

Business Ethics Challenges in Digital Disruption Era: A Case Study of Local Startups

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Abstract

Empirical evidence on how early-stage startups in emerging markets operationalize business ethics amid rapid digital disruption remains limited. Addressing this gap, this study examines ethical challenges faced by Indonesian digital startups and how they manage them while pursuing growth. Using a qualitative multiple-case design, we studied five startups across fintech, edtech, healthtech, e-commerce, and digital marketing through in-depth interviews, document analysis, and non-participant observation. Within-case narratives and cross-case pattern matching reveal four recurrent issues: (1) managing data privacy and informed consent under evolving regulation, (2) ensuring transparency and accountability in AI-assisted decisions, (3) protecting intellectual property in fast-iterating partnerships, and (4) translating founders' moral identity into day-to-day governance routines. Startups that embed simple but disciplined practices—data minimization, role-based access controls, audit logs, explainability measures, and clear retention policies—report stronger customer trust, fewer compliance frictions, and more resilient growth. The study contributes a context-specific framework of ethical leadership and governance for digital startups in emerging markets, clarifying practical checkpoints from inception to scaling and articulating trade-offs between speed and stewardship. These insights inform founders and policy makers seeking to sustain innovation without compromising ethical standards.

Keywords: *business ethics; corporate responsibility; digital disruption; digital transformation; ethical leadership; startup.*

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INTRODUCTION

The digital revolution has fundamentally transformed business landscapes worldwide, creating new opportunities while simultaneously generating complex ethical challenges that require careful navigation (Böhm et al., 2022; Gursoy, Başer, & Chi, 2025). Local startups, as key drivers of innovation and economic growth, find themselves at the intersection of rapid technological advancement and evolving ethical expectations. These organizations face unique challenges in maintaining ethical standards while competing in fast-paced digital markets characterized by resource constraints, regulatory uncertainty, and intense competitive pressures (Astuti & Umar, 2024).

The significance of business ethics in the digital era extends beyond traditional moral considerations to encompass data privacy, algorithmic transparency, artificial intelligence governance, and digital social responsibility (Kim, Kim, & Lee, 2023;

Vasiliu-Feltes, 2022). This is consistent with research on e-finance transformation in Indonesia, where the adoption of mobile wallets reveals both opportunities and ethical concerns regarding consumer trust and privacy (Praswati, 2022). For local startups, these challenges are particularly acute as they must balance the imperative for rapid growth with the need to establish trust and credibility in increasingly scrutinized digital environments. The integration of ethical considerations from the early stages of business development has become crucial for long-term sustainability and competitive advantage (Hasanah, Utari, & Desvianti, 2024; Sopandi, Hariadi, Sepang, Nofianti, & Aziz, 2024).

Intellectual property protection and ethical entrepreneurship have also been emphasized as pillars of modern business sustainability (Asrizal, Suyowanto, Winarno, & Rahayu, 2025; Marpaung, Rifai, Sumayyah, & Ariesky, 2023). At the same time, research highlights how entrepreneurs must navigate ethical dilemmas in decision-making processes under globalization pressures (Purba & Purba, 2024). Recent studies have highlighted the growing importance of ethical leadership in digital transformation, particularly in startup environments where foundational decisions shape organizational culture and operational practices (Hosseini & Ferreira, 2023; Lin, Yip, Ho, & Sambasivan, 2020).

The moral identity of startup founders significantly influences how organizations approach ethical dilemmas, making it essential to understand the mechanisms through which ethical values are embedded in business practices and decision-making processes (Sekerka & Stimel, 2024). The Indonesian startup ecosystem presents a particularly relevant context for examining these challenges, as local entrepreneurs must navigate both global digital trends and local cultural and regulatory contexts (Cahyani, Muzagi, & Sarpini, 2024). The rapid growth of digital businesses in Indonesia has created opportunities for innovation while raising concerns about data protection, consumer rights, fair competition practices, and the ethical implications of replacing human workforces with AI-driven systems (Kusuma & Wicaksono, 2024; Lipare, 2023; M & Maruthavijayan, 2025).

Understanding how local startups address these ethical challenges can provide valuable insights for entrepreneurs, policymakers, and researchers interested in promoting sustainable digital business practices (Fadilla, Ariyudi, Sahariawi, Nathanael, & Agustiawan, 2025).

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The Indonesian startup ecosystem presents a particularly relevant context for examining these challenges, as local entrepreneurs must navigate both global digital trends and local cultural and regulatory contexts. The rapid growth of digital businesses in Indonesia has created opportunities for innovation while raising concerns about data protection, consumer rights, and fair competition practices (Cahyani et al., 2024). Understanding how local startups address these ethical

challenges can provide valuable insights for entrepreneurs, policymakers, and researchers interested in promoting sustainable digital business practices.

This study aims to examine the ethical challenges faced by local startups in the digital disruption era and analyze how these organizations develop and implement ethical frameworks to navigate complex business environments. The research seeks to understand the relationship between ethical leadership, organizational culture, and business sustainability in digital startup contexts, providing practical insights for entrepreneurs and theoretical contributions to business ethics literature.

Although digital disruption has been widely studied in relation to technology adoption and market competitiveness, relatively few studies have focused on the *ethical dimensions* of startup growth in emerging markets. Prior research has examined digital transformation, leadership, and governance, yet limited empirical work has addressed how local startups in Indonesia operationalize ethics under resource constraints and regulatory uncertainty. Only a few researchers have emphasized the role of founders' moral identity, and almost no study has provided a multi-case exploration of how ethical frameworks are embedded across different digital sectors. Therefore, this research intends to fill that gap by investigating the ethical challenges encountered by Indonesian startups in the digital disruption era. The objectives of this research are to (1) identify the main ethical dilemmas faced by local digital startups, (2) analyze how ethical leadership and organizational culture influence decision-making, and (3) propose a practical framework for embedding business ethics from inception to scaling. The contribution of this study lies in providing empirical insights into ethical governance practices in emerging market startups, offering theoretical enrichment for the business ethics literature, and delivering actionable recommendations for entrepreneurs and policymakers aiming to foster sustainable digital ecosystems.

RESEARCH METHOD

This study employed a multiple case study approach to examine business ethics challenges in local startups during the digital disruption era. The case study methodology was selected as it allows for in-depth exploration of complex phenomena within their real-world contexts, providing rich insights into how startups navigate ethical challenges in practice (Yin, 2018). This approach is particularly appropriate for understanding the nuanced ways in which ethical considerations are integrated into business operations and decision-making processes.

The research design incorporated multiple data collection methods to ensure comprehensive understanding and triangulation of findings. Primary data was collected through semi-structured interviews with startup founders, executives, and key employees across five Indonesian startups representing different sectors including fintech, e-commerce, healthcare technology, educational technology, and digital marketing services. The selection criteria for participating startups included operational duration of at least two years, minimum of 10 employees, and demonstrated engagement with digital transformation initiatives. Data collection was conducted over a six-month period from March to August 2024, involving 25 in-depth interviews lasting 60-90 minutes each. Interview protocols were developed based on existing literature on business ethics, digital transformation, and startup

management, focusing on areas such as ethical decision-making processes, leadership approaches, organizational culture, and specific challenges related to data privacy, transparency, and technological adoption. All interviews were conducted in Indonesian and subsequently translated for analysis.

Secondary data collection involved analysis of company documents, including mission statements, ethical codes, policy documents, and public communications. Additionally, observational data was gathered through site visits and participation in company meetings where ethical considerations were discussed. Digital footprint analysis was conducted to examine how companies communicate their ethical positions through websites, social media, and other digital platforms. Data analysis followed a thematic approach, beginning with open coding to identify key concepts and patterns across cases. Axial coding was then employed to establish relationships between themes, followed by selective coding to develop core categories and theoretical propositions. The analysis process was supported by NVivo software to manage and analyze the qualitative data systematically. Cross-case analysis was conducted to identify common patterns and unique characteristics across different startup contexts. Validity and reliability were ensured through multiple strategies including triangulation of data sources, member checking with interview participants, and peer review of coding processes. The research adhered to ethical guidelines for social science research, with informed consent obtained from all participants and confidentiality maintained throughout the study. The study limitations include the focus on Indonesian startups, which may limit generalizability to other cultural contexts, and the reliance on self-reported data which may introduce social desirability bias.

RESULT AND DISCUSSION

Result

The analysis of five Indonesian startups revealed distinct patterns in how local startups navigate ethical challenges in the digital disruption era. Each case demonstrated unique approaches to addressing ethical dilemmas while sharing common themes related to leadership influence, organizational culture development, and strategic responses to digital transformation challenges.

A. Case 1: FinTech Startup - Digital Payment Solutions

The financial technology startup, operating in digital payment solutions, demonstrated strong emphasis on data privacy and regulatory compliance. The company established comprehensive data protection protocols early in its development, implementing end-to-end encryption and regular security audits. The founder's background in banking contributed to a culture prioritizing regulatory adherence and customer trust. Ethical challenges primarily centered on balancing user convenience with security measures, particularly in implementing know-your-customer (KYC) procedures without creating barriers to financial inclusion. The organization developed a three-tiered ethical decision-making framework involving technical, legal, and business ethics committees for major decisions affecting user privacy and financial security.

B. Case 2 : E-commerce Platform - Marketplace Solutions

The e-commerce platform faced complex ethical challenges related to seller verification, consumer protection, and fair competition practices. The company implemented a multi-layered seller authentication system while maintaining platform accessibility for small businesses. Ethical dilemmas arose around content moderation, particularly regarding product authenticity and seller reliability ratings. The organization established a dedicated ethics team responsible for developing policies on data usage, seller relationships, and consumer protection. The founder's commitment to supporting small businesses influenced the company's approach to balancing profit maximization with social responsibility, leading to the development of educational programs for sellers and transparent fee structures.

C. Case 3 : Healthcare Technology - Telemedicine Platform

The healthcare technology startup operated in a highly regulated environment requiring strict adherence to medical ethics and data protection standards. The company developed comprehensive patient privacy protocols and implemented blockchain technology for secure medical record management. Ethical challenges included ensuring equal access to healthcare services across different socioeconomic groups and maintaining medical professional standards in digital consultations. The organization established partnerships with medical ethics boards and implemented continuous training programs for healthcare providers using the platform. The founder's medical background significantly influenced the company's approach to prioritizing patient welfare over rapid growth metrics.

D. Case 4 : Educational Technology - Online Learning Platform

The educational technology startup focused on democratizing access to quality education through digital platforms. Ethical challenges centered on ensuring content quality, protecting student data, and maintaining educational integrity in online assessments. The company implemented robust content verification systems and established partnerships with educational institutions to maintain academic standards. Data privacy concerns were addressed through minimized data collection practices and transparent privacy policies designed for student and parent understanding. The organization developed an ethical framework emphasizing educational equity, student privacy, and academic integrity as core values guiding business decisions.

E. Case 5 : Digital Marketing Services - Data Analytics Platform

The digital marketing startup specialized in data analytics and targeted advertising solutions, facing significant ethical challenges related to data privacy, consent management, and algorithmic transparency. The company developed sophisticated consent management systems and implemented explainable AI models to ensure transparency in automated decision-making processes. Ethical dilemmas arose around balancing client marketing objectives with user privacy rights, particularly in cross-platform data integration. The organization established an ethics advisory board including external experts and implemented regular ethical audits of data processing practices. The founder's commitment to responsible data usage influenced the company's decision to limit certain profitable but ethically questionable data collection practices.

F. Cross-Case Analysis

Several common themes emerged across all five cases, indicating shared challenges and approaches in addressing ethical issues. Leadership influence was consistently identified as a critical factor in shaping organizational ethical culture, with founders' personal values and professional backgrounds significantly impacting how companies approached ethical decision-making. All organizations demonstrated proactive approaches to addressing ethical challenges rather than reactive responses to external pressures or regulatory requirements.

Distribution of Ethical Challenges Across Case Studies

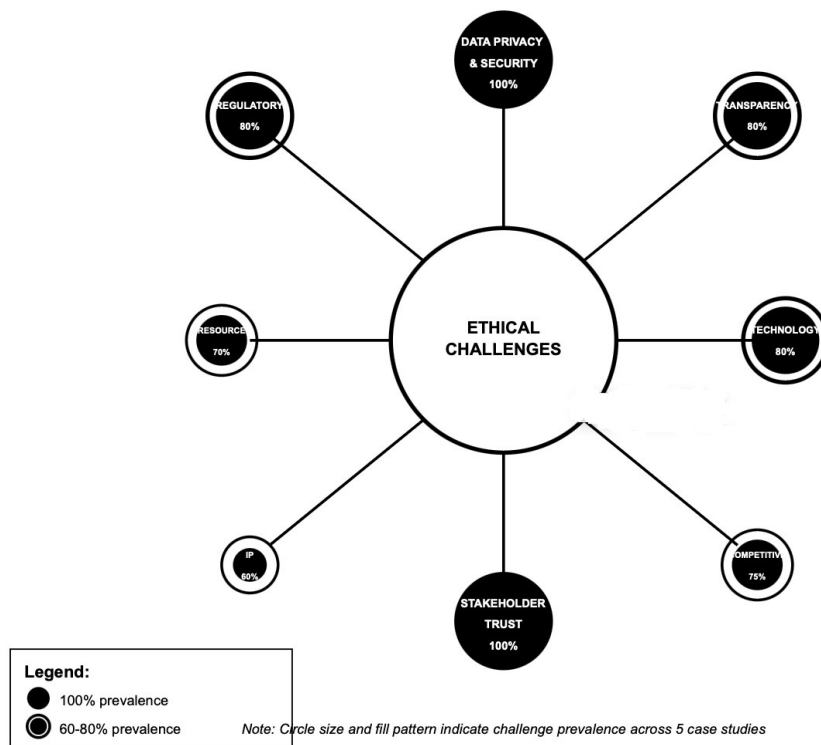


Figure 1. Distribution of Ethical Challenges Across Case Studies

Figure 1 illustrates the distribution of ethical challenges across all case studies, with data privacy & security and stakeholder trust emerging as universal concerns (100% prevalence), while transparency, regulatory compliance, and technology ethics represent significant challenges for the majority of startups (80% prevalence).

Table 1. Ethical Challenges and Responses Across Case Studies

Case Study	Primary Ethical Challenges	Key Responses/Solutions	Ethical Framework Type
FinTech Startup	Data privacy, regulatory compliance, financial inclusion balance	End-to-end encryption, three-tiered decision framework, security audits	Committee-based
E-commerce	Seller verification,	Multi-layered authentication,	Team-based

Platform	consumer protection, fair competition	dedicated ethics team, transparent fees	
Healthcare Technology	Patient privacy, equal access, medical standards	Blockchain implementation, ethics board partnerships, provider training	Board-based
Educational Technology	Content quality, student data protection, academic integrity	Content verification systems, minimized data collection, institutional partnerships	Partnership-based
Digital Marketing	Data consent, algorithmic transparency, user privacy	Explainable AI, ethics advisory board, ethical audits	Advisory-based

Table 1 outlines the primary ethical challenges faced by each of the five startups and the corresponding solutions implemented. Each organization adopted tailored responses aligned with the nature of their industry.

Table 2. Common Themes and Implementation Strategies

Theme	Implementation Strategy	Frequency Across Cases	Impact Level
Leadership Influence	Founder values integration	5/5 (100%)	High
Proactive Approach	Preventive rather than reactive measures	5/5 (100%)	High
Strategic Integration	Ethics as competitive advantage	5/5 (100%)	High
Transparency Measures	Algorithmic explainability	4/5 (80%)	Medium-High
Stakeholder Engagement	Multi-stakeholder involvement	5/5 (100%)	High
Continuous Learning	Adaptive ethical practices	5/5 (100%)	High

Table 2 synthesizes the shared ethical themes and strategies across all case studies. Leadership influence was a dominant theme, with all five organizations integrating founder values into their ethical frameworks, demonstrating the central role of leadership in shaping ethical cultures. Every company adopted a proactive approach to ethics, choosing to implement preventive measures rather than reacting to external regulatory pressures.

Table 3. Ethical Decision-Making Structures by Industry

Structure Type	Key Components	Decision Timeline
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FinTech	Three-tiered Committee	Technical, Legal, Business Ethics	3-5 days
E-commerce	Dedicated Ethics Team	Policy development, Monitoring, Training	1-2 days
Healthcare	External Ethics Board	Medical professionals, Privacy experts	5-7 days
EdTech	Institutional Partnerships	Academic institutions, Student advocates	2-3 days
Digital Marketing	Advisory Board	Internal + External experts	3-4 days

Table 3 describes the ethical decision-making structures adopted by each organization, differentiated by industry. FinTech firms typically employed a three-tiered committee system encompassing technical, legal, and business ethics dimensions, reflecting the sector's high regulatory and security demands. Technology adoption patterns revealed consistent attention to transparency and accountability, with all companies implementing measures to explain algorithmic decisions and provide users with control over their data. The balance between innovation and ethical responsibility was managed through iterative processes involving multiple stakeholders, including employees, customers, and external advisors. All organizations demonstrated commitment to continuous learning and adaptation of ethical practices as technology and regulatory environments evolved.

Discussion

The findings reveal that local startups in the digital disruption era face multifaceted ethical challenges that require sophisticated approaches to navigation and resolution. The findings reveal that local startups in the digital disruption era face multifaceted ethical challenges that require sophisticated approaches to navigation and resolution, **reinforcing evidence that sustainable performance depends on balancing growth pressures with human and ethical considerations** (Isa & Indrayati, 2023). The research demonstrates that ethical leadership serves as a foundational element in how organizations develop and implement ethical frameworks, consistent with previous research emphasizing the role of moral identity in entrepreneurial decision-making (Sekerka & Stimel, 2024). The strong influence of founder values on organizational culture suggests that ethical considerations must be embedded from the inception stage rather than retrofitted as companies grow and face increased scrutiny.

The strategic integration of ethical considerations into business operations, as observed across all cases, challenges traditional views of ethics as compliance-oriented activities. Instead, the findings support the conceptualization of ethics as a source of competitive advantage and long-term sustainability, particularly in digital environments where trust and reputation are crucial for success (Tussifah & Rahmanita, 2024). This strategic approach to ethics aligns with research suggesting that companies prioritizing ethical practices demonstrate better long-term performance and stakeholder relationships.

The emphasis on transparency and accountability in technology adoption reflects broader societal expectations for responsible innovation, particularly in areas

involving artificial intelligence and data processing. The implementation of explainable AI models and comprehensive consent management systems across multiple cases indicates that local startups are proactively addressing concerns about algorithmic bias and data privacy (Farzin & Samiei, 2023). This proactive approach suggests that ethical considerations are becoming integral to product development and business model design rather than peripheral concerns.

The development of internal ethical frameworks and decision-making processes across all cases demonstrates the institutionalization of ethics within startup organizations. The variety of approaches, from ethics committees to advisory boards, suggests that there is no single model for implementing ethical governance but rather a need for context-specific solutions that align with organizational culture and industry requirements. This finding supports research emphasizing the importance of embedding ethical considerations within organizational structures and processes (Fatmawati, Mukhyi, Togatorop, Marpaung, & Muhajir, 2024).

The balance between innovation and ethical responsibility, as observed in the iterative processes involving multiple stakeholders, reflects the complex nature of ethical decision-making in rapidly evolving digital environments. The involvement of external advisors and continuous adaptation of ethical practices suggests that startups recognize the limitations of internal perspectives and the need for ongoing learning and development in ethical practices (Hosseini & Ferreira, 2023)

Implications for Theory and Practice

The findings contribute to business ethics theory by demonstrating how ethical considerations are integrated into entrepreneurial decision-making processes in digital contexts. The research provides empirical support for the importance of moral identity in shaping organizational culture and suggests that ethical leadership theories need to account for the unique challenges and opportunities presented by digital technologies. The strategic approach to ethics observed across cases contributes to understanding how organizations can achieve alignment between ethical values and business objectives.

For practitioners, the research provides insights into effective approaches for addressing ethical challenges in digital startups. The emphasis on proactive rather than reactive approaches suggests that entrepreneurs should prioritize ethical considerations from the early stages of business development. The variety of implementation approaches across cases indicates that organizations need to develop context-specific solutions while maintaining core commitments to transparency, accountability, and stakeholder welfare.

Limitations and Future Research

The study's focus on Indonesian startups may limit generalizability to other cultural and regulatory contexts, though the findings may be relevant to similar emerging market environments. The reliance on self-reported data introduces potential bias, though triangulation through multiple data sources and member checking helped mitigate this concern. Future research could examine the long-term outcomes of different ethical approaches and investigate the effectiveness of various implementation strategies across different cultural contexts.

The rapidly evolving nature of digital technologies and regulatory environments suggests that ongoing research is needed to understand how ethical challenges and responses change over time. Longitudinal studies tracking the evolution of ethical practices as startups grow and mature would provide valuable insights into the sustainability of different approaches to business ethics in digital contexts.

CONCLUSION

This study has examined the ethical challenges faced by local startups in the digital disruption era, revealing complex patterns of how organizations navigate moral considerations while pursuing growth and innovation objectives. The research demonstrates that ethical leadership serves as a foundational element in shaping organizational culture and decision-making processes, with founder values significantly influencing how companies approach ethical dilemmas. The strategic integration of ethical considerations into business operations emerges as a key factor in achieving long-term sustainability and competitive advantage in digital markets.

The findings indicate that local startups are proactively addressing ethical challenges rather than simply responding to external pressures or regulatory requirements. The development of internal ethical frameworks, implementation of transparent technological solutions, and emphasis on stakeholder engagement reflect sophisticated approaches to business ethics that go beyond traditional compliance-oriented models. The balance between innovation and ethical responsibility is achieved through iterative processes involving multiple stakeholders and continuous adaptation of practices as technology and regulatory environments evolve.

Based on the research findings, several recommendations emerge for startup leaders navigating ethical challenges in digital environments. First, ethical considerations should be embedded in organizational culture from the inception stage rather than added as companies grow and face increased scrutiny. This requires explicit attention to values integration in hiring, training, and decision-making processes, as well as the development of clear ethical frameworks that guide daily operations and strategic decisions.

Second, startup leaders should adopt proactive approaches to addressing ethical challenges, implementing robust data protection measures, transparent algorithmic decision-making processes, and comprehensive stakeholder engagement strategies. This includes investing in technology solutions that prioritize privacy and security, developing clear communication channels with customers and partners, and establishing mechanisms for ongoing feedback and improvement of ethical practices.

Third, the development of internal ethical governance structures, whether through ethics committees, advisory boards, or dedicated ethics teams, provides crucial support for navigating complex ethical decisions. These structures should include diverse perspectives and expertise, incorporating both internal knowledge and external insights to ensure comprehensive consideration of ethical implications.

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