

The Role of Sharia Compliance in Online Shop Applications in Improving Consumers' Trust

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Endang Sriani

*Universitas Islam Negeri Salatiga
endangsriani@iainsalatiga.ac.id*

Nidaul Hasanah

*Universitas Islam Negeri Salatiga
nida_id@yahoo.com*

Ubaedul Mustofa

*Universitas Negeri Semarang, Indonesia
ubaed_almustafa@mail.unnes.ac.id*

Abstract

Muslim business transactions are governed by the principles of Islamic values, specifically Sharia compliance. However, accommodating these values poses a challenge for modern transaction system providers. This is because online shop providers have not been considering Sharia compliance as a crucial aspect to enhance consumer confidence, especially among Muslim consumers. Therefore, this research aims to determine the extent to which sharia conformity of web features and online shop applications influences consumers' trust in the online shopping platform. It is a quantitative analysis that uses primary data from respondents representing the population. The research population comprises users of online shop applications that apply sharia compliance principles in their web design with sample data of 430 respondents. Furthermore, the data analysis uses linear and multiple regression methods aided by SPSS data analysis tools. The results show a positive and significant influence between sharia compliance, specifically avoiding prohibitions, object & price, buyer & seller, as well as offering & acceptance in websites design or online shop applications on consumers' trust both partially and simultaneously. The partial influence of each sharia compliance variable is avoidance of main prohibitions, object & price, buyer & seller, as well as offer & acceptance by 60.6%, 62.6%, 69.3%, and 57.2%, respectively. Meanwhile, the simultaneous influence of sharia compliance variables on consumers' trust is 79.4%, and other variables influence the remaining 20.6%. These results suggest that online shop consumers, specifically Muslims, make sharia values an essential criterion for selecting and using online shops. The theoretical contribution is to build and strengthen the concept and theory of sharia compliance to construct consumer trust. Concerning the practical contribution, the results could be the basis of consideration for online shop service providers to increase consumers' trust by providing services



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in line with sharia compliance principles. Further research could explore additional variables that affect consumers' confidence in using online shop platforms.

Keywords: *Sharia Compliance, Online Shop, Consumers' Trust*

INTRODUCTION

As a result of technology development, the internet has presented traders with a wide range of opportunities to expand their business and achieve financial objectives by leveraging technology. Among these solutions is the utilization of e-commerce technology, which can significantly enhance the efficiency of business processes. The internet ability to reach new consumers and achieve significant cost savings on distribution and service fosters the shift of commerce value towards internet media. E-commerce has considerably impacted various sectors, reducing and increasing human and goods traffic, respectively. In the modern era, people have become comfortable with e-commerce, where different goods can be ordered through online applications, and the items are delivered to their doorstep (Nahlah *et al.*, 2022).

E-commerce service enables consumers to access and order products from various locations easily. This has led to intense competition among companies or retail merchants to provide quality and trustworthy service that facilitates and adds value to their products at a cheaper and more efficient rate. Effective marketing introduces a product existence to consumers and establishes the brand as a top product when making a purchase decision, ultimately leading to a brand preference (Haryanto, 2009).

During the inception of the internet, individuals harbored reservations regarding conducting online transactions. This was primarily because the legitimacy of the websites owners' information relied solely on trust, while websites visitors could not physically inspect the offered products (Buttner & Goritz, 2008). Furthermore, online store owners must know and fulfill the desire to trust and become loyal consumers. The problem is not simple, comparable to a store that competes with others for consumers. Prospective consumers or media users are likely to visit online stores at their convenience. Therefore, store owners must offer their best service by focusing on the quality of websites. This will help convince visitors, build trust, and foster consumers loyalty (Sadeh, 2012).

In e-commerce, the primary concern for buyers is the level of trust they have in the site providing online shop service and the online sellers. Some

research results suggested trust is essential in building and fostering long-term relationships. Credibility is a crucial aspect of trust, which refers to buyers' confidence in the ability of seller to perform activities efficiently and reliably (Ganesan, 1994), but building an e-commerce system still contains potential risks. Different research conducted by Pavlou and Gefen (2002), Corbit *et al.* (2003), Kim and Tadisina (2003), and Mukherjee and Nath (2003) suggested that trust is a critical factor in e-commerce transactions. Trust is often considered a precondition for the success of e-commerce, given that consumers tend to hesitate before purchasing (Pavlou & Geven, 1992). Consumers' trust is more critical in cyber electronics than in traditional transactions due to some characteristics of cyber internet. Since trust is crucial in e-commerce transactions, it is imperative to identify the variables that impact consumers' trust formation levels in internet transactions. In addition, it is equally important to ascertain the influence of trust formation levels in e-commerce transactions.

Perceptions of trust are subject to change based on experiences. Building trust can be complex in online situations, where companies frequently implement stringent regulations for their online business partners (Kotler & K.L, 2009). Making online transactions is easy and sophisticated, but consumers' trust in companies is vulnerable and difficult to obtain (Zhang, 2009). The quality of websites can increase consumers' trust who make online transactions (Pratiwi, 2012). Even though they do not have a good reputation, seller with excellent websites remains more trustworthy (Gregg & Walczak, 2010).

A research entitled "Building Trust in E-Commerce: A Proposed Sharia Compliant Model" discovered that the belief system for e-commerce varies from the conventional model (Muhammad & Muhammad, 2013). Muhammad *et al.* developed the model from qualitative to quantitative research by examining the influence of the sharia compliance model in e-commerce on consumers' trust (Muhammad Kholifatul I. Ardiansyah & Harsanto, 2016).

For Muslim consumers, shariah compliance is one aspect of selecting a product and service. The research conducted by Ahmed showed that the concept has a positive and significant influence on service quality and consumer satisfaction with Islamic banking services (Ahmed *et al.*, 2022). Abdulgani stated that sharia compliance affects the intention to purchase online based on the review literature results (Abdulgani & Suhaimi, 2014). Even though the variable is important in increasing consumers' intention and trust in buying a product, it has not been fully realized by service providers. This is in line with the research conducted by Nugrahini, where

sharia compliance did not play a role in the use of e-payment (Compliance *et al.*, 2023).

According to prior research, there exists a gap concerning the impact on the propensity of Muslim consumers to request and feel assured in selecting a product. Therefore, this research aims to determine the role of sharia compliance, specifically in influencing consumers' confidence in the online shop platform.

LITERATURE REVIEW

A Muslim must adhere to the sharia rules and values when engaging in *muamalah* activities (transactions or dealings between individuals or entities). Generally, sharia compliance is used in Islamic finance and banking terms, and it encompasses wide-ranging applications of principles and other related businesses (Sri Wahyuningsih, 2016). It is essential to the management and operations of the Islamic finance industry (Nurhisam, 2016). According to Sutedi (2009), compliance with the fatwa of the National Sharia Council (DSN) embodies the principles and rules that must be adhered to in Islamic banking (Hafizh, 2018). Sharia principles were created as a reference for councils to regulate sharia-based financial activities in the finance industry.

Sharia compliance is not limited to Islamic finance and banking, as it applies to all transactions in any context, including e-commerce activities. From an Islamic perspective, e-commerce must comply with sharia principles. This entails being free from interest (*riba*), gambling (*maysir*), uncertainty (*gharar*), coercion (*ikrah*), haram (*haram*), and other aspects prohibited in Islam. The prohibition aims to protect the interests and eliminate the danger to parties involved in the transactions, thereby promoting justice, as the main objectives of sharia (*maqasid al-sharia*).

E-commerce transactions must first be free from *riba* to comply with Sharia Law. According to the fuqaha, *riba* is the additional taking of principal property or capital vanity in receivable debt and buying and selling. In this context, vanity refers to an act or the silent acceptance of injustice. The acceptance of this concept can result in economic actors experiencing injustice. Therefore, the essence of *riba* prohibition is eliminating injustice and the enforcement of justice in the economy (Kalsum, 2014). One form of *riba* practice is an exaggeration of goods exchanged for similar goods and the suspension of the delivery, including *Ribawi* goods (Ikhlās *et al.*, 2018).

Furthermore, e-commerce transactions should avoid any aspects of *maysir*. According to Article 2, Paragraph 3 of PBI No.7/46/PBI/2005, *maysir* is defined as any gambling, profit, or highly speculative transactions.

In its literal sense, “*maysir*” refers to acquiring something quickly without needing hard work or gaining profit without engaging in laborious activities. The act of gambling is strictly prohibited, regardless of its level of involvement or role-played. This is because the concept solely relies on luck, and even those who engage in deceitful practices may obtain undeserved winnings or eliminate opportunities for others. Specifically, the Arabic term “*azlam*” used in the Qur’an also refers to the practice of gambling. *Maysir* uses all forms of property to gain an advantage, such as lottery, gambling, and betting, which are considered *haram* in Islam (Masjono, 2016).

The following sharia principle is the prohibition of *gharar*/uncertainty transactions. *Gharar* is a condition in which the appearance of more than one result is possible, but the probability of each result is unknown. Concerning the differences, risk refers to a situation where the results of each probability can be explained in detail, but the result is unknown in magnitude. Forms of *gharar* include the vagueness of goods, contracts, and sellers, uncertainty regarding trust, and an aspect of doubt (Halimah, 2018).

E-commerce transactions must also avoid *ikrah* or coercion in contracting. *Ikrah* is any form of coercion from one of the parties to perform a separate agreement to remove the mutual free consent component (Ichsan, 2015). A defect of agreement or will occurs when a person knows or should understand that the other party is moved to perform a legal action due to a particular circumstance. The existence of compulsion indicates the absence of an agreement conducted by the other party. However, coercion may occur when an individual agrees due to the fear of a threat. This threat could be in the form of persecution or the revelation of a secret when the person declined to agree. For an act to be considered coercion, the threat must pertain to an action prohibited by law (Goyena, 2019).

E-commerce must avoid strictly engaging in illegal transactions, which can be categorized into two types. The first is *haram lidzatihi*, which involves trading illegal goods such as pigs, carcasses, blood, and wine. Even though the transaction is carried out on the principle of *an taradhin*, it is still considered *haram*. The second type, *haram lighairihi*, is considered *haram* due to causal factors outside the object of the transactions. Factors such as *tadlis*, *taghtir (gharar)*, *ihtikar*, *bai najasy*, *riba*, *maysir*, and *rusywah* may result in transactions becoming *haram lighairihi* (Auson *et al.*, n.d.).

The research conducted by Pujastuti *et al.* indicated that e-commerce had a positive impact on consumers’ trust (Pujastuti *et al.*, 2015). Additionally, trust and high-quality service of online shop positively affected consumer trust (Sinaga *et al.*, 2016). Further research showed that websites characteristics positively affected consumer satisfaction and confidence (Koeshartono, 2014).

Therefore, it can be concluded that consumers have confidence in online shop as a medium and means of transactions to meet their needs. Online shop service undoubtedly influences this trust in applications and websites. It is equally important that Muslim consumers are provided with suitable services in line with sharia principles to have a sense of trust in websites providers and online shop applications.

RESEARCH Method

This research employed a quantitative approach to explore the correlation or conformity between the variables by testing the hypotheses. The primary focus was to examine the relationship between variables in the determination of further research. The independent variable was sharia compliance, measured using indicators that avoided major prohibitions, Object & Price, Buyer & Seller, as well as Offers & Receipts Acceptance. On the other hand, the dependent variable was consumers' confidence. This research aimed to determine the relationship between sharia compliance and consumers' confidence.

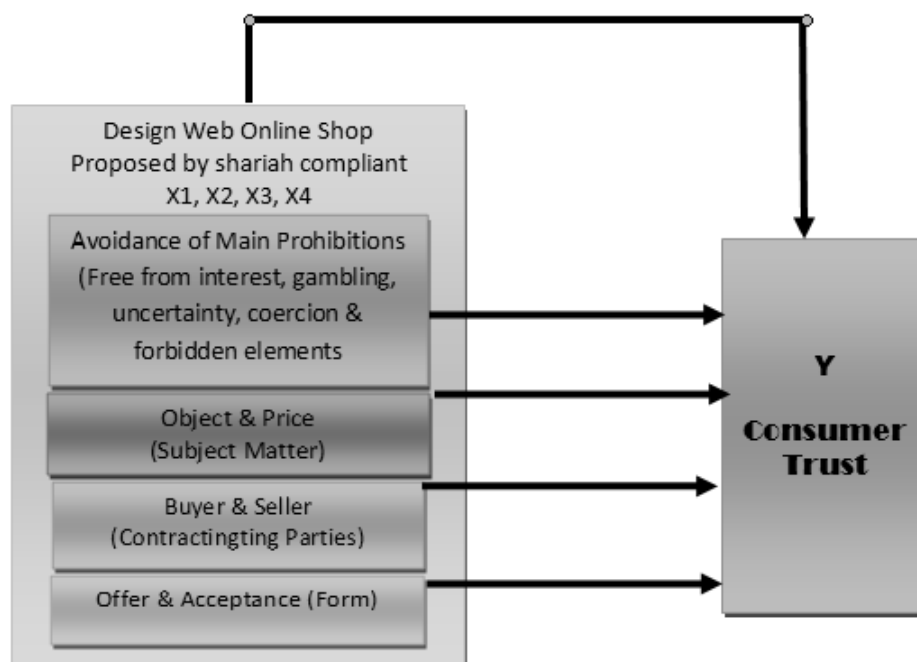


Figure 1. Frame of Mind

Based on the background of the problem, the hypotheses can be summarized as follows:

- H1: There is an influence between websites/applications providing avoidance of main prohibitions on consumers' confidence.
- H2: There is an influence between websites/applications providing object & price on consumers' trust.
- H3: There is an influence between websites/applications providing buyer & seller interaction service facilities on consumers' trust.
- H4: There is an influence between websites/applications providing offer & acceptance on consumers' confidence.

The formulation of the statistical hypotheses are:

Sharia compliance (X1, X2, X3, X4) to consumer trust (Y)

HO =0: There is no significant influence between sharia compliance in online shop websites design on consumers' confidence.

HA #0: There is a significant influence between sharia compliance in online shop websites design to consumers' confidence.

The primary data were obtained directly from respondents representing the population. The population is consumers or e-commerce users, specifically on websites or online shop applications that apply sharia compliance principles. The data collection method entailed obtaining primary sources from respondents by administering a written list of questions or a questionnaire. Furthermore, the questionnaire utilized an interval scale of 1-10, ranging from strongly disagree to strongly agree. Following data collection, the research data were analyzed using the Statistical Package for Social Science (SPSS) data analysis tool.

The subsequent step involved conducting linear and multiple regression analysis after the statistical rules, validity, reliability, and classical assumption tests had been fulfilled. This analytical method incorporated a variety of free variables and aimed to determine the significance and impact concurrently. The regression analysis was designed to address the research hypotheses.

RESULT

The data used were 430 users or consumers of online shop provider platforms, comprising 30.88% and 69.12% of males and females, respectively. The respondents were spread in Java Island, Kalimantan Island, Sumatra Island, Sulawesi Island, as well as Bali and Nusa Tenggara at 33.8%, 13.5%, 16.1%, 9.74%, and 26.8% respectively.

Based on the data obtained from the questionnaire, definitive assumption, normality, linearity, multicollinearity, and heterocedessity tests were conducted, and all were fulfilled. Therefore, the data analysis process could be conducted using regression methods, and the results were as follows:

- 1) Linear Regression Hypotheses Test Results
 - a) Effect of Avoidance of Main Prohibitions Variables on Consumers' Confidence

Table 1
Results of Linear Regression Test X1 against Y

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.778 ^a	.606	.605	.60404		
a. Predictors: (Constant), Avoidance of Main Prohibitions Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.390	.351		-1.111	.267
	Avoidance of Main Prohibitions	1.018	.040	.778	25.655	.000
a. Dependent Variable: Consumer Trust						

The SPSS test results in the Coefficients table obtained the following regression equations:

$$Y = 1,018 X_1 - 0.390$$

The influence of variable X1 on Y could be seen as R²=0.606 in the summary model Table. The significant influence of avoidance on main prohibitions was 60.6%, while 39.4% of consumer confidence was influenced by other variables.

Table 2.
Results of Linear Regression Test X₂ against Y
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.791 ^a	.626	.625	.58825

a. Predictors: (Constant), Object & Price

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.026	.284		3.618	.000
	Object & Price	.863	.032	.791	26.782	.000

a. Dependent Variable: Consumers' Trust

The SPSS test in the Coefficients Table obtained the following regression equations:

$$Y = 0,863 X_2 + 1,026$$

To determine the influence level of variable X₂ on Y, R²=0.626 in the Table model summary. Therefore, other variables influenced the significant influence of object & price on 62.6% and 37.4% on consumers' confidence.

c) Influence of Buyer & Seller on Consumers' Confidence

Table 3
Results of Linear Regression Test X₃ against Y
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.832 ^a	.693	.692	.53342

a. Predictors: (Constant), Buyer & Seller

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.351	.234		5.767	.000
	Buyer & Seller	.843	.027	.832	31.061	.000

a. Dependent Variable: Consumers' Trust

The SPSS test in the Coefficients Table obtained the following regression equations:

$$Y = 0,843 X_3 + 1,351$$

To determine the influence of variable X_3 on Y , $R^2=0.693$ in the summary model Table. Therefore, the significant influence of buyer & seller on consumers' confidence of 69.3% and 30.7% were influenced by other variables.

d) Effect of Offer & Acceptance on Consumers' Confidence

Table 3.
Results of Linear Regression Test X_4 against Y

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.756 ^a		.572	.571	.62946	
a. Predictors: (Constant), Offer & Acceptance						
Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.591	.252		10.268	.000
	Offer & Acceptance	.694	.029	.756	23.921	.000
a. Dependent Variable: Consumers' Trust						

The following double regression equations were obtained based on the results of the SPSS test in the Coefficients table:

$$Y = 0,694 X_4 + 2,591$$

To determine the influence of variable X_4 on Y , $R^2=0.572$ in the summary model Table. Therefore, the significant effect of offer & acceptance on consumers' confidence of 57.2% and 42.8% were influenced by other variables.

2) Multiple Regression Hypotheses Test Results

Double regression testing was conducted after fulfilling the classical assumption test. The results can be seen in the Coefficients output table as follows:

Table 4.
Multiple Regression Test Results

Coefficients ^a						
Model B		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		Std. Error	Beta			
1	(Constant)	,014	,031		,457	,648
	Avoidance of Main Prohibitions	,313	,046	,247	6,783	,000
	Object & Price	,133	,040	,136	3,343	,001
	Buyer & Seller	,373	,034	,386	10,887	,000
	Offer & Acceptance	,212	,029	,241	7,342	,000
a. Dependent Variable: Consumers' Trust						
Model Summary ^b						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	,891 ^a	,794	,792	,21945		
a. Predictors: (Constant), Offer & Acceptance, Buyer & Seller, Avoidance of Main Prohibitions, Object & Price						
b. Dependent Variable: Consumers' Trust						

Based on the Coefficients table obtained, the double regression equation R^2 is as follows:

$$Y = 0,313X_1 + 0,133X_2 + 0,373X_3 + 0,212X_4 + 0,14$$

To determine the influence of X_1 , X_2 , X_3 , and X_4 on Y , $R^2 = 0.794$ on the Table model summary. Therefore, avoidance of main prohibitions, object & price, buyer & seller, as well as offer & acceptance on consumer confidence by 79.4% and 20.6% were influenced by other variables.

The table above obtained the value R , and the correlation coefficient of 0.891. It showed a significant influence between free variables, namely sharia compliance, with variables depending on consumers' confidence.

DISCUSSION

Based on the data processing results, avoidance of main prohibitions, object & price, buyer & seller, as well as offer & acceptance positively and significantly influenced consumers' confidence. The influence of avoidance of main prohibitions on the variable could be seen from the R^2 (correlation

coefficient) value of 0.606, with a significance value of 0.000. This showed a positive and significant influence between sharia compliance aspects and avoidance of play on consumers' confidence. Sharia compliance aspect of websites design is directly proportional to consumers' confidence to use the online shop. Avoidance of main prohibitions applied in the online shop websites design ensured that transactions used were free from *riba*, gambling, profit, and other sharia-prohibited values. This could increase consumers' confidence in using online shop, specifically for Muslims.

In addition, the influence of object & prices, such as clarity and detail of product and price information, was also significant in increasing consumers' confidence. Based on the analysis results, the R² (correlation coefficient) value was 0.626, and the significance value was 0.000. This showed a positive and significant influence between sharia compliance as well as object & price on consumers' confidence. The level of sharia compliance in the aspect is directly proportional to the consumer confidence to use the online shop.

The compliance with buyer & seller aspect also influenced consumers' confidence. The results of the data analysis showed that the variable generated an R² value of 0.693 and a significance value of 0.000. This showed a positive and significant influence on consumers' confidence, with an influence of 69.3%. Sharia compliance in buyer & seller aspect, such as the availability of information and parties' profiles, was directly proportional to consumers' confidence in online shop service providers.

Offer & acceptance aspect also influenced consumers' confidence, and the analysis results showed an R² = 0.572 and a significance of 0.000. This showed a positive and significant influence of offer & acceptance variable on consumers' confidence. To increase consumers' confidence, online shop providers should consider meeting sharia principles. This included the existence of information and clarity of the contract or transactions along with its provisions. Therefore, consumers would feel confident and protected to minimize the possibility of fraud or losses.

The simultaneous influence of sharia compliance on the variables showed an R² value of 0.794. It showed that the percentage of independent contribution to dependent variables was 79.4%, and the remaining 20.6% was affected by external factors.

Sharia compliance was considered to be the primary reference and basis in consumers' transactions. Consumers or sellers could implement sharia principles and maintain sharia traditions in transactions and other forms of

muamalah. This was consistent with Arifin, where sharia compliance is the applications of Islamic principles and its traditions in financial and banking transactions (Sri Wahyuningsih, 2016). Sharia principles were made as a reference for Sharia Council to make regulations related to sharia-based financial activities. Furthermore, sharia compliance should protect and provide comfort and security for consumers to transact online.

CONCLUSION

Based on the results, it can be concluded that sharia compliance consisting of avoidance of main prohibitions, object & prices, buyer & seller, as well as offer & acceptance variables positively and significantly affected consumers' trust in using the online shop. The influence contributed 79.4%, while external variables caused the remaining 20.6% effect. Muslim consumers implemented transactions correctly and adequately based on sharia principles. This was because sharia compliance has been considered in their activities, specifically in online transactions. The conceptual and theoretical contribution was to build and strengthen the concept of sharia compliance to construct consumers' trust. The practical contribution was that the results can be the basis of consideration of online shop service providers to increase consumer trust by providing service in website design or applications. Therefore, the results can be used for online shop providers to design a system in line with the value of sharia compliance to increase Muslim consumers' confidence.

LIMITATION

The research limitation was that the level of consumers' confidence in online shop was only measured using the sharia compliance aspect. It did not include other variables that can increase consumers' confidence in online shop users, such as data security, assurance of safe delivery, and other variables outside of sharia compliance. Therefore, it was necessary to conduct further research with more complex variables based on the limitations.

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