

Sharia Economic Transformation in the Market Place: a Case Study of Tiktok Shop

Krisnaldy

Universitas Pamulang

Corresponding Author: Krisnaldy Dosen01890@unpam.ac.id

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ABSTRACT

The transformation of the sharia economy in the Shop, as carried out on the Tiktok Shop platform, shows that the sharia economy is constantly undergoing changes and adaptations in the digital market. The sharia economy in digital markets such as Tiktok Shop has experienced significant development. Based on the analysis, the sharia economy on Tiktok Shop shows a higher growth rate than the conventional economy. Sharia finance is one of the sectors that is the author of the sharia economy on Tiktok Shop. Beginners or small businesses are the drivers of the sharia economy in the digital market. Platforms such as Tiktok Shop are one of the factors that drive the sharia economy in the digital market. The COVID-19 pandemic is a factor affecting the sharia economy in the digital market. Government policies that promote the sharia economy affect the growth of the sharia economy on Tiktok Shop. Consumers who need sharia products or services become the driving force of the sharia economy on Tiktok Shop. Technology that facilitates transactions and expenses is the driver of the sharia economy at Tiktok Shop. This research shows that the sharia economy in digital markets such as Tiktok Shop shows a higher growth rate than the conventional economy. There are several factors that drive the sharia economy in the digital market, such as sharia finance, startups or small businesses, platforms, pandemics, government policies, users, and technology.

INTRODUCTION

Research Background

Before the emergence of Islam, economic thought in the Arab region was generally based on a system of trade and exchange of goods. At that time, the economy was dominated by the practice of trading through barter. Between tribes and tribes exchange goods and services without currency. The prevailing economic policy system is based on the policies of the ruling tribes and tribes in the region. These economic policies are based on local customs, traditions, and needs. Islamic economics as a study of modern science only emerged in the 1970s, but the idea of Islamic economics has emerged since it was revealed through the Prophet Muhammad (PBUH). In the late sixth century AD to the early seventh century AD. After this period, many Muslim scholars contributed to economic thought. Islamic economics is increasingly developing over time following the flow of modernization, including in the digital world. The purpose of the transformation is to create an economy that is in accordance with sharia requirements. in the opening of online shopping platforms such as tiktok shop makes it one of the focal points to analyze the development of the sharia economy.

This development not only reflects the adaptation of Islamic economics to modern technology, but also shows how sharia principles can be applied in digital transactions. With ease of access and wide reach, these platforms allow business actors to market halal products more effectively. In addition, consumers are increasingly aware of the importance of choosing products that are in accordance with sharia values, thereby creating a market that is more responsive to the need for ethical and sustainable products. Therefore, a deeper analysis of how these platforms integrate the principles of sharia economics will provide valuable insights for the future development of Islamic economics. In this case, education about the principles of sharia economics is also very important. Consumers need to be understood not only about halal products, but also about fair and transparent business practices. Therefore, a deeper analysis of how these platforms integrate the principles of sharia economics will provide valuable insights for the future development of Islamic economics. In the future, it is hoped that collaboration between digital platforms and Islamic financial institutions can strengthen a more inclusive and sustainable economic ecosystem.

According to (Yulianto et al., 2015) The development of the sharia economy in the shop is part of the development of the sharia economy in general, this is an alternative that can be an option for consumers who transact in it. The online market or e-commerce is a market that is rapidly growing and has enormous potential, both in terms of consumers and sellers. E-Commerce is the process of buying, selling, transferring or exchanging products, services, and information through a computer network including the internet. while according to Kotler, the purchase and sales process is supported by the internet. Furthermore, according to Hermawan Riyadi in his article, tiktok Shop is an application engaged in online buying and selling and can be accessed easily using a smartphone. Tiktok Shop comes in the form of an application that makes it easier for users to do online shopping activities without having to bother using a computer device. But simply using a smartphone, tiktok Shop will offer a wide

range of products ranging from electronics, men's and women's clothing, accessories, fashion, beauty, health, food & beverages, automotive, to household appliances. Third, based on APJII, in the internet survey report for the 2019-2020 period, the presence of online shops is a tangible form of digitalization in the economic sector. The internet is the most dominant indicator that supports the digitalization process, especially in the development of Shop. It is proven through the role of the internet which is part of information technology that is increasingly blending with every economic activity. In Indonesia, until 2019 APJII (Indonesian Internet Organizers Association) recorded that the penetration of internet users in Indonesia reached 73.7%, namely as many as 196.71 million Indonesians have used the internet in their daily lives. Third, (Ruslang et al., 2020) Entering the era of digitalization, which causes almost all aspects of life to depend on the sophistication of machines and technology. One of the impacts is the increasing use of the internet in various facilities and infrastructure.

The development of technology that utilizes the internet as a transaction medium is able to produce a new business model known as Ecommerce (Electronic Commerce). Ecommerce is the embodiment of technology in business that serves various transaction processes between companies and consumers to meet the needs of the process of exchanging information on products, goods and services through the internet. Fourth, according to (Meidita & Rokhmawati, 2018) Shop is a platform that contains information in business and trade that acts as an intermediary between buyers and sellers in the form of an electronic marketplace to communicate. One of them is Shop Tiktok Shop which is an online business company that officially entered Indonesia in 2015 and has developed quite rapidly until now. Shop tiktok Shop is also known as Shop in Indonesia which provides various forms of attractive offers and sales at very economical and affordable prices.

Specifically, this research was conducted with the aim of knowing and understanding in depth, related to the transformation of the Islamic economy, its application, and its influence in economic development in the era of globalization which is pampered by technology and controlled by digitalization. Then, this study refers to one of the online tiktok Shop. The reason the researcher chose this title is because it sees the urgency that exists in the practice of online buying and selling, which focuses on the Tiktok Shop Shop. As Indonesian people currently choose to shop online, and explore Islamic economic practices in it. The formulation of the problem of this study is how to transform the Islamic economy, so that it is applied and adjusted in the era of digitalization? What are the Islamic economic practices in the Tiktok Shop? And What is the influence of the sharia economy on online buying and selling practices, especially in the Tiktok Shop?

The theoretical basis used in this study is focused on understanding the transformation of the sharia economy with a case study of the practice of the Tiktok Shop practice, as well as the impact of the sharia economy on it. The research is based on previous research literature, as well as reliable website information sources related to Islamic economic transformation and Tiktok Shop.

LITERATURE REVIEW

Theoretical Foundations

According to Muhammad Abdullah al-Arabi, the definition of Sharia Economics or the Definition of Islamic Economics is a set of general economic bases that are deduced from the Qur'an and the Sunnah, as an economic building that is established on the basis of these foundations, as well as in accordance with the environment, as well as from time to time. According to Prof. Dr. Zainuddin Ali, the definition of sharia economics or the definition of Islamic economics is a collection of legal norms sourced from the Qur'an and Hadith that govern the economy of mankind. Cohen et al., in (Aan Ansori, 2016) The digital economy is a complex and emerging phenomenon related to aspects of microeconomics, macroeconomics, and organizational and administrative theory. The digital economy will explain the development and growth of the economy in the coming decades. Then, the concept of the digital economy was first introduced. Tapscott (1998), describes a socio-political and economic system that has characteristics as an intelligence space, including information, various access to information instruments and information processing and communication capacity. The components of the digital economy that have been successfully identified for the first time are the ICT industry, e-commerce activities between companies and individuals, digital distribution of goods and services, support for the sale of goods, especially systems and services that use the internet. Meanwhile, another digital economy concept is the digitization of information and ICT infrastructure. (Zimmerman, 2000). This concept is often used to explain the global impact of information and communication technology, not only on the internet, but also on the economy. This concept is a view of the interaction between the development of innovation and technological progress and its impact on macroeconomics and microeconomics. The digital economy is an economic sector that includes goods and services when the development, production, sales or supply depend on digital technology. The development of the digital economy cannot be separated from its characteristics, namely value creation, products in the form of distribution channel efficiency, and structures in the form of personal and desired services. In Indonesia, the Bank Indonesia real time gross settlement (RTGS) system is an electronic transfer system between participants in rupiah whose settlement is carried out.

RESEARCH METHODS

This study adopts a qualitative research method. Qualitative is research that uses naturalistic (natural) methods. Gain an understanding and understanding of phenomena in a specific context. According to Moleong (2014, p. 16), Qualitative research is research that aims to understand a phenomenon about the experience of the research subject. This is done by describing in word and language forms, in a specific context Naturally and utilizing various natural means. At the same time, according to Muri (2014), qualitative research is a research strategy that emphasizes the search for meaning, understanding, concepts, characteristics, symptoms, symbols or descriptions of natural phenomena presented narratively.

According to Bogdan and Biklen (1982) in Sugiyono (2010, p. 9), qualitative research has the following characteristics:

1. It is done in natural conditions and goes directly to the source of the data and the researcher is the main tool.
2. Qualitative research is more descriptive. That is, data is collected in the form of words or images, so this study does not emphasize this on a number.
3. Qualitative research pays more attention to the research process.
4. Conducting qualitative research through inductive data analysis.
5. Qualitative research emphasizes the importance of phenomena.

A descriptive method is a method used to describe or analyze the results of a study, but not to draw broader conclusions. The author describes the data obtained in words or sentences, making it a discourse, that is, the conclusion of the data analysis. Therefore, the qualitative approach in this study is useful because it handles data not in numerical form but in the form of a description of the phenomenon of high demand that occurs (Sugiyono, 2005).

According to Rowley (2009), interviews are used in qualitative research to obtain facts and understanding of opinions, attitudes, experiences, processes, 11 behaviors, or predictions. For example, to get information on how junior auditors are educated and fostered so that they are able to pursue a career to reach the position of a partner, interviews can be conducted by asking about the socialization and education process at a public accounting firm, career development patterns, and also the experience of a partner. The interviews can be conducted with several partners individually or in a group of people in the form of a focus group. Interviews are chosen for several reasons, for example, to dig up detailed and rich information and contextual, so interviews are more suitable than questionnaires. Interviews are suitable for researchers who want to understand and apply social issues. Through interviews, a deep and extensive understanding of social phenomena can be obtained through textual interpretation of the data obtained.

The questions in the interview are intended to answer the research question. Of course, the research questions were not directly asked to the respondents. Interview questions need to be prepared so that respondents want to tell about the research topic. Research questions can affect the type of interview questions. In addition, practical experience, theory, and previous research can also be an inspiration to prepare interview questions (Rowley, 2009).

Inductive research often uses theory as inspiration. For example, researchers who use the Bourdieu field concept in general can help map structures in the field. In the context of government audits, the structure is occupied by politicians, the BPK, the government and NGOs. Then questions can be prepared to ask the role of each agent. In most research with semi-structured interviews. The researcher did not compile many and detailed questions. For example, in Fox's (2018) research, he arranged a short question theme for each respondent.

The following are the interview instruments with the speakers:

1. How has the Islamic economy developed on platforms like Tiktok Shop in recent years?
2. What are the factors that influence the adoption of Islamic economic principles by sellers and buyers on Tiktok Shop?
3. How do platforms like Tiktok Shop facilitate Islamic economic practices such as usury transactions and justice in trade?
4. Are there any special policies or features that Tiktok Shop has implemented to support the Islamic economy on the seller platform?
5. What is the potential of Islamic economics in increasing financial inclusion and economic growth in online marketplaces such as Tiktok Shop?
6. What are the main challenges faced in developing the Islamic economy on platforms like Tiktok Shop, and how can we overcome those challenges?
7. What is the role of consumers in driving the growth of the Islamic economy in the Tiktok Shop, and what can be done to increase consumer awareness of the principles of the Islamic economy?
8. Are there any recent trends or innovations in the Islamic economy that can be observed on Tiktok Shop, and how does it affect the online trading ecosystem as a whole?
9. How is the sales system in it? What are the regulations and conditions that must be followed by the seller?
10. Does the sales system at Shop tiktok Shop meet or does it not violate the sharia of buying and selling in Islam?
11. What are the factors that attract people to transact on Tik Tok Shop?
12. How is the transformation of the sharia economy in the Tik Tok Shop in the perspective of narsum?
13. What are your expectations about the future of the Islamic economy on platforms like Tiktok Shop, and what can be anticipated in the coming years?

RESULTS AND DISCUSSION

The researcher interviewed one of the businessmen who sells and promotes his goods on the Tik Tok Shop. In the interview session, the interviewees provided the following information: Shop Tiktok Shop, has expanded its product range to include a wider range of categories, including products that meet the principles of Islamic economics. In recent years, there has been an increase in awareness of the need for halal and sharia-compliant products among Muslim consumers, leading to an increase in demand for products such as halal food, halal cosmetics, sharia clothing, and others. As is the case with Micro, Small, and Medium Enterprises that flock to get halal certification, which shows concern for halal products, Shop Tiktok Shop has also responded to this demand by providing special categories for these products. This can be seen from the Tiktok Shop Barokah feature. Tiktok Shop Barokah is an additional service in Tiktok Shop. Through this feature, buyers can find and buy halal products and transact in accordance with Islamic principles by using contracts, including purchase and sale contracts (ba'i), loans ('ariyah), wadiah,

ju'alah, gifts. It can be concluded from the data research through this interview process, the specific efforts of Tiktok Shop, related to the development of the Islamic economy in the Tiktok Shop Shop, namely through the Tiktok Shop Barokah service which provides halal products, ranging from beauty products, food, clothing and so on, with policies and provisions that support Islamic economic values. Among these policies are,

- a. The object to be traded can be in the form of goods and/or rights, and must be the sole property of the seller (*al-milk al-tam*)
- b. The object to be traded must be in the form of goods and/or rights that can be used according to sharia
- c. (*mutaqawwam*) and can be traded according to Islamic principles and applicable laws and regulations.
- d. The object to be traded must be tangible, definite/certain and can be handed over (*maqdur al-taslim*) at the time the sale and purchase contract is made, or at the agreed time.
- e. The object to be traded must not be an unlawful, unclean, vice, and unbeneficial. prohibitions that will apply to any transaction on Tiktok Shop Barokah, which includes but is not limited to:
 - a) The Products sold by the Seller must not contain elements of fraud, *tadlis*, *dzulm*, *maysir*, and usury;
 - b) The Purchase Money must be returned to the Buyer if the transaction fails
 - c) The Object to be traded must not be an item that is not yet owned; and
 - d) Prohibition of selling goods by *najasyi* (transaction engineering).

Next, in terms of payment. Tiktok Shop Barokah supports one or more of the following payment methods as specified in the Tiktok Shop Policy, with the exception that specifically for the use of credit cards, payments received by Tiktok Shop for transactions of Tiktok Shop Barokah Products are only limited to credit cards issued by Sharia Banks. Sellers are also required to understand the law (*ahliyah*), so that they can carry out buying and selling. So, with the provisions that have been in effect, tiktok Shop has provided services that are in accordance with the principles and values of the sharia economy in the Tiktok Shop barokah service. Among the adoption of Islamic economic principles in Tiktok Shop is the value of trust in products or took. The trick is through the rating feature provided by consumers. Consumers who have purchased the product, will be given the opportunity to rate or rate the product based on one to five stars, along with the photo or video. As a result, consumers can then see, and be interested in products with good ratings. Then, the perception of the economic benefits of the implementation of sharia economics will affect its adoption. If sellers and buyers believe that applying those principles will provide economic benefits, they are more likely to adopt them.

In the second interviewer, the researcher found that the TikTok Shop platform facilitates payment methods through Paylater which are included in usury transactions because there are additional interest fees and others that cause usury to appear. Of course, this is contrary to Islamic economic principles and violates the sharia. With the Paylater feature, buyers will be given a loan of

a non-cash amount to buy goods, with a specified deadline and agreed interest. Then, what is the potential of Islamic economics in increasing financial inclusion and economic growth in online markets such as Tiktok Shop? The Islamic economy has great potential to increase financial inclusion and economic growth in online marketplaces such as Tiktok Shop. This potential can be reviewed from sharia payments. Including financial transactions and payments in accordance with sharia such as zakat, infaq, and alms. Implementing such transactions will allow Muslim communities to conduct transactions in accordance with their religious principles, thereby increasing financial inclusion among them. Second, Islamic economics encourages economic empowerment and equitable distribution. The collaboration between sellers and Shop tiktok Shop will strengthen the competitiveness of small and medium enterprises (SMEs) and micro business actors so that they can contribute more to economic growth. The third potential is based on business ethics and justice. By applying the principles of business ethics and fairness in transactions with consumers, a safe, fair business environment is created, and increases sustainable opportunities. Then, there are the latest trends or innovations in the Islamic economy that are observed by tiktok Shop including various features designed for MSME actors, this program provides solutions to improve product quality and penetrate the world market. It uses a sales system designed to make it easier for sellers when selling their products online, and there are terms and conditions for sales on the TikTok Shop platform. Unfortunately, the sales system on the tiktok Shop platform has not met the sales criteria that are fully in accordance with Islamic law., although on tiktok Shop there is no element of coercion in the process of selling and buying but there are some people who are still lying, for example posting sales images that do not match the original or stealing images from other people's stores. Currently, online shopping is indeed loved by the public. Among the factors that attract the attention of people shopping online, especially many attractive vouchers, starting from free shipping vouchers, discounts and other cashbacks. The tiktok Shop also has a return guarantee with several terms and conditions and many payment methods that make it easier for people. There are several features that are not in accordance with Islamic law on the TikTok Shop platform. Such as tiktok shop paylater and tiktok shop loan which have *riba* in it. Muslim society needs an economic system that holds the teachings of Islam, so that it is free from doubts and deviations from the teachings of Islam itself. Thus, in an economic way, people can worship Allah. The sharia Tiktok platform continues to undergo changes and adaptations in the digital market, especially in the development of the sharia economy. The sharia economy in the digital market has experienced significant development, even based on the analysis of the sharia economy in the tiktok Shop shows a higher level than the conventional economy.

This analysis shows that the transformation of the sharia economy in Shops such as Tiktok Shop not only meets the needs of consumers who are looking for products and services that are in accordance with Islamic law, but also creates new business opportunities for merchants who want to enter the online market by adhering to Islamic principles. Thus, Tiktok Shop plays an

important role in expanding the sharia economy market and allowing more people to participate in the sharia economy through digital platforms.

The development of the Islamic economy in Tiktok Shop is quite good, but it does not fully meet Islamic sharia standards. This can be seen from the prevalence of features that contain elements of usury, such as Tiktok Shop PayLater. Even so, Tiktok Shop has shown several positive steps in supporting the Islamic economy, such as: In Tiktok Shop Barokah, providing halal products, donations, and zakat in accordance with Islamic law. Cooperation with Islamic financial institutions: Tiktok Shop collaborates with Islamic financial institutions to offer halal financial products and services.

The Islamic economy in Tiktok Shop shows quite good development, but there is still room for wider development. By overcoming existing challenges and taking advantage of the opportunities available, Tiktok Shop can become an ideal e-commerce platform for Muslim consumers in Indonesia. Tiktok Shop has also increased its offerings of sharia products such as clothing, jewelry, and beauty products that are in accordance with sharia principles. This shows that Tiktok Shop has contributed to the development of the sharia economy by increasing awareness and concern for sharia principles in online business.

The presence of Shops such as Tiktok Shop has increased awareness and concern for sharia principles in online business, as well as increased community involvement and development of the sharia economy. Tiktok Shop has contributed to the development of the sharia economy by increasing awareness and concern for sharia principles in online business, as well as increasing community involvement in sharia business.

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