

## Digital Marketing Ethics 5.0: An Analysis of Islamic Economics

Hardiansyah Padli<sup>1</sup>, Rahma Detik Kurningsih<sup>2</sup>

### \*Correspondent :

Email:  
hardiansyahpadli@uinbukittinggi.ac.id

### Affiliation :

<sup>1,2</sup> UIN Sjech M. Djamil Djambek  
Bukittinggi, Indonesia

### Submit Article :

Submission: September 13, 2025  
Revision: November 26, 2025  
Accepted: November 28, 2025  
Published: December 8, 2025

### Keywords :

Marketing 5.0, Digital Ethics, Data  
Privacy, Greenwashing, Algorithmic  
Bias

### Abstract

Transformasi pesat pemasaran dalam era Marketing 5.0, yang didorong oleh artificial intelligence (AI), big data, dan machine learning, telah memperkuat personalisasi serta keterlibatan konsumen. Namun, kajian-kajian yang ada masih didominasi oleh penekanan pada efisiensi teknologi dan relatif kurang memperhatikan implikasi etis dari transformasi tersebut. Penelitian ini mengisi kesenjangan tersebut dengan mengkaji tiga tantangan etika utama dalam Marketing 5.0, yaitu pelanggaran privasi data, praktik greenwashing, dan bias algoritmik, melalui kerangka normatif ekonomi Islam. Metode yang digunakan adalah analisis konseptual berbasis telaah literatur terhadap kajian etika pemasaran digital dan prinsip-prinsip dasar ekonomi Islam, yakni tawhid, al-'adl, nubuwwah, khilafah, dan ma'ad. Hasil analisis menunjukkan bahwa nilai-nilai ekonomi Islam menyediakan landasan etika yang koheren untuk melindungi martabat konsumen, menjamin keadilan dalam pengambilan keputusan berbasis algoritma, serta mendorong kejujuran dalam komunikasi keberlanjutan. Penelitian ini memberikan kontribusi teoretis dengan memperluas diskursus Marketing 5.0 melampaui perspektif teknologis dan regulatif, serta menawarkan paradigma etika alternatif yang menekankan kepercayaan, keadilan sosial, dan keberlanjutan. Kerangka konseptual yang diusulkan memperkaya literatur pemasaran berkelanjutan dan menjadi dasar bagi penelitian empiris di masa mendatang.

### Abstract

The rapid transformation of marketing in the era of Marketing 5.0, driven by artificial intelligence (AI), big data, and machine learning, has intensified personalization and consumer engagement. However, existing studies largely emphasize technological efficiency while paying limited attention to the ethical implications of this transformation. This study addresses this gap by examining three critical ethical challenges in Marketing 5.0—data privacy violations, greenwashing practices, and algorithmic bias—and analyzing them through the normative framework of Islamic economics. Using a conceptual analysis based on an extensive review of digital marketing ethics and Islamic economic literature, this study integrates core Islamic principles, namely *tawhid*, *al-'adl*, *nubuwwah*, *khilafah*, and *ma'ad*, to assess contemporary marketing practices. The findings demonstrate that Islamic economic values provide a coherent ethical foundation for protecting consumer dignity, ensuring fairness in algorithmic decision-making, and promoting truthful sustainability communication. This study contributes theoretically by extending the discourse on Marketing 5.0 beyond technological and regulatory perspectives, offering an alternative ethical paradigm that emphasizes trust, social justice, and sustainability. The proposed framework enriches the literature on sustainable and ethical marketing and provides a conceptual basis for future empirical research.

## INTRODUCTION

The marketing landscape has undergone a profound transformation over the past decade with the emergence of Marketing 5.0, which integrates advanced digital technologies with a strong human-centric orientation. According to Kotler et al. (2021), Marketing 5.0 relies on technologies such as Artificial Intelligence (AI), Big Data, the Internet of Things (IoT), blockchain, and immersive technologies to create personalized and contextually relevant customer experiences. This development marks a paradigm shift from traditional one-way marketing communication toward interactive, data-driven, and consumer-centric systems.

While Marketing 5.0 offers significant strategic advantages, its reliance on sophisticated digital technologies simultaneously introduces ethical challenges that cannot be overlooked. These challenges extend beyond technical concerns and directly affect market integrity, consumer trust, and social welfare. Although the digital marketing literature identifies a wide range of ethical issues associated with technological adoption, not all challenges carry the same structural significance. This study focuses



on three key ethical challenges—consumer data privacy, greenwashing, and algorithmic bias—for three reasons: (1) they constitute systemic risks that emerge across multiple industries and applications; (2) they directly shape trust and fairness, which are foundational to sustainable digital markets; and (3) they produce tangible harms for both firms and consumers, making them relevant to practical governance and normative ethics (Martin & Murphy, 2017; Akter et al., 2022).

Among these challenges, consumer data privacy emerges as the most immediate ethical concern, particularly due to the extensive use of AI-driven personalization. While personalization enables firms to enhance marketing efficiency and customer engagement, it requires large-scale data collection and continuous behavioral monitoring (Haleem et al., 2022). From an industrial perspective, weak data governance exposes firms to regulatory sanctions, reputational damage, and long-term value erosion (Paliński et al., 2025; Acquisti et al., 2015). From the consumer perspective, privacy violations lead to psychological discomfort, loss of autonomy, and declining trust. Empirical studies demonstrate that consumers increasingly resist personalized marketing when data practices are perceived as intrusive, even when such personalization has the potential to increase satisfaction and loyalty (Wu et al., 2024; Martin & Murphy, 2017).

Beyond data governance, ethical concerns in Marketing 5.0 also manifest in the domain of sustainability communication, particularly through greenwashing practices. Greenwashing refers to the misalignment between corporate sustainability claims and actual operational practices, often implemented through symbolic compliance such as eco-labels or certifications without substantive environmental performance (Pizzetti et al., 2021; Delmas & Burbano, 2011). From an industry perspective, greenwashing may deliver short-term reputational benefits, but it ultimately undermines brand credibility and market trust. From a consumer perspective, greenwashing distorts decision-making processes and violates consumers' rights to accurate information and fair choice, thereby constituting a structural ethical failure rather than mere promotional exaggeration (Chen et al., 2020; Yuanitasari et al., 2025).

In addition to privacy and sustainability-related issues, the increasing automation of marketing decisions introduces another critical ethical risk: algorithmic bias. Algorithmic bias arises from unrepresentative training data, opaque model design, and historically embedded human biases (O'neil, 2017; Akter et al., 2022). In marketing contexts, such bias can disadvantage specific consumer groups across three dimensions: value creation (biased product or content recommendations), value delivery (unequal access to services or distribution channels), and value management (discriminatory pricing and promotions). For firms, algorithmic bias increases legal exposure and reputational risk; for consumers, it reinforces social inequality and limits fair participation in digital markets (O'neil, 2017; Akter et al., 2022).

Despite the growing body of literature addressing these ethical challenges, existing studies predominantly rely on conventional business ethics or regulatory perspectives. As a result, normative frameworks rooted in alternative ethical traditions—such as Islamic economics—remain underexplored, even though they offer strong moral foundations emphasizing justice, accountability, and social responsibility.

Islamic economics provides a comprehensive ethical framework grounded in principles such as *tawhid* (unity of purpose), *'adl* (justice), *tazkiyah* (ethical purification), *khilafah* (responsible stewardship), and *al-ma'ad* (ultimate accountability) (Chapra, 2016; Naqvi, 1981; Karim, 2022; Shafrani, 2020). These principles guide economic behavior beyond profit maximization and are capable of addressing both practical market failures and deeper moral challenges arising from digital transformation.

Accordingly, this study contributes to the literature by integrating the ethical challenges of Marketing 5.0—consumer data privacy, greenwashing, and algorithmic bias—within the foundational principles of Islamic economics. While prior research has largely emphasized technological governance or conventional ethics, this study advances an Islamic ethical perspective that simultaneously addresses industrial practices and consumer protection. The central research question guiding this study is: How

can the basic principles of Islamic economics provide ethical solutions to the challenges of digital marketing in the era of Marketing 5.0?

## METHOD

This study adopts a qualitative research design based on conceptual analysis, which is consistent with the normative and theoretical orientation of the research. The approach is appropriate because the study does not seek to test hypotheses or measure variables empirically, but rather to examine ethical challenges in Marketing 5.0 and interpret them through the normative framework of Islamic economics. Conceptual analysis is widely applied in research that aims to clarify meanings, explore relationships among ideas, and develop ethical or theoretical frameworks, particularly in studies addressing emerging socio-technological phenomena (Jaakkola, 2020).

The data analyzed in this study consist of academic literature, including peer-reviewed journal articles and authoritative scholarly books. Literature selection was conducted using purposive sampling, guided by three criteria:

- (1) relevance to Marketing 5.0, digital marketing ethics, or Islamic economics;
- (2) explicit discussion of at least one of the three focal ethical issues—consumer data privacy, greenwashing, or algorithmic bias; and
- (3) recognized theoretical or normative contribution.

Accordingly, the literature was drawn from two main domains: studies on Marketing 5.0 and digital ethics (e.g., Haleem et al., 2022; Akter et al., 2022), and classical as well as contemporary works on Islamic economics that elaborate principles such as *tawhid*, *al-'adl*, *an-nubuwwah*, *al-khilafah*, and *al-ma'ad* (Chapra, 2016; Naqvi, 1981; Karim, 2022; Shafrani, 2020).

Data analysis was carried out through a structured and transparent process. First, key concepts related to ethical challenges in Marketing 5.0 and foundational principles of Islamic economics were identified from the selected literature. Second, conceptual definitions of central terms—such as privacy, greenwashing, algorithmic bias, trust, and *'adl*—were established to ensure analytical consistency (Martin & Murphy, 2017). Third, the identified ethical challenges were systematically mapped onto relevant Islamic normative principles. For instance, consumer data privacy was examined in relation to *tawhid* and respect for human dignity; greenwashing was assessed through the values of honesty (*sidq*) and moral integrity (*ihsan*); and algorithmic bias was analyzed through the principles of justice (*'adl*) and stewardship (*khilafah*). Finally, a conceptual synthesis was conducted to integrate the analytical findings into an ethical framework for Marketing 5.0 grounded in Islamic values.

This study does not involve human participants, personal data, or field experimentation; therefore, formal ethical clearance was not required. Nevertheless, academic ethical standards were upheld through accurate citation practices, critical engagement with scholarly sources, and faithful interpretation of original arguments (Braun & Clarke, 2021).

The rigor of the analysis was ensured through conceptual coherence, clarity of argumentation, and the use of credible and diverse literature sources. While conceptual analysis is inherently limited by interpretive subjectivity, these limitations were mitigated through transparent analytical procedures and cross-comparison of multiple scholarly perspectives (Jaakkola, 2020). Through this methodological approach, the study aims to provide both practical insights for industry and consumer protection and theoretical contributions to ethical discourse in digital marketing from an Islamic economic perspective.

## RESULTS AND DISCUSSION

### 1. Marketing 5.0 and the Challenges of Digital Ethics

The journey of marketing shows a profound evolution that illustrates the changing orientation of businesses in understanding people and technology. Marketing 1.0 began with a focus on products and distribution, where the main focus was on selling goods to the mass market. Marketing 2.0 then emphasized a consumer orientation, with companies striving to meet customer needs as the main differentiator in competition. The next change gave birth to Marketing 3.0, which placed value and humanity at the heart of business strategy. At this stage, companies no longer just sold goods or

services, but also sought to create emotional connections with humans as subjects with minds, hearts, and souls.

Marketing 4.0 emerged as a bridge to the digital world, combining traditional approaches and online channels to reach consumers at various hybrid touchpoints. However, the culmination of this entire journey is reflected in marketing 5.0. According to Kotler et al. (2021), marketing 5.0 is “technology for humanity,” which is the convergence of the humanistic approach of marketing 3.0 with the power of technology articulated in marketing 4.0. This approach not only adopts advanced technology but also positions it as an instrument to enhance human experiences, build more personal relationships, and create positive social impact (Alanazi, 2022).

a. Concepts and Characteristics of Marketing 5.0

Marketing 5.0 is an evolution that combines a human-centered approach with advanced technology to create a more personalized and relevant marketing experience. The core of this concept is that humans are placed at the center of every marketing strategy. The focus goes beyond the functional needs of consumers to touch on deeper emotions, values, and human experiences. In this way, Marketing 5.0 not only sells products, but also seeks to create stronger and more sustainable connections with consumers (Wibisono, 2024).

The main feature of Marketing 5.0 is that humans are the center of attention. Consumers are seen as unique individuals, not just market segments. The entire strategy is geared towards understanding human needs, emotions, and aspirations. Second, technology is positioned as a tool, not a goal. Artificial Intelligence (AI), Big Data, the Internet of Things (IoT), and Machine Learning (ML) are present as means to better serve humans. Third, Marketing 5.0 emphasizes consumer empowerment, who are no longer seen as passive recipients of marketing messages, but rather active partners in the value creation process. Fourth, the focus on customer experience becomes the main orientation, where technology is used to build emotional connections, increase satisfaction, and encourage long-term loyalty (Febrianty et al., 2024).

This concept is implemented through five core elements: predictive marketing, contextual marketing, augmented marketing, data-driven marketing, and agile marketing (Alanazi, 2022). These five elements provide answers to three major challenges in the digital era: the generation gap, wealth polarization, and the digital divide. Thus, Marketing 5.0 emerged not only as a result of technological advancement but also as a response to complex social changes.

b. The Role of AI, Big Data, IoT, and Machine Learning

The implementation of Marketing 5.0 is rooted in the integration of three key technologies:

- 1) AI and Big Data: Big Data is revolutionizing marketing activities by providing a basis for more flexible product and service personalization. Data from mobile devices, online transactions, and automated systems is processed to reveal consumer behavior patterns. AI then utilizes this data to develop more targeted strategies, improve efficiency through automation, and accelerate large-scale analytics-based decision making (Saygılı & Ersoy, 2021).
- 2) IoT: Connected devices in IoT enable the formation of an “internet of marketing objects,” where information is collected to improve interactions, strengthen brands, and deliver content in a timely manner (Saygılı & Ersoy, 2021). A concrete example is GPS-based location marketing, which allows messages to be delivered according to the context of place and time.
- 3) Machine Learning (ML): ML, as a branch of AI, plays an important role in advanced data analysis and personalization (Muntamah & Sikki, 2025). Chatbots, virtual assistants, and recommendation systems are concrete examples of ML implementation that enrich the consumer experience while providing valuable feedback to companies.

However, the convergence between humanistic approaches and digital technology creates a fundamental paradox. Tools designed to strengthen humanity have the potential to erode ethical



values. The personalization, efficiency, and emotional closeness promised by Marketing 5.0 often clash with unethical practices that threaten consumer trust.

## 2. Conceptual Analysis: Digital Ethics Issues

Marketing 5.0, with the power of advanced technologies such as AI, big data, AR, and IoT, promises unprecedented efficiency and relevance. However, its implementation also opens up space for complex ethical issues. The conceptualization of these digital ethical issues can be examined through three main pillars: consumer privacy, greenwashing practices, and algorithmic bias. These three pillars are intertwined in a dynamic that has direct implications for the level of consumer trust in brands and the technology used.

### a. Consumer Privacy

AI-based personalization is one of the key benefits of Marketing 5.0. With its advanced analytical capabilities, AI enables companies to understand individual consumer preferences, creating more relevant and personalized communication experiences (Adinta et al., 2025). Research by Belinda & Nofitasari (2025) shows that AI implementation has increased conversion rates by up to 42.3% and reduced customer acquisition costs by 31.5%. In fact, predictive models show that by 2025, the majority of online purchasing decisions in Indonesia will be influenced by AI-based recommendations.

However, behind this efficiency and relevance lies a major challenge related to data privacy and the ethics of using personal information (Adinta et al., 2025). Consumer perceptions of AI-based personalization are “ambivalent,” in that they appreciate the relevance of content but also have significant concerns about data privacy. Research by Hutabalian et al. (2025) underscores that misuse of personal data can fundamentally undermine consumer trust.

### b. Greenwashing

Greenwashing refers to the practice of companies making sustainability claims that are not in line with their operational realities. This phenomenon is often understood as a form of “not walking the talk,” where companies attempt to build an environmentally friendly image without a real commitment to sustainable business practices. Such strategies are usually manifested through decoupling mechanisms, namely efforts to demonstrate symbolic compliance through certification, green labels, or public communications that emphasize environmental commitment, when in fact there are no significant changes in the production process or supply chain (Pizzetti et al., 2021). Although on the surface this strategy gives a positive image and can increase brand value in the short term, in reality greenwashing misleads consumers, hinders the development of an environmentally-oriented market, and erodes trust, which is the main foundation of the digital marketing ecosystem.

Consumers who are driven by good intentions to participate in environmental preservation through ethical consumption often fall victim to misleading information practices. Instead of providing accurate information, companies present vague claims that are difficult to verify, such as the use of terms like “natural,” “green,” or “eco-friendly” without clear definitions. This can be seen in the case in Indonesia, when Nestlé launched a bottled water product with the claim “pure life natural spring” and used an eco-shaped bottle that was said to contain 30% less plastic. However, the company did not provide further explanation about “less than what,” so the claim was considered non-transparent and gave the impression of environmental friendliness without a clear basis (Olivia et al., 2024). The lack of news coverage related to this case also shows that the issue of greenwashing in Indonesia has not received much attention from the wider community.

Another more striking case involves PT Shell. In its annual report, Shell stated that 12% of the company's capital expenditure was allocated to Renewables and Energy Solutions in 2021. However, a report from Global Witness shows that only 1.5% of this budget was actually used for renewable energy such as wind and solar, while most of it was allocated to gas trading, which is still classified as a fossil fuel. This striking discrepancy has drawn harsh criticism, as the

company is seen as merely trying to create a green image without actually investing in sustainable solutions. As a result of this report, a number of activists and institutions such as Global Witness reported Shell to the U.S. Securities and Exchange Commission (SEC) for alleged greenwashing practices, urging follow-up on the company's annual report (Olivia et al., 2024).

In the context of digital ethics, greenwashing can be seen as a form of information distortion that systematically undermines the balance between companies and consumers. This practice widens the information asymmetry, creates unfairness in the consumer decision-making process, and undermines the credibility of sustainability claims as a whole. As a result, consumers not only lose trust in a particular brand, but also become more skeptical of environmental campaigns in general. Thus, greenwashing has a double implication: on the one hand, it reduces the trust that has been established between companies and consumers, and on the other hand, it weakens global initiatives towards more authentic sustainability (Judijanto & Putra, 2025).

c. Algorithm Bias

Algorithmic bias arises not only due to data limitations, but also as a result of weak algorithm design and human bias embedded in historical data. When training data is not representative, for example, when it predominantly reflects the experiences of the majority group, the resulting model tends to ignore the characteristics of minority groups. Similarly, when algorithm designers do not anticipate discriminatory variables, systems that are supposed to be neutral end up replicating existing social inequalities (Akter et al., 2022). In other words, algorithmic bias is not only a technical problem, but also a reflection of the underlying social and economic structures.

A number of real cases illustrate the serious impact of discrimination caused by algorithmic bias. Optum's medical algorithm, for example, was found to be racially biased because it tended to underestimate the care needs of black patients compared to white patients. Facebook ads were found to contain gender bias because they targeted audiences unevenly in job or education campaigns. The Orbitz case is even more explicit: this travel platform charges Mac users higher hotel prices than PC users. Meanwhile, the dynamic pricing practices of Uber and Lyft reveal geographic discrimination, with higher fares often applied in certain low-income areas (Akter et al., 2022). This series of cases shows that algorithmic bias is cross-sectoral and can harm consumers widely.

In the context of marketing, the impact of algorithmic bias can be categorized into three main aspects. First, in value creation, biased algorithms can prevent consumers from obtaining products or services that suit their needs. Second, in value delivery, bias can limit consumer access to certain product distributions, for example by targeting only specific groups and ignoring other segments. Third, in value capture, algorithmic bias is reflected in unfair pricing and promotional practices, such as price discrimination based on demographics or location (Akter et al., 2022). These three aspects show that algorithmic bias is not just a narrow technical issue, but concerns the entire marketing value cycle, which ultimately determines the overall consumer experience.

### 3. The Basic Principles of Islamic Economics as a Normative Framework

The principles of Islamic economics are not only built on a framework of economic rationality, but are also rooted in transcendental values derived from Islamic teachings. These values serve as an ethical, moral, and spiritual foundation that distinguishes Islamic economics from conventional economic systems, both capitalism and socialism. There are at least five universal values that form the main structure of Islamic economics, namely *tauhid* (faith), *'adl* (justice), *nubuwwah* (prophethood), *khilafah* (leadership/government), and *ma'ad* (results or ultimate goals) (Chapra, 2016; Naqvi, 1981; Karim, 2022; Shafrani, 2020).

a. Tawhid

Tawhid is the main foundation of Islamic teachings and the central point in the structure of Islamic economics. Tawhid affirms that only Allah SWT has the right to be worshipped, because He is the sole owner, creator, and ruler of the heavens, the earth, and all that is in them. Thus, all

resources in the universe are essentially the property of Allah. Humans are only given the mandate to manage and utilize them within a certain time limit as a test, not as absolute owners. This perspective distinguishes Islamic economics from the capitalist paradigm, which emphasizes unlimited individual ownership, and socialism, which prioritizes collective ownership (Karim, 2022).

Within the framework of tawhid, every human activity, including economic activity, should not be viewed solely as an effort to pursue material gain, but as part of worship and devotion to Allah. All forms of resource utilization and economic interaction (*mu'amalah*) must always be framed by the awareness that one day all deeds will be accounted for before Him. Thus, the orientation of economic activity in Islam is not only focused on worldly achievements such as efficiency, growth, or profit, but also on spiritual values such as blessings, justice, and sustainability in accordance with Allah's will.

The principle of tawhid also teaches that nothing is created without a purpose. Human life, nature, and all resources have interrelated meanings and functions within the system created by Allah. The main purpose of human creation is to worship Him, so that every economic action, from production and distribution to consumption, must be directed towards supporting the realization of this devotion. Tawhid thus becomes not only a theological principle, but also a moral, ethical, and philosophical foundation for the formulation of Islamic economic theory and practice.

b. *Al-'Adl* (Justice)

Allah SWT is the Creator of the entire universe and everything in it. One of His most fundamental attributes is 'adl (justice). The concept of justice in the Islamic perspective is not only normative-theological in nature, but also has real implications in the social, political, and economic order of life. In Islam, all humans are equal before God, a principle that reflects egalitarianism. This equality is based on the belief that every individual has the same potential to do good, so that the main difference is only the degree of piety of each servant (Karim, 2022).

Transitioning to the realm of praxis, justice in Islam does not stop at the spiritual aspect, but demands realization in the structure of social life, including in the economic sphere. The implications of the principle of 'adl in Islamic economics cover at least four main aspects: first, the fulfillment of the basic needs of society as a fundamental right that cannot be ignored; second, the provision of respectable sources of income so that individuals earn their livelihood through halal and dignified efforts; third, the equitable distribution of income and wealth to prevent extreme socio-economic inequality; and fourth, the creation of sustainable economic growth and stability. Thus, the principle of justice is a pillar for achieving a balance between individual and community interests.

This principle is strongly legitimized in the Qur'an. As stated in QS. Al-An'am: 152, Allah SWT commands humans to be fair in all matters. Justice becomes even more urgent when it comes to those who hold positions of power and those involved in *mu'amalah* activities and business transactions (Fahmi, 2019). This confirms that justice is not merely a moral idealism, but an ethical obligation that must be realized in daily socio-economic practices. In other words, justice in the Islamic perspective is an important instrument for establishing harmonious social relations, closing the gap of exploitation, and creating an inclusive and just economic system.

c. *An-Nubuwwah*

Humans were created by Allah SWT not to live without direction, but with clear goals and guidance. Because of His nature of love, compassion, and wisdom, Allah does not allow humans to live their lives in this world arbitrarily without guidance. Therefore, Allah sent prophets and messengers as divine delegates tasked with conveying revelations and guiding humans towards a good, righteous, and blessed life (*hayātun ṭayyibah*). In addition, they also taught the path of repentance as a means of returning to Allah when humans commit mistakes or errors (Karim, 2022).

In this context, the Prophet Muhammad (peace be upon him) played a very central role. He not only conveyed the message of Islam, but also set a practical example in every aspect of life. As he said: "Verily, I have been sent to perfect noble character" (HR. Bukhari). This legitimacy is reinforced by Allah's words in QS. Al-Qalam: 4, which affirms that the Prophet Muhammad truly had noble character, and in QS. Al-Ahzab: 21, which states that he was the best example for those who hope for Allah's mercy and the Day of Judgment. Thus, the Prophet Muhammad SAW was not only a prophet and messenger, but also an ideal model who reflected moral perfection in all his behavior, including in economic and business activities (Fahmi, 2019).

It is important to note that the Prophet Muhammad was the last prophet and the perfecter of Islam. In this capacity, he had four main characteristics (*ṣifāt al-rusul*) which to this day form the basis of universal ethics for Muslims, including in the economic and business spheres. These four characteristics are *siddiq*, *amanah*, *faṭānah*, and *tabligh*.

Thus, these four prophetic characteristics are not only spiritually relevant, but also applicable in economic and business management. If consistently emulated, these characteristics will shape economic actors who are honest, responsible, intelligent, and communicative. Ultimately, this will contribute to the creation of an Islamic economic system that is fair, stable, and oriented towards the benefit of the people.

d. *Khilafah*

The concept of *khilafah* in Islam represents the position of humans as leaders (*khalifah*) on earth. This status is given by Allah SWT as a form of trust and responsibility, whereby humans are equipped with a set of mental and spiritual potentials inherent within them. Moreover, Allah also provides natural resources as a means to support the survival and welfare of humankind. Thus, the concept of *khilafah* does not merely refer to the dimension of political leadership, but is broader: it becomes the philosophical foundation for the principle of collective human life (*ḥablum minannas*) in Islam (Karim, 2022).

In an economic framework, the main function of *khilafah* is to maintain order in social interactions (*mu'amalah*), both between individuals and between groups, so that the potential for chaos, disputes, and conflicts in economic activities can be minimized. In other words, *khilafah* presents the principle of ethical and just governance, reinforcing humanity's moral responsibility in utilizing resources and regulating social relations proportionally.

The implications of the principles of the caliphate in economic and business activities can be summarized in four important points. First, the principle of universal brotherhood, which affirms that humanity is essentially one large community interconnected by bonds of humanity and faith. Second, the awareness that all resources are essentially a trust from Allah, so they must be managed responsibly, not exploited greedily. Third, the obligation to live frugally and simply, which is the antithesis of consumptive and wasteful behavior. Fourth, individual freedom in economic activities that remains within the framework of social responsibility. This freedom is not absolute, but is limited by the freedom of others, as a manifestation of *ḥablum minannas* (Fahmi, 2019).

e. *Ma'ad*

Basically, humans are created in this world to struggle and undergo a process, starting from incompetence until they are finally able to master life skills. In the Islamic perspective, the world is viewed as *mazra'at al-akhirah* (the field of the hereafter), which is a place where humans work, do good deeds, and carry out activities in order to prepare provisions for the next life. All deeds will have consequences: good deeds will be rewarded with good, and bad deeds will be rewarded with bad.

This concept is known as *ma'ad*, which means reward or recompense. According to Imam al-Ghazali, the implication of *ma'ad* in economic and business life is reflected in the orientation towards profit or gain. Profit is seen as a legitimate motivation for business people, because these



profits can not only be enjoyed in this world, but also have value as a reward in the hereafter if they are obtained in a halal manner and in accordance with sharia law. Thus, the legitimacy of the concept of profit in Islam has a dual dimension: as a material reward and a spiritual reward (Karim, 2022).

#### 4. Integration of Marketing 5.0 with Islamic Economics

The preceding analysis demonstrates that ethical failures in Marketing 5.0—manifested in data privacy violations, greenwashing practices, and algorithmic bias—ultimately converge on a critical outcome: the erosion of consumer trust. Trust functions as a form of “digital currency” that sustains long-term marketing relationships in technology-driven environments (Kotler et al., 2021). Once trust deteriorates, the promised benefits of personalization, efficiency, and consumer empowerment that define Marketing 5.0 lose both their social legitimacy and ethical foundation.

From the perspective of Islamic economics, this erosion of trust cannot be interpreted merely as a managerial or operational problem. Rather, it reflects a deeper normative failure to align technological advancement with moral responsibility. At this juncture, Islamic economics offers a coherent ethical framework capable of bridging the gap between technological capability and moral accountability.

Islamic economics is grounded in transcendental values derived from the Qur'an and Sunnah and systematized by both classical and contemporary scholars. Five foundational principles—*tawhid*, *al-'adl*, *nubuwwah*, *khilafah*, and *ma'ad*—constitute the ethical architecture of Islamic economic thought, governing not only the objectives of economic activity but also its processes and societal impacts (Chapra, 2000; Naqvi, 2003; Karim, 2010; Shafrani, 2020).

First, the principle of *tawhid* (monotheism) situates all economic activities, including digital marketing, within a framework of accountability to God. In this context, consumer data privacy is not merely a legal or contractual right but an expression of respect for human dignity as part of divine trust (*amanah*). Manipulative data extraction, opaque personalization, and unauthorized data usage therefore represent ethical violations that contradict the Islamic objective of *maslahah* (social well-being), as emphasized by classical scholars such as Al-Ghazali and modern thinkers like Chapra (2000).

Second, the principle of *al-'adl* (justice) provides a robust normative basis for addressing algorithmic bias in Marketing 5.0. Islam categorically rejects all forms of injustice and exploitation, whether individual or systemic. Algorithmic systems that generate discriminatory access, pricing, or value distribution contradict the Qur'anic mandate to uphold justice even in complex social structures (Qur'an, Al-Ma'idah: 8). Naqvi (2013) and (Chapra, 2008) argue that justice in Islamic economics goes beyond formal equality and requires substantive fairness that protects vulnerable groups from structural harm.

Third, the principle of *nubuwwah* (prophethood) serves as the ethical foundation for truthful communication and responsible business conduct. Prophetic values such as *sidq* (truthfulness) and *amanah* (trustworthiness) render greenwashing practices ethically impermissible. Misleading sustainability claims exploit consumers' moral intentions and violate their fundamental right to accurate information and fair choice. Contemporary Islamic business ethics literature emphasizes that emulating the Prophet Muhammad's moral conduct in *mu'amalah* is essential for establishing trustworthy and sustainable markets (Karim, 2022; Fahmi, 2019).

Fourth, the principle of *khilafah* (stewardship) emphasizes collective and institutional responsibility in governing economic and technological systems. Humans are entrusted as stewards of resources and social order, not absolute owners. In the context of Marketing 5.0, *khilafah* rejects a digital laissez-faire logic that allows unchecked surveillance, manipulation, and algorithmic discrimination. Instead, it calls for ethical governance, regulatory oversight, and corporate responsibility to prevent harm and maintain social balance (Chapra, 2008).

Fifth, the principle of *ma'ad* (ultimate accountability and return) introduces an eschatological dimension to profitability. While profit is recognized as a legitimate business objective in Islam, its ethical legitimacy depends on the means by which it is obtained and its broader social consequences.

Profits derived from privacy violations, deceptive communication, or discriminatory algorithms lack moral and spiritual value. Conversely, profits generated through ethical practices contribute to both worldly welfare and spiritual accountability, aligning material success with moral purpose (Al-Gazzali, 1982; Karim, 2022).

**Table 1. Ethical Reorientation of Marketing 5.0 through Islamic Economics Principles**

Dimension	Conventional Marketing 5.0	Marketing 5.0 Guided by Islamic Economics
<b>Ethical foundation</b>	Efficiency and optimization	Human dignity and moral accountability
<b>Consumer data</b>	Strategic asset	Ethical trust ( <i>amanah</i> )
<b>Sustainability claims</b>	Image-driven communication	Truthfulness ( <i>sidq</i> ) and transparency
<b>Algorithm design</b>	Performance-oriented	Justice and inclusiveness ( <i>al-'adl</i> )
<b>Governance</b>	Regulatory compliance	Ethical stewardship ( <i>khilafah</i> )
<b>Profit orientation</b>	Short-term gains	Accountability and moral return ( <i>ma'ad</i> )

Note: This table is developed by the authors based on a conceptual synthesis of Marketing 5.0 literature (Kotler et al., 2021; Alanazi, 2022) and Islamic economics principles (Chapra, 2000; Naqvi, 2003; Karim, 2010).

This integrative framework strengthens the theoretical contribution of the study by demonstrating that Islamic economic principles function not merely as ethical supplements but as a comprehensive moral architecture for Marketing 5.0. By embedding technological innovation within a transcendental value system, Islamic economics offers a distinctive pathway toward sustainable, trustworthy, and human-centered digital marketing.

## CONCLUSION

This study confirms that the transformation of marketing toward the era of Marketing 5.0—characterized by the integration of artificial intelligence, big data, and machine learning—offers significant potential for delivering more personalized and relevant consumer experiences. However, these technological advances also introduce critical ethical challenges, particularly violations of consumer data privacy, misleading greenwashing practices, and algorithmic bias that reinforces discrimination. Collectively, these issues threaten consumer trust, which remains the core foundation of the digital marketing ecosystem.

The conceptual analysis demonstrates that the fundamental principles of Islamic economics provide a comprehensive ethical framework for addressing these challenges. The principle of *tawhid* emphasizes respect for human dignity in data privacy protection; *al-'adl* requires fairness and non-discrimination in algorithmic design and decision-making; *nubuwwah* underscores honesty and transparency in sustainability communication to prevent greenwashing; *khilafah* reinforces social responsibility and ethical governance in digital marketing practices; and *ma'ad* situates profitability within a framework of moral and spiritual accountability. Integrating these values enables digital marketing to move beyond efficiency and profitability toward justice and sustainability.

From an industry perspective, this framework redefines brand–consumer relationships in Marketing 5.0 by shifting them from data-driven exploitation to trust-based engagement. Consumers are no longer treated merely as data sources but as moral agents whose rights and welfare must be protected. Firms that internalize these ethical principles are more likely to build long-term loyalty, reputational resilience, and sustainable competitive advantage.

Theoretically, this study extends the discourse on Marketing 5.0 by demonstrating that its ethical challenges cannot be adequately addressed through technological solutions or regulatory compliance alone. By integrating Islamic economic principles, this research expands Marketing 5.0 into a more comprehensive ethical discussion that incorporates moral accountability and social justice. Nonetheless, this study is conceptual in nature and lacks empirical validation. Future research should empirically

test this framework and explore additional digital ethical challenges within the evolving Marketing 5.0 landscape.

## REFERENCES

- Acquisti, A., Brandimarte, L., & Loewenstein, G. (2015). Privacy and human behavior in the age of information. *Science*, 347(6221), 509–514.
- Adinta, A. S., Ruby, R. M., Marcelina, S., & Purwanto, E. (2025). Tren Komunikasi Pemasaran Berbasis AI dan Personalisasi. *Jurnal Bisnis Dan Komunikasi Digital*, 2(4), 8.
- Akter, S., Dwivedi, Y. K., Sajib, S., Biswas, K., Bandara, R. J., & Michael, K. (2022). Algorithmic bias in machine learning-based marketing models. *Journal of Business Research*, 144, 201–216. <https://doi.org/https://doi.org/10.1016/j.jbusres.2022.01.083>
- Al-Gazzali, A. H. (1982). *Ihya'Ulum al-Din*. Dar al-Ma'rifa.
- Alanazi, T. M. (2022). Marketing 5.0: an empirical investigation of its perceived effect on marketing performance. *Marketing i Menedžment Inovacij*, 13(4), 55–64.
- Belinda, B., & Nofitasari, D. (2025). Peran artificial intelligence dalam digital marketing dan dampaknya terhadap perilaku konsumen tahun 2025. *Jurnal GICI Jurnal Keuangan Dan Bisnis*, 17(1), 100–108.
- Braun, V., & Clarke, V. (2021). *Thematic analysis: A practical guide*.
- Chapra, M. U. (2008). The Islamic vision of development in the light of Maqāsid al-sharī 'ah. *Islamic Research and Training Institute Islamic Development Bank Jeddah, DOI*, 10.
- Chapra, M. U. (2016). *The future of economics: An Islamic perspective* (Vol. 21). Kube Publishing Ltd.
- Chen, Y.-S., Huang, A.-F., Wang, T.-Y., & Chen, Y.-R. (2020). Greenwash and green purchase behaviour: the mediation of green brand image and green brand loyalty. *Total Quality Management & Business Excellence*, 31(1–2), 194–209.
- Delmas, M. A., & Burbano, V. C. (2011). The drivers of greenwashing. *California Management Review*, 54(1), 64–87.
- Fahmi, N. (2019). Norma dan nilai dalam ilmu ekonomi islam. *TASAMUH: Jurnal Studi Islam*, 11(1), 105–123.
- Febrianty, Mardah, S., Martiwi, R., Andriana, R., Sundari, S., Supriadi, B., Almursyid, M. Z., Saragih, R. B., Nasib, Pujiastuti, E. E., Putri, S. I., Rahmawati, K., & Gea, N. E. (2024). *Marketing 5.0: Teknologi untuk Humanitas*. Media Sains Indonesia.
- Haleem, A., Javaid, M., Qadri, M. A., Singh, R. P., & Suman, R. (2022). Artificial intelligence (AI) applications for marketing: A literature-based study. *International Journal of Intelligent Networks*, 3, 119–132.
- Hutabalian, R. A., Tanjung, A. A., Manurung, C. M., & Matondang, K. A. (2025). Etika Dalam Ekonomi Digital: Menjaga Kepercayaan Konsumen Di Era Teknologi. *Jurnal Ilmiah Wahana Pendidikan*, 11(7. A), 124–133.
- Jaakkola, E. (2020). Designing conceptual articles: four approaches. *AMS Review*, 10(1), 18–26.
- Judijanto, L., & Putra, W. P. (2025). Pengaruh Greenwashing terhadap Kepercayaan Konsumen dan Loyalitas Merek dalam Pemasaran Berkelanjutan di Indonesia. *Sanskara Manajemen Dan Bisnis*,

3(03), 118–128.

Karim, A. A. (2022). *Ekonomi Mikro Islam*. PT Raja Grafindo Perkasa.

Kotler, P., Kartajaya, H., & Setiawan, I. (2021). *Marketing 5.0: Technology for humanity*. John Wiley & Sons.

Martin, K. D., & Murphy, P. E. (2017). The role of data privacy in marketing. *Journal of the Academy of Marketing Science*, 45(2), 135–155.

Muntamah, S., & Sikki, N. (2025). Peran Artificial Intelligent (AI) dalam Mempertahankan Keunggulan Kompetitif Bisnis di Era Digital: Sebuah Kajian Literatur. *Profit: Jurnal Manajemen, Bisnis Dan Akuntansi*, 4(1), 309–319.

Naqvi, S. N. H. (1981). *Ethics and economics: An Islamic synthesis*. Islamic foundation.

Naqvi, S. N. H. (2013). *Islam, economics, and society (RLE politics of Islam)*. Routledge.

O'neil, C. (2017). *Weapons of math destruction: How big data increases inequality and threatens democracy*. Crown.

Olivia, T., Breliastiti, R., & Hanjaya, A. E. (2024). Mewaspadaai Praktik Greenwashing Dalam Implementasi ESG. *Journal of Business And Entrepreneurship*, 12(2).

Paliński, M., Jusypenko, B., & Hardy, W. (2025). Behind the screens. Privacy and advertising preferences in VoD—the role of privacy concerns, persuasion knowledge, and experience. *Journal of Retailing and Consumer Services*, 84, 104233.

Pizzetti, M., Gatti, L., & Seele, P. (2021). Firms talk, suppliers walk: Analyzing the locus of greenwashing in the blame game and introducing 'vicarious greenwashing'. *Journal of Business Ethics*, 21–38.

Saygılı, M., & Ersoy, A. (2021). Artificial Intelligence in the Context of Marketing 5.0: A Critical View of Applications. *Proceeding from ICIDAAI'21: Conference: 1st International Conference on Interdisciplinary Applications of Artificial Intelligence*.

Shafrani, Y. S. (2020). Rancang Bangun Ekonomi Islam Adiwarmarman Karim. *El-JIZYA: Jurnal Ekonomi Islam*, 8(2), 228–242.

Wibisono, D. (2024). *Marketing 5.0 Mengintegrasikan Teknologi dan Strategi Bisnis Berkelanjutan*. Bintang Semesta Media.

Wu, X., Duan, R., & Ni, J. (2024). Unveiling security, privacy, and ethical concerns of ChatGPT. *Journal of Information and Intelligence*, 2(2), 102–115.

Yuanitasari, D., Kusmayanti, H., & Suwandono, A. (2025). Menelaah Greenwashing: Perlindungan Hukum Konsumen di Tengah Tren Produk Ramah Lingkungan. *Jurnal Hukum Lingkungan Tata Ruang Dan Agraria*, 04(April). <https://doi.org/10.23920/litra.v4i2.2276>