

Volume 9 Number 1 (June 2025) | Pages 12 – 26

Doi: <https://doi.org/10.33650/jhi.v9i1.9967>

Submitted: December 9, 2024 | Revised: May 21, 2025 | Accepted: June 1, 2025 | Published: June 30, 2025

## THE IMPACT OF PRODUCER MARKETING STRATEGIES THROUGH E-COMMERCE ON UMKM IN THE PERSPECTIVE OF SHARIA ECONOMIC LAW

**Dony Eko Prasetyo**

Universitas Islam Negeri Walisongo, Semarang

Email : [distributortiens545@gmail.com](mailto:distributortiens545@gmail.com)

### ABSTRACT

The rise of e-commerce has revolutionized transaction patterns and marketing strategies in Indonesia. Its ease of access, extensive promotions, and operational efficiency provide significant advantages for large-scale producers in reaching consumers. However, this advancement poses serious challenges for Usaha Mikro, Kecil, dan Menengah (UMKM) that still operate traditionally. The imbalance in competitiveness, declining customer visits to offline markets, and threats to local economic sustainability emerge as key issues. This study adopts a qualitative approach through a literature review to analyze the impact of large producers' marketing strategies via e-commerce from the perspective of Islamic economic law. Findings indicate that Sharia principles—such as justice, transparency, and social responsibility—demand ethical standards in competition, ensuring that digital marketing practices do not marginalize MSMEs. Therefore, regulatory and educational interventions from the government are necessary to promote inclusive digital transformation while maintaining economic balance through the application of Islamic values in online business practices.

**Keywords:** *e-commerce, UMKM, marketing strategy, Islamic economic law, digital disparity*

### ABSTRAK:

Perkembangan e-commerce telah merevolusi pola transaksi dan strategi pemasaran di Indonesia. Kemudahan akses, promosi besar-besaran, dan efisiensi operasional menjadi keunggulan bagi produsen besar dalam menjangkau konsumen. Namun, kemajuan ini menimbulkan tantangan signifikan bagi UMKM yang masih beroperasi secara tradisional. Ketimpangan daya saing, penurunan pengunjung pasar offline, dan ancaman terhadap keberlanjutan ekonomi lokal menjadi sorotan utama. Penelitian ini menggunakan pendekatan kualitatif berbasis studi literatur untuk menganalisis dampak strategi pemasaran produsen besar melalui e-commerce dari perspektif hukum ekonomi syariah. Hasil kajian menunjukkan bahwa prinsip-prinsip syariah seperti keadilan, transparansi, dan tanggung jawab sosial menuntut adanya etika dalam persaingan, sehingga pemasaran digital tidak mengorbankan keberlangsungan UMKM. Oleh karena itu, perlu adanya intervensi regulatif dan edukatif dari pemerintah untuk mendorong digitalisasi inklusif, sekaligus menjaga keseimbangan ekonomi melalui penerapan nilai-nilai syariah dalam praktik bisnis daring.

**Kata Kunci:** *e-commerce, UMKM, strategi pemasaran, hukum ekonomi syariah, ketimpangan digital*

**Hakam : Journal of Islamic Law Studies and Islamic Economic Law**

This journal is an open-access article under a CC BY-NC-SA 4.0 International License. © 2025, the author(s)

## INTRODUCTION

The rapid progress of the times has triggered the development of various aspects of human life, one of which is information technology. The development of information technology encourages the realization of new spaces, one of which is in cross-place transactions related to products and services. (Wardah, 2024) Now customers are faced with various options to choose the goods and services provided. This situation then benefits customers because their needs can be met by a wide selection of goods and services. The proper and correct use of technology and information makes distance no longer a barrier in doing business. (Ardikha Putri & Ruhaeni, 2022) This economic opportunity is also supported by Law Number 11 of 2008 concerning Information and Electronic Transactions which states that trade and the development of the national economy that utilizes information technology have an important role in ensuring the welfare of the community. With the rapid advancement of technology and information, the evolving business classification is commerce, commonly referred to as virtual commerce or the current generation calls it with *E-commerce*. (Zahra Afina Mahran, 2023)

Since the presence of *E-commerce* in Indonesia, economic activities are faced with a new lifestyle in society. Now consumers prefer to conduct product surveys before online purchases rather than coming directly to MSME-owned stores in the market. (Nur'aeni et al., 2024) Addition of more complete features to the *E-commerce* helps make it easier for users to make a purchase or just observe the product they are about to buy. This convenience is further supported by the birth of the payment feature on *E-commerce* namely the payment feature *Cash On Delivery* (COD), this feature is one of the innovations offered in payment methods where buyers can make payments directly to the courier after the order is received. (Rokfa et al., 2022) Features on *E-commerce* which makes it easier for buyers, making the rise of manufacturers who switch from traditional buying and selling to digital buying and selling or *E-commerce*. Therefore, *E-commerce* It is a solution in overcoming various limitations in transactions in the domestic and international markets.

However, this positive side is also in contrast to the sale of Usaha Mikro Kecil dan Menengah (UMKM) that still use a direct buying and selling system (*Offline*). This is in line with research (Nur'aeni et al., 2024) that the decline in the number of customers in the traditional market occurred because there was sales competition in the *E-commerce* which provides consumers with huge discount offers, which has an impact on merchant sales in traditional markets. The cheaper the value of a product sold on *E-commerce* making customers

who are interested in shopping at the traditional market. Not only UMKM are affected by this, even parking attendants also experience a decrease in income, due to the lack of customers who come, this situation also occurs in the largest textile market in Southeast Asia, namely Tanah Abang Market. (Nur'aeni et al., 2024)

Launching data from the Association *E-commerce* Indonesia (idEA), (April, 2024) In 2024, there will be 25.4 million people who use *E-commerce* as a place to market its products. The rise of producer transformation using *E-commerce* exerts a significant influence on current economic activities. Usage growth *E-commerce* in Indonesia not only provides new opportunities for producers, but also creates serious challenges for Usaha Mikro Kecil dan Menengah (UMKM) producers who are still running their businesses *Offline* (Offline). Based on a press release issued by the Coordinating Ministry for Economic Affairs of the Republic of Indonesia, in 2024 UMKM will be one of the contributors to the national Gross Domestic Product (GDP) of up to 60.51%, and are also able to provide employment to 97% of the entire workforce in Indonesia. On the other hand, UMKM that do not take advantage of *E-commerce* as a platform to run its business is at risk of losing its market share, because large manufacturers that are involved in *E-commerce* Having more resources is able to implement more aggressive and innovative marketing strategies, which can result in inequality in market competition.

Based on the results of observations through previous research, (Nur'aeni et al., 2024) many UMKM are still using direct buying and selling (*Offline*) are concerned about the development and rapid use of services *E-commerce* which attracts many customers to switch to online trading. UMKM do not only compete with UMKM that transform in *e-commerce*, but also compete with large manufacturers who directly sell their products without going through a third party (Direct Distribution). This is also supported by the large number of large manufacturers that provide big discounts to attract users *E-commerce* buy the product. This phenomenon has a significant impact on UMKM (*Offline*), so that UMKM are increasingly marginalized if there is no solution to this phenomenon. In this context, it is important to explore the impact of such marketing strategies, especially from the perspective or point of view of Sharia economic law.

In marketing, Sharia principles emphasize to adjust marketing practices according to Islamic marketing ethics, this is a substitute/alternative to secular marketing. (Siregar, 2016) In marketing, justice is one thing that is closely related to *Fair Play* in transactions. To ensure that transactions take place in a fair and principled manner *Fair Play* In a trade contract, both

parties between the seller and the buyer must provide each other with accurate information regarding the product. The Prophet Muhammad encouraged all parties involved in trade to mention and explain every aspect of the trade contract to avoid misunderstandings that could result in lawsuits. (Siregar, 2016) Thus, the emphasis on transparency and clarity in contracts is expected to prevent potential conflicts and protect the rights of all parties involved.

Sharia principles as the main pillar in Sharia economic law emphasize the need for balance between parties in transactions, so that no party is harmed. The inequality of competition between large producers and UMKM can be considered as a violation of this justice. Islam views that safeguarding the interests of the community rather than personal interests is very important to do. Marketing strategies should not be viewed narrowly, namely only prioritizing the company's profits (profits). Producers (companies) that only focus on profiting in general will cause problems in the future, because the marketing strategies carried out by producers often serve the interests of the community. (Siregar, 2016)

As the results of previous research by (Nur'aeni et al., 2024) that the number of visitors at the Traditional Market is decreasing due to the presence of *E-commerce*, as a result, traders' income is declining due to low sales. The cheapness of the price of a product in *E-commerce* causing many consumers to not be interested in shopping at the traditional market. According to this study, *E-commerce* In general, it is not contrary to Islamic law if it fulfills Islamic law. This is also in line with the results of the research (Lindiawatie et al., 2024) which revealed that during 2017 to 2020 there was a tendency to increase online sales. The results of the study show that there is a dynamic of consumer behavior in shopping that is more online than shopping in person (Offline). Thus, in order to bring forth novelty (*Novelty*) in this study and contrasting with previous research, therefore the researcher varied this study by focusing on the phenomenon of marketing through *E-commerce* and its impact on UMKM, as well as Sharia principles assess the phenomenon. Looking at this background, this article can emphasize an in-depth interpretation of how sharia principles in assessing the phenomenon of large producers marketing directly to consumers through the platform *E-commerce*.

## RESEARCH METHODS

This research uses a qualitative approach with a literature study method to analyze the impact of marketing strategies implemented by large manufacturers through *e-commerce* with a focus on the perspective of sharia economic law. Data collection is carried out through

literature studies by collecting journal articles, books, and other documents relevant to marketing strategies through *e-commerce* and its impact on UMKM , as well as the principles of Sharia economic law. With literature studies, research does not rely on specific populations or samples, but instead focuses on data on previous research to provide new insights and perspectives. Article literature is a source of data and a reference for research. Literature studies are carried out by analyzing the results of previous research related to this research, and conducting studies on related events that have been published by various official media. The collected data was analyzed using descriptive analysis by providing a clear and systematic picture of the findings from the existing literature. Descriptive analysis is used to relate the findings to the principles of Sharia economic law, thus providing a broader perspective in the context of marketing strategies through *e-commerce*.

## **RESULTS AND DISCUSSION**

### **Producer Marketing Strategy Through *E-Commerce***

On modern marketing *E-commerce* is one of the important pillars for producers, both large companies and Usaha Mikro Kecil dan Menengah (UMKM). Effective and efficient marketing strategy through the platform *E-commerce* Not only increasing market reach but also strengthening competitiveness in an increasingly competitive industry. Term *E-commerce* Defined as buying and selling activities that are carried out indirectly (online) using electronic media and the internet, the buying and selling transactions are carried out entirely online, both from product orders to product payments. (Zahra Afina Mahran, 2023) Technological advances have led to the presence of various platforms that support *E-commerce* to reach a wider market. Through websites, social media, and mobile apps, manufacturers can access consumers not only in the domestic market, but also globally which has an impact on the potential for a significant increase in sales.

The existence of the business marketing sector through *E-commerce* is a necessity for every producer who wants their business to grow, this is because marketing through *E-commerce* has many advantages. One of the impacts felt is that users *E-commerce* There is no need to go to a store or market to buy the desired needs, while for manufacturers, all buying and selling transactions can still be done for 24 hours. When viewed from a financial perspective, manufacturers will save more on promotion costs, because they do not involve more human resources (HR) to operate *E-commerce*, while for consumers, they can save on

spending to travel to stores or markets that are far away. This is then looked at by large manufacturers to expand the market reach to a wider area. (Zahra Afina Mahran, 2023)

Marketing is classified into several types, including: B2B (*Business to Business*), there is a transaction between business people and companies; B2C (*Business to Consumer*), there is direct involvement of entrepreneurs or producers in buying and selling activities with end consumers. This type of transaction is a model that is growing rapidly today, this is the theory of *e-commerce* in buying and selling activities; and C2C (*Consumer to Consumer*), occurs when consumers carry out sales activities of goods or services directly to other consumers.

Marketing activities through *E-commerce* must provide a unique side to consumers, so that consumers can be interested in buying or using the product. Some things that manufacturers need to pay attention to in marketing through *E-commerce* that is:

- Special discounts and promotions, through this strategy manufacturers can attract the attention of consumers and can encourage the purchase of products. As research (Sari & Nuryadin, 2024) which shows that there is a 40% increase in sales for manufacturers who apply this strategy in sales.
- The use of social media, the use of social media such as Instagram and Facebook increases the opportunities for producers to interact directly with consumers. This then encourages communication between sellers and buyers, so that they can build closer relationships with consumers.
- Optimizing SEO (*Search Engine Optimization*), SEO or search engine optimization can increase product visibility on *e-commerce*. By using keywords that are relevant to the product, manufacturers can attract more visitors to their online toko, which has an impact on increasing sales potential.
- The development of digital branding, products that have a unique and strong branding can certainly help consumers recognize and distinguish their products from competitors. On the other hand, strong branding not only attracts consumer interest, but also creates customer loyalty.
- Location-Based Marketing (*Geotargeting*), manufacturers can target consumers according to the desired geographical location. This strategy is very effective for attracting local customers, as product promotion can adapt to the needs of the local market.

Market segmentation and effective and innovative marketing by manufacturers can increase consumer interest in products. Manufacturers can also integrate online sales with

the shopping experience with physical stores, e.g. options *click and collect* allows consumers to order products online and pick them up in stores. A unique shopping experience provides additional convenience for consumers, a pleasant shopping experience can provide additional convenience, thus increasing customer loyalty to the product. By using the right marketing strategy in *E-commerce*, manufacturers can benefit from *E-commerce* to strengthen their position in the market. The success of the marketing strategy depends on the ability of producers to adapt to the dynamics of consumer needs and the ever-evolving market.

### **The Impact of Marketing Through *E-Commerce* for UMKM**

Marketing through *E-commerce* has brought significant changes to Usaha Mikro Kecil dan Menengah (UMKM) in Indonesia. In the increasingly growing digital era, UMKM have new opportunities and challenges that arise due to the adoption of this technology. Research results (Ayem et al., 2024) shows that the significance of *E-commerce* UMKM income is very large. Through *E-commerce*, UMKM can expand their market reach and also contribute to increasing economic growth. On the other hand, the positive impact of *E-commerce* is an increase in operational efficiency. The online buying and selling process allows transactions to take place faster and more efficiently, thus reducing the time and costs required in marketing. Use *E-commerce* can help UMKM to display sales performance and adjust their marketing in real time, thereby increasing marketing effectiveness. (Ayem et al., 2024) This is also in line with research (Rezkie, 2024) that utilize digital platforms through *E-commerce* can help UMKM in selling their products, because previously several problems were encountered such as difficulty in finding a place to sell, difficulty in reaching the market, and lack of knowledge related to efficient and effective marketing strategies.

While in the research (Wahyuni et al., 2024) mentions that the use of *E-commerce* does not have a significant impact on their income, factors *Gaptek* (Technology Stuttering) both in knowledge and skills in operating *E-commerce* making it difficult for UMKM to develop their businesses. *Gaptek* hinder UMKM from utilizing technology and electronic platforms to the fullest, sometimes distrust of technology also adds to the difficulty of UMKM in using digital platforms. (Rezkie, 2024) In addition, the downstream of new technologies requires considerable costs, these costs can include the purchase of hardware, software, installation costs, and training of employees using the technology. This considerable cost then becomes a challenge for UMKM in applying technology in their business activities.

On the other hand, data security and privacy threats have also increased due to the use of digital platforms such as *E-commerce* which is also increasing. Business actors such as UMKM who lack the expertise to protect data from various cyber threats, such as website hacking, malware, and identity theft. Data security within the platform *E-commerce* It is an inseparable heart, because secure data can protect business and customer information, so that it can provide a sense of security and comfort for customers. Consumers will not hesitate to make online transactions if an UMKM ensures the system *E-commerce* Secure and able to protect customer data from possible leaks. This not only protects consumer and business data, but also builds trust in the brand (Loyalty).

This negative impact also arises when many business actors switch to *E-commerce*. UMKM that sell on *E-commerce* tend to provide large discounts on their products. (Sari & Nuryadin, 2024) This often forces UMKM that are still selling offline (Tradisional) to lower the price of their products in order to compete. This of course has a negative impact on business actors who still use a direct or face-to-face buying and selling system. The lower the price of the product sold on *E-commerce* attract consumers to shop online. (Nur'aeni et al., 2024) This phenomenon then has an impact on the decrease in the number of visitors who shop directly at offline stores, so that economic activities by UMKM (Offline) tend to be sluggish and result in a decrease in the number of UMKM opinions.

Some impacts *E-commerce* for UMKM , it shows that there is a disparity in the impact of use *E-commerce* which is felt by UMKM , because they are influenced by various factors. Positive impacts can be felt for UMKM that have switched to using *E-commerce* as a medium in selling their products. However, the negative impact is felt by UMKM that still use traditional marketing methods. This inequality is a challenge for UMKM (Offline) to be able to develop their businesses in the era of rapid technological development. The role of the Government as a regulator in providing solutions for UMKM is very important, considering that government policies are needed so that business competition continues to run healthy and economic activities can encourage the realization of welfare for all people.

### **Sharia Principles Regarding Marketing Strategy Through *E-Commerce***

In the context of marketing through e-commerce, sharia principles play an important role in determining the legitimacy and ethics of transactions carried out. Islam regulates various aspects of muamalah (social and economic interaction) to ensure that all transactions take place with the principles of justice, transparency, and compliance with sharia law.



Therefore, understanding these principles is very important for UMKM actors who want to be active in the e-commerce space. One of the fundamental principles in sharia buying and selling transactions is the existence of a clear contract between the seller and the buyer. In e-commerce, even though transactions are carried out virtually, the contract is still valid as long as both parties agree to the terms of the transaction consciously and without coercion. The checkout process in an e-commerce platform can be considered a form of contract, where the buyer agrees to purchase the item after getting enough information and making a payment.

The principle of transparency is strongly emphasized in sharia. The seller is obliged to provide complete and accurate information about the product, including prices, specifications, and return policy. This aims to prevent fraud and ensure buyers have a clear understanding of the item to be purchased. In the context of e-commerce, this transparency becomes more complex because the interaction is not done directly. The strict prohibition in Islam is *riba* (interest or excess profit). Therefore, payment systems in e-commerce must comply with sharia rules by ensuring that all transactions are free from usury. (Latifah et al., 2024) The use of payment methods based on Islamic banks or other halal alternatives is important to ensure compliance with this principle.

*Gharar*, or uncertainty, is a factor that must be avoided in sharia buying and selling transactions. In e-commerce, potential uncertainty can arise when buyers only see product images or descriptions without checking directly. To avoid *gharar*, sellers should provide accurate product descriptions and provide a fair return policy if the product is not as promised. (Rahmawati & Elisa, 2024) Islam emphasizes the importance of ethics in business. Sellers operating on e-commerce platforms must adhere to Islamic business ethics, including not excessively raising prices or manipulating product reviews for personal gain. Such practices are contrary to the principles of justice and honesty as stipulated in the sharia.

The halal-haram principle is also very important in determining the products sold through e-commerce. The goods or services offered must be halal, both in terms of the substance and the acquisition process. UMKM actors need to ensure that all their products meet halal criteria so that they can be accepted by Muslim consumers. Justice is one of the main principles in Islamic muama. Pricing must be done fairly without monopoly or fraudulent practices. In the context of e-commerce, UMKM must set reasonable and transparent prices so as not to harm consumers or themselves.

The principle of social responsibility is also part of sharia business ethics. UMKM in the e-commerce sector are expected to pay attention to the social impact of their business, such as not hoarding goods needed by the community and contributing to the welfare of the community. This reflects their commitment to the social values embraced in Islam. A fatwa from the National Sharia Council (DSN) of the Indonesian Ulema Council (MUI) provides guidance on e-commerce practices in accordance with sharia. The fatwa emphasizes that online buying and selling transactions are allowed as long as they meet the conditions of buying and selling set in Islam, such as the clarity of *ijab* and *qabul* and compliance with sharia law. (Latifah et al., 2024)

For UMKM actors, understanding sharia principles in marketing through e-commerce is not only important for legal compliance, but also for building reputation and trust among Muslim consumers. By consistently applying these principles, UMKM can increase their competitiveness in the digital market while maintaining business integrity in accordance with Islamic teachings. (Rahmawati & Elisa, 2024) Overall, the application of sharia principles in marketing strategies through e-commerce provides a clear framework for UMKM actors to operate ethically and responsibly. By following these guidelines, UMKM can not only improve their business performance but also contribute to the development of sustainable economy in accordance with Islamic values.

### **Recommendations by the Government for UMKM**

The Indonesian government is aware of the importance of Usaha Mikro Kecil dan Menengah (UMKM) in the national economy, which contributes about 61.97% to the Gross Domestic Product (GDP) and absorbs nearly 96.9% of the workforce. (Lasmi, 2023) Therefore, the government has developed various policies and programs aimed at empowering UMKM to compete better and adapt quickly to market changes. In this context, a number of recommendations have been compiled that cover important interrelated aspects. One of the main recommendations is the development of adequate infrastructure to support UMKM operations. Good infrastructure, including road access, internet network, and logistics facilities, is essential to improve operational efficiency. With adequate infrastructure, UMKM can expand their market reach and reduce distribution costs, thereby increasing their competitiveness in the market.

The government also highlighted the importance of financing programs that are more accessible to UMKM. Although the People's Business Credit (KUR) has provided

significant support, there are still many UMKM who have difficulty obtaining formal financing. Therefore, the expansion of the KUR program and the introduction of alternative financing such as Ultra Micro are crucial to ensure that all levels of UMKM can obtain the necessary capital for their business growth. Digitalization is the main focus in the government's recommendations. With the increasing use of digital technology in business transactions, the government encourages UMKM to transform to digital platforms. Program Gerakan Nasional Bangga Buatan Indonesia (Gernas BBI) program is one of the initiatives to help UMKM "on board" to digital platforms, which is expected to increase productivity and significantly expand market access. (Lasmi, 2023)

Improving training and human resource development is also an important concern. Many business actors still have limitations in managerial knowledge and skills. Therefore, the government needs to provide a comprehensive training program to improve the skills of UMKM actors in managing their businesses more effectively. In addition, complicated regulations are often an obstacle to the development of UMKM. The government's recommendations include simplifying the licensing process and eliminating regulatory overlap between the central and regional governments. With the Job Creation Law, the government hopes to create a better business climate for UMKM by providing ease of licensing and legal protection.

Support for innovation and creativity among UMKM is also very important. Product and service innovation is key to competing in the global market. Therefore, the government needs to provide incentives for UMKM to innovate and facilitate collaboration between business actors and research institutions to create new products that suit market needs. Increasing market access through export activities is also part of the recommendation. The government encourages UMKM to explore international markets by providing information on export opportunities as well as technical assistance to meet international standards. Programs such as the ASEAN Online Sale Day (AOSD) can be used by UMKM to introduce their products to foreign markets.

Strengthening cooperation networks between business actors is also an important recommendation. Through this collaboration, UMKM can share information and resources, as well as experience in facing business challenges. The formation of associations or business communities can help strengthen the bargaining position of UMKM in the market. To ensure the effectiveness of empowerment programs for UMKM, the government needs to periodically monitor and evaluate all policies and programs implemented. With a good

monitoring system, the government can identify emerging problems and adjust strategies so that empowerment programs run as expected.

Finally, a sustainable commitment from the government is needed to support the empowerment of UMKM in the long term. The government should continue to invest in initiatives that support the growth of the sector and ensure that these policies can be effectively implemented in all regions of Indonesia. (Lasmi, 2023) Overall, the government's recommendations for UMKM cover various aspects, ranging from infrastructure development to strengthening cooperation networks between business actors. By implementing these recommendations comprehensively, it is hoped that UMKM in Indonesia can grow stronger and contribute more to the national economy, as well as create new jobs for the community.

## CONCLUSION

The above phenomenon shows that the implementation of effective marketing strategies in e-commerce, taking into account sharia principles and support from the government, is very important for the development of UMKM (Usaha Mikro, Kecil, dan Menengah) in Indonesia. Sharia principles, such as justice, transparency, and the prohibition of usury, provide an ethical foundation that can enhance consumer trust and business reputation. Meanwhile, government recommendations, including infrastructure development, better access to financing, and digitalization programs, aim to empower UMKM to adapt to market changes and increase competitiveness. Thus, the combination of the right marketing strategy, compliance with sharia principles, and public policy support is expected to strengthen the contribution of UMKM to the national economy and create wider jobs.

The development of e-commerce offers significant opportunities for producers to expand their market reach efficiently. However, it also creates a substantial disparity for MSMEs that have not yet adapted to digital transformation. This disparity threatens not only their competitiveness but also the sustainability of local economies and the welfare of small-scale communities. From the perspective of Islamic economic law, marketing practices must adhere to the principles of justice, transparency, and social responsibility to prevent exploitation or imbalance among market actors. Large producers employing e-commerce strategies must consider the broader social and economic impacts of their business policies. Furthermore, government support through affirmative policies, digital literacy training, and

infrastructure development is essential to bridge the digital gap between large enterprises and MSMEs. Thus, applying Sharia principles in digital marketing practices not only ensures sustainable business ethics but also fosters an inclusive and equitable economic ecosystem.

## BIBLIOGRAPHY

- Abrar, A. (2024, July 16). idEA: Transaksi Digital di Indonesia Sudah Banyak Kemajuan. *Medcom.Id*. <https://www.medcom.id/nasional/daerah/ObzPQAdK-idea-transaksi-digital-di-indonesia-sudah-banyak-kemajuan>
- Ardikha Putri, R. P., & Ruhaeni, N. (2022). Kewajiban Mendaftarkan E-Commerce dalam Sistem Elektronik berdasarkan Peraturan Pemerintah Nomor 80 Tahun 2019 tentang Perdagangan Melalui Sistem Elektronik dan Implementasinya terhadap E-Commerce Informal. *Bandung Conference Series: Law Studies*, 2(1). <https://doi.org/10.29313/bcsls.v2i1.441>
- Ayem, S., Putri, F. K., Jannah, S. N., Hernindya, Putri, M. Y. S., & Dustyanto, J. C. C. (2024). Pengaruh Penerapan E-Commerce Terhadap Pendapatan UMKM: Tinjauan Literature Sistematis. *LIABILITIES*, 7(2), 35–43. <https://doi.org/10.30596/liabilities.v7i2.20535>
- Lasmi, A. (2023, June 3). KEBIJAKAN PEMERINTAH DALAM PEMBERDAYAAN UMKM. *KPPN Cirebon*. <https://djpb.kemenkeu.go.id/kppn/cirebon/id/data-publikasi/berita-terbaru/2852-kebijakan-pemerintah-dalam-pemberdayaan-umkm.html>
- Latifah, S. N., Wahidah, E. Y., & Amany, A. (2024). Analisis Hukum Islam Terhadap Implementasi Bisnis Syariah pada Platform E-Commerce. *Quranomic: Jurnal Ekonomi Dan Bisnis Islam*, 3(2), 44–51. <https://doi.org/10.37252/jebi.v3i2.823>
- Lindiawatie, L., Shahreza, D., & Wati, L. (2024). Analisis Perbandingan Penjualan Offline dan Online Produk Fashion Meccanism Sebagai Cara Menarik Konsumen. *CEMERLANG: Jurnal Manajemen Dan Ekonomi Bisnis*, 4(1), 333–345. <https://doi.org/10.55606/cemerlang.v4i1.2574>
- Nur'aeni, N. N., Ainulyaqin, M., & Edy, S. (2024). Dampak Fenomena E-Commerce Pada Tingkat Penjualan Di Pasar Tradisional Ditinjau Dari Psikologi Dan Ekonomi Islam. *Jurnal Ilmiah Ekonomi Islam*, 10(1), 270. <https://doi.org/10.29040/jiei.v10i1.12146>
- Rahmawati, A., & Elisa, P. (2024). Pengembangan Bisnis E-Commerce Dalam Perspektif Ekonomi Syariah. *Al-A'mal: Jurnal Manajemen Bisnis Syariah*, 4(1), 1–21.
- Rezkie, D. P. (2024). Analisis Penggunaan E-Commerce Bagi UMKM di Era Digital. *SEMNASPROIMKB*, 1(1), 151–163.
- Rokfa, A. A., Pratama Tanda, A. R., Anugraheni, A. D., & Kristanti, W. A. (2022). PENYELESAIAN SENGKETA SISTEM PEMBAYARAN CASH ON DELIVERY (COD) PADA MEDIA E-COMMERCE. *Jurnal Bina Mulia Hukum*, 6(2), 161–173. <https://doi.org/10.23920/jbmh.v6i2.533>
- Sari, P., & Nuryadin, M. B. (2024). STRATEGI PEMASARAN UMKM DI PLATFORM E-COMMERCE: STUDI KASUS DI KOTA SAMARINDA. *Jurnal Review Pendidikan Dan Pengajaran (JRPP)*, 7(4), 15278–15283. <https://doi.org/10.31004/jrpp.v7i4.36280>

- Siregar, R. M. A. (2016). KONSEP KEADILAN DALAM BAURAN PEMASARAN MENURUT PERSPEKTIF ISLAM. *Al-Masharif: Jurnal Ilmu Ekonomi Dan Keislaman*, 4(1), 108–122. <https://doi.org/10.24952/masharif.v4i1.763>
- Wahyuni, S., Armiani, A., Setiawati, E., & Pirdaus, I. (2024). Pengaruh Financial Technology, Media Sosial, E-Commerce, dan Google My Business terhadap Peningkatan Pendapatan UMKM. *Kompeten: Jurnal Ilmiah Ekonomi Dan Bisnis*, 2(4), 731–745. <https://doi.org/10.57141/kompeten.v2i4.94>
- Wardah, A. K. (2024). REVIEW OF FIQH MUAMALAH ON THE PRACTICE OF BUYING AND SELLING TAMBOURINE MUSICAL INSTRUMENTS ONLINE AT SUARA TUNGGAL BAHANA SHOP. *HAKAM: Jurnal Kajian Hukum Islam Dan Hukum Ekonomi Islam*, 8(1). <https://doi.org/10.33650/jhi.v8i1.8499>
- Zahra Afina Mahran, M. H. S. (2023). Pengaruh Peraturan Menteri Perdagangan (PERMENDAG) Nomor 31 Tahun 2023 terhadap Perkembangan E-commerce di Indonesia. *Hakim: Jurnal Ilmu Hukum Dan Sosial*, 1(4), 51–67. <https://doi.org/10.51903/hakim.v1i4.1440>
- Rezkia, D. P. (2024). Analisis Penggunaan E-Commerce Bagi UMKM di Era Digital. *SEMNASPROIMKB*, 1(1), 151–163.