

The Influence of *Amanah*, Transparency, and Consumer Protection on Digital Platform Performance in Cross-Platform Personal Data Usage: An Islamic Business Ethics Perspective

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Abstract

This study investigates the influence of *amanah* (trustworthiness), transparency, and consumer protection on the performance of digital platforms Shopee and Instagram in the context of cross-platform personal data usage, examined through the lens of Islamic business ethics. Data were collected via a cross-sectional survey of 69 active users of both platforms in Indonesia and analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM), with all constructs measured through reflective multi-item Likert scales tested for reliability and validity. The results indicate that consumer protection exerts a positive and significant effect on digital platform performance, whereas *amanah* and transparency do not produce significant effects. These findings suggest that users are more responsive to concrete, tangible data protection measures than to abstract ethical values. The study contributes to the Islamic business ethics literature by demonstrating that concretely experienced consumer protection is the most determinant ethical dimension in cross-platform digital environments, and highlights the need for future research on ethical value internalisation in mainstream digital platforms.

Keywords: *Islamic Business Ethics; Amanah; Transparency; Consumer Protection; Digital Platform Performance; Shopee; Instagram*

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Introduction

Indonesia's rapid digitalization has changed the way consumers communicate, shop, and interact with commercial platforms. Internet penetration has reached 79.5%, representing more than 221 million users (APJII, 2024), while Kemp (2024) estimates that Indonesian internet users spend an average of 7 hours and 38 minutes online each day. Within this increasingly connected environment, Shopee and Instagram occupy prominent positions in consumers' digital activities. Shopee remains one of the leading e-commerce platforms in Indonesia, while Instagram has a substantial user base and continues to play an important role in digital advertising and consumer engagement (Kemp, 2024; Momentum Works, 2024). The intensive use of such platforms has consequently increased the amount of personal and behavioral data generated through browsing, purchasing, social interaction, and other online activities.

A key concern arises when behavioral information generated in one digital environment is used to support advertising activities in another. Technologies such as Meta Pixel and the Conversions API allow businesses to transmit information about users' interactions with websites or applications to Meta's advertising ecosystem. Such information may include activities such as viewing products, adding items to a shopping cart, or completing purchases. These mechanisms help explain why consumers may encounter advertisements on Instagram that appear related to products they have recently searched for or interacted with on other digital platforms. Although such practices can improve advertising relevance, they also raise questions about how clearly users understand the collection, transfer, and subsequent use of their behavioral data (Wernerfelt et al., 2025).

These concerns reflect a broader characteristic of data-driven digital business models, in which commercial value is increasingly generated by combining information from different user activities and contexts. The issue is therefore not limited to whether personal data are collected, but also extends to how those data are processed, connected, and reused across digital services. From the consumer perspective, this raises important questions concerning informed consent, transparency, and control over personal information. It also creates a potential trust problem when consumers become aware that their digital activities may be used beyond the context in which the information was initially generated.

Privacy concerns are particularly relevant because consumers increasingly expect greater clarity regarding the use of their personal information. The International Association of Privacy Professionals (IAPP, 2023) reports substantial levels of concern among consumers regarding personal data protection and transparency in data practices. In Indonesia, the development of the digital economy has similarly been accompanied by growing attention to consumer data protection (Ayunda, 2022). The enactment of Law Number 27 of 2022 concerning Personal Data Protection provides an important legal foundation for the processing of personal data, including requirements related to lawful processing and consent (JDIH BPK RI, 2022). Nevertheless, formal regulatory protection does not automatically ensure that consumers fully understand how their information moves between platforms or how such information is subsequently used for commercial purposes.

The issue also has an ethical dimension that extends beyond legal compliance. In the context of Islamic business ethics, the principle of *amanah* emphasizes responsibility and trustworthiness in economic relationships, while transparency requires business actors to provide relevant information and avoid practices that may mislead or disadvantage other parties (Beekun, 1997;

Chapra, 1992). From this perspective, the ethical evaluation of personal data practices depends not only on whether data processing is legally permissible, but also on whether consumers are treated fairly and provided with sufficient information to make informed decisions. Cross-platform data practices that are not adequately communicated to users may therefore create tension with the principles of transparency, responsibility, and consumer protection that underpin Islamic commercial ethics.

Despite growing attention to digital privacy and platform governance, research examining cross-platform personal data practices through the lens of Islamic business ethics remains limited. Previous discussions have generally addressed privacy, transparency, consumer trust, or digital ethics separately, while less attention has been given to how Islamic ethical values can be incorporated into an integrated explanation of consumer responses to cross-platform data practices. This study addresses this gap by examining the roles of *amanah*, transparency, and consumer protection in shaping consumer evaluations of digital platform practices. In doing so, the study seeks to extend the application of Islamic business ethics to contemporary data-driven commerce while providing practical insights for digital platforms, regulators, and other stakeholders seeking to develop more transparent, accountable, and consumer-oriented approaches to data governance in Indonesia.

Literature Review

Stakeholder Theory, developed by Freeman (1984), posits that organisations bear responsibility not only to shareholders but to all stakeholders affected by their business activities, including consumers, employees, communities, and society at large. In the context of digital platforms such as Shopee and Instagram, this theory has immediate implications: users who entrust their behavioural data to platforms are not merely objects of monetisation but primary stakeholders with a legitimate interest in how their data is managed. Donaldson & Preston (1995) extended Stakeholder Theory across three perspectives, descriptive, instrumental, and normative, with the normative perspective affirming that the protection of stakeholder interests constitutes an inherent moral obligation rather than a business strategy. Martin et al. (2017) empirically demonstrated, using an experimental and survey design, that digital companies perceived to violate user interests in matters of privacy experience significant declines in consumer loyalty and financial performance. Hajli et al. (2017) extended these findings in the context of social commerce, finding that user trust in data management is a direct predictor of purchase intention and continued platform usage.

Information Ethics Theory, developed by Mason (1986) and subsequently extended by Floridi (1999), addresses the ethical dimensions of information

management, particularly with respect to privacy, accuracy, property, and accessibility. Mason (1986) identified four principal ethical issues of the information age, collectively known as PAPA: Privacy, Accuracy, Property, and Accessibility, which have become one of the most widely cited normative foundations in digital information ethics. Jeff Smith et al. (2011) identified that the perception of data collection exceeding user expectations, referred to as privacy invasion, is a strong predictor of eroding trust in digital platforms. Mittelstadt et al. (2016) introduced the ethics of algorithms as an extension of Information Ethics Theory, specifically highlighting the opacity of algorithmic systems as a distinct source of ethical concern. In the context of this study, the retargeting algorithm that integrates Shopee data into Meta's targeting system represents a concrete instance of an algorithmic system operating beyond user comprehension. This framework has become increasingly relevant since the enactment of Law Number 27 of 2022 on Personal Data Protection, which explicitly regulates data subjects' rights concerning privacy, accuracy, ownership, and access control over their personal data JDIH BPK RI (2022).

Islamic business ethics constitutes a set of moral values governing economic activity based on Sharia principles, encompassing honesty (*sidq*), trustworthiness (*amanah*), justice (*'adl*), and public welfare (*maslahah*). Beekun (1997) defines it as a set of moral principles derived from the Quran and Sunnah that govern the conduct of business actors in all aspects of economic activity. Unlike conventional business ethics, which tends towards utilitarianism, Islamic business ethics integrates spiritual and social dimensions. The principle of *amanah* in the context of digital business refers to the responsibility of digital platforms to safeguard and manage user personal data in accordance with the trust conferred upon them (Chapra M. U, 1992). Akbar et al. (2025) found that the perception of *amanah* in digital data management exerts a positive and significant influence on trust and loyalty among users of Sharia-based digital platforms. Transparency is closely associated with the prohibition of *tadlis*; Sari (2024) affirm that informational transparency in digital business constitutes a direct implementation of the *anti-tadlis* principle in fiqh muamalah. Extending this argument, Dr. Rachna Thakkar (2025), through a literature study, found that the application of business ethics in consumer data protection in the digital business era, including transparency over data collection purposes and explicit consent, is a primary prerequisite for rebuilding consumer trust that is vulnerable to erosion through non-transparent data management practices.

Consumer protection in the Islamic perspective is grounded in the principles of *hifz al-nafs* (protection of life), *hifz al-mal* (protection of property), and *hifz al-'irdh* (protection of honour) as components of *maqashid al-syariah*. User shopping behavioural data carries real economic value, as it generates

advertising revenue for Meta; the exploitation of such data without adequate compensation or consent may therefore be viewed as a violation of the user's *hifz al-mal*. Ibn Ashur (2006) affirms that *maqashid al-syariah* in the modern context encompasses the protection of individual information rights and privacy, while Dusuki & Abdullah (2007) demonstrate that business institutions that consistently integrate these principles tend to exhibit stronger reputation and business performance. The relevance of this framework is further reinforced by Muhammad Taufik & Fatimah Zahara (2024), who analysed the privacy policy of a social media-based marketplace through a *maqashid al-syariah* lens and found that information transparency, user control, data security, and platform social responsibility determine the extent to which the principle of *dar'u al-mafasid*, including *hifz al-mal*, is fulfilled.

Digital platform performance in this study is defined as users' overall evaluation of service quality, trustworthiness, brand image, and continued usage intention of Shopee and Instagram as a consequence of how both platforms ethically manage user behavioural data. This concept is derived from the service quality theory developed by Berry et al. (1988), encompassing dimensions of reliability, security, responsiveness, and trust as collective determinants of users' overall platform evaluation (Zeithaml et al., 2002). Kim & Park (2013) identified that trust in social media-based shopping platforms is shaped by the perceived integrity of the platform in managing user information. Maseeh et al. (2021) confirmed this finding, demonstrating that perceived data security and digital marketing strategies are the primary determinants of consumer trust in e-commerce platforms, affirming that ethical data management is a core component of platform performance rather than a mere matter of legal compliance.

Amanah in the management of cross-platform shopping behavioural data reflects the extent to which users perceive that Shopee and Instagram manage their data in accordance with the trust conferred, without exceeding agreed boundaries. Saputra et al. (2023) and Martin et al. (2017) empirically demonstrate that perceptions of platform integrity and responsibility regarding user data exert a positive influence on trust and platform quality evaluation. Within the Stakeholder Theory framework, platforms that demonstrate *amanah* in managing their primary stakeholders' data will obtain more favourable performance evaluations: H1: *Amanah* exerts a positive and significant influence on the digital platform performance of Shopee and Instagram.

Transparency pertains to the openness of Shopee and Instagram in explaining the mechanisms for collecting and using user personal data. Arum & Azzaki (2024) affirm that digital informational transparency constitutes an implementation of the anti-*gharar* principle that contributes to the formation of user trust. McKnight et al. (2002) demonstrate that openness and clarity in privacy

policies directly enhance trust and platform quality perceptions: H2: Transparency exerts a positive and significant influence on digital platform performance.

Consumer protection refers to users' perceptions of genuine efforts by Shopee and Instagram to protect their behavioural data, provide meaningful control, and offer clear redress mechanisms. Hajli et al. (2017) and Kim & Park (2013) find that privacy protection is the foundation of trust on social commerce platforms. From a *maqashid al-syariah* perspective, platforms that fulfil their obligations to protect users' digital property and honour will receive more positive performance evaluations (Dusuki & Abdullah, 2007): H3: Consumer protection exerts a positive and significant influence on digital platform performance.

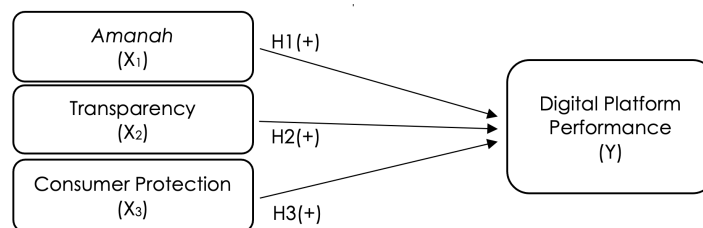


Figure 1 Research Conceptual Framework
Source: Compiled by the author, 2026

Methods

This study employs a quantitative approach with a survey research design to test the causal relationships between variables as specified in the research framework. This approach was selected because it enables the systematic testing of a theoretical model integrating Stakeholder Theory, Information Ethics Theory, and Islamic business ethics principles (Weyant, 2022). Data were collected through a structured questionnaire distributed online via Google Forms to respondents meeting the research criteria.

The study population comprises active users in Indonesia who use both Shopee and Instagram simultaneously and have experienced cross-platform advertising personalisation, specifically the appearance of product advertisements on Instagram related to prior shopping activity on Shopee. Purposive sampling was employed with the following criteria: active users of both platforms; having encountered recommendations or advertisements on Instagram related to prior activity on Shopee; aged at least 17 years; and willing to complete the questionnaire honestly based on personal experience. A total of 69 respondents meeting all criteria were obtained.

Sample size determination followed the recommendations of Hair et al. (2019) for Partial Least Squares Structural Equation Modelling (PLS-SEM), where an adequate sample size is determined by model complexity, the number of indicators per construct, and target statistical power. Drawing on the 10-times

rule and requirements for stable bootstrapping procedures, the 69-respondent sample was deemed sufficient to produce reliable parameter estimates within a model comprising four constructs and eighteen indicators.

The respondent profile reflects characteristics of young digital platform users in Indonesia. The majority of respondents are female (57 respondents, 82.6%), while male respondents account for 12 (17.4%). By age, the 19–20 year group is dominant with 49 respondents (71.0%), followed by 17–18 years with 12 respondents (17.4%), 21–22 years with 7 respondents (10.1%), and 23 years and above with 1 respondent (1.4%). Most respondents are from Hasanuddin University (49 respondents, 71.0%), followed by other higher education institutions (5 respondents, 7.2%), Polytechnic or Health Polytechnic (7 respondents, 10.1%), SMA/SMK (4 respondents, 5.8%), and Universitas Negeri Makassar (4 respondents, 5.8%). With respect to platform usage frequency, 91.3 per cent of respondents access Instagram daily, while Shopee usage is more varied, with 55.1 per cent accessing it several times per week and 39.1 per cent several times per month. Some 89.9 per cent of respondents reported having seen advertisements on Instagram related to activity on Shopee, confirming the sample's relevance to the research context. Regarding digital privacy literacy, 47.8 per cent of respondents indicate they sufficiently understand the use of their personal data by digital platforms, while 7.2 per cent acknowledge limited understanding. The complete respondent profile is presented in Table 1.

Table 1 Respondent Profile (*n* = 69)

Characteristic	Category	n	%	Note
Gender	Female	57	82.6	Majority
	Male	12	17.4	
Age	17–18 years	12	17.4	Majority
	19–20 years	49	71.0	
	21–22 years	7	10.1	
	≥23 years	1	1.4	
Institution	Hasanuddin University	49	71.0	Dominant
	Universitas Negeri Makassar	4	5.8	
	Polytechnic / Health Polytechnic	7	10.1	
	SMA / SMK	4	5.8	
	Other Higher Education Institutions	5	7.2	
Shopee Usage Frequency	Daily	4	5.8	Highest
	Several times a week	38	55.1	
	Several times a month	27	39.1	
Instagram Usage Frequency	Daily	63	91.3	Dominant
	Several times a week	6	8.7	

Cross-Platform Ad Experience	Have seen Instagram ads related to Shopee activity	62	89.9	Highest
	Unsure / Have not	7	10.1	
Digital Privacy Understanding	Very well	8	11.6	Highest
	Well	23	33.3	
	Sufficiently	33	47.8	
	Poorly	5	7.2	

Source: Primary data, processed 2026.

This study involves four principal constructs comprising three exogenous variables (*amanah*, transparency, and consumer protection) and one endogenous variable (digital platform performance). All constructs are reflective in nature, as the indicators are used to reflect the latent variables rather than form them. All items are measured using a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree), as presented in Table 2.

Table 2 Construct Items and Measurement

Construct	Code	Item Statement	Source
<i>Amanah</i>	X1.1	I feel that my activity data on Shopee is used responsibly when recommendations or advertisements appear on Instagram.	Beekun (1997); Chapra M. U (1992); Jeff Smith et al. (2011); McKnight et al. (2002); Martin et al. (2017); UU PDP No. 27/2022 (JDIH BPK RI, 2022)
	X1.2	I feel that data usage between Shopee and Instagram is conducted in accordance with user consent.	
	X1.3	I trust that personal data integrated within the Shopee–Instagram algorithm is not exploited by third parties.	
	X1.4	Cross-platform advertising personalisation between Shopee and Instagram reflects trustworthy business integrity and responsibility.	
Transparency	X2.1	Shopee and Instagram provide clear explanations regarding the use of data for advertising personalisation purposes.	Mason (1986); Floridi (1999); Jeff Smith et al. (2011); Mittelstadt et al. (2016)
	X2.2	Shopee and Instagram provide adequate information explaining why products I viewed on Shopee reappear as advertisements on Instagram.	

	X2.3	The privacy policies of Shopee and Instagram are communicated in an open and non-misleading manner regarding the use of my data.	
	X2.4	Privacy settings and advertising personalisation controls on both Shopee and Instagram are available and easy for me to locate within the application.	
	X2.5	I receive sufficient explanation when I encounter recommendations or advertisements based on activity on another platform.	
	X3.1	I feel that my activity data remains secure even when used for cross-platform advertising personalisation.	
	X3.2	Shopee and Instagram provide me with controls to limit or disable advertising personalisation based on my usage data.	
Consumer Protection	X3.3	User privacy remains protected in the Shopee–Instagram algorithmic personalisation process.	Floridi (1999); Ibn Ashur (2006); Jeff Smith et al. (2011); Martin et al. (2017); UU PDP No. 27/2022 (JDIH BPK RI, 2022)
	X3.4	In the event of data misuse, the platforms provide clear and responsible remediation procedures.	
	X3.5	Complaint mechanisms related to privacy and cross-platform advertising personalisation are accessible to users when required.	
Digital Platform Performance (Y)	Y1	My trust in Shopee and Instagram increases when both platforms manage data ethically in accordance with the principle of <i>amanah</i> .	McKnight et al. (2002); Zeithaml et al. (2002); Jeff Smith et al. (2011); Martin et al. (2017)
	Y2	The integration of Shopee and Instagram algorithms provides a sense of safety and comfort in using both platforms.	
	Y3	Transparency by Shopee and Instagram in explaining data	

	usage increases my trust in both platforms.
Y4	Platforms that uphold ethical standards and responsibility in data usage possess a more positive image.
Y5	I am inclined to continue using platforms that implement personalisation ethically.
Y6	Cross-platform recommendations feel beneficial when personalisation is conducted ethically without compromising my privacy.

Source: Compiled by the author, 2026

Data analysis was conducted using Partial Least Squares Structural Equation Modelling (PLS-SEM) with SmartPLS 4.0 software. The PLS-SEM approach was selected for its capacity to analyse complex relationships among multiple latent variables, its suitability for predictively oriented research, and its flexibility in accommodating non-normally distributed data (Hair et al., 2019). Analysis was conducted through two principal stages: evaluation of the measurement model (outer model) and evaluation of the structural model (inner model). Measurement model evaluation criteria encompass outer loading (> 0.70), AVE (> 0.50), Composite Reliability (> 0.70), Cronbach's Alpha (> 0.70), and the HTMT ratio (< 0.90). A hypothesis is accepted when the t-statistic exceeds 1.96 and the p-value falls below 0.05 at the 5 per cent significance level. Ethical considerations in this study encompass voluntary participation, data anonymity, and the use of data exclusively for academic purposes.

Result and Discussion

Measurement model evaluation was conducted to assess the validity and reliability of all constructs prior to structural model testing. All constructs satisfy the required criteria, as presented in Table 3.

Table 3 Construct Reliability and Validity Test Results

Construct	Cronbach's Alpha	CR (rho_a)	CR (rho_c)	AVE	Note
Amanah	0,768	0,779	0,851	0,59	Valid and Reliable
Transparency	0,847	0,872	0,890	0,620	Valid and Reliable
Consumer Protection	0,831	0,857	0,881	0,598	Valid and Reliable
Platform Performance	0,852	0,877	0,888	0,571	Valid and Reliable

Cronbach's Alpha values for all constructs exceed the 0.70 threshold (range 0.768–0.852), confirming adequate internal consistency (Hair et al., 2019). Composite Reliability (rho_c) for all constructs surpasses the minimum of 0.70 (range 0.851–0.890). Convergent validity is confirmed through AVE values that all exceed the 0.50 threshold (range 0.571–0.620), indicating that each construct accounts for more than half of the variance in its indicators (Fornell & Larcker, 1981). Indicator validity was assessed through outer loading values. Almost all indicators produced outer loading values above 0.70; two indicators, X3.2 (0.674) and Y1 (0.626), are marginally below the threshold but were retained as the AVE of their respective constructs remains above 0.50 (Hair et al., 2019). Full results are presented in Table 4.

Table 4 Outer Loading Results by Indicator

Code	Indicator	Outer Loading	Note
X1.1	Activity data on Shopee is used responsibly when advertisements appear on Instagram	0,724	Valid
X1.2	Data usage between Shopee and Instagram is consistent with user consent	0,774	Valid
X1.3	Personal data integrated within the algorithm is not exploited by third parties	0,726	Valid
X1.4	Cross-platform advertising personalisation reflects business integrity and responsibility	0,841	Valid
X2.1	Clear explanations provided regarding data use for advertising personalisation	0,72	Valid
X2.2	Adequate information on why Shopee products reappear as Instagram advertisements	0,894	Valid
X2.3	Privacy policies communicated in an open and non-misleading manner	0,726	Valid
X2.4	Privacy settings and advertising personalisation controls are available and easy to locate	0,755	Valid
X2.5	Sufficient explanation provided when receiving recommendations based on activity on another platform	0,829	Valid
X3.1	Activity data remains secure when used for cross-platform advertising personalisation	0,782	Valid
X3.2	Controls available to limit or disable advertising personalisation	0,674	Valid*
X3.3	User privacy is protected in the Shopee–Instagram algorithmic personalisation process	0,88	Valid
X3.4	Clear and responsible remediation provided in cases of data misuse	0,725	Valid

X3.5	Privacy complaint mechanisms for cross-platform advertising are accessible to users	0,79	Valid
Y1	Responsible data management increases my sense of safety and comfort	0,626	Valid*
Y2	Algorithm integration provides a sense of safety in using both platforms	0,771	Valid
Y3	Transparency in data usage increases my trust in both platforms	0,81	Valid
Y4	Platforms upholding ethical data practices possess a more positive image	0,743	Valid
Y5	Inclined to continue using platforms that implement personalisation ethically	0,762	Valid
Y6	Performance is evaluated positively when ethical personalisation does not compromise privacy	0,808	Valid

*Retained as construct AVE > 0.50 (Hair et al., 2019)

Discriminant validity was evaluated using the Heterotrait-Monotrait Ratio (HTMT) criterion, as presented in Table 5. Most construct pairs exhibit HTMT values below the 0.85 threshold, with the exception of the *Amanah*–Consumer Protection pair (0.883), the *Amanah*–Transparency pair (0.866), and the Transparency–Consumer Protection pair (0.886). While all values remain below the conservative threshold of 0.90 (Henseler et al., 2015), the conceptual proximity among these three Islamic business ethics constructs warrants acknowledgement as a study limitation. Collinearity testing using the Variance Inflation Factor (VIF) revealed that all indicators produced values below 3.33 (range 1.329–2.797), well below the commonly accepted maximum of 5.0, confirming the absence of serious multicollinearity (Hair et al., 2019).

Table 5 Discriminant Validity Test Results (HTMT)

Construct	Amanah	Platform Performance	Consumer Protection
Platform Performance	0,557		
Consumer Protection	0,883	0,802	
Transparency	0,866	0,667	0,886

Model predictive capacity was assessed through the coefficient of determination R^2 and adjusted R^2 . The Digital Platform Performance variable (Y) yielded an R^2 of 0.549 and an adjusted R^2 of 0.528, indicating that the three independent variables collectively account for 54.9 per cent of the variance in digital platform performance, categorised as moderate to substantial according to Hair et al. (2019). Effect size (f^2) assessment revealed that Consumer Protection yielded an f^2 of 0.353, classified as a large effect by Cohen (1988), while Transparency ($f^2 = 0.035$) and *Amanah* ($f^2 = 0.015$) registered small to negligible effects respectively, confirming Consumer Protection as the dominant predictor in the model. Hypothesis testing results are presented in Table 6.

Table 6 Hypothesis Testing Results (Bootstrapping, n = 5,000 subsamples)

Hypothesis	β	Mean	STDEV	t-stat	P-value	Decision
H1: Amanah–Platform Performance	-0,124	-0,117	0,124	0,998	0,318	Not Significant
H2: Transparency–Platform Performance	0,205	0,211	0,192	1,067	0,286	Not Significant
H3: Consumer Protection–Platform Performance	0,663	0,668	0,167	3,959	< 0,001	Significant

Discussion

The results indicate that *amanah* does not exert a significant influence on the digital platform performance of Shopee and Instagram. This finding diverges from Rifa'i Tri Hantoro et al. (2023), who found a positive and significant influence of perceived *amanah* among users of Sharia-based digital platforms. One plausible explanation is that Shopee and Instagram are mainstream commercial platforms; accordingly, users may not necessarily evaluate the performance of both platforms against Islamic business ethics values explicitly. This finding may also be interpreted through the lens of the privacy paradox documented by Norberg et al. (2007), whereby users consistently exhibit a gap between the privacy concerns they articulate and their actual data-sharing behaviour. In everyday platform usage, users' performance evaluations are more heavily influenced by utilitarian factors such as service convenience and recommendation relevance, such that the *amanah* dimension lacks sufficient discriminatory power to explain performance evaluation differences across the sample.

Transparency also failed to exert a significant influence on digital platform performance. While the direction is positive and consistent with theoretical predictions, statistical power did not reach the significance threshold. A compelling explanation lies in the low digital privacy literacy prevalent among Indonesian users. Research by Fukuzumi (2025) showing that only about 5% of users read consent forms in their entirety. This situation means that respondents' assessments of platform transparency are not grounded in a deep understanding of actual data management practices, but rather in surface-level perceptions insufficiently robust to produce statistically significant differences in platform performance evaluations. Users with limited privacy literacy tend to evaluate all platforms at a broadly similar level with respect to transparency, such that variance in transparency perceptions is insufficiently large to explain variance in platform performance significantly.

Consumer protection was found to exert a positive and significant influence on digital platform performance, producing the largest path coefficient in the model, confirming that consumer protection is the dominant and substantive predictor of Shopee and Instagram performance in the context of cross-platform data management. These findings are consistent with Hajli et al. (2017) and Martin et al. (2017). From a Stakeholder Theory perspective (Freeman, 1984), when users perceive that platforms genuinely protect their interests through data security, privacy controls, and clear violation-handling mechanisms, they evaluate the platforms as entities fulfilling their moral obligations. Within the *maqashid al-syariah* framework, these results confirm the relevance of *hifz al-mal* and *hifz al-'irdh* as the most tangibly impactful protective dimensions for users. Concrete consumer protection features that users particularly value include easily accessible privacy settings, options to disable advertising personalisation, data usage notifications, and responsive data misuse complaint channels.

The dominance of consumer protection as the sole significant predictor, while *amanah* and transparency proved non-significant, indicates that among the three Islamic business ethics dimensions tested, users are most responsive to consumer protection, which is concrete and directly experienced, compared to *amanah* and transparency, which are more abstract and normative in the perceptions of mainstream commercial platform users. This does not imply that Islamic business ethics values are wholly irrelevant in the digital platform context; rather, it indicates that the effectiveness of these values is contingent upon the extent to which they are communicated and internalised effectively to users.

Conclusion and Recommendations

This study examined the effects of *amanah*, transparency, and consumer protection on the perceived performance of Shopee and Instagram in the context of personal data use, drawing on an Islamic business ethics perspective. Using PLS-SEM, the analysis was based on data collected from 69 active users of both platforms in Indonesia.

The results show that consumer protection has a positive and statistically significant effect on digital platform performance ($\beta = 0.663$; $p < 0.001$). In contrast, *amanah* ($\beta = -0.124$; $p = 0.318$) and transparency ($\beta = 0.205$; $p = 0.286$) do not have statistically significant effects. The model explains 54.9% of the variance in digital platform performance ($R^2 = 0.549$), indicating a moderate level of explanatory power.

Theoretically, the findings suggest that Islamic ethical principles may not influence users' evaluations of digital platforms in the same way. Among the three dimensions examined, consumer protection emerges as the most salient factor, indicating that users may respond more strongly to ethical values when

these values are translated into concrete and observable safeguards. The nonsignificant effects of *amanah* and transparency also suggest that ethical principles may require clearer operationalisation and stronger user recognition before they translate into evaluations of platform performance.

From a practical perspective, the findings highlight the importance of providing data-protection mechanisms that users can directly recognise and access. Digital platforms should strengthen privacy controls, provide clear notifications regarding data use, and maintain accessible and responsive complaint-handling mechanisms. Such measures may help reinforce users' perceptions that their personal information is handled responsibly and that their interests are adequately protected. Transparency and trustworthiness remain important, but they should be supported by visible and enforceable consumer-protection practices.

This study has several limitations. First, the cross-sectional design captures user perceptions at a single point in time and therefore does not support strong causal inference. Second, the relatively small sample of 69 respondents limits the generalisability of the findings. Third, the conceptual proximity among *amanah*, transparency, and consumer protection suggests the need for more clearly differentiated measurement instruments in future research. Subsequent studies could examine the moderating role of digital privacy literacy, employ longitudinal designs, include larger and more diverse samples, and extend the analysis to explicitly Sharia-oriented digital platforms. Such extensions would help determine whether the influence of Islamic business ethics dimensions varies across different platform and institutional contexts.

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