
DIGITAL MARKETING, CYBERCRIME, AND ISLAMIC BUSINESS ETHICS A CASE STUDY IN INDONESIA

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ABSTRACT

This study aims to explore digital marketing in-depth, and cybercrime in the business sector in Indonesia. This study investigates the important contribution of Islamic business ethics in anticipating cybercrimes in the digital economy in Indonesia. The impact of digital marketing and cybercrime incidents on the business sector needs to be investigated further in order to minimize the occurrence of cybercrime, such as in e-Commerce Shopee, Tokopedia and some of them by using a qualitative approach and case studies. One of the triggers for incidents of cybercrime is due to the use of digital marketing which has now gone global, but self-awareness is weak so it is necessary to internalize the values of Islamic business ethics in order to prevent it from within oneself. This study focuses on the economic and business sectors so that the findings can be generalized to other sectors. Then, a descriptive analysis study was used to explore case by case to help categorize research findings. Awareness of information and communication technology security has received less attention due to the proliferation of digital technology innovations which have implications for cybercrimes in the economic and business sectors. Therefore, it is important for business people (users, consumers, and society) to realize that business ethical values are very important in achieving success, not just materially but non-materially. This study describes in depth the benefits of digital marketing on the one hand, and on the other hand the negative impact that results in cybercrime. This study also raises awareness among business people about the importance of Islamic business ethics in the economic and business sectors.

Keywords: *Digital Marketing, Islamic, Cybercrime, Business Ethics*

INTRODUCTION

The main problem that is being faced by online-based digital marketing (Anggadwita et al., 2021) in selling their products and services so that they sell well in society (Yunus et al., 2021) lately is a lack of honesty and responsibility (Rusydia, 2018) due to the easy use of online media, both paid and free, as well as the fading of market manners which are so acute (Hasan, 2020), that it is troubling the public (Rachman, 2020) many ignore business ethics (Juliana et al., 2019). As in advertising that targets the millennial generation in a non-educational way (Sari et al., 2020; Sharma et al., 2022), and many other less ethical ones.

The presence of technological product innovations, including the results of internet technology engineering, such as Websites, Email, WhatsApp, Twitter, Instagram and so on on social media (Bismo & Putra, 2019; Muharam & Asutav, 2022) really help facilitate marketing activities business let alone internet users in Indonesia have reached more than 177

million in 2020 (73.3%) of the total population (Abdullah & Puspitasari, 2018; Gunawan et al., 2021; Islami et al., 2020) so those who only make profits simply ignore halal-haram, it is less ethical. It is true that digital technology can bring opportunities as well as challenges and obstacles (Fitrial & Indrawati, 2021; Behera et al., 2022) especially after the Covid-19 Pandemic two years ago (Elverina et al., 2021), where onlineization (online) has become a new culture that is traditional both formally, institutionally and non-formally so that it can massively influence business actors, the environment and society (Al-Azzam & Al-Mizeed, 2021) and this is certainly a reality that cannot be avoided.

Plus the engineering results of internet-based technology products, such as IoT and Big Data have greatly contributed to advancing e-commerce-based digital business. Along with that, the level of crime (cybercrime) using internet-based digitization is also increasing, such as stealing public data, embezzling customer funds and hacking them (Aisyah et al., 2022), committing acts of fraud by sending WA messages and then hacking all personal data and so on (Laksana, 2019) especially crimes against e-commerce-based digital business users (Rahayu et al., 2021). Mayantara crime (cybercrime) is a pair of two pieces of money that cannot be avoided, its use can be tightened through legislation.

However, in addition to legislation in dealing with cybercrime and irresponsible acts and dishonesty, of course for the Indonesian nation, which is the fourth largest Muslim majority in the world, it needs to be strengthened by returning to local wisdom through Islamic business ethics (Aravik et al., 2021) and this is very effective as a solution to internally tackling crime in digital-based e-commerce (Ruslang et al., 2020; Saputra et al., 2022). This article aims to dig deeper into digital marketing and Islamic business ethics that are happening in Indonesia regarding the increasing cybercrime of e-commerce-based digital business users and the like. The mix of this article compared to other articles is that the study of Islamic business ethics is put forward as a source of local cultural wisdom values (Djubaedi & Aziz, 2022) rather than from a statutory point of view which places more emphasis on physical compulsion, a touch of Islamic business ethics is more values. humanist-religious (Aziz et al., 2023) and at the same time theological which is the noble culture of Indonesian society.

Literature Review

Major changes in the effective and efficient digital-based product marketing sector today have colored the global economy. Bala & Verma (2018) in their findings confirms that increased sales of goods and services through digital marketing by utilizing search engines (SEO), search engine marketing (SEM) paid search, and other social media like WA, Facebook, Instagram, other e-Commerce based marketing is booming. According to de Ruyter et al. (2018) in his research emphasized that digital marketing in the era of Industry 4.0 towards 5.0, and Society 5.0 towards 6.0 is a reality of truth that will continue to be enjoyed by the global community so that - regardless of negative impacts, said Diez-Martin et al. (2019) that internet engineering-based marketing with digitalization gave birth to IoT and Big-Data to further maximize sustainable development even though it contains vulnerabilities in the behavior and beliefs of society and the global market about how the sustainability of this sector will be in the future, such as the behavior of business people and digital consumers, competitive competitive advantage in a balanced and fair manner, as well as a balanced supply chain.

Algiffary et al. (2020) in their research also explained that the effectiveness of digital marketing in increasing sales volume cannot be doubted, starting from the use of eCommerce,

and online advertising, both of which are able to influence people's interest in buying at online marketplaces, such as Tokopedia. According to Goldman et al. (2021) in his research in developed countries in Europe found that digital marketing strategies can improve marketing performance, especially e-retailers in developed countries towards e-commerce-based global markets. Even though he said, it was not maximally applied to the e-commerce market in developing countries, it could not be generalized between developed and developing countries on e-retailer-based digital marketing strategies in the e-commerce market. Nevertheless, Fahlevi et al. (2019) in their research saw that the presence of digital marketing in global and domestic markets can be misused only for misguided interests. It is true that internet-based information technology provides great benefits, facilitates and accelerates economic activity, but on the other hand the negative effects accompany it where crimes in the cybercrime world are so massive that they are carried out by irresponsible parties.

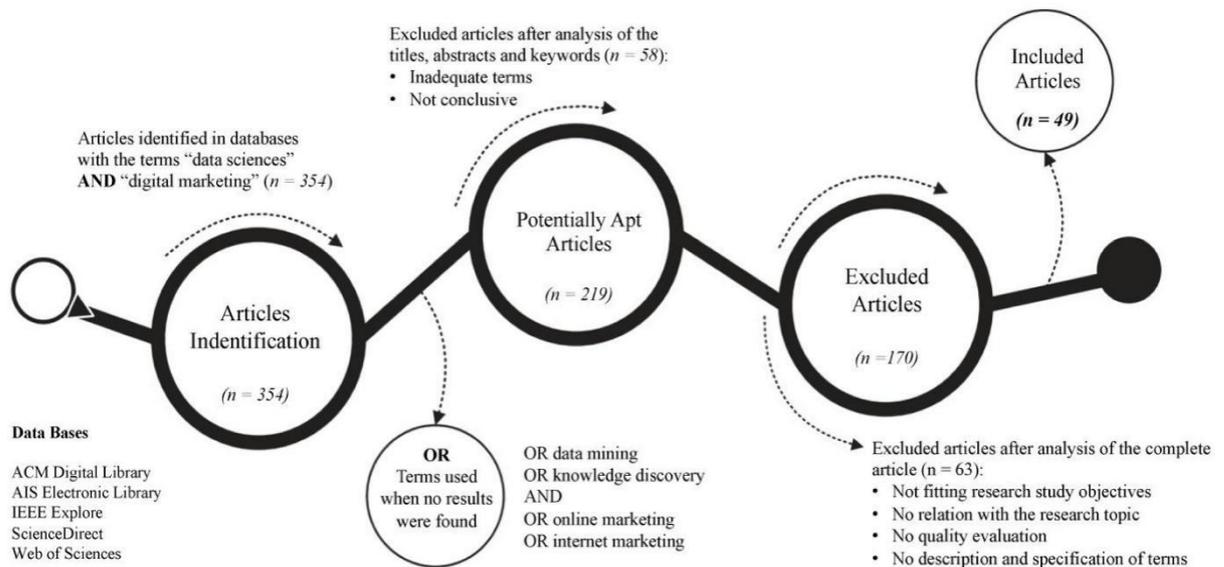
Gang et al. (2022) realize that cybercrime due to the use of internet-based technological innovations is unavoidable, starting from breaches of customer data on Big Data, misuse of IoT, artificial intelligence (AI) and Blockchain in all spectrums of the digital marketing business industry with the speed of information technology. can potentially change digital marketing in wild ways, even uncontrollable if you have made transactions through this Blockchain. Moreover, if you fail to understand the use of technology (knock on technology) there will definitely be many cybercrime attacks, according to Jamal and Zain (2022) the many threats of crime in the digital world are not only experienced by business people but also internet users. So besides being vigilant and careful, of course you need to be wise in its use. Even El Junusi (2020) offers a solution to an approach to Islamic business ethics that can be developed into an internal early prevention model.

Rice (1999) in an article entitled "Islamic ethics and the implications for business", states that it is necessary to introduce Islamic business ethics in the development of business digitalization that needs to be used as a solution, especially in the Western world which is almost unfamiliar with Islamic philosophy regarding business ethics. Musa et al. (2020) also see that Islamic business ethics can also be used as a preventive factor against deviant behavior in business. This is because in Islamic business ethics, said Ruslang et al. (2020) virtuous values are always a source of inspiration in acting and behaving on a daily basis, such as not being allowed to lie, crime, unfair and tyrannical treatment, and cheating on scales is very important for a business company organization and its workforce.

METODE

This research uses a descriptive qualitative approach with a literature review method (literature review) with data collection techniques through observation and documentation sourced from books, journals that focus on academic treasures (Septy et al., 2022). Strengthening the descriptive qualitative approach in this study is strengthened by a brief explanation of each case that occurred in digital marketing mayantara crimes (Rozhania et al., 2022). Field studies are used to analyze case by case, such as digital marketing on eCommerce Shopee and Tokopedia (Ruslang et al. 2020)) and digitalization of MSME marketing such as MSME products (Fadhilah & Pratiwi, 2021). And, after analyzing case by case, the next step is to identify data (articles), analyze and interpret and draw conclusions (Anggadwita et al., 2021). The steps in this study use Saura's research steps (2021, see Figure 1).

Figure 1: Qualitative Literature Research Steps



Source: Saura (2021)

RESULTS AND DISCUSSION

Digital Marketing and Cybercrime

Digital marketing in Indonesia is now gaining momentum, especially after the Covid-19 pandemic even though many MSMEs have gone out of business (bankrupt). Pradiani (2017) conducted a field study on MSME craft products driven by the Dharma Wanita group of PKK mothers through social media, such as WhatsApp (WA), Instagram (IG), Facebook (FB) and other media which were very useful. Susilo (2018) in his research emphasized the demographic elements and profiles of MSMEs in utilizing social media as a tool for marketing purposes. Ri'aeni (2017) actually sees that in addition to using digital marketing, MSME products need to be supported by good marketing communications. This is what Santoso et al. (2019) said that in addition to digital-based marketing, it is necessary to continue with a digital-based marketing mix, because the use of traditional marketing is common.

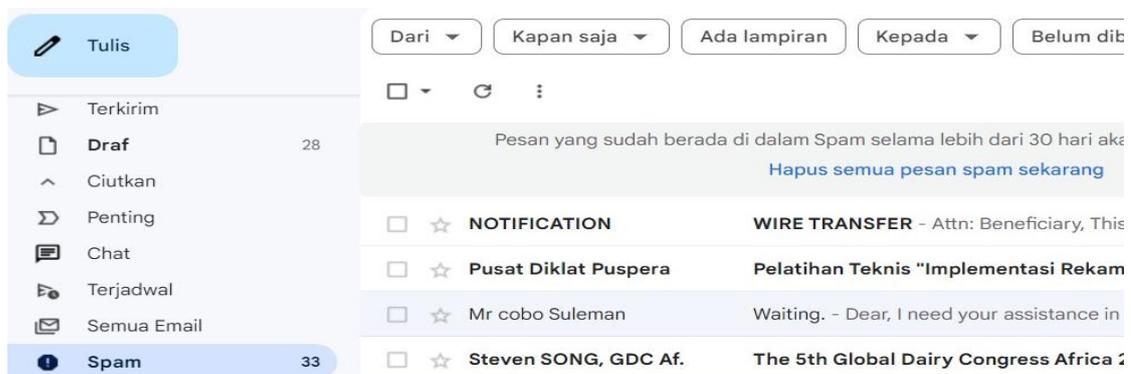
According to the research results of Safanta et al. (2019) stated that the new normal digital era greatly contributed to online-based businesses, especially startups that used digital marketing strategies through various media. However, due to the existence of a new culture of the presence of the internet with various engineering and product innovations, it has resulted in changes in individual and socio-economic behavior, especially according to Fahlevi et al. (2019) mayantari crimes are more sophisticated and heartless, although later the government tried to respond to this by enacting legislation on the use of IT, namely Law no. 11 of 2008 although it still requires changes. Juju & Sulianta (2010) and Lutfiyana (2021) describe various forms of cybercrime as follows:

a. Carding

Carding is a shopping activity using a credit card that is not legally owned, The person who commits theft by stealing data on the internet is called a carder.

- b. Hacking
Hacking is the act of breaking into someone else's computer program, including websites. There are two types of hackers, namely black hackers (also known as crackers), and 2) white hackers. Black hackers are destructive and commit theft via the web or other people's systems. On the other hand, white hackers actually take commendable actions by informing the weaknesses and shortcomings of other people's website accounts through the admin (account owner).
- c. Cracking
Cracking is a criminal activity through hacking, usually this type of crime is known as a black hat hacker. Because cracking usually damages other people's computers with the motive of taking advantage, while hackers only peek at security holes, without committing a crime.
- d. Defacing
Defacing is a criminal activity with the mode of damaging website pages through an inappropriate appearance. Even though this people commit crimes only for personal satisfaction, pleasure, revenge, political elements and others, but not for material gain, only local in nature.
- e. Spamming
Spamming is a crime by sending unwanted e-mail recipients through the comment box or guest book on the site. Spamming or spam is usually the location of receiving mass e-mails that the recipient does not want, so it is usually called junk e-mail, so the sender is known as a spammer. For example, sending prize draws, investment cooperation and the like via email and SMS (Short Message Service). They sent randomly and hoped for a response (see Figure 2).

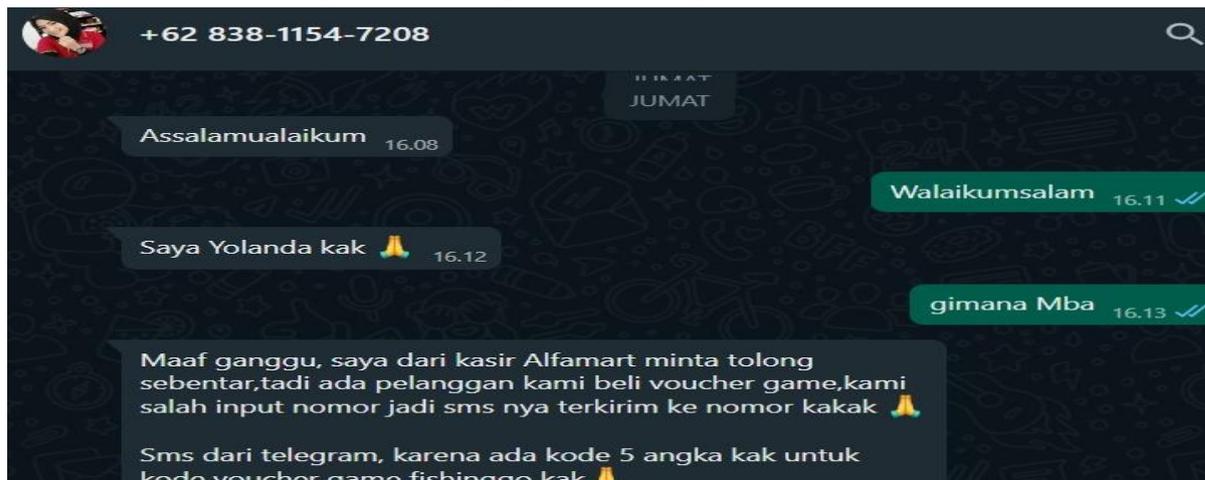
Figure 2. Example of Sending Via Spam



Source: From of personal e-mail (2023)

- f. Scamming
Scamming is the act of tricking internet users into giving away their personal data or password information on a website that pretends to represent WAG Group (WAG). Usually occurs in online banking users (see Figure 3).

Figure 3. Example of Phishing as an Internet Crime



Source: From of Personal WAG (2023)

g. Malware

Malware is a form of 'malicious' program in the form of viruses, worms, Trojans, horses, adware, browsers, hijackers and many more that are embedded into an application so that when someone runs the program it can damage the infected software or operating system. According to Saragih & Siahaan (2016) that the most common crime is software piracy through the spread of viruses.

h. Hijacking

Hijacking, also known as piracy, is a criminal act of pirating someone else's work. The most common crime is software piracy.

The digitalization of internet-based technology is developing so rapidly, it is not surprising that this technology product can be used for business marketing. According to Nurita & Lundia (2018) many MSMEs in Indonesia have used technical online media, such as IG, FB, BBM, and WA for their marketing, and non-technically through the preparation of competitive advantage, the role of associations and the government. Saban et al. (2002) acknowledged that the presence of internet innovation as an effective marketing medium also contains the potential for crime, and this is an online risk. Therefore, business people need to defend themselves and their customers so that they can be trusted they need to carry out safeguards, such as:

- a. Identify through the use of data transmission to complete the authenticity of an account, even though it will make changes but security can be guaranteed;
- b. Classifying encryption data information. Data encryption, e.g., how authenticity can protect critical information transmitted over open networks; and
- c. Create an application cookie. A cookie file is a computer that is placed on a customer's computer while visiting a website. And, created as two lines of communication between PC and PC Users to find out the authenticity of the user.

This security model can be technically guaranteed, although of course there are multiple layers of security. According to Smith (2002) and Smith & Rupp (2002) in addition to layered security, users must also provide personal data security approval. Rossanty & Nasution (2018) and Prashant Mali et al., (2018) even emphasized that in addition to approval of personal data security which is a regulatory domain, it also becomes the credibility of retailers. However, cybercrime can be minimized if there is multi-user communication connectivity running, for

example companies must always actively participate, service providers, thousands of technicians, and millions of individual users understand internet use (Setiawan et al., 2018). Therefore, internet users must be physically protected by marketing businesses and the government must be protected either through internet theft in e-money, e-commerce and the like (Ramadhan et al., 2020).

The Mayantari crime case that resulted in tens of billions of the largest marketplace, namely Tokopedia, disappeared, according to Komalawati et al. (2021) and Kartika (2020) are negligence in the low security of user data. Cyber security in eCommerce in Indonesia, and Tokopedia in particular, has increased cybercrime. Likewise, Shopee, Lazada, Traveloka, Bukalapak, Blibli, JD ID, Orami, Bhineka, Sociala, and Zalora, said Meinarni et al. (2021); Prastiwi & Fitria (2021); and Nafi'ah (2020) are very likely to be affected by cybercrime as a result of the security of customer data being vulnerable to hacking. This means that the use of any safeguards for crimes via the internet network as long as they exist cannot be stopped, both technically and non-technically, such as the ITE Law.

Islamic Business Ethics and Moral Values

Prevention of crimes due to digital technology cannot be done partially whether through legislation, tightening data security on the internet through personal data security agreements and so on. According to Islam and Karim (2022) efforts to prevent internet network crimes certainly require various integrated safeguards. Stakeholders especially need to prevent this by enforcing regulations and tightening cyber security in layers so that it is not easily hacked, data is stolen, and is not easily hacked. According to Karim et al. (2022) that the impact of digital technology in the world of online business cannot be avoided because the ease and use of online use is a risk that must be faced. So, a solution to prevent internet network crime needs to be made into a policy, a government that is fast in issuing regulations, ethical user actors, and awareness to always spread benefits.

Jaenudin and Nisa (2021) emphasized that the handling of crime on the internet, especially in e-commerce transactions, needs to be seen from an Islamic point of view. He initiated a positive and normative legal approach through the conceptualization of written regulations in the form of statutes as mentioned above, and the need for rules that are norms in nature. If it is based on legislation, then the act of internet network crime is categorized as an economic crime, while if it is normal, it can be in the form of social sanctions. At first glance, social sanctions are not like criminal sanctions, but the deterrent effect can be felt forever. According to Saputra et al. (2022) to deal with crime in the digital space needs to be prevented by 1) cybersecurity needs to be reorganized and strengthened, 2) internalization of Islamic business ethical values in life behavior needs to be grown, 3) realizing that privacy is a basic right that must be respected not may tyrannize each other, and 4) the precautionary principle for users is the main basis for preventing cybercrimes and violations.

Non-technical prevention, of course, needs to be formulated how and what it should be done by business people and other stakeholders. According to Nasution and Rafiki (2020) that prevention is integral in preventing criminal acts and behavior in the digital space that needs to be strengthened through massive moral messages. Moreover, cases in Indonesia in the marketplace, e-commerce and other online crime sectors have claimed many victims. At the very least, it is necessary to return to Protestant and Catholic ethics for Christians, and for Muslims to refer to the values built from the Koran, (see Table 1).

Table 1. Al-Qur'an Source of Islamic Business Ethics

Values	Quran verses
Agreement and confidence	Ar-Rad 13:25, Al-Qasas 28:28, Yunus 10: 71
Consideration for others	An-Nisaa' 4:36, Al-Mumtahina 60: 9
Consultation	Ash-Shura 42:38, Taha 20:103, Al-Kahf 18: 22
Improve continuously	Al-Araf 7: 42.
Cooperation	Al-Hujraat 49:9, Maryam 19: 96.
Equality and unity	Al-Isra' 17: 35.
Fairness in transactions	Al-Anaam 6: 152, Al-Mumtahina 60:8, An-Najm 53: 32, Al-Maida 5: 8.
Fairness in wages	Al-Imran 3: 57, Saba' 34: 37.
Hard work	Al-Baqara 2: 62; 82, Al-Anaam 6: 135
Help others	As-Saff 61: 14, An-Nahl 16:97, Yunus 10: 41
Honesty and justice	Al-Baqara 2: 177, Az-Zumar 39: 2; 3
Humble	Hud 11: 23
Be patient	Hud 11: 11
Right intention	Al-Baqara 2: 25; 225, Al-Baqara 2: 62, At-Taubah 9: 105, As-Saff 61: 8, Al-Qasas 28: 19
Social roles	Al-Imran 3: 110, Al-Baqara 2: 273
Truth	Al-Anfal 8: 27, Yunus 10: 61, An-Nur 24: 8.

Source: Nasution & Rafiki (2020)

Sixteen values originating from the Qur'an, for Muslims are guidelines that must be followed. Then Astrachan et al. (2020) emphasized that these religious (spiritual) values are very meaningful if they can be internalized in aspects of life, especially in daily behavior in decision-making, ethical behavior. Muhammad (2020) considers that spiritual values in Islam that underlie business ethics are faith, Islam and ihsan from these three main assets so that in a business context you are able to become a person who is physically and mentally responsible.

CONCLUSION

Technological innovation products in the industry 4.0 era in the form of the internet and its variants, such as AI, IoT, Blockchain, Crypto and other financial technologies in digital form are able to change the order of life of mankind from the educational, social, cultural and economic sectors, without feeling the convenience and effectiveness of performance. business

people. This emergence gave birth to various digital forms, such as marketplaces, e-commerce, online stores, and the like, opening up business space without boundaries, locations, marketing areas. Tokopedia, Shopee, Lazada, Blibli, Bukalapak offer a variety of products promoted through digital marketing, as well as MSME product marketing that doesn't want to be left behind, both channeled through eCommerce and online stores as an alternative and solution in this era of disruption.

But along with that, the ease of using digital internet networks is used by irresponsible parties who only want to gain profits by committing crimes. Through security weaknesses, hacking of websites, emails, and big-data breaches is very detrimental and troubling. However, the emergence of legislation regarding the use of ITE has not optimally ensnared criminals in reducing cybercrime. Thus, the implementation of Islamic business ethical values, such as the behavior of human life is monitored at all times, the prohibition of theft, hoarding and other crimes that are not justified in the life of individuals and society is a solution to suppress crime and righteous behavior. And of course, this handling is of course technically, namely through strict data security, there are also non-technical safeguards in the form of internalizing Islamic business ethics in life behavior.

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