

Research Article

Utilizing E-Commerce to Maximize Shariah Banking Contracts in Indonesia

Muhammad Ady Mahfuzh¹, Oman Fathurohman SW², Dira Arum Cahyanudin³

1. Universitas Gadjah Mada, Indonesia

E-mail: muhammadadymahfuzh@mail.ugm.ac.id 

2. Universitas Ahmad Dahlan, Indonesia

E-mail: Oman@ilha.ac.id

3. UIN Sunan Kalijaga Yogyakarta, Indonesia

E-mail: 19108020107@student.uin-suka.ac.id



Copyright © 2025 by Authors, Published by AL-AFKAR: Journal For Islamic Studies. This is an open access article under the CC BY License (<https://creativecommons.org/licenses/by/4.0>).

Received : December 12, 2024

Revised : July 15, 2025

Accepted : August 12, 2025

Available online : October 19, 2025

How to Cite: Muhammad Ady Mahfuzh, Oman Fathurohman SW and Dira Arum Cahyanudin (2025) "Utilizing E-Commerce to Maximize Shariah Banking Contracts in Indonesia", *al-Afkar, Journal For Islamic Studies*, 8(4), pp. 289–300. doi: 10.31943/afkarjournal.v8i4.1832.

Abstract. The current development of Islamic banking consistently shows positive, ranging from assets, equity or market share which currently play a major role in maintaining the domestic economy. The aim of research to see the role optimality of e-Commerce in increasing market share of the Islamic banking from contracts products in Indonesia. The development of Islamic banking, cannot be separated from the banking system in Indonesia called this system is "dual banking system," where conventional banks are allowed to open sharia business units that operate in the realm of banking. The

role of Islamic banking in maintaining regional economic stability is increasingly strategic in realizing an increasingly balanced economic structure. By utilizing internet-based technology, the Islamic banking industry is expected to optimize its products in expanding market share that can be accessed easily and practically for everyone.

Keywords: E-Commerce, Sharia Banking Market Share, Sharia Banking Contracts Products

INTRODUCTION

The development of Islamic banks in various Islamic countries has had an impact on Indonesia, especially with the largest Muslim-majority population in the world, Muslim economists have taken the initiative to contribute to offering services in financial governance that is by Islamic law to compete in the banking sector. The development of Sharia banking is reflected in data published by the Financial Services Authority (OJK) in 2019. The sharia financial industry continues to show positive growth in sharia banking assets, although it has experienced a slowdown compared to the previous year. In the last three years, the growth of sharia banking assets has been safe and maintained at double digits, with an asset share reaching 6.18%, an increase from the previous data of 5.96%, both BUS, UUS and BPRS showing positive growth (www.ojk.co.id, 2019). The growth of Islamic banks in Indonesia began in 1992, the year Bank Muamalat Indonesia (BMI) began operating as a result of the work of the MUI banking team on the legal basis that Law No. 7 of 1992 passed concerning Islamic banking ¹.

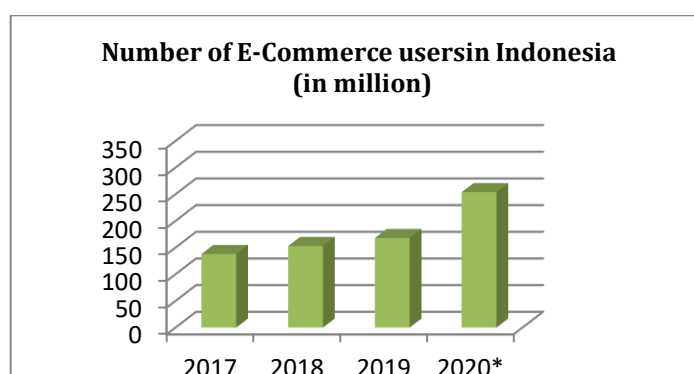
The strategic role of the Islamic banking industry in national economic development must continue to be improved by following the digital (financial digital) era which is marked by the use of technology in banking products so that Islamic banking can keep up with the times and always adapt to the dynamics of time which allows it to attract and add to the market. online sales, this is also an opportunity to boost the financial market which is currently still on the verge of bottoming out ². The market share of Islamic banking in Indonesia is still inadequate when compared to other nations like Malaysia, especially as a new element. According to events in the global economy, Indonesia's economy expanded by 5% in 2019, which was less than the 5.2% growth seen in previous years. This situation was driven by economic growth, which showed a stable level of household consumption of about 5% (www.ojk.co.id, 2019).

E-commerce products have recently gained popularity and are in high demand from the general public because they are very useful and make it easier for people to conduct financial transactions. With just one hand, we can access a variety of attractive products offered through websites and applications, because everyone is

¹ Didi Achjari, "Potensi Manfaat Dan Problem Di E-Commerce," *Jurnal Ekonomi Dan Bisnis Indonesia* 15, no. 3 (2000): 388–95, <http://www.amazon.com>.

² Pemasaran Pada and Kelompok Dasawisma, "OPTIMALISASI PEMANFAATAN E-COMMERCE SEBAGAI MEDIA PEMASARAN PADA KELOMPOK DASAWISMA JERUK" 3, no. 2019 (2021): 171–78.

accessible anytime and anywhere by only needing an internet connection ³. Due to the ordinary Indonesian's access to the internet and the market share's enormous potential to promote on well-known platforms (digital marketing), which is extremely promising, e-commerce items have a tremendous ability to become a source of income for Islamic banking ⁴. Using e-Commerce to create cutting-edge Islamic banking products and broaden the market share network will enhance Islamic finance by strengthening supply-side services and building a robust banking sector in terms of assets and market share for managing various shocks to the country's economic dynamics ⁵.



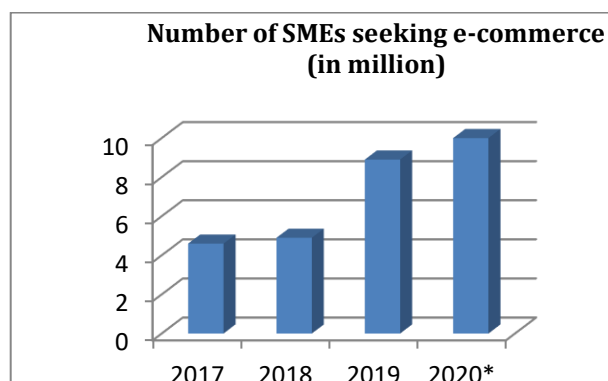
Source: Statista (2019) & databoks (2020)

The statistics information above demonstrates that the number of people using e-commerce is growing yearly. It is obvious that the gain over 78% in 2020 has been quite dramatic. Due to the COVID-19 epidemic, which forces people to always stay at home, as well as the fact that people are becoming more technologically proficient and need something useful, this number has skyrocketed. The rise of the MSMEs sector, which works hand in hand with e-commerce, is also impacted by the rising number of e-commerce consumers. For instance, Bukalapak gave training and opened several E-Courses during the epidemic, demonstrating the positive alignment of e-commerce with MSMEs. This is the reason that MSMEs are becoming more and more reliant on e-commerce services.

³ Alexander Wirapraja and Handy Aribowo, "Pemanfaatan E-Commerce Sebagai Solusi Inovasi Dalam Menjaga Sustainability Bisnis," *Teknika* 7, no. 1 (2018): 66-72, <https://doi.org/10.34148/teknika.v7i1.86>.

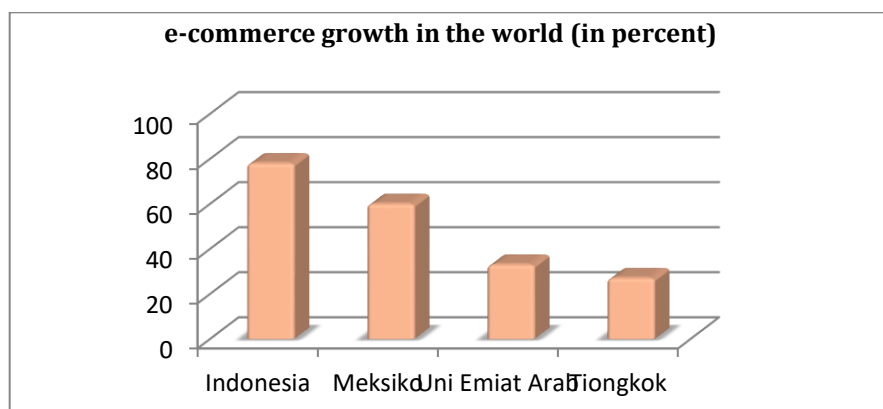
⁴ Achjari, "Potensi Manfaat Dan Problem Di E-Commerce."

⁵ Eri Yanti Nasution et al., "Perkembangan Transaksi Bisnis E-Commerce Terhadap Pertumbuhan Ekonomi Di Indonesia," *Jesya* 3, no. 2 (2020): 506-19, <https://doi.org/10.36778/jesya.v3i2.227>.



Source: Kominfo (2019) & katadata (2020)

Indonesia has had the fastest growth in global e-commerce. According to data from Merchant Machine, a British research organization, Indonesia had the best growth in the world in 2018, outpacing nations like China, which only had growth of 27%, the United Arab Emirates, which saw growth of 33%, and Mexico, which saw growth of 60%.



Source: Merchant Machine (2018) & katadata (2020)

Consider that since 2016, the market share of Islamic banking has only been about 6% and has been at that level for five years. Islamic Commercial Banks should be looking to capitalize on this significant growth to increase their market share. Due to the fact that E-Commerce platforms need a lot of money in order to compete and survive in the digital economy activities that are continuously expanding in Indonesia, the opportunity to invest in and forge cooperative relationships with these platforms is actually very open.

LITERATURE REVIEW

E-Commerce

The Association for Electronic Commerce defines that E-commerce is a business that is run electronically⁶. E-commerce is generally understood to be a service that comprises marketing, sales, and purchases made using electronic systems like the internet or other types of computer networks.⁷

There are many different e-commerce transaction kinds, such as: (1) B2B (e-commerce business to business), which refers to transactions between two parties that have a commercial interest. For instance, the firm Go Paper uses a third party to promote to paper management organizations. (2) B2C (Business to Customer), which denotes that the business deals directly with customers to offer its goods. One such is the Adidas corporation, which sells direct to consumers things like merchandise. (3) Customer to Customer (C2C) refers to transactions between customers who act as business partners. For instance, the Grab firm offers and enables stores or service providers, and these businesses participate in the program as partners or members even if they sell their goods directly to customers. (4) M-Commerce (Mobile Commerce) is the practice of enabling business transactions via the use of mobile devices like cell phones. (5) Social E-Commerce, or the use of social media as a service provider for E-Commerce. Consider Facebook and Instagram, which offer both social networking and e-commerce services. (6) Local e-commerce, specifically businesses that give customers a range of discounts. For instance, a Shoppe business gives potential consumers discount coupons⁸.

E-commerce technology can be used either productively or destructively. The risk perspective and customer trust in online shopping demonstrate how these two factors interact. Given that consumers have varying opinions about the substantial hazards provided by e-commerce, web commerce may be leveraged to improve marketing strategy⁹. Meanwhile, consumer confidence in e-commerce tends to be low. One of the influencing factors is that it still depends on traditional marketing methods¹⁰.

The following qualities of e-commerce, among others, have made it a popular issue in business: (1) Companies may become efficient in any industry in terms of planning, labor, and operating expenses. For instance, since customers may access information about new product categories and pricing every day on the corporate website, a firm does not need to produce a new catalog every time and fax it to each client. (2) Making it possible for companies to reach clients more fully and rapidly owing to e-commerce. This is conceivable because a company could have a 24/7

⁶ (Indrajat, 2002)

⁷ Wirapraja and Aribowo, "Pemanfaatan E-Commerce Sebagai Solusi Inovasi Dalam Menjaga Sustainability Bisnis."

⁸ Wirapraja and Aribowo.

⁹ Pada and Dasawisma, "OPTIMALISASI PEMANFAATAN E-COMMERCE SEBAGAI MEDIA PEMASARAN PADA KELOMPOK DASAWISMA JERUK."

¹⁰ Hani Atun Mumtahana, Sekreningsih Nita, and Adzinta Winerawan Tito, "Pemanfaatan Web E-Commerce Untuk Meningkatkan Strategi Pemasaran," *Khazanah Informatika : Jurnal Ilmu Komputer Dan Informatika* 3, no. 1 (2017): 6–15, <https://doi.org/10.23917/khif.v3i1.3309>.

online store where information about its goods and ordering processes is available. Playable animations and films may be used to target specific markets, as can imaginative and distinctive visuals ¹¹.

Sharia Banking Market Share

Market share is the display of all relevant market data for the particular product or service categories that have been chosen for development and implementation by a certain firm in the effort to increase market share. The percentage of the overall market that Islamic banks can trade to the entire value of the domestic banking market is used to determine Islamic banks' market share ¹². The term "Sharia Bank" refers to any financial institution that does business in accordance with sharia law, which may include but is not limited to Sharia Commercial Banks (BUS) and Sharia People's Financing Banks (BPRS) (UU Nomor 21 Tahun 2008 Tentang Perbankan Syariah). In a different meaning, an organization that provides loans and other financial services while operating in line with Islamic principles is known as a "Islamic bank" ¹³.

Sharia Banking Products

The creation of sharia banking goods may be roughly divided into three categories: fund distribution products, fundraising products, and service items ¹⁴.

1. Distribution Fund Products

- a) The principle of buying and selling (Ba'i), it is known that there are three types of transactions: work contracts and sharia investments;
 - 1) Ba,i Al-Murabahah, namely the practice of buying and selling goods at a fixed price with the terms agreed between the bank and the customer.
 - 2) Ba'I As-Salam, namely purchases when the seller who is the customer provides money to the buyer at the agreed location according to the agreed price and the specifications of the goods discussed earlier.
 - 3) Ba'i Al-Istishna, also known as part of Ba'i As-Salam, often used in manufacturing.
- b) The principle of leasing (Ijarah), or the practice of managing one's own business without being involved in managing the goods or services provided in the service.
- c) (Syirkah) Principal Profit Sharing.
- d) Musyarakah, namely Islamic bank products where there are two or more parties working together to increase assets that are jointly owned where all parties combine their resources, both tangible and intangible.

¹¹ Rais Agil Bahtiar, "Potensi, Peran Pemerintah, Dan Tantangan Dalam Pengembangan E-Commerce Di Indonesia [Potency, Government Role, and Challenges of E-Commerce Development in Indonesia]," *Jurnal Ekonomi Dan Kebijakan Publik* 11, no. 1 (2020): 13-25, <https://doi.org/10.22212/jekp.v11i1.1485>.

¹² Hasan Hasan, "Analisis Industri Perbankan Syariah Di Indonesia," *Jurnal Dinamika Ekonomi Pembangunan* 1, no. 1 (2012): 1, <https://doi.org/10.14710/jdep.1.1.1-8>.

¹³ Antonio Muhammad syafi'i, *Bank Syariah Dari Teori Ke Praktik* (Jakarta: Gema Insani, 2001).

¹⁴ Muhammad, *Manajemen Dana Bank Syariah* (Depok: Rajawali Pres, 2017).

- e) Mudharabah, namely cooperation between the bank and the customer with the capital owner entrusting a certain amount of capital to the manager with a profit-sharing agreement, the difference with Musyarakah is in terms of capital where in Musyarakah capital is from two parties while in Mudharabah capital is only owned by one party.

2. Fundraising

- a) The Wadiah Principle, the wadiah fund management system used is wadiah yad dhamah, where the bank is responsible for the integrity of the deposited assets so that it is permissible to utilize the deposited assets.
- b) The principle of Mudharabah, depositors or depositors act as owners of capital while banks act as managers. The funds collected by the bank are used for financing, if the bank uses the funds for mudharabah financing, if something unexpected happens, the bank is responsible for the losses that occur.

3) Service Products

- a) Sharf (Foreign Exchange Sale and Purchase)
Sale and purchase of similar or non-similar foreign currencies by considering that it must be carried out at the same time (spot).
- b) This Ijarah is carried out by renting out safe deposit boxes and document administration services (custodians), in this case the bank gets compensation from the service lease.
- c) Al-Wakalah, is the handover of authority to a new party. What has been agreed upon by the party issuing the mandate must be followed in carrying out the mandate.
- d) Al-Kafalah (guarantee) is a promise made by the insurer to a third party to carry out the duties of the insured or the second party. It could also be seen as a handoff of accountability to the other party.
- e) Al-Hawalah, is the shifting of a party's debt load to another. Consider the activity of factoring accounts receivable.
- f) Ar-Rahn, is the practice of using one of the borrower's assets as collateral for the loan he obtains ¹⁵.

According to ¹⁶ Islamic banks are outfitted with a variety of tools, including the ones listed below, to facilitate the operationalization of banking products.

- 1) Islamic banks can utilize Mudharabah money market securities (SBPU) as instruments to help them bridge short-term liquidity shortfalls.
- 2) Bai' al-Dayn is buying and selling debt with reference to debt financing.
- 3) The Islamic Interbank Money Market (PUAS) uses an interbank mudharabah investment certificate (IMA) with a term of 90 days.

¹⁵ Aulia Rahman, "Analisis Faktor-Faktor Yang Mempengaruhi Market Share Bank Syariah," *Analytica Islamica* 5, no. 2 (2016): 291-314.

¹⁶ (Gita, 2013)

- 4) Implementing open market activities based on sharia principles can be done using the Bank Indonesia Wadi'ah Certificate (SWBI). For Islamic banks that have surplus liquidity, SWBI can be employed as a method of short-term fund deposit.

RESEARCH METHODS

This study employed a descriptive methodology. This ethnography incorporates qualitative approaches in addition to descriptive methods. Secondary Data (completed data), which is information gathered from internet sources and disseminated in the form of journal articles, scripts, or even book excerpts, is the source utilized for data gathering during the study.

RESULTS AND DISCUSSION

The complexity of consumer behavior in Indonesia has also changed as a result of the quick and unrelenting growth of technology, moving from direct (traditional) transaction patterns to digital transaction patterns (indirect/technological intermediaries) that promote each other's benefits. Sales through platforms like e-commerce are a very efficient and effective way to increase Islamic banking's market share and thus, the quality of services in the supply sector. This is especially true given the current pandemic, where customers prefer to conduct business at home rather than going directly to the center. Of course, evaluating sound and precise service improvements might cause modifications to be made so that they can keep innovating and producing items¹⁷. This offers enormous potential for growing enterprises in the financial sector and the Islamic banking industry, comparable to the increasingly fast growth of technology, notably in the sphere of computers and the internet¹⁸. The fundamental idea behind the application of Islamic banking is, of course, that all financial activities should be carried out in a way that honors Allah SWT, elevating money in Islamic economics from the status of a commodity to that of a tool for legal transactions¹⁹.

The E-Commerce system passes through a number of phases during execution of certain operations, which are typically referred to as business processes.

¹⁷ Diki Susandi and Sukisno Sukisno, "Sistem Penjualan Berbasis E-Commerce Menggunakan Metode Objek Oriented Pada Distro Dlapak Street Wear," *JSil (Jurnal Sistem Informasi)* 4 (2017): 5-8, <https://doi.org/10.30656/jsii.v4i0.368>.

¹⁸ Susandi and Sukisno.

¹⁹ Ryan J Langdon et al., "ANALISIS PELUANG E-COMMERCE DALAM PENGEMBANGAN USAHA MIKRO, KECIL, DAN MENENGAH PRODUK BATIK. (Studi Kasus Pada Usaha Batik Di Semarang)," *Jurnal Ilmu Administrasi Bisnis* 4, no. 4 (2015): 42-49, <https://ejournal3.undip.ac.id/index.php/jiab/article/view/9226>.



Source: ²⁰

The illustration above demonstrates how a corporation, group of people, or person may share information about their firm and its goods via a website or homepage. In this procedure, the seller's objective is to draw in and keep a sizable clientele, whereas the buyer's objective is to locate the products or services they want and discover what other people are saying about them. Selling electronic goods or services comes after the actions involved in information collection. For the purchase procedure to be legal, safe, and secure, two sides must fulfill their respective obligations. The appropriate network, such as EDI (Electronic Data Interchange) or Extranet, is used by the two parties to conduct purchases ²¹. Many MSMEs have established their stores and made their items available to customers through digital intermediaries because the easy steps and workings of e-commerce make it appealing for purchasing and selling service providers. E-commerce services are therefore becoming more and more popular.

In addition to taking money from customers, many banking sectors have developed new innovations to compete with traditional bank products that have spread to various areas, both in urban and rural areas, and to increase market share, which is unstable due to intense competition in the financial sector. Given the rising number of conventional banks, which are more prevalent and simpler to locate than Islamic banks, whose number is still below average ²².

When looking at sharia banking from an asset perspective, it had a value of IDR 1,468.07 trillion as of December 2019 and accounted for 9.01% of all financial assets in Indonesia (www.ojk.co.id, 2019). Indonesia's standing in the world of Islamic finance and economics was boosted by these results. Indonesia climbed five positions to claim the top spot in the 2019 Global Islamic Finance Report. According to the State

²⁰ Richardus (2002)

²¹ (Richardus, 2002)

²² Gabriel Mohara and Grace Gata, "E-Commerce Untuk Meningkatkan Penjualan Biji Kopi Pada Andalan Coffee," *IDEALIS: InDonEsiA Journal Information System* 3, no. 1 (2020): 34-41, <https://doi.org/10.36080/idealism.v3i1.1480>.

of the Global Islamic Economy Report 2019/2020, Indonesia is placed fifth in the sharia economic sector; one of the contributing aspects that helped Indonesia move up the rankings is the growth of sharia finance.

Table of Sharia Banking Products and Services in Indonesia

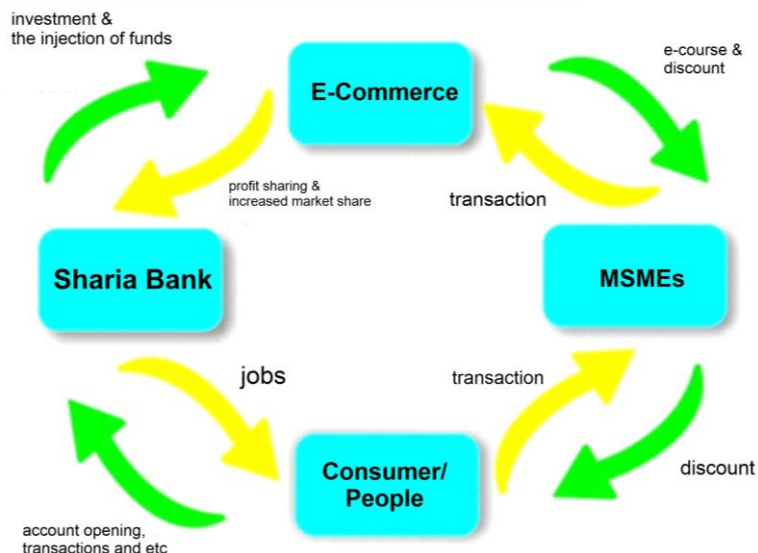
Type of business	Product	Akad Used
Collection Fund	1. Sharia Current Account	Wadiah
	2. Sharia Savings	Wadiah/Mudharabah
	3. Sharia deposits	Mudharabah
Distribution of Funds	1. Sharia Investment Financing	Murabahah
	2. Sharia Working Capital Financing	Salam
	3. Sharia Consumptive Financing	Istisna' Ijarah Mudharabah Musyarakah
Service Products	1. Pawn Gold	Wakalah, Rahn
	2. Non-L/C Export-Import Financing	Kafalah
	3. Import L/C	Hawakah Sarf
	4. Export L/C	Hawalah
	5. Letter of Credit with Domestic Documents	Kafalah
	6. Bank Guarantee	Sarf
	7. Foreign Currency Exchange	Ijarah
	8. Safe Deposit Box	Wakalah
	9. Sales Agent for Mutual Funds, Insurance, and Sharia Securities	Wakalah
	10. Transfers	Hawalah, Wakalah
	11. Credit Cards and Charge Cards	

Source: Otoritas Jasa Keuangan (2020)

The development of the Islamic banking market as a Grand Strategy, as seen from the presentation of the data above, is a comprehensive strategy for market development that includes strategic aspects by determining the vision and mission as the leading Islamic banking industry in ASEAN and globally, creating a new perception of national Islamic banking that is inclusive and universal, market mapping is done through surveys, the creation of various products, and service improvement²³. The goal is to give customers information in the form of a thorough understanding of the advantages of sharia banking products and services through the continual improvement of outreach and education programs that reach the entire community through a variety of direct and indirect communication channels (print, electronic, and website/online media). Considering the features of Islam, this is excellent and correct.

²³ Cakti Ahmad Adrian, *Strategi Perbankan Syariah Menghadapi Persaingan DiEra MEA* (Malang: IRDH (Research & Publishing), 2017).

Through the following plans, Islamic banking, which prioritizes maximizing E-Commerce, can enhance its market share:



In this strategy, Islamic commercial banks play a central role. These banks inject money into e-commerce businesses, and later these funds are channeled to MSMEs in the form of training or e-courses and discounts for MSMEs who want to register their shops through Islamic bank accounts. Then, MSMEs can give discounts to customers in such a way that if customers buy goods using an Islamic bank account, they will be given a discount, and then consumers will undoubtedly compete. All sectors profit from this strategy, including Islamic banks, which gain market share and profit sharing; e-commerce; MSMEs, which gain capital and training materials; and consumers/communities, which gain benefits such as lower prices and more jobs.

CONCLUSION

Indonesia's sharia economic and financial ecosystem must be further developed in order to reach its full potential as a means of achieving a just and prosperous society that is unquestionably safe from elements of gharar, usury, maysir, and other similar practices, as well as making Indonesia the epicenter of the global sharia economy by utilizing and optimizing the sharia banking sector through the E-Commerce sector. Islamic banking needs to innovate and develop better in the E-Commerce sector. Not only that, Islamic banks must open themselves to input from higher education institutions. Furthermore, Islamic banks conduct periodic system evaluations to add to system requirements.

BIBLIOGRAPHY

Achjari, Didi. "Potensi Manfaat Dan Problem Di E-Commerce." *Jurnal Ekonomi Dan Bisnis Indonesia* 15, no. 3 (2000): 388–95. <http://www.amazon.com>.

- Antonio Muhammad syafi'i. *Bank Syariah Dari Teori Ke Praktik*. Jakarta: Gema Insani, 2001.
- Bahtiar, Rais Agil. "Potensi, Peran Pemerintah, Dan Tantangan Dalam Pengembangan E-Commerce Di Indonesia [Potency, Government Role, and Challenges of E-Commerce Development in Indonesia]." *Jurnal Ekonomi Dan Kebijakan Publik* 11, no. 1 (2020): 13–25. <https://doi.org/10.22212/jekp.v11i1.1485>.
- Cakti Ahmad Adrian. *Strategi Perbankan Syariah Menghadapi Persaingan DiEra MEA*. Malang: IRDH (Research & Publishing), 2017.
- Danu Pranata Gita. *Buku Ajar Manajemen Perbankan Syariah*. Jakarta: Salemba Empat, 2013.
- Hasan, Hasan. "Analisis Industri Perbankan Syariah Di Indonesia." *Jurnal Dinamika Ekonomi Pembangunan* 1, no. 1 (2012): 1. <https://doi.org/10.14710/jdep.1.1.1-8>.
- Langdon, Ryan J, Paul D Yousefi, Caroline L Relton, and Matthew J Suderman. "ANALISIS PELUANG E-COMMERCE DALAM PENGEMBANGAN USAHA MIKRO, KECIL, DAN MENENGAH PRODUK BATIK. (Studi Kasus Pada Usaha Batik Di Semarang)." *Jurnal Ilmu Administrasi Bisnis* 4, no. 4 (2015): 42–49. <https://ejournal3.undip.ac.id/index.php/jiab/article/view/9226>.
- Mohara, Gabriel, and Grace Gata. "E-Commerce Untuk Meningkatkan Penjualan Biji Kopi Pada Andalan Coffee." *IDEALIS : InDonEsiA Journal Information System* 3, no. 1 (2020): 34–41. <https://doi.org/10.36080/idealism.v3i1.1480>.
- Muhammad. *Manajemen Dana Bank Syariah*. Depok: Rajawali Pres, 2017.
- Mumtahana, Hani Atun, Sekreningsih Nita, and Adzinta Winerawan Tito. "Pemanfaatan Web E-Commerce Untuk Meningkatkan Strategi Pemasaran." *Khazanah Informatika : Jurnal Ilmu Komputer Dan Informatika* 3, no. 1 (2017): 6–15. <https://doi.org/10.23917/khif.v3i1.3309>.
- Nasution, Eri Yanti, Prawidya Hariani, Lailan Safina Hasibuan, and Wita Pradita. "Perkembangan Transaksi Bisnis E-Commerce Terhadap Pertumbuhan Ekonomi Di Indonesia." *Jesya* 3, no. 2 (2020): 506–19. <https://doi.org/10.36778/jesya.v3i2.227>.
- Pada, Pemasaran, and Kelompok Dasawisma. "OPTIMALISASI PEMANFAATAN E-COMMERCE SEBAGAI MEDIA PEMASARAN PADA KELOMPOK DASAWISMA JERUK" 3, no. 2019 (2021): 171–78.
- Rahman, Aulia. "Analisis Faktor-Faktor Yang Mempengaruhi Market Share Bank Syariah." *Analytica Islamica* 5, no. 2 (2016): 291–314.
- Richardus Eko Indrajat. *Electrical Commerce (Strategi Dan Konsep Bisnis Di Dunia Maya*. Bandung: APTIKOM, 2002.
- Susandi, Diki, and Sukisno Sukisno. "Sistem Penjualan Berbasis E-Commerce Menggunakan Metode Objek Oriented Pada Distro Dlapak Street Wear." *JSil (Jurnal Sistem Informasi)* 4 (2017): 5–8. <https://doi.org/10.30656/jsii.v4i0.368>.
- Wirapraja, Alexander, and Handy Aribowo. "Pemanfaatan E-Commerce Sebagai Solusi Inovasi Dalam Menjaga Sustainability Bisnis." *Teknika* 7, no. 1 (2018): 66–72. <https://doi.org/10.34148/teknika.v7i1.86>.