

Analysis Of e-Commerce Business In The Characteristic Perspective Of The Prophet Muhammad (PBUH)

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Abstract

Prophet Muhammad PBUH is the most influential figure in the world and has five characteristics that are very attached to him, siddiq, amanah, fathonah, istiqomah and tabligh. The nature of the Prophet Muhammad PBUH as a role model for the people in the world. Based on this, the purpose of this study is to analyze of the e-commerce business using the characteristics of the Prophet Muhammad PBUH in order to find an ideal e-commerce business for startup who are going to run this e-commerce business, especially during the Covid-19 pandemic. This research is a qualitative research, descriptive analysis by collecting from various sources, literature, theory and so on regarding the characteristics of the Prophet Muhammad PBUH and to analyze the e-commerce business. The resulted of this study state that the five characteristics of the Prophet Muhammad PBUH are found in the e-commerce business which is very popular and success of the e-commerce business. These five characteristics can build trust in the e-commerce business. There is also a need for a comprehensive implementation of the characteristics of the Prophet Muhammad PBUH in an ideal e-commerce business, with the main priority being the characteristics of fathonah/benevolence because it is related to technology updates then siddiq/integrity, consistency/istiqomah, communicative/tabligh and ability/amanah, so youths should be able to becoming e-commerce entrepreneurs by implementing the characteristics of the prophet's character, so that prosperity can be realized that it will have implications for profits and wellbeing, for mankind and increasing the economy, especially in the pandemic of Covid-19.

Keywords: Business, E-Commerce, Entrepreneur, Prophet Muhammad PBUH, Trust

Background

At this time the world is being hit by an economic crisis caused by the Covid-19 pandemic. The Covid-19 pandemic has caused countries around the world to appeal to their citizens to limit various activities that cause a crowd or joint activities and this can cause the spread of this pandemic to become more widespread. The Covid-19 pandemic originated in the city of Wuhan, China, which experienced pneumonia cases in its residents at the end of 2019 (Di Gennaro et al., 2020). Covid-19 pandemic has an impact on economic activity, especially the market, where buyers and sellers meet and make transactions with each other, the large number of sellers and buyers makes the market a crowded place. Many markets are closed by local governments in several countries. This was done to limit the noise that occurred and reduce the rate of spread of this pandemic.

The Covid-19 pandemic causes sellers to sell goods, products and services to buyers via internet media or electronic commerce which is commonly known as e-commerce. E-commerce is

increasingly popular and has become a trend in terms of marketing goods via the internet that can be accessed through telecommunications media. The e-commerce trend has started since entering the era 4.0 where information technology is developing rapidly and is accompanied by increasingly developing and advanced telecommunication technology (Lim, 2019). E-commerce technology allows sellers and buyers to meet and make transactions through the internet and a wider scope is that e-commerce is an e-business with various variants. (Efraim Turban et al., 2018). The items it offers can only be seen through a gadget or computer screen without being able to be touched and felt.

There are so many cases of e-commerce that make buyers or customers lose trust in e-commerce sellers or vendors. The loss of trust is caused by the goods or products ordered that are not in accordance with the order, the delivery of the goods is not on time, there are still many frauds where money has been transferred but the goods or products ordered have not arrived. The goods or products sent have damage but the return policy is not available. cases and issues like that have happened a lot and trust is the most important issue in the continuity of business via the internet. E-commerce in Indonesia is mostly or dominated by marketplaces. Marketplace allows many sellers and buyers to meet in one place and make buying and selling transactions. Social e-commerce has also become trending in marketing a product, goods or services via social media, such as Facebook, Instagram and Twitter (E Turban et al., 2017). E-commerce websites also exist where the seller's website can be accessed by buyers, buying and selling transactions can be made directly.

The cases and issues above are very interesting to study because e-commerce during the Covid-19 pandemic was in great demand, but problems that arise that result in the loss of trust from buyers or customers need to be rebuilt. The problems that exist in e-commerce need to immediately find the right solution and this e-commerce business will be more sustainable and become a trading solution during the Covid-19 pandemic.

This research departs from the issues, cases and problems of loss of trust in customers. This study aims to analysis of the e-commerce business that is in the perspective of the characteristics of the Prophet Muhammad PBUH. At the time of the Prophet Muhammad, e-commerce was the same as As-Salam, namely there was an agreement between the buyer and the seller regarding the quality, quantity and time of delivery of goods. As it is known that the Prophet Muhammad PBUH is the number one most influential figure in the world and is highly trusted by the title Al-Amin (Hart, 1992). Prophet Muhammad PBUH is a role model for Muslims and mankind in the world. As in the Al-Quran Surah Al-Ahzab verse 21, which says that, "Indeed, the Prophet (himself) is a good role model for you (namely) for those who hope for (the mercy) of Allah and (the arrival of) the Day of Resurrection and he chants a lot of Allah". Characteristics that are siddiq, amanah, fathonah, istiqomah and tabligh, how is the existing e-commerce business, when analysis by the characteristics of Prophet Muhammad PBUH, of course it is very interesting to study further.

Methodology

This study uses a qualitative descriptive analysis methodology, namely research by collecting literature data such as theories related to the five characteristics of the Prophet Muhammad PBUH

and literature study of previous studies related to customer trust in e-commerce. The collection of literature study data obtained is processed to analysis the e-commerce business associated with the theories of the characteristics of the Prophet Muhammad PBUH, so that the results can be known.

Analysis And Discussion

E-Commerce

E-commerce is the use of the internet, websites, mobile website applications and browsers that run on mobile devices to carry out business transactions, or also the more formal meaning of e-commerce is digital commercial transactions between individuals or between organizations. (Laudon & Traver, 2017). E-commerce or electronic commerce refers to the exchange of goods, products, services and information or using technology for the purchase or sale, transfer, distribution of products or goods, services and information conducting transactions between businesses and transactions between businesses and consumers (Hisrich & Ramadani, 2017). Like during the Covid-19 pandemic, e-commerce is currently the right choice to keep economic activities without meeting physically. Many e-commerce in Indonesia are in the form of marketplaces, such as Tokopedia, Bukalapak, Shopee, JD, ID, Lazada and many more.

Trading or buying and selling is a job that is more important than one's own sweat, as in the Hadith of the Prophet Muhammad PBUH: "The most important work is buying and selling which is halal (halal) and the result of one's own sweat".(from Abu Burdah bin Nayah, no.1126 Kitab shahiih al-laami'ish Shaghiir chapter 1) (Al Albani, 2004). Trading or buying and selling that is haram is like selling Khamer or liquor, as in the Hadith of the Prophet Muhammad PBUH: Whoever sells fruit, then the fruit is damaged before being handed over to the buyer, then he should not take anything from his brother's property (payment) On what basis did he take his Muslim brother's property (payment) (from Jabir, no. 6117 Kitab shahiih al-laami'ish Shaghiir chapter IV) (Al Albani, 2004). Muslim youths should follow in the footsteps of the Prophet Muhammad PBUH to become entrepreneurs in e-commerce that can benefit the whole ummah.

As-Salam

As-Salam is a sales contract explaining the goods to be sold, from the quality, quantity, price and time of delivery of the goods, after the buyer is sure that the goods to be purchased are based on the description from the seller and has determined the date of delivery, the buyer immediately makes payment and is ready to wait items sent at a later date (Kahf, 2015). During the prophetic period of the Prophet Muhammad PBUH, trading that was similar to e-commerce was trading with a salam contract, that is the full selling price is paid at the beginning of the contract, but the receipt of goods at a later date is in accordance with the agreement between the seller and the buyer, this greeting contract model is like international trade (Basov & Bhatti, 2016).

Ibnu Abbas h said: "When the Prophet moved to Medina, he found that the people of Medina used to spend up to two or three years of use for dates. So the Prophet said:" Whoever accounts for something must be clear on the scales, measurements, also the time." (from Bukhari, no.1034, Kitab Al-Lu'lu wa al-Marjan fi ma Ittafaqa 'Alaihi as-Syaikhan) (Baqi, 2017). It is very necessary

to pay attention to e-commerce which is the same as the contract with Salam, so it is necessary to pay attention to the clarity of the quality and quantity of the product and the delivery time of the product and the goods must be clear, the most important thing is that it must have been paid at the time of the order of the goods order.

Siddiq/Truthfulness/Integrity

All prophets have guidance which is commonly known as siddiq, amanah, fathonah, istiqomah, and tabligh. Siddiq means always holding honesty, honesty in doing and saying (Topbas et al., 2010). Truth that is sincere without any meaning behind it, namely truth that is not added or subtracted, or truth as it is can be called integrity (Curzer, 2012). Honesty and integrity are guidelines preferred by employers, an honest employee can be counted on in revealing the truth, it is with integrity that the truth will be revealed, integrity is adhering to the guiding principles, and this will help in ongoing business situations, behave honestly and integrity can inspire trust (Boone & Kurtz, 2015). Based on the definition of Siddiq that has been described, according to the author, Siddiq is honest behaviour which is actually integrated in words and deeds.

Siddiq behaviour is mention in Al-Quran, as explained in Surah Ash-Shuara verses 181-182 regarding the importance of behaving honestly and correctly in buying and selling without reducing the quantity or reducing the quantity when selling goods. It is true in measuring the scales because being honest and measuring them correctly is integrity for the seller because they will get blessings from their trade. As today there are still many e-commerce vendors who sell goods with an agreement on the quality and quantity of goods, but on the day of delivery of goods, reduced quantity and quality of goods, this can reduce trust in e-commerce vendors because they are not honest and do not uphold integrity, as an e-commerce merchant.

Amanah/Trustworthiness/Ability

The principle of trustworthiness is God bestows human beings with talents and abilities in accordance with their capacity to think and understand. This great human potential guides humans to be able to interact with other people in their environment (Hunter, 2017). Amanah, trustworthiness is one of the dimensions of trust in the prototype that will be assessed by previously identified subjects (Karin et al., 2012). Sharia deals with the legal aspects of everyday life including politics, economics, business, banking, family law and social issues. Doing business in a professional manner and upholding the values of truth, honesty and trustworthiness is the sharia way (Temporal, 2011). Transparency is a principle that can be adhered to prove honesty and therefore it is a trustworthiness (Dayana et al., 2018). Based on the definition of trustworthiness above, the authors conclude that the definition of trust is the trust that is owned because it has the ability to maintain it. Trust behaviour is contained in Al-Quran Surah Al-Anfal verse 27. Surah Al-Anfal verse 27 says that if given a trustworthiness, don't betray because trust can be measured by how well and capable of carrying out the mandate, the ability to carry out the trustworthiness can be known in each individual, whether or not able to carry out the mandate. There are still many e-commerce vendors whose sellers agree to be able to provide the goods requested by customers, but on the day when the goods are delivered they cannot fulfil them, this is not mandatory so that it can reduce trust in the e-commerce.

Istiqomah/Consistency/Commitment

The behaviours and attitudes needed by effective entrepreneurs, namely leadership, self-confidence and consistency, are three things from the personal dimension that are important assets for successful entrepreneurs (Bernard, 2015). Consistency is also included in business values and guidelines, consistency means not easily giving up and not giving up easily, because Allah SWT has given great talents and gifts (Abdul-Rahman, 2010). Ensuring a consistent branding on social media, website content and attractive design on the website, so that the website has a unique personality that is easily recognized, consistency in greeting website visitors can also build culture and familiarity (Ruszczuk et al., 2015). The author defines istiqomah based on the definition above, which is behaviour that always sticks to the principles and rules of goodness that apply.

Istiqomah behaviour as contained in the Al-Quran Surah Hud verse 112 states that it is important to maintain consistency and commitment to the right path, such as obeying and complying with laws and regulations in conducting electronic commerce. It is also important to remain consistent and not overreach, such as not following lust or exceeding limits in seeking profit by disobeying or obeying existing rules and regulations, moreover because pursuing profits then selling illegal items such as drugs and liquor. Obeying the laws and regulations of the government is also one of the behaviours of istiqomah, as in Al-Quran Surah An-Nisa verse 59 says that in addition to obeying Allah SWT and Prophet Muhammad PBUH, obeying a leader or ruler is also an obligation that must be obeyed. Complying with laws and regulations that have been established by the government is mandatory for every citizen. Istiqomah, the commitment and consistency of e-commerce can be seen in the application system, it has followed the standard system creation rules, and is in accordance with the applicable laws, namely the electronic law of the Republic of Indonesia, content from e-commerce vendors must not offend race, religion and ethnicity. Each e-commerce vendor follows the terms and conditions made by the marketplace.

Fathonah/Benevolence/Intelligence

Prophet Muhammad PBUH attained the highest status in terms of religion, along with this Prophet Muhammad PBUH was the most pious and intelligent person and the Al-Quran is his morality (Al-Shatibi, 2019). Information systems and knowledge processing intelligence are increasingly playing a role in business, science and technology, more sophisticated information systems employing various paradigms including artificial intelligence, knowledge management and neuroscience (Lake & Drake, 2016). A smart business must be able to identify, analysis, model, organize and optimize business processes. This activity can already be carried out by software called business intelligence (BI), unstructured data that can be processed at (BI) whose results will be used to support and improve business decisions that make sense, smart business does not only refer to commercial companies, but it could also be to the government, hospitals and others related to smart, efficient and profitable management (Grossmann & Rinderle-Ma, 2015).

Paul Temporal in his book "Islamic Branding and Marketing, Creating Global Islamic Business" said that fathonah is smart and wise (Temporal, 2011). The author concludes that the definition of fathonah based on the above definition is the behaviour of using intelligence to the optimum so

that it causes goodness. Fathonah behaviour in the Quran as in Surah Yunus verse 100 says that it is important to use reason and thoughts that have been given by Allah SWT. Optimal use of reason and mind will increase faith and virtue, so that it can increase creativity and innovation, especially in electronic commerce. Innovation and technology that are fast changing make e-commerce vendors must be able to adapt to these technological advances to optimize e-commerce which results in increased trust and increased revenue. Human creativity and innovation over time will continue to evolve so that the learning process to find ideas will continue to exist and develop until the end of time, so that the technology found will be able to benefit humanity as a whole.

The e-commerce marketplace has provided various technological innovations to make it easier for e-commerce users, such as easy access to all gadget platforms, like Android operating system or the iPhone operating system. But there are still drawbacks, namely the e-commerce marketplace needs to present innovative technology at the ease of use of payment gateways, because it seems that this can cause customers to be unable to complete their orders because they still need to transfer via manual and sometimes the internet connection is cutting off when completing a purchase payment. There is a need for a payment gateway that works with the bank to facilitate the settlement of payments for purchases in e-commerce.

Tabligh/Communicative

According to Phil Simon in his book "Message Not Received: Why Communication is Broken And How To Fix It". Communication is equalizing the intent when conveying ideas, the ideas, information, news and so on so that communication occurs between those who speak and those who listen as well. on the contrary, the same is what was intended (Simon, 2015). Good communication skills are very important in today's workplace, for example technology such as making e-mails, short messages, existing messages must be understood immediately, so that with the reach of technology, the more people that will be reached, the better employee communication skills, the better he or she has a chance to succeed (Locker & Kaczmarek, 2014). The author concludes that based on the above definition of tabligh, tabligh is the behaviour of maintaining relationship between fellow believers, with good communication.

Tabligh behaviour in the Al-Quran as in Surah Ibrahim verse 4 and Surah An-Nisa verse 9 says that it is important to use good and correct language and speech so that the message conveyed will be clear and true. For example in e-commerce, the explanation of the product is real and the explanation or information explained is easy to understand, if necessary there is education of the product or goods so that consumers and potential buyers will be interested in buying these items. Educating consumers or customers by explaining in detail the benefits of the product or item to be purchased, is very useful for customers and also useful for the content of the product description on the application or website, so that search engines from browsers such as Google will capture descriptions of products or goods that are described earlier and can be used as a promotion on search engine pages such as Google.

Trust

Trust is a concept that is directly related to creativity and reliability, e-commerce users assume that vendors are able to provide services and provide the desired products. (Nikos et al., 2014). A reputation system embedded in e-commerce websites to help build trust in the e-commerce website. Online trading transaction platforms between foreigners in any part of the world will not be successful without the trust or trust instilled in the Ebay community that results from honesty and good behaviour that drives the reputation of the Ebay mechanism. (Channel & Marijke, 2015). A successful financial system must have the trust of the people, companies and governments it serves and must adhere to and adhere to a strict code of conduct in accordance with existing regulations (Alrifai, 2015).

Consumer trust in e-commerce is fundamental to the success of e-retailing, retailers are looking for ways to increase trust in e-commerce, here are ways to build trust with, improve websites, third party certificates, build trust through integrity, capabilities, security and several other things, the seller's reputation is very important in electronic commerce, online word of mouth, for example from social networks, chat rooms, it will affect the level of trust and reputation either negatively or positively (Efraim Turban et al., 2018).

The sales process offered by the seller to the customer is driven by knowledge and trust, knowledge can be obtained from the delivery of information on the product, by conveying the product from the product description with the delivery of a good communication style and trust from the customer to the seller. The existence of information, reviews and testimonials about many products on the internet and from social media will create knowledge and foster trust about a product and online store sellers. On the seller's side, you will get knowledge from information, reviews and testimonials in order to serve customers even better (Finger & Dutta, 2014).

When a customer is looking for trust, the seller must really prepare all components in order to build trust by increasing knowledge, increasing his ability to be able to show competence and completing commitments to customers with the things that have been promised, for example fulfilment and the ability to send the ordered goods, deliver the goods ordered by the customer on time (Monty, 2015).

Trust is the key to the social media experience, social media can create opportunities for organizations to build trust with customers, with social media everything will look transparent because it is and cannot be covered up, like on the Amazon site, now there are customer reviews because many customers who trust the opinions of other customers (Colin et al., 2010). Responsibility is a manifestation of belief in whatever has been done, as in Al-Quran Surah Al-Muddatstsir verse 38 says that whatever has been done, there needs to be responsibility from individuals, be it an initiative or something. was entrusted. Trust is the most important thing in the e-commerce business, because if it is trusted, the intention is to buy goods from the e-commerce vendor and will continue to also use the e-commerce marketplace that they trust.

Participation to Buy

According to Jenni Burton in her book "Personalization for Social Workers: Opportunities and Challenges for Frontline Practices" said that participation is full involvement in one activity (Burton, Toscano, & Zonouzi, 2012). The secret to open participation is very simple, because it is based on basic human needs and desires, the world is increasingly connected to digital, resulting in a blur between the virtual world and the real world, but deep inside, and despite the many connections between the world and digital technology, people remain still analogue and human, people decide which products and services to buy based on the enjoyment they bring, that is, they choose based on the heart (Middleton, 2013). The decision to buy from customers is influenced by the delivery of information from the product itself, if the delivery of product information through communication policies is not successful, for example through advertising and other promotional tools it will be difficult for the product to be selected for purchase by the customer, so customer behaviour will not participate in buy the product (Tomczak et al., 2018). Customer behaviour in participating to buy goods of their choice is influenced by information obtained from the seller, so it is very important if product delivery is delivered with good and interesting communication information.

Repurchasing or participating again in product purchases as a result of the experience in using the product exceeding customer expectations so that the customer is satisfied and will return to buy the product and vice versa if it is not as expected after using the product, the customer will look for other alternative products (Leon G. Schiffman, 2015). This shows that the expectation that exceeds the expectation will make the customer buy again or participate again in buying the product. Customers who get experience that exceeds what is expected, for example experience in using the product, delivery of the product is faster or on time, then added with bonuses and price discounts when buying again. Are things that can make customer behaviour to be able to participate again in buying products. The customer's decision to buy or participate in a purchase can be influenced by several factors and customer behaviour can change sharply this can be learned by customer behaviour (Shareef et al., 2016).

Trust is the most important phenomenon in business, trust is also a precursor of reputation, more trust in each individual than customers, if reputation prevails if there is a community (Trcek, 2018). In the current era of globalization, there is so much information and so fast, customers around the world can access and find product information by searching for information, comparing and analysing and being able to choose alternatives to the products needed (Samli, 2013). Participation is also mention in the Al-Quran Surah Al-Maidah verse 2 says that participating and helping to do good and good is what Allah SWT recommends, for a believer, as well as the opposite, namely not participating in committing sins and violations. Consumer behaviour by participating in e-commerce purchases is also a good thing and without realizing it helps between sellers and buyers and an agreement occurs, resulting in pleasure between the two.

Previous Research

The importance of restoring trust in customers or consumers as quickly and effectively as possible is a top priority in the survival of this e-commerce business. The importance of a short-term strategy and a long-term strategy to restore customer confidence in e-commerce (Zhang et al., 2020). Short term strategies such as the importance of verbal communication, such as direct and quick expression of apologies if there is error transaction. Providing compensation for mistakes that have been made in addition to making verbal communication apologizing, it is also necessary to take action to provide compensation so that customers or consumers are accommodated by complaints, against mistakes made by the seller or marketplace vendor. The importance of the nature and characteristics of tabligh, with good communication skills, namely by responding to every message and what the customer wants by using good, polite and attractive language makes e-commerce customers feel cared for so that trust will arise and will decide to buy and eventually will be loyal.

In other studies, it is also said that building trust is very important so that customers or consumers are interested and have the intention to buy goods or products offered with quality e-commerce services such as system quality, security assurance, product diversity and good service support (Luo et al., 2020). The quality of e-commerce services can be directly felt by e-commerce users on a website or marketplace. The quality of this e-commerce application system is similar to the nature of the Prophet Muhammad PBUH, namely Fathonah, it is necessary to use optimal human intelligence so as to find technology and innovation for the quality of e-commerce systems that are increasingly effective and efficient, especially in payment gateway technology innovations.

Building social e-commerce is the same as in other e-commerce contexts, still prioritizing trust. Trust in information, guaranteed quality, familiarity can have a positive effect and promotion with word of mouth among customers and trust in the system will also have an effect on intention to buy for customers (Cheng et al., 2019). The importance of having verbal or tabligh communication skills that exist between customers and e-commerce vendors, namely the need for product knowledge that is owned by the seller so that information can be clearly identified by e-commerce customers.

The quality of customer relationships is the main thing that can be discussed through the online brand community. The interest in a brand in a product will make customers committed and loyal, this is due to the quality of good customer relationships and can build trust in a brand and product (Nadeem et al., 2020). Moreover, for example, the similarity in consuming goods or products in the community will foster trust, commitment and customer loyalty towards social commerce or other e-commerce platforms. Consumer trust is an important thing in e-commerce and relationship commitment is also important for e-commerce consumers. Customer satisfaction can foster trust, foster customer commitment and user intention (Cui et al., 2020).

The determinants of trust formation in social commerce have not been fully explored. Trust is a very important part of social commerce. Information support, social presence from seller interactions and other people's social presence (Leong et al., 2020). Trust affects online and offline customer loyalty, customers are driven by the intention to buy back the products they have bought

(Savila et al., 2019). Building user trust is influenced by social referrals, information quality and transaction security. User trust affects the intentions of users who of course are also e-commerce customers to continue using the sharing economy with reviews and testimonials by word of mouth by customers so that they share positive experiences with other customers. (Kong et al., 2020).

The following research finds that customers have sustainable purchase intentions when they trust the seller and the brand at the same time and that consumers generate trust in the brand because of trust in the seller. Apart from that, informational and emotional support, consumers can generate trust in individual sellers (Zhao et al., 2019). The use of the live streaming feature on the social commerce platform is very helpful in building trust in e-commerce customers because with live streaming, the introduction of the products or goods offered can be immediately seen and witnessed so that real events and explanations during live streaming are very helpful customers to know products and goods and can see simulations or demonstrations use (Wongkitrungrueng & Assarut, 2020).

Many previous studies have examined e-commerce and almost all of its variables and indicators use the characteristics of the Prophet Muhammad PBUH. The e-commerce studied has also used and there are also some that use and implement the characteristics of the Prophet Muhammad PBUH. The successful e-commerce marketplace in Indonesia has implemented the five characteristics of the Prophet Muhammad PBUH.

Conclusion:

The e-commerce business is currently in great demand because as an alternative to trading by not making physical contact between sellers and buyers due to the Covid-19 pandemic which is currently sweeping and epidemic throughout the world. The most important in e-commerce business is trust. As exemplified by the Prophet Muhammad PBUH, in commerce, trust is an absolute thing that must be owned by individuals or business people, especially for young people who will start this e-commerce business. Trust will grow because this e-commerce business puts forward the factors of fathonah, siddiq, istiqomah, tabligh and amanah. These factors are present in Prophet Muhammad PBUH. The implementation of the characteristics of the characteristics and variables of the Prophet Muhammad PBUH should be carried out by these e-commerce business actors. Like the e-commerce marketplace that has been successful in this business, it has actually implemented the characteristics of the Prophet Muhammad PBUH.

The implementation of the fathonah character, the existence of technological innovation is the most important in the e-commerce business because the application system is based on information and telecommunication technology, technology updates are needed so that it can continue to make it easier for customers to use it. Implementation of the siddiq character by always behaving honestly for e-commerce vendors and marketplaces, then implementing istiqomah, always committed to making applications in accordance with laws, norms prevailing in society and scientific rules of information technology so that the application system is of quality. E-commerce vendors and marketplaces consistently provide clear, honest, transparent and attractive information. Implementation of the characteristics of tabligh, namely having good and attractive communication skills for e-commerce vendors and marketplaces such as fast response to orders,

responses and complaints filed by customers to e-commerce vendors and marketplaces and the last is the implementation of amanah characteristics, namely the ability and readiness of vendors and e-commerce marketplaces to fulfil all order forms offered to customers to deliver them on time and still maintain the quality and quantity of goods that have been agreed upon and have been paid for. Anyone who is going to start an e-commerce business should implement the characteristics of the Prophet Muhammad PBUH in order to be successful and successful in this business and the wellbeing of the people can be realized.

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