

Islamic Economic Review of Online Marketing Strategies in the Shopee Affiliate System

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Article Info

Article history:

Received: 2026-02-12

Revised: 2026-03-02

Accepted: 2026-04-20

Available online: 2026-06-15

Keywords:

affiliate marketing; digital content; ghasab; Islamic business ethics; samsarah; Shopee

Abstract

This study examines the practice of online marketing in the Shopee Affiliate Program and assesses its conformity with Islamic economic principles in Banyu Urip Village, Praya Barat District, Central Lombok Regency. A descriptive qualitative field approach was employed. Data were obtained through observation, documentation, and in-depth interviews with eight affiliates, five consumers, and three religious figures, and were analysed through data reduction, data display, and conclusion drawing. The findings show that affiliates promote products by distributing tracked links through Shopee Video, TikTok, Facebook, WhatsApp, reels, and stories. Their principal strategies include selecting trending products, adapting content to target audiences, using short videos, attractive captions, popular music and hashtags, posting at high-engagement times, and presenting product reviews. The programme creates accessible income opportunities because participants do not need to hold inventory. In Islamic economic terms, the basic affiliate arrangement can be understood as samsarah, in which a marketer receives an agreed commission for connecting sellers and buyers, and is therefore permissible when the object, commission, information, and conduct are lawful and transparent. However, unauthorised reuse of another creator's content, exaggerated claims, and linking copied videos to products that differ in quality or description violate honesty, trustworthiness, consent, and protection of property. Such conduct contains elements of deception and gharar and may constitute ghasab of digital content. The study concludes that Shopee affiliate marketing is conditionally sharia-compliant: its permissibility depends not merely on the commission mechanism but on truthful representation, original or authorised content, product verification, and protection of consumers and creators.

INTRODUCTION

Digital marketplaces have changed the relationship between sellers, promoters, and consumers. Marketing is no longer carried out only by producers or retailers; ordinary platform users can now become intermediaries who recommend products and receive performance-based commissions. Shopee Affiliate is one example of this transformation. Affiliates create or distribute promotional content, attach a trackable product link, and receive a commission when a consumer completes a qualifying purchase through that link. The model is attractive to students, homemakers, and other community members because it can be operated through a smartphone, requires relatively little capital, and does not require the affiliate to own inventory.

The accessibility of affiliate marketing, however, does not automatically guarantee ethical practice. Competition for views and conversions can encourage exaggerated claims, incomplete descriptions, indiscriminate promotion, and the reuse of other creators' photographs or videos. Consumers may receive goods whose appearance, quality, or specifications differ from the promotional content. Original creators may also lose recognition and commission when their content is copied and connected to another affiliate's link. These issues are especially important in Islamic economics, which permits innovation in muamalah while requiring justice, transparency, mutual consent, and the avoidance of riba, excessive gharar, maysir, deception, and harm.

Affiliate marketing resembles *samsarah*, or brokerage, because the affiliate connects a seller with potential buyers and receives *ujrah* or commission for the service. The basic arrangement is permissible when the promoted product is lawful, the service and remuneration are known, and the intermediary acts honestly. Permissibility at the contractual level nevertheless differs from compliance at the operational level. A lawful commission structure may be undermined by misleading product representation, violation of intellectual property, or appropriation of another person's digital work without consent. Indonesian Islamic legal discourse also recognises protected creative rights as property interests. The Indonesian Ulema Council Fatwa No. 1 of 2003 treats infringement of copyright as unlawful, while Law No. 28 of 2014 protects cinematographic works, including video content used commercially.

Previous studies have discussed affiliate systems, viral marketing, online purchasing, and Islamic commercial law (Abidin & Mustofa, 2022; Andriyanti & Farida, 2022; Maulidina, 2024; Yanti, 2022). Yet limited attention has been paid to the everyday practices of village-based affiliates and to the intersection between brokerage, promotional honesty, consumer protection, and ownership of digital content. This study addresses that gap by examining Shopee Affiliate practices in Banyu Urip Village and assessing their conformity with Islamic economic principles. Specifically, it asks: (1) how do local affiliates conduct and strategise their online promotions; and (2) under what conditions are those practices acceptable or problematic from an Islamic economic perspective?

CONCEPTUAL FRAMEWORK

Affiliate marketing as digital intermediation. Affiliate marketing is a performance-based form of digital intermediation in which a promoter is rewarded when promotional activity produces a measurable outcome. Unlike conventional advertising, payment is generally attached to conversion rather than merely to exposure. The affiliate does not normally determine the selling price, own the inventory, or deliver the product. Instead, the affiliate reduces the distance between a seller and a potential consumer by selecting products, translating product information into accessible content, and directing the consumer to a transaction page. This intermediary position explains both the economic value and the ethical sensitivity of the role. The affiliate can reduce consumer search costs and expand a seller's market, but can also amplify inaccurate information because promotional content is often more persuasive and visible than the original product listing.

From an Islamic economic perspective, the closest functional concept is *samsarah*. A *simsar* facilitates exchange between parties and receives compensation for a legitimate service. The permissibility of *samsarah* rests on the general permissibility of *muamalah* and on the recognisable benefit created by intermediation. In an affiliate system, this benefit consists of introducing potential buyers, communicating product features, and expanding distribution. The commission can be treated as *ujrah* when the service that triggers payment is understood and the programme's terms specify how a qualifying transaction is attributed. This conceptualisation distinguishes the affiliate's commission from *riba*: it is compensation for promotional effort and successful intermediation rather than a predetermined return on a loan.

Contractual permissibility nevertheless requires clarity. The affiliate should know the basis on which commission is calculated, the event that creates entitlement, the payment schedule, and the circumstances in which a transaction is cancelled or excluded. The seller or platform should also

communicate restrictions on products, channels, and content use. When essential terms are obscure, the relationship may generate disputes or gharar. Clarity is therefore required not only in the sale between seller and consumer but also in the service relationship between platform, seller, and affiliate. Transparent programme rules allow the promoter to evaluate whether the expected compensation corresponds to the work and risk involved.

Islamic business ethics in promotional communication. The concepts of *sidq* and *amanah* provide the primary standards for affiliate communication. *Sidq* requires statements to correspond to reality, whereas *amanah* requires the promoter to use the audience's trust responsibly. In practice, these values mean that an affiliate should distinguish observed product characteristics from promotional claims supplied by a seller; disclose relevant limitations; avoid editing that creates a false impression of size, colour, texture, or performance; and refrain from implying personal experience when the product has not been tested. Ethical promotion is not achieved merely by avoiding an explicit lie. Selective omission, manipulated comparisons, artificial scarcity, and unsupported superlatives can also interfere with the consumer's ability to make an informed decision.

The prohibition of *tadlis* and excessive *gharar* strengthens this requirement. *Tadlis* occurs when material information is concealed or a misleading impression is created. *Gharar* concerns uncertainty that can expose a party to unfair risk. Online commerce inevitably contains some uncertainty because consumers cannot physically inspect goods before purchase. Affiliate content should reduce this uncertainty by clarifying specifications, expected use, price, and seller identity. When an affiliate uses an unrelated video, exaggerates performance, or links content to a different-quality product, promotional communication does the opposite: it manufactures additional uncertainty and transfers the resulting risk to the consumer.

Consumer welfare and the principle of avoiding harm. Islamic economic activity is directed toward benefit and the prevention of unjust harm. Affiliate marketing can contribute to welfare when it creates income opportunities, improves access to information, and helps consumers identify suitable goods at competitive prices. However, commission-based incentives may create a conflict between the affiliate's interest in conversion and the consumer's interest in accurate advice. A promoter who is paid only when a purchase occurs may be tempted to emphasise benefits and minimise defects. Sharia-oriented governance must therefore include behavioural safeguards, such as verification, disclosure, and accountability, so that the pursuit of commission remains compatible with justice and consumer welfare.

RESEARCH METHODS

This research used a descriptive qualitative field design to understand the experiences, perceptions, and practices of participants in their natural setting. The study was conducted in Banyu Urip Village, Praya Barat District, Central Lombok Regency. The village was selected because residents had begun using marketplace and social-media features for affiliate promotion, providing a relevant setting for examining the adaptation of a rural community to the digital economy.

Primary data were obtained from eight Shopee affiliates, five Shopee consumers, and three local religious figures. Affiliates were selected because they had direct experience creating or distributing promotional content and earning commissions. Consumers were included to identify

perceived benefits, purchasing considerations, and problems arising from differences between promotional information and delivered goods. Religious figures were interviewed to interpret honesty, transparency, consent, ownership, and harm within Islamic economic practice. Secondary data consisted of village documents, relevant books and journal literature, legislation, the Indonesian Ulema Council fatwa on copyright, and digital materials relating to affiliate procedures.

Data were collected through direct observation, in-depth semi-structured interviews, and documentation. Interview prompts for affiliates covered product selection, target audiences, promotional channels, content creation, commission, and challenges. Consumer interviews explored convenience, price and promotion, store selection, product conformity, and complaint responses. Interviews with religious figures focused on the ethical and legal status of truthful promotion, excessive claims, product mismatch, and unauthorised content reuse. The combination of participant categories and collection techniques supported source and method triangulation.

Analysis followed the interactive model of Miles and Huberman. Data collection and analysis proceeded concurrently. Interview and observational material was condensed into categories, displayed in thematic matrices, and interpreted through iterative conclusion drawing. The principal analytical categories were affiliate mechanisms, promotional strategies, economic benefits, consumer experience, samsarah and commission, honesty and transparency, gharar and deception, and ownership of digital content. The findings were then compared across affiliates, consumers, and religious figures to identify convergent and divergent patterns.

RESULT AND DISCUSSION

Affiliate mechanism and promotional strategies. The Shopee Affiliate practice in Banyu Urip begins when an affiliate selects a product, produces or obtains promotional material, attaches a trackable link, and distributes the content through Shopee Video or external social media. When a consumer follows the link and completes a qualifying transaction, the platform records the referral and pays a commission according to programme terms. Affiliates therefore function as promotional intermediaries rather than sellers who hold stock. This division of roles lowers entry barriers but also creates informational distance between the person describing the product and the seller responsible for its fulfilment.

The eight affiliates used TikTok, Facebook, WhatsApp, Shopee Video, reels, and stories. Their strategies combined frequency, visual appeal, algorithm awareness, and audience segmentation. Trending products were matched to seasonal demand, such as women's fashion during Ramadan. Affiliates used popular music, hashtags such as #fyp and #racunshopee, concise captions, and short-form video. They considered morning and late-afternoon periods effective for posting because potential consumers were more likely to be browsing during breaks or after work. Product categories included fashion, beauty and skincare, household items, and lifestyle goods. Some affiliates targeted students through simple language and price emphasis, whereas others addressed young workers and homemakers with practical, visually informative recommendations.

Affiliate	Joined	Reported Commission (IDR)	Transacti ons	Main Strategic Emphasis
Sri Mayuni	2024	100,000	5	Repeated promotion and positive reviews on TikTok/Facebook
Qurratul Aini	2025	809,000	60	Trending and seasonal products, music, and hashtags
Mirawati	2024	200,000	25	Attractive videos and product-detail reviews
Isnawati	2023	500,000	40	Creativity, audience trust, and adaptation to fast trends
Dina Maelani	2024	11,587,061	700	Audience segmentation and affordable lifestyle products
Ainun	2024	1,000,000	550	Trending brands and detailed visual presentation
Husniatun	2023	1,500,000	600	Honest recommendations and conversion through trust
Dewi	2025	150,000	7	TikTok/Facebook reels and stories for broad reach

Table 1. Profile and Reported Performance of Affiliate Informants

Source: Field interviews, 2026. Values reproduce participant records reported in the thesis.

The differences in reported transactions and commissions indicate that mere participation does not ensure income. Performance depends on consistency, content quality, audience trust, product-market fit, and the ability to respond to changing digital trends. One participant reported that the value of participation was not only financial: honest recommendations helped consumers and improved the account's conversion rate. This observation is significant because trust operates both as an ethical requirement and as a productive economic asset. Where an affiliate repeatedly provides accurate information, followers are more willing to rely on subsequent recommendations.

The main constraint was limited access to product samples. Producing a credible review normally requires the affiliate to purchase or receive the product, inspect its quality, and demonstrate it accurately. Affiliates with limited capital sometimes avoided this cost by copying another person's review video or combining screenshots. This shortcut reduced the reliability of the description because the affiliate had not verified the product personally. It also created a second problem: the copied video could be connected to a different seller or a lower-priced item that looked similar but differed in material, specifications, or quality.

Consumer experience and information risk. Consumers valued Shopee because it offered convenience, wide product variety, price comparison, home delivery, free-shipping promotions, cashback, and discounts. Reviews, ratings, transaction counts, and store reputation were used to reduce uncertainty. Consumers purchased clothing, childcare supplies, stationery, skincare, accessories, household goods, and other everyday needs. Their accounts confirm that affiliate content can reduce search costs by directing attention to relevant products and explaining their uses.

Nevertheless, consumers remained exposed to product-conformity risk. When an item failed to meet expectations, participants first compared the delivered item with the description and promotional content, then contacted the seller and supplied photographs or video as evidence. This response illustrates why accurate affiliate communication matters even though the affiliate does not fulfil the order. Promotional content shapes the consumer's expectation before the seller becomes the immediate counterparty. A copied or exaggerated video can therefore contribute causally to a misleading transaction.

"When a promoted item does not correspond to the item delivered, the transaction lacks honesty. A sale must be clear and open and must not contain deception or gharar." – Religious figure interviewed in Banyu Urip

Samsarah as the basis of permissibility. In Islamic commercial jurisprudence, the affiliate's intermediary role is comparable to samsarah. The affiliate brings a product to the attention of potential buyers and receives *ujrah* when the promotional service generates a sale. The arrangement supports cooperation among platform, seller, promoter, and buyer: the platform gains traffic and transaction volume; the seller gains market reach; the consumer gains information and easier product discovery; and the affiliate gains commission. This mutual benefit supports permissibility when the object and process are lawful and the parties understand the basis of remuneration.

The field evidence suggests four minimum conditions for a sharia-compliant affiliate arrangement. First, the promoted product must be halal and beneficial. Second, the commission and attribution mechanism must be sufficiently clear to avoid disputes. Third, the affiliate must disclose product information honestly and avoid claims that cannot be substantiated. Fourth, the promotional material must be created by the affiliate, licensed, or used with the creator's permission and appropriate attribution. These conditions connect contractual validity with the ethical performance of the intermediary.

Practice	Islamic-Economic Assessment	Risk/Principle	Required Safeguard
Sharing a tracked link for commission	Permissible in principle	Samsarah and <i>ujrah</i>	Clear programme terms and lawful product
Original, factual product review	Consistent with sharia ethics	Sidq, amanah, transparency	Verify specifications and disclose limitations
Exaggerated or unverified claims	Not permissible	Tadlis/deception and gharar	Use evidence-based descriptions

Practice	Islamic-Economic Assessment	Risk/Principle	Required Safeguard
Copied content with creator consent	Conditionally permissible	Mutual consent and attribution	Obtain permission and respect licence terms
Commercial reuse without consent	Not permissible	Ghasab and infringement of protected rights	Create original content or secure authorisation
Copied video linked to a different-quality product	Not permissible	Deception, gharar, and consumer harm	Match media, seller, specifications, and product link

Table 2. Sharia Assessment of Shopee Affiliate Promotional Practices

Source: Authors' analysis based on field findings, KHES, MUI Fatwa No. 1/2003, and Law No. 28/2014.

Honesty, gharar, and consumer protection. The interviews with religious figures consistently emphasised that the platform system can facilitate transparent marketing, but compliance ultimately depends on individual conduct. Showing the actual product, stating its price and specifications, and reporting genuine experience embody *sidq* (truthfulness) and *amanah* (trustworthiness). Concealing defects, overstating quality, or presenting a different product as equivalent weakens informed consent and introduces avoidable uncertainty. The concern is not the ordinary commercial uncertainty inherent in online shopping, but uncertainty produced or intensified by inaccurate representation.

This distinction is important for evaluating responsibility. An affiliate may argue that the seller, rather than the promoter, determines product quality. However, the affiliate voluntarily creates the representation that induces the consumer to click and purchase. Ethical responsibility therefore extends to reasonable verification of the seller, product listing, specifications, and correspondence between the media and linked item. The affiliate should not communicate personal experience when no such experience exists. Where direct testing is impossible, the content should clearly distinguish verified facts from seller-provided claims.

Digital content, consent, and ghasab. The most distinctive finding concerns unauthorised reuse of promotional videos. Some affiliates copied content because purchasing samples and producing original reviews required money, time, ideas, and editing skill. Yet the same costs explain why the original creator has a protectable interest in the work. Reposting another creator's video for commercial gain without consent appropriates the utility of that person's labour and may redirect the commission through the second affiliate's link. The original creator can consequently lose both recognition and economic opportunity.

The thesis interprets this appropriation through ghasab, understood in the Compilation of Sharia Economic Law as taking or controlling another person's property without permission. Although classical discussions often concern tangible property, the field problem involves commercially valuable digital content. The analogy is reinforced by MUI Fatwa No. 1 of 2003, which recognises copyright as a protected right and condemns infringement, and by Law No. 28 of 2014, which protects cinematographic works. The sharia problem becomes more severe when

copied media is linked to a merely similar, cheaper, or lower-quality product: the act then combines infringement of the creator's right with deceptive representation toward the consumer.

The finding does not mean that all reuse is prohibited. Content may be reused when the owner has granted permission, the applicable licence permits commercial use, or the programme provides authorised creative assets. Consent should be documented, attribution should be provided where required, and the reused media should correspond accurately to the linked product. These safeguards transform reuse from appropriation into legitimate cooperation.

An integrated model of sharia-compliant affiliate marketing. The evidence supports a process-oriented assessment rather than a binary judgment of the platform. Shopee Affiliate is not inherently prohibited; nor is enrolment sufficient to establish sharia compliance. Compliance must be maintained through the entire promotional chain: product selection, content sourcing, claim formulation, link placement, consumer conversion, commission attribution, and complaint handling. A breakdown at any stage can introduce harm even if the underlying brokerage contract is valid.

For affiliates, practical controls include selecting lawful products and reputable sellers, checking that the video and link refer to the same item, avoiding superlatives that cannot be proven, disclosing whether a review is based on personal use, obtaining permission before using third-party content, and retaining evidence of authorisation. For consumers, store verification, review comparison, and use of platform complaint mechanisms reduce risk. For the platform, stronger duplicate-content detection, source attribution, disclosure prompts, and sanctions for misleading link-content mismatches would align commercial incentives with creator and consumer protection. Community-level digital literacy should address not only content production and sales conversion but also Islamic business ethics and digital intellectual property.

These benefits should not be overstated. The reported commission data vary substantially, confirming that income is uncertain and concentrated among affiliates who achieve high transaction volume. Participants must continuously respond to algorithm changes, shifting trends, and intense competition. Some also incur hidden costs for internet access, product samples, lighting, devices, and editing time. Affiliate marketing should therefore be presented as a supplementary opportunity rather than as guaranteed employment. Training programmes should include basic income recording and cost calculation so that participants can evaluate net returns rather than focusing exclusively on gross commission.

The findings also reveal a potential inequality between affiliates who can afford samples and those who cannot. Affiliates with more capital can test products, create original demonstrations, and build stronger credibility. Those with limited resources may feel pressure to copy existing material, thereby increasing ethical and legal risk. A constructive response is not to relax standards of consent but to reduce the cost of compliance. Sellers and platforms could establish transparent sample-loan schemes, authorised content libraries, or community studios in which products can be reviewed without transferring ownership. Local training could teach low-cost original production methods using photographs, screen recordings of authorised product information, narration, and clear disclosure when direct testing has not occurred.

Implications for affiliate governance. At the individual level, affiliates need a simple verification routine before publication. They should confirm the legality and usefulness of the product, review the seller's rating and transaction history, compare the media with the exact linked

listing, identify the source of every visual asset, and record whether the content is based on personal use, a seller brief, or third-party information. Claims about benefits, durability, ingredients, or results should be supported by observable evidence. If a product has not been tested, the affiliate should avoid presenting the content as a personal testimonial. These steps operationalise *sidq* and *amanah* and reduce the likelihood of *tadlis* and *gharar*.

At the community and educational levels, digital marketing instruction should integrate conversion skills with ethical literacy. Training that focuses only on reach, hashtags, and sales may unintentionally intensify aggressive promotion. A balanced curriculum should include *samsarah* and *ujrah*, truthful product description, consumer complaint rights, verification of halal products, copyright and licensing, and the consequences of unauthorised reuse. Religious figures, universities, village institutions, and experienced content creators can collaborate to translate these principles into practical examples. Such collaboration would allow the digital economy to expand while preserving trust, fairness, creativity, and community benefit.

Research limitations and future agenda. This study is a context-specific qualitative case and does not claim statistical representation of all Shopee affiliates. Commission and transaction figures were derived from participant records reported in the thesis and were not independently audited against platform databases. The study also captures practices during a particular period in which platform rules, algorithms, and content features may change. In-depth interviews provide rich explanations but may be affected by recall and social-desirability bias, especially when participants discuss ethically sensitive conduct such as copying content or exaggerating claims.

CONCLUSION

Shopee affiliate marketing in Banyu Urip Village operates through product links distributed in videos, images, reels, stories, and social-media posts. Affiliates use trending products, audience segmentation, posting schedules, attractive audiovisual elements, and product reviews to obtain reach and conversion. The programme provides a low-capital pathway to supplementary income and creates benefits for platforms, sellers, consumers, and promoters. Its basic commission arrangement can be classified as *samsarah* and is permissible when the service, product, and remuneration are lawful and clear.

The permissibility of the mechanism does not validate every promotional practice. Sharia compliance requires truthful and sufficiently complete product information, correspondence between the promotional content and linked item, avoidance of deception and excessive *gharar*, and respect for the rights of content creators. Commercial reuse of another person's video without permission may constitute *ghasab* of digital content and copyright infringement, particularly when it diverts commission or misleads consumers about product quality. Shopee affiliates should therefore prioritise original or authorised content, verify products and sellers, disclose the basis of their claims, and treat consumer trust and creator consent as substantive requirements rather than optional marketing preferences. The study is limited to a qualitative case in one village; future research should compare locations, quantify consumer harm and affiliate income, and test platform-level mechanisms for ethical disclosure and content-rights protection.

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