

An Analysis Of Islamic Business Ethics On The Buying And Selling Practices Of Agents At PT Ciomas Adisatwa, Lampung Branch, In The Digital Era

Analisis Etika Bisnis Islam Terhadap Praktek Jual-Beli Agen Di PT Ciomas Adisatwa Cabang Lampung Di Era Digital

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ABSTRACT

This study aims to analyze the implementation of Islamic business ethics in the buying and selling practices carried out by agents at PT Ciomas Adisatwa, Lampung Branch, in the digital era. This research uses a qualitative approach with a case study method. Data were collected through in-depth interviews with three categories of informants: sales agents, branch managers, and customers. Data analysis was conducted thematically to explore the extent to which Islamic ethical principles are applied in digital trading practices. The results show that the trading practices at PT Ciomas Adisatwa Lampung Branch reflect Islamic business ethics, even though the term sharia is not explicitly used. Agents strive to be honest, fair, transparent, and responsible in every transaction, and they avoid elements of riba (usury) and gharar (uncertainty). Values such as honesty and ihsan (excellence in conduct) are evident in how they maintain good relationships with customers. However, in the digital era, agents face challenges such as intense business competition, the need for transparency in online transactions, data security, and the pressure of automation, which can be difficult to align with Islamic values. Another challenge is maintaining a human touch in digital services. To address these challenges, the company seeks to balance business efficiency with Islamic principles. They are improving digital systems to be more transparent, fair, and secure while ensuring services remain ethical and humane. Through these efforts, PT Ciomas Adisatwa aims to ensure that its trading practices continue to align with Islamic teachings, even in the digital age.

Keywords: Islamic Business Ethics, Digital, PT Ciomas Adisatwa

ABSTRAK

Penelitian ini bertujuan untuk menganalisis penerapan etika bisnis Islam dalam praktik jual beli yang dilakukan oleh agen di PT Ciomas Adisatwa, Cabang Lampung, di era digital. Penelitian ini menggunakan pendekatan kualitatif dengan metode studi kasus. Data dikumpulkan melalui wawancara mendalam dengan tiga kategori informan: agen penjualan, manajer cabang, dan pelanggan. Analisis data dilakukan secara tematik untuk mengeksplorasi sejauh mana prinsip-prinsip etika Islam diterapkan dalam praktik perdagangan digital. Hasil penelitian menunjukkan bahwa praktik perdagangan di PT Ciomas Adisatwa Cabang Lampung mencerminkan etika bisnis Islam, meskipun istilah syariah tidak digunakan secara eksplisit. Agen berusaha untuk jujur, adil, transparan, dan bertanggung jawab dalam setiap transaksi, dan mereka menghindari unsur riba dan gharar. Nilai-nilai seperti kejujuran dan ihsan (keunggulan dalam perilaku) terlihat dalam bagaimana mereka menjaga hubungan baik dengan pelanggan. Namun, di era digital, para pelaku usaha menghadapi tantangan seperti persaingan bisnis yang ketat, kebutuhan akan transparansi dalam transaksi online, keamanan data, dan tekanan otomatisasi, yang dapat sulit diselaraskan dengan nilai-nilai Islam. Tantangan lainnya adalah mempertahankan sentuhan manusiawi dalam layanan digital. Untuk mengatasi tantangan ini, perusahaan berupaya menyeimbangkan efisiensi bisnis dengan prinsip-prinsip Islam. Mereka meningkatkan sistem digital agar lebih transparan, adil, dan aman sambil memastikan layanan tetap etis dan manusiawi. Melalui upaya-upaya ini, PT Ciomas Adisatwa bertujuan untuk memastikan bahwa praktik perdagangannya terus selaras dengan ajaran Islam, bahkan di era digital.

Kata Kunci: Etika Bisnis Islam, Digital, PT Ciomas Adisatwa

1. Introduction

The development of the digital era has brought significant changes across various sectors of life, including business and trade. Digitalization has created new opportunities in buying and selling processes, where transactions are no longer limited to conventional methods but have shifted to digital platforms. The presence of digital technology and the internet enables companies to expand their market reach and improve operational efficiency in running business activities (Astuti et al., 2023). In this context, the role of buying and selling agents has become increasingly important. In the digital era, trading agents not only act as intermediaries in transactions but are also required to utilize technology to enhance the effectiveness and efficiency of buying and selling activities. They must understand how digital platforms operate such as e-commerce, social media, and online marketplace applications and be able to build customer trust through effective communication (Danuri, 2022).

However, in the poultry business practices within PT Ciomas Adisatwa, based on the researcher's preliminary field observation, chicken sellers and buyers often face various problems related to agent practices that may affect transaction integrity. Field findings reveal that, according to a buyer named Marsinah, agents are suspected of not providing complete or accurate information regarding the condition of the chickens, pricing, or other agreements to all parties involved. As a result, agents may raise selling prices unreasonably without the knowledge of either sellers or buyers in order to gain greater profit. This indicates that agents may take excessively high commissions without providing proportional added value to either party.

The lack of implementation of Islamic business ethics within PT Ciomas Adisatwa, borrowing Al-Ghazali's perspective, may lead to mistrust among business actors and potentially damage the company's reputation (Al-Ghazali, 2010). Hopkin even argues that such practices may shorten the lifespan of a company (Hopkin, 2020). Al-Ghazali emphasizes that business ethics in the Islamic perspective must prioritize moral principles and fair legal foundations in business activities, including honesty, justice, and transparency. In line with Al-Ghazali, Adam Smith widely known as the father of modern economics in his works *The Wealth of Nations* and *The Theory of Moral Sentiments*, also highlights the importance of morality and ethics in business (Smith, 1976).

On the other hand, PT Ciomas, as a company operating in the poultry and processed chicken carcass industry, aligns with Freeman's view that a company is responsible not only to shareholders but also to all stakeholders, including employees, customers, suppliers, communities, and the environment (Freeman, 2010). Good business ethics create value for all stakeholders and support long-term success. The company has a responsibility to ensure that all business operations, including its agent practices, run in accordance with Sharia principles or at least comply with halal and haram regulations. In business, ethics play a crucial role in creating an honest, fair, and responsible environment. Business ethics are moral principles that determine behavior in the business world and are essential in building a company's reputation and increasing public and customer trust (Antonio, 2021). In Islam, business ethics have a very strong foundation. Islamic teachings emphasize the importance of honesty, integrity, transparency, and justice in all aspects of life, including business.

Islam provides strict ethical guidance in trade and business practices. There are concepts of halal and haram that regulate permissible and prohibited activities in business. Islam also prioritizes principles such as justice (*'adl*), responsibility (*amanah*), and transparency (*shidq*) in business activities. In the context of transactions, Islam prohibits various forms of deception, price manipulation, and profit-taking that harms others. Implementing Islamic business ethics in modern business practices presents unique challenges. Many businesses today focus on profit orientation without considering the moral and social impact of their

actions. In Islam, such practices contradict Islamic teachings, which emphasize balance between profitability and morality (Dusuki & Abdullah, 2020).

Agent-based businesses have grown rapidly in Indonesia, especially in the trade sector of food products and daily necessities. Agents play a strategic role in connecting companies with consumers and distributing products at the community level (Indriani, 2019). PT Ciomas Adisatwa, a company operating in the food industry, uses an agent network to reach customers and distribute its products. This practice allows the company to increase market reach and expand its consumer base. However, the growth of agent-based business often raises ethical issues in business practices. Many agents focus on achieving sales targets without paying attention to honesty, transparency, and fairness in transactions. This condition may lead to information manipulation, overpricing, or fraud that can harm consumers and damage the company's reputation (Setiawan, 2020).

PT Ciomas Adisatwa, particularly its Lampung Branch, is an interesting subject for research related to the implementation of Islamic business ethics in agent-based buying and selling practices. This branch has a relatively large agent network that plays an important role in distributing products to the community. However, not all agents are able to run business practices in accordance with Islamic ethics. Some of the challenges include reports of agent dishonesty in providing product information, unreasonable pricing, and lack of transparency in transactions.

Another challenge is the limited supervision of agent activities. This may potentially lead agents to engage in practices that are not aligned with Islamic ethical principles. If such practices are allowed to continue, they may damage the company's reputation and create consumer distrust (Firdaus, 2021). Therefore, this research is necessary to analyze the extent to which agent-based buying and selling practices at PT Ciomas Adisatwa Lampung Branch align with Islamic business ethics. This study is also expected to provide recommendations to improve trading practices based on Islamic ethical principles within the company. Through this analysis, the company is expected to implement more effective strategies for monitoring and guiding its agents, thereby creating a more ethical and responsible business environment.

This is important not only for maintaining integrity and customer trust, but also for creating a business environment that is blessed and sustainable. Therefore, this research aims to analyze agent practices in poultry transactions at PT Ciomas Adisatwa from the perspective of Islamic business ethics. By understanding the extent to which these practices align or fail to align with Sharia principles, this study is expected to offer recommendations for improvement and the enhancement of business ethics within the company. This research may also serve as a reference for other companies in implementing Islamic business ethics in their agent practices.

In practice, PT Ciomas Adisatwa Lampung Branch must ensure that its trading agents understand and apply Islamic business ethics principles in every transaction. This includes avoiding fraud, usury (*riba*), and unfair practices that may harm one party. By implementing Islamic business ethics, the company can build better relationships with customers and business partners and maintain its reputation in the digital era, where public opinion is highly transparent and easily spread.

The implementation of Islamic business ethics in trading activities also adds value to the company in the eyes of consumers. In the digital era, transparency and accountability are key elements in building trust. Therefore, PT Ciomas Adisatwa needs to integrate Islamic business ethics values into its digital communication and trading strategies in order to create a sustainable and ethical business.

Based on the background above, the researcher is interested in conducting a deeper analysis of the implementation of Islamic business ethics in buying and selling practices carried out by agents at PT Ciomas Adisatwa Lampung Branch in the digital era. This study aims to

identify how Islamic business ethics principles are applied in every digital transaction and the challenges faced in maintaining these values amid rapid technological development.

2. Literature Review

The rapid expansion of the digital era has reshaped business practices and transformed traditional trading models into digital-based commerce that relies on online communication, platform systems, and fast information exchange. Digitalization enables companies to extend market reach, accelerate transactions, and improve operational efficiency; however, it also intensifies ethical challenges, particularly in transactions involving intermediaries such as agents. Within agent-based trading systems, agents often serve as the primary link between sellers and buyers, meaning they hold strategic authority over product information, pricing details, and transaction procedures. In the context of PT Ciomas Adisatwa Lampung Branch, which operates within the poultry distribution industry, this agent role becomes highly influential because it directly affects trust, fairness, and transparency in poultry sales. Recent literature confirms that digital trading environments increase risks of information manipulation and unfair pricing, especially when monitoring mechanisms are weak or when consumer protection is not prioritized (Ilham et al., 2024). Consequently, strengthening ethical frameworks is essential in ensuring the integrity of buying-and-selling practices carried out by agents in the digital business landscape.

Islamic business ethics provides a moral and legal foundation for commercial activities by integrating spiritual values with socio-economic responsibility. In Islamic teachings, trade is permitted and encouraged as long as it is conducted within ethical limits, emphasizing honesty (*sidq*), trustworthiness (*amanah*), justice (*'adl*), transparency, and the avoidance of fraud and exploitation. These principles are particularly relevant to agent practices, because agents commonly have greater access to market information than other parties, which can create opportunities for unethical behavior such as withholding product information, inflating prices, or taking excessive commissions. Contemporary research on Islamic digital business ethics highlights that ethical implementation in modern commerce must address not only profit-driven objectives but also moral accountability, fairness, and compliance with Sharia norms to ensure that business practices remain socially beneficial and spiritually legitimate (Setiawan, 2024). This argument is reinforced by studies on Islamic business ethics in online marketplaces that show ethical compliance is strongly associated with customer trust, reliability, and perceived integrity in transactions (Ilham et al., 2024).

To explain ethical risks in agent-based transactions, agency theory offers a relevant framework because it focuses on the relationship between principals and agents where conflicts of interest may arise due to information asymmetry. In business practice, the principal (such as the company or product owner) delegates authority to the agent (the intermediary) to perform transactions on their behalf. Agency problems emerge when agents act in their own interest rather than in the interest of the principal, especially when the principal cannot fully monitor the agent's actions. This often results in moral hazard behavior such as price manipulation, hidden commissions, incomplete information disclosure, or deceptive negotiation. Recent theoretical reviews emphasize that agency theory remains highly applicable in modern trading models, including digital intermediary systems, because digital environments can increase the complexity of monitoring and accountability, thus raising the potential for opportunistic actions by agents (Arifin, 2023). Within PT Ciomas Adisatwa's agent-based trading practice, agency theory helps explain how unethical agent behavior can develop as a result of weak oversight and uneven access to transaction information.

In addition to agency theory, stakeholder theory strengthens the analysis by emphasizing that companies are responsible not only to shareholders but also to all groups affected by corporate activities, including customers, suppliers, communities, and society as a

whole. Stakeholder theory explains that ethical business conduct contributes to long-term corporate sustainability because it builds trust, legitimacy, and reputation across stakeholder groups. In the digital era, reputation risks are intensified because public complaints, negative reviews, and consumer perceptions spread quickly through social media and online platforms. Recent stakeholder theory literature highlights that ethical management and corporate responsibility are essential to maintaining sustainable relationships with stakeholders and reducing reputational risk (Mishra & Sharma, 2024). In this context, PT Ciomas Adisatwa has an ethical responsibility to ensure that agent practices reflect fairness and transparency, because agent misconduct can harm consumer trust and damage the company's credibility in the broader market.

Moreover, Islamic ethical standards in digital transactions are increasingly supported by Sharia governance tools such as fatwas issued by national Islamic authorities. The National Sharia Council of the Indonesian Ulema Council (DSN-MUI) has issued Fatwa No. 146/DSN-MUI/XII/2021 regarding online shops based on Sharia principles as a guideline for Muslims conducting digital transactions. This fatwa emphasizes the importance of clear contracts (*akad*), honesty in product description, fairness in price determination, and the avoidance of uncertainty (*gharar*) and fraud. Recent studies argue that the implementation of DSN-MUI fatwas in online marketplaces strengthens ethical business compliance by reinforcing transparency, consumer protection, and Sharia-based accountability (Nugroho & Nurhayati, 2024). Therefore, in analyzing agent trading practices at PT Ciomas Adisatwa Lampung Branch, Islamic business ethics theory supported by agency theory, stakeholder theory, and Sharia governance can be integrated to evaluate whether agent behavior aligns with ethical standards and to identify what mechanisms are needed to improve ethical control and integrity in digital trade practices.

3. Research Methods

This study employs a qualitative approach using a case study method to gain an in-depth understanding of Islamic business ethics in agent-based trading practices at PT Ciomas Adisatwa, Lampung Branch, in the digital era. The qualitative design is considered appropriate because the research seeks to explore meanings, perceptions, and ethical experiences of business actors within real trading situations rather than measuring variables statistically. The case study method is used to focus on one specific setting and context, allowing the researcher to examine agent practices, digital transaction processes, and ethical challenges in a detailed and contextualized manner. Data are collected through in-depth, semi-structured interviews with three key categories of informants, namely selling agents, the branch manager, and customers. These informants are selected because they represent the main actors involved in the trading process and provide diverse perspectives on how buying-and-selling activities are conducted and how ethical values are applied. Selling agents provide information about operational procedures, communication strategies, pricing mechanisms, and the use of digital platforms. The branch manager contributes managerial and policy-level perspectives regarding supervision, agent performance evaluation, and the company's ethical expectations. Customers provide insight into their experiences, levels of trust, satisfaction, and perceptions of fairness and transparency in transactions.

In addition to interviews, supporting data may also be obtained through direct observation of transaction processes and documentation such as digital communication records, promotional content, or standard operating procedures related to agent activities. This triangulation strengthens the credibility of the findings by ensuring that the analysis is not solely dependent on interview statements. The data analysis is conducted using thematic analysis, where interview results are transcribed, coded, and categorized into key themes relevant to the research objectives. Through this thematic approach, the researcher identifies

patterns related to honesty, transparency, fairness, trustworthiness, and accountability in agent practices, as well as ethical challenges such as price manipulation, incomplete information disclosure, or weak monitoring mechanisms. The analysis also explores the role of digitalization in shaping the behavior of agents, including how digital platforms, social media, and online communication tools affect transaction speed, customer interaction, and ethical risk.

This study is grounded in the theoretical framework of Islamic Business Ethics and the concept of Digitalization. Islamic business ethics is used to evaluate whether the agent-based trading practices align with key Islamic principles such as *sidq* (truthfulness), *amanah* (trustworthiness), *‘adl* (justice), and transparency, as well as the avoidance of fraud, exploitation, and uncertainty (*gharar*). Meanwhile, the digitalization concept helps explain how technological advancements have changed the structure and dynamics of business transactions, including the creation of new opportunities and ethical challenges in online trading. By integrating these theoretical perspectives, the study aims to provide a comprehensive understanding of how Islamic ethical principles are implemented in digital trading practices and what improvements can be made to strengthen ethical conduct and trust in the agent-based distribution system.

4. Results and Discussions

General Overview of PT Ciomas Adisatwa

PT Ciomas Adisatwa is a company operating in the agribusiness sector, particularly within the poultry industry. The company is part of Japfa Group, a major agribusiness conglomerate with an extensive network in livestock farming, animal feed production, and animal-based food processing. Since its establishment, PT Ciomas Adisatwa has been committed to providing high-quality poultry products that meet food safety standards and uphold animal welfare.

As a company that has operated for many years, PT Ciomas Adisatwa has grown from being merely a supplier of broiler chickens into one of the key players in Indonesia's poultry supply chain. With a wide distribution network and an integrated production system, the company is able to meet consumer needs across various market segments, ranging from the food industry, restaurants, and supermarkets, to household consumers. The sales process at PT Ciomas Adisatwa is conducted through clearly regulated stages. Customers, whether individuals or companies, begin by placing orders and negotiating prices with PT Ciomas. Once the price agreement is reached, the company issues a Delivery Order (DO). Payment is required prior to harvesting in order to avoid elements of *riba* (usury). After the harvesting process is completed, the products are delivered to customers according to the agreed terms.

In terms of distribution, PT Ciomas Adisatwa utilizes its own transportation fleet while also collaborating with various logistics partners to ensure that products reach customers in optimal condition. The company's distribution network covers traditional markets, supermarkets, restaurants, and food processing industries. As one of the major players in the poultry industry, PT Ciomas Adisatwa faces several challenges. One challenge is feed price fluctuation, as rising feed costs directly increase chicken production expenses. Another challenge is market competition, as the presence of many competitors requires the company to continuously innovate in both products and services. In addition, changes in regulations and health standards require ongoing adjustment and compliance. Despite these challenges, significant opportunities remain, such as increasing public awareness regarding the importance of halal and high-quality products, as well as the growing culinary industry that consistently demands large supplies of poultry products.

Overall, PT Ciomas Adisatwa plays a crucial role in Indonesia's poultry industry. With its integrated production system, broad distribution network, and commitment to applying Sharia

principles in business, the company is able to meet consumer demands for high-quality poultry products. Although facing various challenges, its commitment to innovation and sustainable business practices has enabled PT Ciomas Adisatwa to continue growing and remain a leading choice in the national poultry market.

Islamic Business Ethics Practices at PT Ciomas Adisatwa Lampung Branch

The researcher found that PT Ciomas Adisatwa Lampung Branch strives to implement Islamic business ethics in its operations, although formal written regulations have not yet been established. According to management representatives, Sharia principles such as avoiding *riba* and *gharar* have been applied in practice.

“We do not engage in *gharar* or *riba*. Although it is not written formally, in practice we apply Sharia principles,” stated a company representative. Although official policies have not yet been issued, the company remains committed to maintaining transparency and fairness. PT Ciomas Adisatwa is also open to criticism and feedback from both agents and customers. When issues occur in the field, the company prioritizes direct communication and guidance rather than punishment. In relation to the concept of *wakalah* (agency contract), PT Ciomas has not yet developed a specific formal document. However, agents generally understand that they represent the company. If violations occur, the company responds using a persuasive approach through warnings and coaching. The company also emphasizes honesty in communicating information to customers, and any misinformation delivered by agents is addressed through corrective guidance.

Evaluation of ethical business implementation is largely based on reports and feedback from customers and other agents, even though formal audits have not yet been conducted. In the future, PT Ciomas plans to clarify its Sharia-based policies and provide more structured guidelines for its agents.

The chicken sales process begins with an agreement between the customer and the company. Once agreed, the Delivery Order (DO) is issued and payment is made before harvesting. After the chickens are harvested, the responsibility shifts to the customer. Most customers believe that the transaction system aligns with Sharia principles because the price is agreed upon upfront, payment is completed prior to harvesting, and there is no element of *riba*. However, some customers expect stronger transparency and faster responses to complaints. They also request more education about Sharia-based buying and selling mechanisms, as well as clearer explanations when price changes occur.

Meanwhile, PT Ciomas agents claim that they attempt to uphold honesty and fairness in transactions. They provide accurate information to customers and reject transaction terms that violate the company’s rules (such as payments after harvesting). Agents maintain open communication and explain any price changes transparently. Although no formal Islamic business ethics training has been provided, agents learn from experience and communication with management. Agents believe that Sharia principles help strengthen customer trust, and they hope for future training to deepen their understanding.

Analysis of the Implementation of Islamic Business Ethics in Agent-Based Trading Practices at PT Ciomas Adisatwa Lampung Branch

The implementation of Islamic business ethics in agent-based trading practices at PT Ciomas Adisatwa Lampung Branch is an important phenomenon to examine within the context of modern business that still emphasizes Islamic moral and spiritual values. Islamic business ethics refers to a set of principles governing business activities based on Islamic teachings, which includes justice, honesty, transparency, and mutual benefit for all parties involved. In the context of PT Ciomas Adisatwa as a company operating in the distribution and sale of

livestock products Islamic business ethics plays a vital role in ensuring business sustainability while maintaining consumer trust and strong partnerships.

Within the agent-based buying and selling practices at PT Ciomas Adisatwa Lampung Branch, several Islamic ethical principles can be observed through various aspects, ranging from transaction mechanisms and customer relationships to corporate social responsibility. One major principle applied is honesty (*shiddiq*), reflected in efforts by the company and agents to provide clear and accurate information about the products being sold. Honesty includes transparency in price, quality, and product condition, ensuring that no deception or *gharar* (uncertainty) occurs in transactions.

In addition, the principle of justice (*'adl*) serves as a foundation in the agent trading system at PT Ciomas Adisatwa. Justice in business means that no party is exploited, whether agents, consumers, or suppliers. The company ensures that prices given to agents reflect reasonable value, enabling agents to earn fair profits without being disadvantaged. Similarly, agents are expected not to increase prices excessively, which could harm buyers.

The principle of transparency and trust (*amanah*) is also central to ethical implementation. This includes openness regarding agent commission systems, return policies, and payment terms that must be clearly stated from the beginning. Transparency helps all parties conduct transactions with confidence and without fear of unfair practices.

The statement from management, "We do not have formal audits, but we often receive reports from customers and other agents if there are irregularities," indicates that although no formal audit system exists, there is an alternative monitoring mechanism based on stakeholder feedback. From a management perspective, auditing is critical in ensuring transparency, efficiency, and compliance with company operational standards. Without formal audits, internal supervision may contain weaknesses, including the risk of ethical violations, errors in transaction records, or business practices inconsistent with corporate values.

While customer and agent reports serve as valuable feedback, such a monitoring system also has limitations. Reports may be subjective and influenced by individual interests. Some complaints might be based on misunderstandings rather than objective facts. Additionally, not all customers or agents are willing to report unethical practices, meaning that many violations may go unnoticed.

Management's statement regarding continued efforts to implement Islamic business ethics reflects the company's commitment to improving business quality in line with Sharia principles using a flexible approach adapted to real field conditions. In Islamic business, Sharia principles function as guidelines to ensure transactions align with values such as honesty, justice, transparency, and freedom from *riba*, *gharar*, and *maysir* (gambling). However, applying these principles is not always straightforward in modern business settings due to challenges such as market competition, regulatory changes, and digitalization. Therefore, some companies adopt a contextual approach in Sharia application, rather than relying solely on rigid textual interpretations.

A textual approach involves applying Islamic laws as written in primary sources such as the Qur'an and Hadith, as well as following fatwas issued by authoritative institutions like Indonesia's National Sharia Council (*Dewan Syariah Nasional/DSN*). Meanwhile, a contextual approach emphasizes applying Sharia principles within real-world situations by considering business conditions and operational challenges. Such an approach tends to be more flexible, allowing businesses to adapt while maintaining Islamic values.

In practice, contextual Sharia implementation may involve adopting more Sharia-compliant alternatives without disrupting business stability. For example, companies may not fully avoid conventional banking systems, but they can minimize *riba*-related transactions by using Islamic banking services. In marketing and promotion, companies may still employ

modern strategies but avoid exaggerated or deceptive claims. Ethical advertising in Islamic business requires honesty, transparency, and avoiding manipulation that misleads customers.

The company's emphasis on continuous evaluation and improvement suggests that Sharia-based business practices must evolve with changing times. Technological developments, government regulations, and market trends influence business operations, requiring companies to maintain Sharia compliance without limiting growth. Nevertheless, contextual Sharia application carries risks, especially if flexibility results in compromises that deviate from fundamental principles. Therefore, clear guidelines are needed to ensure contextual interpretation remains within Islamic ethical boundaries.

Additionally, contextual Sharia implementation requires involvement from experts who understand both Islamic jurisprudence and modern business realities. Consulting with scholars or Sharia boards can help companies identify practical solutions. Moreover, establishing Sharia auditing—either internal or external—can strengthen compliance evaluation and identify areas requiring improvement.

From a risk management perspective, the absence of formal audits may create significant business risks. In the digital era, reputational risk increases because negative reviews and complaints can spread rapidly on social media and online platforms. Furthermore, audits help ensure operational efficiency and standard compliance. Without audits, companies rely heavily on external reports that may not reflect a complete overview of the business. As an alternative, PT Ciomas could implement a flexible but structured internal audit system, such as periodic sampling audits or digital monitoring tools that detect irregularities.

In modern business, data plays a key role in decision-making. Without audits, data collected from customer reports may be sporadic and unstructured, limiting systematic analysis. Formal audits allow companies to gather and evaluate data more comprehensively, enabling evidence-based decision-making. Furthermore, having a strong audit system increases customer and partner trust, because it signals transparency and accountability. In Islam, maintaining trust is fundamental, and transparent audits support this principle.

In practice, PT Ciomas Adisatwa Lampung Branch also emphasizes the Islamic concept of mutual help (*ta'awun*) in its business relationships. The company provides training and mentoring to agents to improve their skills, aligning with Islamic teachings that encourage supporting others and sharing knowledge for collective benefit. This guidance enables agents to operate more effectively and strengthen their income potential.

The principle of public benefit (*maslahah*) is also considered within the agent-based trading system. Business is not solely profit-oriented but also aims to benefit the wider community. This includes ensuring products meet high hygiene and health standards so they are safe for consumers. The company also contributes to social programs and local economic empowerment, reflecting Islamic values of community welfare.

However, implementing Islamic business ethics is not without challenges. One major challenge is intense competition, which can drive unethical practices such as unhealthy price wars or misleading promotion. To address this, PT Ciomas prioritizes Islamic values in business decisions by avoiding exploitative competition and maintaining professionalism.

Another challenge concerns agent consistency in applying Islamic ethics. Although the company provides guidance, not all agents are able to implement ethical principles uniformly. Therefore, regular monitoring and evaluation are required to ensure compliance. Incentives may also be offered to agents who demonstrate honesty and fairness, encouraging ethical behavior as a standard practice.

External factors such as government policy and business regulation also influence the implementation of Islamic ethics. The company must comply with evolving regulations related to halal standards, consumer protection, and trade governance. Ensuring compliance supports business credibility and operational safety.

In the long term, the implementation of Islamic business ethics in agent trading practices at PT Ciomas Adisatwa offers significant benefits. For the company, ethical practices enhance reputation and public trust, contributing to sustainable growth. For agents, Islamic ethics build business stability and stronger customer relationships. For consumers, ethical implementation ensures transactions are fair, transparent, and based on quality standards.

Ultimately, applying Islamic business ethics in agent-based trading practices at PT Ciomas Adisatwa Lampung Branch is a positive step toward building a business that balances profitability with moral responsibility and social benefit. Through honesty, fairness, transparency, mutual help, and public benefit, the company can create a healthier and more sustainable business ecosystem. However, achieving these goals requires consistent commitment from all stakeholders and continuous efforts to overcome emerging challenges. In this way, business success will not only be measured financially, but also in terms of ethical integrity and Islamic values.

5. Conclusion

The findings indicate that buying and selling practices at PT Ciomas Adisatwa, Lampung Branch generally reflect the principles of Islamic business ethics, although they are not explicitly framed using Sharia terminology. Agents strive to conduct transactions with honesty, fairness, transparency, and responsibility, while consistently avoiding elements of *riba* (usury) and uncertainty (*gharar*). Ethical values such as honesty and *ihsan* (excellence in conduct) are also evident in the way agents maintain positive and respectful relationships with customers, emphasizing trust-building and ethical communication throughout the transaction process.

However, in the digital era, agents face several challenges that may hinder the consistent application of Islamic ethical values. These challenges include intense business competition, the need to maintain transparency in online transactions, the protection of customer data security, and the increasing pressure of automation, which can sometimes be difficult to align with Islamic principles. Another significant challenge involves maintaining a human-centered approach in digital service delivery, as online interactions often reduce personal connection and emotional engagement between agents and customers.

To address these challenges, the company seeks to balance business efficiency with Islamic ethical principles. PT Ciomas Adisatwa continues to improve its digital systems to enhance transparency, fairness, and security, while also ensuring that its services remain ethical and humane. Through these efforts, the company aims to ensure that its trading practices remain consistent with Islamic teachings even within the rapidly evolving digital environment.

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