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# Factors That Influence Trust of E-Commerce Consumers and its Implications on Muslim Consumers Participation in Islamic Perspective in Jakarta, Indonesia

Slamet Wiharto<sup>1</sup>, Miyasto<sup>2</sup>, Tatik Mariyanti<sup>3</sup>, AA Mahfudz<sup>4</sup>

<sup>1</sup>(Faculty of Economics and Business, Trisakti University, Indonesia)

<sup>2</sup>(Faculty of Economic and Business, Diponegoro University, Indonesia)

<sup>3</sup>(Faculty of Economics and Business, Trisakti University, Indonesia)

<sup>4</sup>(Faculty of Economic and Management, University of Darussalam Gontor, Indonesia)

**ABSTRACT :** *The lack of trust in e-commerce that was perceived by Muslim e-commerce consumers in Jakarta, Indonesia which drives this research. A survey was distributed to people of Jakarta and the sample 302 respondents were Muslim e-commerce consumers and productive age of 15-64. Quantitative analysis tool was used Structural equation modelling (SEM) Analysis of moment structures (AMOS) to compile the research. The finding of this paper is the influence of the attributes (siddiq, amanah, fathonah, istiqomah and tabligh) of Prophet Muhammad PBUH on trust and there was no influence trust on participation. The security and privacy of consumers were the issues cause e-commerce purchase participation. Its necessary to develop and innovate technology regarding security and privacy so that the convenience of e-commerce shopping and transactions can be perceived. The attributes are applied in accordance with the main priorities, fathonah, siddiq, istiqomah, tabligh and amanah, the attributes of Prophet Muhammad PBUH in the strategy of developing business e-commerce, especially during the COVID-19 pandemic, as an alternative in trading way.*

**KEYWORDS** -E-commerce, Consumers, Participation, Prophet Muhammad, Trust

## I. INTRODUCTION

Currently the whole world is being hit by the COVID-19 pandemic, namely the existence of an outbreak of pneumonia caused by the influenza virus which first broke out in Wuhan Province in China at the end of 2019 (H. Lu et al., 2020 [1]) and until now, it has spread throughout the world and has not yet existed. drugs and vaccines. All countries impose restrictions on activities outside the home, in order to break the chain of COVID-19 transmission, so that it has an impact on social and economic (Di Gennaro et al., 2020 [2]). Impact to trading activities in markets where sellers and buyers meet to make transactions, but this is limited so that the trade sector that is busy is trading via the internet media or e-commerce. The most usage of the internet at Indonesia in the economic sector is the activity of looking for prices with a percentage of 45.14%, then banking transactions 17.04% and selling online with a percentage of around 16.83%. Searching for the price of goods on the internet can also encourage sales of e-commerce on the internet or physical stores. Selling online percentages still small compared to buying online with a percentage of 32.19% (APJII, 2018 [3]). The data described above states that internet usage at this time in Indonesia is quite high, so this can be an opportunity to develop e-commerce in Indonesia. E-commerce transactions with online selling percentages and online buying percentages when combined with these transactions are the dominant internet uses in the economic, but the low use of the internet for economies such as e-commerce and banking is due to a lack of trust in internet users for economic use and banking.

Deloitte Southeast Asia surveyed and interviewed with 2,000 household respondents in the first quarter of 2017 in five major cities in Indonesia, Jakarta, Medan, Bandung, Surabaya and Makassar. The result showed that respondents in big cities in Indonesia, based on the experience of the respondents, that the decision to participate in e-commerce transactions is due to the efficient of being 31%, furthermore the price due to cheaper, more availability of goods, the comments of users of many items is reviewed and the last is an attractive promotion that makes e-commerce consumers decide to participate in shopping e-commerce (Deloitte, 2017 [4]). There are three big cities that show the people do not know what to do after visiting an e-commerce vendor website or after downloading an e-commerce vendor application, this indicates that e-commerce knowledge and does not understand e-commerce or online shopping is still low. The highest number shown in the survey is Medan with a percentage of 32%, Surabaya 31% and then Jakarta 26%. The city of Jakarta in the survey ranked first on the level of security on e-commerce with a percentage of 26% stating e-commerce was not secure. The reason for not being internet users to participate in e-commerce is interesting to study and research. Internet security associated with fraud that occurs on the internet with awareness of its use about 83.98%. User privacy data that can be taken with awareness of internet users about 65.98%. Maintain confidentiality of data with a percentage of around 61.38% which states that it is important, 7.68% is not important and 30.94% who answer normally. The installation of anti-virus on internet devices which states an important 58.52%, which states no importance 10.53% and the usual answer is 30.94%. Based on these data, internet security is very important, so the website or application that is visited must guarantee the security and convenience of activities on the internet (APJII, 2018 [3]).

The utilization of information technology services for example such as payments made before goods are sent to consumers, loopholes are currently used betrayal or deny to send goods, this cannot be done by software from the system, but the person responsible for running the system can take advantage of these loopholes (Bøegh, 2013 [5]). If the slit is used to cheat the delivery of goods so the reputation of the e-commerce vendor become negative and it can be ascertained that the business will not continue, because consumers will no longer trust the online store. Personal data security and transaction security are the motives that make e-commerce consumers in Pakistan approve or decide to buy on e-commerce, good security can foster customer trust in e-commerce (Rahman et al., 2018 [6]). The trading that uses by electronics or e-commerce involves electronics as a tool and humans as the user. Humans are born individually, but in their lives, humans are social beings and interact with their companions (Callaghan & Lazard, 2011 [7]). Social beings are creatures that depend on each other and their surroundings. As explained in the Quran Surah Ar-Rum verse 22 and Surah Hujurat verse 13 which explain that human beings are social beings created by Allah SWT with different tribes, languages, skin colors, gender and different nations, so that can know each other, to help among people so that can survive in the world.

Humans to live in the world and fulfill their lives by interacting with each other, one of which is trading. The figure of trader who succeeded and influenced the world till today was the Prophet Muhammad PBUH. The Prophet Muhammad PBUH was born from trader family, since childhood have seen the talent and ability to become trader and leader. Adolescence of the Prophet Muhammad PBUH earned the nickname Al-Amin (which is trustworthy) and siddiq (truthfulness) from the community in his environment before his prophethood (Wilkinson, 2014 [8]). The Prophet Muhammad PBUH gave an example of how to trade well and in accordance with the instructions of the Quran for his followers in order to create agreement in transacting and upholding trust in business (Sadr, 2016 [9]). The Prophet's attributes are attached to the Prophet Muhammad PBUH since childhood, adolescents and adults became trader and then married Siti Khadijah, the Prophet Muhammad PBUH became a leader of the trade group of the Quraish tribe, who explored the Arabian Peninsula (Callahan, 2013 [10]). The Prophet Muhammad PBUH was one of the most successful figures in the world and ranked first (Hart, 1992 [11]).

The Prophet Muhammad PBUH was very successful in leadership and trading, making him a influential figure in this world. The Prophet Muhammad PBUH a moral by agreeing to these attributes, siddiq, amanah, fathonah, istiqomah and tabligh (Prasetyo & Pratiwi, 2016 [12]) During the prophethood of the Prophet Muhammad PBUH, trade model similar to e-commerce was trading with a salam contract, which is the deal and

payment that begins in the first contract, but receives goods in the future according to the agreement between the seller and buyer, this salam contract model is like international trade (Basov & Bhatti, 2016[13]). E-commerce is a business model with the type of Bai Al-Salam contract that is e-commerce with a model of ordering goods and paying in beginning but the delivery is then and approved (Zainul et al., 2004 [14]). Muslim entrepreneurs in Indonesia have attributes such as the Prophet Muhammad PBUH who had, siddiq, amanah, fathonah, istiqomah and tabligh (Ratten et al., 2017 [15]). Furthermore, the formulation of the problem in this study can be formulated, the trust in e-commerce at this time reduced such as security of transactions is unclear, security of personal data is doubtful, the delivery of goods is unclear, the quality of goods offered on the website page different from the goods sent, the quantity of goods ordered different than the one sent and the return policy for the item is not available. Consumers trust in e-commerce will be analyzed with the attributes of the Prophet Muhammad PBUH, siddiq, amanah, fathonah, istiqomah and tabligh as ideal role models for e-commerce. Based on the existing problems, the problems that have been expressed and formulated in this study, how is the influence of siddiq, amanah, fathonah, istiqomah and tabligh on trust and how the influence of trust on Muslim e-commerce customer participation?

## **II. LITERATURE REVIEW**

Previous research has been conducted such as research (Corbitt et al., 2003 [16]), regarding the quality of a website from a trusted technical point of view or one that has reliable abilities / abilities so that it can influence trust and participation in e-commerce, using quantitative methodologies and survey, the research only examines the aspect of the machine or tool. Research conducted by the author uses SEM AMOS analysis tools and examines the aspects of the tool and its people. Research (Gefen & Straub, 2004 [17]) uses the SEM PLS analysis tool, examines customer trust in e-commerce and the importance of social media presence with e-products and e-service with the conclusion that integrity, ability and benevolence affect customer trust and customer participation. In e-commerce, this research is different from the author's research, namely from the analysis tools and the addition of the variables used, namely consistency and communication. This research (Park et al., 2012 [18]) differs from the author's research from its analytical tools, namely using SEM PLS and SEM AMOS, this study examines effective communication, service quality, trust and commitment to information technology services. The study did not examine ability, integrity and benevolence. Research (Chang et al., 2013 [19]) examines the effect of reputation, return policies and third-party certificates on customer trust in e-commerce vendors, using quantitative research methodologies with ANOVA static analysis tools. This study is different from the author's research, namely using SEM AMOS analysis tools and there are additional variables, namely ability, integrity and communication.

Research (Kim & Park, 2013 [20]) examines the effect of reputation, information quality, transaction security, communication and references or word of mouth on e-commerce customer trust and participation, using SEM PLS analysis tools. This study was different from the author's research, this study did not include integrity, ability and benevolence and used SEM AMOS. Research (Aziz et al., 2015 [21]) examines security and privacy and their effects on e-commerce customer trust and participation, using SEM analysis tools. This study is different from the author's research, the authors added other variables in seeing the influence of these variables on e-commerce customer trust and participation in Muslims, these variables are integrity, ability, benevolence, consistency and communication. Research (Matuleviciene & Stravinskiene, 2015 [22]) examines the effect of trustworthy company and organizational reputation on customer trust, using theoretical study methodology. This research is different from the author's research, namely adding the variables integrity, benevolence, consistency and communication, by using SEM AMOS analysis tools.

Research (Bonsón Ponte et al., 2015 [23]) regarding the quality of information, perceived security and privacy will affect customer trust and participation in e-commerce, using SEM PLS analysis tools. This study is different from the author's research, by using SEM analysis tools AMOS and different variables. Research (Nilashi et al., 2015 [24]) examines the factors that influence design confidence, content and security in decision making in choosing a trusted website, using ANP analysis tools. This study is different from the author's research, namely in the analysis tool SEM AMOS and the variables used. Research (Wang et al., 2016 [25])

examines a successful e-commerce model to see its concepts and integrate and see the theory of trust and commitment to continue to be developed so that the management of relationships between sellers and customers in e-commerce will be established. and will continue to use the website to carry out business activities, using SEM PLS analysis tools. This study is different from the author's research, from the use of analytical tools, namely SEM AMOS and the use of integrity, ability, benevolence and communication variables.

Research (B. Lu et al., 2016 [26]) examines the trust in sellers which has a positive effect on e-commerce customer participation, using SEM PLS analysis tools. This study is different from our research from the SEM AMOS analysis tool and the addition of variables, integrity, ability, benevolence, consistency and communication. Research (Nilashi et al., 2016 [27]) examines the effect of website quality, recommendations and transparency on e-commerce customer trust and participation, with SEM PLS analysis tools. This study is different from the author's research from the analytical tool used, namely SEM AMOS. The study (Prasetyo & Pratiwi, 2016 [12]) examines the implementation of *siddiq, istiqomah, amanah, fathonah* and *tabligh* in marketing communications in companies in Surabaya, using qualitative descriptive methodology and explanatory case studies. This study is different from the author's research, namely from the analytical tools used by SEM AMOS and the object of research. Research (Liu et al., 2017 [28]) examines the effect of attractive websites and products on customer trust and participation in e-commerce, using SEM PLS analysis tools. This study differs from the author's research from the SEM AMOS analysis tool and the variables used. Research (Hudák et al., 2017 [29]) examines the effect of email marketing in building brands to improve customer relationships and get new contacts so that later they can be used for sales promotions, using surveys. This research is different from the author's research, from the analytical tools used by SEM AMOS, the object of research is different and the theory used is also different.

Research (Shi & Liao, 2017 [30]) examines consumer reviews that affect e-commerce customer participation in online groups, using the SEM AMOS analysis tool. This study uses the same analytical tools as the author's research, but the research object and variables used are different. Research (Bozic, 2017 [31]) examines the effect of verbal response as a strategy to improve customer trust, using the literature review method. This research differs from the author's research from the methodology and object used, there are several theories that are the same and different in this study, communication theory is used in this study. Research (Ribadu & Wan Ab. Rahman, 2017 [32]) examines sharia compliance, integrity, competence, virtue, website quality and third party guarantees will have an impact on the trust of Sharia Compliance E-Commerce (SCE-C), with literature review and analysis methodology descriptive. This research is different from the author's research, namely from the analytical tools. There are many similarities to the theory used.

Research conducted by (Oliveira et al., 2017 [33]), research title *Modelling and testing consumer trust dimensions in e-commerce*, using the PLS structural equation modelling (SEM) methodology, with the conclusion that competence, integrity and benevolence affect online buying behaviour and beliefs. This study is different from this research, because this research examines only the ability, integrity and benevolence, consistency and communication are not present in the study, the analytical tools used are also different, namely SEM PLS with fewer respondents than this study, namely using SEM AMOS and taking sampling with a larger number of respondents. Research (Sullivan & Kim, 2018 [34]) examines the relationship between sales and buyers that can be strengthened by considering the quality of goods to increase the trust and participation of e-commerce customers, using SEM PLS analysis tools. This study differs from ours, in terms of the analysis tools and variables used. Our research does not focus on the quality of goods alone, but the tool aspects of electronic commerce, such as the internet and applications and websites, are also studied in this study. In this study, tables were also made of other researchers with previous research, so that later it will be seen that this research is different from previous research. Previous research reviewed will later be analysed and as a scientific basis for this research.

### **III. RESEARCH METHOD**

The conceptual framework of this study is the participation of Muslim consumers who transact e-commerce, influenced by consumers trust in e-commerce vendors who have the attributes of the Prophet

Muhammad PBUH, siddiq, amanah, fathonah, istiqomah and tabligh. The conceptual framework designed is based on theories and previous studies, which will later become a research model.

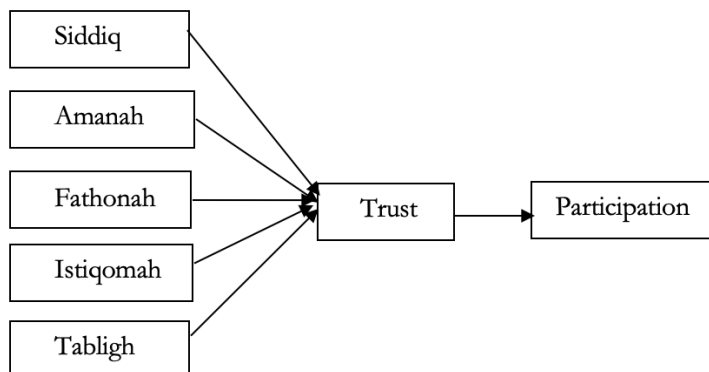


Figure 1: Conceptual Framework

The literature review that has been described earlier and the framework has been made, the next step is to develop a hypothesis based on the previous literature review, here is the development of a hypothesis for this study.

Siddiq can influence on trust, integrity affects trust and online buying behavior such as research (Gefen & Straub, 2004 [17]), (Kim & Park, 2013 [20]) then continues (Chang et al., 2013 [19]), (Oliveira et al., 2017 [33]) and integrity will bring SCE trust-C (sharia compliance ecommerce trust), (Ribadu & Wan Ab. Rahman, 2017 [32]) and (Sullivan & Kim, 2018 [34]). Based on these descriptions the hypotheses can be arranged as follows, Hypotheses 1: Siddiq can influence on trust.

Amanah can influence on trust, competence influences trust and buying behavior online (Gefen & Straub, 2004 [17]), (Oliveira et al., 2017 [33]) and trustworthy organizations can influence consumer confidence (Chang et al., 2013 [19]), then continues (Matuleviciene & Stravinskiene, 2015 [22]), (Ribadu & Wan Ab. Rahman, 2017 [32]), (Bozic, 2017 [31]) and trustworthy can also have a positive effect on trust. Trustworthy technical will influence trust (Corbitt et al., 2003 [16]) Based on previous research hypotheses can be arranged as follows, Hypotheses 2: Amanah can influence on trust.

Fathonah can influence on trust, benevolence influences trust and online buying behavior (Gefen & Straub, 2004) and (Oliveira et al., 2017 [33]). Fathonah also has effect on trust and benevolence will bring the trust of SCE-C (sharia compliance ecommerce trust) (Ribadu & Wan Ab. Rahman, 2017 [32]). The policy of returning products that had been purchased could also have a positive effect on trust (Chang et al., 2013 [19]). Based on the description above, the hypothesis can be arranged as follows, Hypotheses 3: Fathonah can influence on trust.

Istiqomah can influence on trust, consistency and commitment theory developed to be able to manage relationships with consumers so that they can still use the website for their business activities (Wang et al., 2016 [25]). Compliance with sharia is also an istiqomah and has a positive effect on trust (Ribadu & Wan Ab. Rahman, 2017 [32]). Based on the description above, the hypothesis is arranged as follows, Hypotheses 4: Istiqomah can influence on trust.

Tabligh can influence on trust, the effective communication influences trust to extend relationships with clients so that the business continues (Park et al., 2012 [18]). Verbal response or direct verbal communication can also have a positive effect on trust (Bozic, 2017 [31]), (Hudák et al., 2017 [29]) and (Ribadu & Wan Ab. Rahman, 2017 [32]). Based on the description above, the preparation of the hypotheses is as follows, Hypotheses 5: Tabligh can influence on trust.

Trust can influence on buying behavior in consumers, as in research (Oliveira et al., 2017 [33]). Trust have a positive effect on participation (Corbitt et al., 2003 [16]), (Kim & Park, 2013 [20]), (Bonsón Ponte et al.,

2015 [23]), (Aziz et al., 2015 [21]), (B. Lu et al., 2016 [26]), (Nilashi et al., 2016 [27]), (Shi & Liao, 2017 [30]), (Liu et al., 2017 [28]), (Sullivan & Kim, 2018 [34]). Based on the description above, the preparation of the hypotheses is as follows, Hypotheses 6: Trust can influence on participation.

#### **IV. RESULTS AND DISCUSSION**

The results of data processing that have been done, the results of testing of six hypotheses using SEM analysis in this study there are independent variables, *siddiq*, *amanah*, *fathonah*, *istiqomah*, *tabligh*, trust is mediating variable and dependent variable is participation. The results showed that the five indications of the Prophet Muhammad PBUH, *siddiq*, *amanah*, *fathonah*, *istiqomah* and *tabligh* had influence on trust and there was no influence of the variable trust on participation. The most influential variable of the Prophet Muhammad PBUH was *Fathonah* with an effect of 1.065 and then the *Siddiq* variable with an effect of 1.046, followed by *istiqomah* with the effect of 1.044 and the variable *tabligh* and effect 0.844 and the last was *amanah* variable with an effect of 0.824. The five indications of the Prophet Muhammad PBUH from the results of the above research with a number of effects which are only a little difference, it can be interpreted that the five indications of the Prophet Muhammad PBUH greatly influence trust and have an important role to each other.

The results of this research, the *fathonah* variable with strongest effect of 1.065 which should be prioritized, moreover on technology and intelligence usage both of tools such as applications, websites or those who are vendors, marketplace e-commerce. E-commerce trading, the most important thing is the tools usage with the appropriate technology and the more updated ones. Intelligence possessed by e-commerce vendors, marketplaces can foster benevolence that will ultimately benefit e-commerce consumers. This accordance with the benevolence theory of smart business proposed by (Grossmann & Rinderle-Ma, 2015 [35]). The Prophet Muhammad PBUH had the highest status in terms of religion because the Prophet Muhammad PBUH was the most pious and the smartest so as to produce benevolence for all humanity in accordance with the theory of (Al-Shatibi et al., 2014 [36]). *Fathonah's* attribute is also one of the important things in making Islamic branding and marketing as stated by (Temporal, 2011 [37]). Intelligence usage through the human mind can also avoid the wrath of God as in the Quran Surah Yunus verse 100.

The second priority is *siddiq* variable with an effect number of 1.046, this study proves that the second most important thing in e-commerce is *siddiq*. Honesty in words and deeds is very important to be put forward in a business or trade and this is more for actors from e-commerce vendors and marketplaces, according to the theory of (Topbas et al., 2010 [38]) and (Curzer, 2012 [39]). E-commerce vendors and marketplaces can make dishonest applications or websites that can harm e-commerce consumers or e-commerce vendors and marketplaces may hide defects in products sold. Allah SWT has also said in the Quran Surah Ash-Shuara verses 181-182 regarding this honesty. These dishonest things are detrimental to e-commerce consumers and consumers being distrustful of the e-commerce vendors and marketplaces, according to the integrity theory by (Boone & Kurtz, 2015 [40]).

The third priority is the *istiqomah* variable with the effect number of 1.044, consistency and commitment in e-commerce trading is the third most important thing after *fathonah* and *siddiq*. This is in accordance with the theory of (Bernard, 2015 [41]) which says that consistency is one of the important capital in entrepreneurship. The importance of an attitude that never gives up or is sustainable and sustainable is the most important thing in this e-commerce business (Abdul-Rahman, 2010 [42]). Consistency of the website or application where the content or content and appearance are consistent from the page / page in accordance with the rules and standardization of an application or website (Ruszczuk et al., 2015 [43]) Allah SWT has also said in the Quran Surah Hud verse 112 and Surah An-Nisa verse 59. Furthermore, the commitment to comply with applicable laws in Indonesia, relating to trade e-commerce must be prioritized for e-commerce vendors and marketplaces.

The fourth priority is the *tabligh* variable with the effect number 0.844. The influence of *tabligh* on trust is also evident that educating e-commerce consumers is also a must, because educating is something useful. The ability to be able to communicate with e-commerce consumers should be owned by e-commerce vendors and marketplaces, because this can be a common perception of sellers and consumers of goods or products to be transacted (Simon, 2015 [44]). Success in any case turns out the key is good communication skills (Locker &

Kaczmarek, 2014 [45]). The success of transactions of goods or products sold is also related to the communication skills possessed by traders. E-commerce trading is one trade that relies heavily on this communication skill, the information conveyed by the merchant to the customer must be conveyed in accordance with the wishes of the customer, so that there is a deal and the same perception of the goods or products sold. Communication skills are one of them in the use of language, where language is used should be easy to understand, good and polite or in accordance with existing norms and rules of association, mention in the Quran Surah Ibrahim verse 4 and Surah An-Nisa verse 9.

The fifth priority is the amanah variable with the effect number 0.824. In fact, from these five priorities it is important all and all become priorities, because the value of the resulting effect is near each other, so that all the reference variables are equally important. This trust instruction variable has influence on trust. The ability of vendors and e-commerce marketplaces to fulfill ordered by e-commerce consumers is a form of amanah. The ability of e-commerce vendors and marketplaces to be able to provide goods that e-commerce consumers want from quality, quantity and time of delivery and the suitability of goods received, is something that can build e-commerce consumers' trust in their vendors and marketplace consumers. Humans have a great ability that is owned to be able to interact with the surrounding environment, it is like in terms of trade carried out by humans, in accordance with the theory of ability put forward (Hunter, 2017 [46]). The ability to interact is one of which is owned by all humans trading, just how humans can take advantage of these abilities. Ability is part of trust (Karin et al., 2012 [47]). If the ability can be fulfilled, trust will be built (Temporal, 2011 [37]) and honesty in undertaking or fulfilling a amanah or acknowledging transparently can or not for this matter (Dayana et al., 2018 [48]). The importance of safeguarding amanah such as maintaining e-commerce consumers' confidence that e-commerce vendors and marketplaces can provide goods or products that are desired and that have been ordered by consumers to arrive at the customer's hands and goods are appropriate, according to the Quran Surah Al-Anfal verse 27.

The results of this study said that there is no influence of trust on participation with the effect number of -0.047 and p value of 0.28, so there is no influence between trust and participation in this study. The trust that has been built on e-commerce consumers may not participate in e-commerce purchases, this is in accordance with a survey conducted by Deloitte. The survey conducted by Deloitte, one of which is not to make consumers participate in e-commerce purchases due to lack of customer knowledge, insecurity in e-commerce transactions, constraints to delivery time, difficulty in returning goods, not having credit cards, limited availability of goods, more expensive prices, lack of trust, low quality of goods, unable to see goods or products directly, bad experiences experienced by other e-commerce consumers, unable to choose products, having to download applications first, having problems with network internet connection and other things (Deloitte, 2017 [4]).

The survey results are proven by the survey conducted in this study, which is related to security and privacy, the insecurity of e-commerce transactions and lack of privacy. The indicators whose measurement instruments ask respondents who are related to security and privacy, this can cause no influence of trust in participation. This is supported by the theory of (Nikos et al., 2014 [49]) regarding the importance of providing goods that consumers want. The success of e-commerce trading is related to growing trust as a result of the technical mechanisms that exist in e-commerce vendors and marketplaces (Channel & Marijke, 2015 [50]). This is also supported by the theory of (Turban et al., 2018 [51]), the security is one of the factors that can influence the level of trust which ultimately affects the success or failure of this e-commerce business. Customer behavior to participate in e-commerce purchases by hearing or reading reviews from other e-commerce customer experiences if good experience is revealed then other e-commerce consumers will be interested in participating in e-commerce purchases, if what is revealed and reviewed bad thing that other e-commerce consumers will discourage them from participating in e-commerce purchases in accordance with the theory of consumer behavior from (Colin et al., 2010 [52]). The desire of the consumer's strong intention shows a subjective desire of e-commerce, the overall benefits received by consumers are greater, such as convenience, great price, time savings, ease of use, and so on. These reveals that consumers like to transaction on e-commerce even though have security and privacy issues.



## V. CONCLUSION

Conclusion of this study is the attributes of the Prophet Muhammad PBUH, having influence on trust. The spirit of the five attributes of the Prophet Muhammad PBUH must be imitated. The enthusiasm for always being siddiq, amanah, fathonah, istiqomah and tabligh in all aspects of everyday life of humankind. Particularly related to this research is that in e-commerce, it should continue to be implemented on e-commerce vendors and marketplaces, both on the side of the tool or the application and on the actors. The attributes of the Prophet Muhammad PBUH, siddiq, amanah, fathonah, istiqomah and tabligh which have influence on trust, are an inseparable entity, because each of the five variables experiences learning, the process of interaction, integration and evolution (IIE), where each of these variables are interrelated, interacting and equally important both in terms of their application and humanity, in building e-commerce that is ideal and can foster trust in e-commerce consumers. This is a new theory and science gained from this research, so that if implemented in an e-commerce business it will be successful and income will increase and prosperity will be achieved, especially during the COVID-19 pandemic, as an alternative in trading way.

Trust has not influence on Muslim e-commerce consumers participation because there is still inconvenience in shopping or transacting e-commerce in terms of security and privacy, these two things are very important in growing a sense of trust in e-commerce consumers on purchase participation e-commerce. Security and privacy have become the concern of information technology experts to continue to develop and innovate so that e-commerce consumers will be comfortable and not feel anxious when shopping or transacting e-commerce. Attention to technology to improve security and maintain privacy is very much in accordance with fathonah's attribute, used mind and intelligence possessed by e-commerce actors or vendors and marketplaces. The results of this study, fathonah attribute is a top priority because it has the most influence on trust, to be applied in managing this e-commerce business.

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