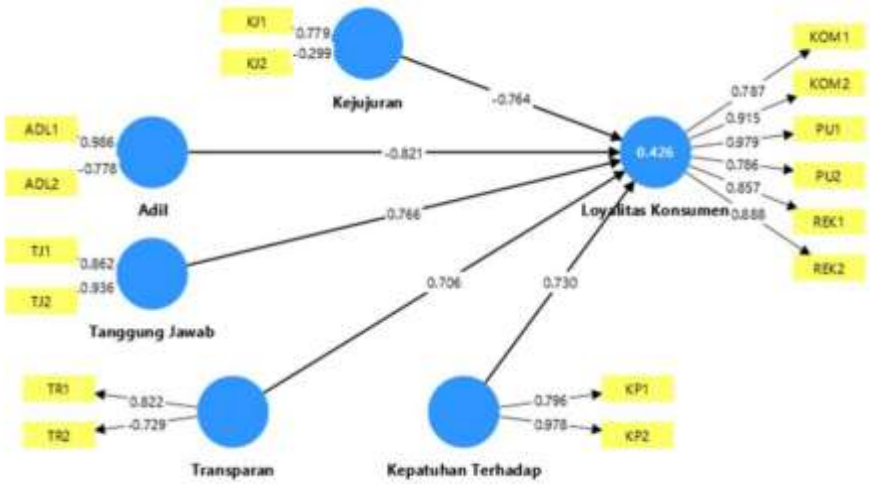
descriptive statistics for all variables, both exogenous and endogenous.

2. Outer Model Test Results (Measurement Model Evaluation)

a. Convergent Validity Test

The convergent validity test was measured by observing the outer loading value of each indicator. An indicator is considered to meet validity criteria if its loading factor is greater than 0.7 (Solihin & Ratmono, 2020). The measurement results for each indicator are visualized in the form of an outer loading graph.

Figure 1. Outer Loading Results



Source: SmartPLS 4.0 output

b. Discriminant Validity Test

The discriminant validity test uses two methods: cross-loading and the Fornell-Larcker criterion. An indicator is considered valid if the cross-loading value for the measured construct is higher than the other constructs (Solihin & Ratmono, 2020). The test results indicate that honesty, fairness, responsibility, transparency, compliance with sharia principles, and consumer loyalty have the highest cross-loading values, thus meeting the discriminant validity criteria.

Table. 3 Cross Loading Results

Variabel	Kejujuran	Adil	Tanggung Jawab	Transparan	Kepatuhan terhadap	Loyalitas Konsumen
KJ1	**0.814**	0.629	0.123	0.243	0.443	0.376
KJ2	**0.705**	0.114	0.076	0.332	0.124	0.062
ADL1	0.104	**0.908**	0.065	0.082	0.456	0.437
ADL2	0.012	**0.934**	0.088	0.108	0.036	0.002
TJ1	0.221	0.185	**0.704**	0.076	0.75	0.056
TJ2	0.324	0.272	**0.867**	0.054	0.086	0.339
TR1	0.418	0.112	0.126	**0.918**	0.061	0.285
TR2	0.046	0.254	0.009	**0.901**	0.073	0.152
KP1	0.216	0.641	0.451	0.505	**0.759**	0.129
KP2	0.023	0.225	0.265	0.009	**0.876**	0.087
PU1	0.197	0.007	0.005	0.378	0.439	**0.869**
PU2	0.065	0.066	0.012	0.003	0.309	**0.964**
REK1	0,042	0.043	0.427	0.165	0.063	**0.785**
REK2	0.058	0.439	0.434	0.143	0.094	**0.761**
KOM1	0.349	0.238	0,344	0.263	0.057	**0.747**
KOM2	0.005	0.081	0.028	0.227	0.056	**0.869**

Source: SmartPLS 4.0 output

In addition, the Fornell-Larcker values for all research variables including honesty, fairness, responsibility, transparency, compliance with sharia principles, and consumer loyalty are higher than the values between other constructs, indicating that all variables have met the discriminant validity standards.

Table-- 4. *Fornell-lacker Results*

	Loyalitas Konsumen	Kejujuran	Adil	Tanggung Jawab	Transparan	Kepatuhan Terhadap
Loyalitas Konsumen	0.874					
Kejujuran	0.144	0.791				
Adil	0.19	0.12	0.715			
Tanggung Jawab	0.065	0.004	0.012	0.819		
Transparan	0.397	0.027	0.005	0.065	0.755	
Kepatuhan Terhadap	0.452	0.059	0.049	0.003	0.012	0.865

Source: SmartPLS 4.0 output

Based on the SmartPLS test presented in Table 4, the Fornell-Larcker values for the variables honesty, fairness, responsibility, transparency, compliance with Sharia principles, and consumer loyalty indicate higher construct values. This indicates that all research variables meet the requirements for discriminant validity and are considered valid.

3. Reliability (Reliability Test)

Construct reliability was tested using Cronbach's Alpha and Composite Reliability. The test results using SmartPLS version 4.0 indicate that all variables had Cronbach's

Alpha and Composite Reliability values above 0.70. According to Ghozali (2014), variables with values above 0.70 can be categorized as reliable. This finding confirms that all measured variables have an adequate level of reliability.

Table 5. Reliability

	cronbach's alpha	*composite reliability*
Loyalitas Konsumen	0.846	0.735
Kejujuran	0.807	0.873
Adil	0.709	0.799
Tanggung Jawab	0.751	0.701
Transparan	0.703	0.832
Kepatuhan Terhadap	0.856	0.804

Source: SmartPLS 4.0 output

Table 5 displays the Cronbach's Alpha and Composite Reliability values for all variables, all of which are above 0.70, thus meeting the reliability criteria.

Discussion

Structural Model Testing (Inner Model)

a. Coefficient of Determination

In this study, the R-Square value is used to measure how well the model can predict the dependent variable, with a scale between 0 and 1. The interpretation is: > 0.75 = substantial influence, around 0.50 = moderate influence, and 0.25 = weak influence (Hair et al., 2014). Based on the results of the SmartPLS 4.0 test, the R-Square value for the consumer loyalty variable is 0.647, meaning that 64.7% of the variation in company value can be influenced by honesty, fairness, responsibility, transparency, and compliance with Sharia principles, while the remainder is influenced by other factors outside this study.

Table 6. R Square Result

	R-Square
Nilai Perusahaan	0.647

Source: SmartPLS 4.0 output

b. F-Square

The F-Square test is conducted to assess the extent of the influence of exogenous variables on endogenous variables. The interpretation of the F-Square value is as

follows: a value of 0.02 indicates a weak influence, a value of 0.15 indicates a moderate influence, and a value of 0.35 indicates a strong influence of the exogenous variable on the endogenous variable (Ghozali & Kusumadewi, 2023). The following are the results of the F-Square values:

Tabel 7. Hasil Uji F-Square

	F-Square
Kejujuran -> Loyalitas Konsumen	0.157
Adil -> Loyalitas Konsumen	0.372
Tanggung Jawab -> Loyalitas Konsumen	0.356
Transparan -> Loyalitas Konsumen	0.173
Kepatuhan Terhadap -> Loyalitas Konsumen	0.018

Source: SmartPLS 4.0 output

The test results indicate that honesty has a moderate effect on customer loyalty of 0.157, fairness of 0.372 (strong), responsibility of 0.356 (strong), transparency of 0.173 (moderate), and compliance with Sharia principles of 0.018 (weak).

Hypothesis Testing

Hypothesis testing was conducted using the bootstrapping method at a 5% significance level (α = 0.05) using SmartPLS. The purpose of the inner model test is to assess the significance of the direct influence of each independent variable on the dependent variable, known as the structural model test. The test results present the path coefficient (Total Effect) along with the P-Value to determine the level of significance of the relationship between the variables.

Tabel 8. *Total Effect (T-Values, P-Values)*

	T statistic (|O/STEDV|)	P Values
Kejujuran -> Loyalitas Konsumen	2.542	0.046
Adil -> Loyalitas Konsumen	0.988	0.332
Tanggung Jawab -> Loyalitas Konsumen	2.196	0.027
Transparan -> Loyalitas Konsumen	2.265	0.016
Kepatuhan Terhadap -> Loyalitas Konsumen	0.483	0.148

Source: SmartPLS 4.0 Output

Table 8 displays the results of the significance test used to evaluate the direct influence of the research variables on firm value. The analysis shows that the solvency ratio does not show a significant effect, while the liquidity and profitability ratios are proven to have a significant impact.

a. The Effect of Honesty (X1) on Consumer Loyalty (Y)

Data processing using SmartPLS 4.0 yielded a T-statistic of 2.542 with a P-value of 0.046. Because the T-statistic is greater than 1.96 and the P-value is less than 0.05, honesty has a positive and significant effect on consumer loyalty, thus accepting hypothesis H1. Islamic business ethics, as measured by honesty, has been shown to support increased customer loyalty. The greater the honesty of business actors in TikTok Shop, the greater the increase in consumer loyalty.

b. The Effect of Fairness (X2) on Consumer Loyalty (Y)

The test results showed a T-statistic of 0.988 and a P-value of 0.322. Because the T-statistic is less than 1.96 and the P-value is greater than 0.05, the fairness variable has a positive and insignificant effect on consumer loyalty, therefore, hypothesis H2 is rejected. The Islamic business ethics indicator, measured through fairness, can still be used as a reference in assessing consumer loyalty, but it has not been proven to directly contribute to increased consumer loyalty. The higher the fairness of a business owner in TikTok Shop, the higher the consumer loyalty.

c. The Effect of Responsibility (X3) on Consumer Loyalty (Y)

Data analysis yielded a T-statistic of 2.196 with a P-value of 0.027. With a T-statistic greater than 1.96 and a P-value below 0.05, responsibility is proven to have a positive and significant effect on consumer loyalty, therefore, hypothesis H3 is accepted.

Islamic Business Ethics, measured through the Responsibility of Business Actors, has been shown to support increased consumer loyalty. The better the responsibility of business actors in TikTok Shop, the higher the consumer loyalty. The higher the value of the influence of responsibility, the better the consumer loyalty.

d. The Effect of Transparency (X4) on Consumer Loyalty (Y)

Data analysis yielded a T-statistic of 2.265 with a P-value of 0.016. With a T-statistic greater than 1.96 and a P-value below 0.05, accountability was shown to have a positive and significant effect on consumer loyalty, thus accepting hypothesis H4.

Islamic Business Ethics, as measured by business transparency, was shown to support increased consumer loyalty. The greater the transparency of business actors in TikTok Shop, the greater the increase in consumer loyalty.

e. The Effect of Compliance with Sharia Principles (X5) on Consumer Loyalty (Y)

The test results showed a T-statistic of 0.483 and a P-value of 0.148. Because the T-statistic was less than 1.96 and the P-value was greater than 0.05, the fairness variable

had a positive and insignificant effect on consumer loyalty, therefore rejecting hypothesis H2. Islamic business ethics indicators, measured by adherence to Sharia principles, can still be used as a reference for assessing consumer loyalty, but they have not been proven to directly contribute to increased customer loyalty. The more fair a TikTok shop entrepreneur demonstrates, the higher the consumer loyalty.

Conclusion

The variables of honesty, responsibility, and transparency have been shown to have a positive and significant influence on consumer loyalty, indicating that the better a business actor implements these values, the higher the level of consumer loyalty. Meanwhile, the variables of fairness and compliance with sharia principles have a positive but insignificant influence, so they have not been proven to directly contribute to increasing consumer loyalty, although they remain relevant as indicators of Islamic business ethics. Thus, the results of this study confirm that not all dimensions of Islamic business ethics have the same influence, but in general, the implementation of these ethical values remains important in building consumer loyalty.

References

Anjelina, J., & Muzan, A. (2025). Etika Bisnis Syariah Di Tengah Perkembangan E-Commerce: Kajian Kualitatif dari Literatur Islam. *Al-Maqashid Journal*, Vol. 5, No. 1: 1-8. https://doi.org/10.55352/maqashid.v5i1.1487.

Anwar, K., Herianto, H., & Nisa, Z. (2025). The Application Of Islamic Economic Principles In Online Retail: Assessing Customer Trust And Satisfaction. *Al-Iqtishad wal Mashlahah: Journal of Islamic Economics and Business*, Vol. 1, No. 1:1-9. https://doi.org/10.70742/iqtishadmashlahah.v1i1.436.

D, R. 2026. *Statistik TikTok 2026: Pertumbuhan pengguna, pendapatan, & data keterlibatan*. AffiliateBooster. https://www.affiliatebooster.com/tiktok-statistics/.

Dahniar, S., Anugrah, W., Sakinah, A., Febrianti, W., & Hasan, M. (2023). Utilization of TikTok Shop interactive features and their impact on consumer purchasing decisions. *International Journal of Asian Business and Management*, Vol. 2, No. 6:947–960. https://doi.org/10.55927/ijabm.v2i6.6413.

Ghozali, I. (2016). Aplikasi Analisis Multivariete Dengan Program Ibm Spss 23. Semarang: Badan Penerbit Universitas Diponegoro.

Ghozali, I., & Kusumadewi, K. A. (2023). Partial Least Square Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 4.0 Untuk Penelitian Empiris Edisi 1 (1st ed.). Yoga Pratama.

Hair, et al. (2014), Multivariate Data Analysis, New International Edition., New Jersey : Pearson

Hermawan, E. (2023). Literature Review Perilaku Konsumen: Loyalitas Pelanggan, Pembelian Ulang Dan Minat Beli. *Jurnal Greenation Ilmu Akuntansi*, Vol. 1, No. 1:1–13. https://greenationpublisher.org/JGIA/article/view/6

Mila, Mairani, & Suci, K. (2024). Etika bisnis dalam perspektif ekonomi Islam. *MUAMALAH: Jurnal Ekonomi Muamalah*, Vol. 14 No. 1:06–10 https://doi.org/10.24256/m.v14i1.5148.

Putri, H. A., & Albari (2024). The Influence Of Tiktok Shop Service Quality On Consumer Loyalty. *Jurnal Impresi Indonesia*, Vol. 3, No. 3:195-206. https://doi.org/10.58344/jii.v3i3.4710.

Ridzki, M. M., & Firmansah, S. R. (2025). Build Trust Consumer In Sharia E-Commerce Ecosystem: A Study Exploring The Young Indonesian Muslim Market. *Journal of Strategic Marketing and Applied Economics*, Vol. 1, No. 2:46-52. https://doi.org/10.59261/jsmae.v1i2.8.

Rosmiati, R. 2022. Dari Video ke Toko: Budaya Konsumen Melalui Media Sosial Tiktok Shop. *Saskara : Indonesian Journal of Society Studies*, Vol. 2, No 2:1–16. https://doi.org/10.21009/Saskara.022.01.

Sa'adah, A. N., Rosma, A., & Aulia, D. (2022). Persepsi Generasi Z Terhadap FITUR tiktok shop pada aplikasi TIKTOK. *Transekonomika: Akuntansi, Bisnis Dan Keuangan*, Vol. 2, No.5:131–140.

Sholihin, M. dan Ratmono, D. (2020). Analisis SEM-PLS dengan WarpPLS 7.0 untuk Hubungan Nonlinier dalam Penelitian Sosial dan Bisnis Edisi 2. Yogyakarta: Andi Offset.

TikTok. (2023, September 12). *Introducing TikTok Shop*. TikTok Newsroom. https://newsroom.tiktok.com/introducing-tiktok-shop?stream=top&lang=en