



## How to Build Online Consumer Trust in an Islamic Perspective Through TikTok Live Streaming Shopping

Fadhilah, Galih Ginanjar Saputra, Tri Wahyudi, Muhamad Fakhruddin

Universitas Sultan Ageng Tirtayasa

Correspondence Email: [galih@untirta.ac.id](mailto:galih@untirta.ac.id)

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*TikTok; Live Streaming Shopping; Costumer Trust; Purchase Decision*

### Abstract

This research aims to explore the importance of paying attention to Islamic values in marketing activities and how to choose streamers of TikTok live streaming who are by the Sharia perspective as well as effective marketing techniques to build consumer trust and consumer purchase decisions. The data analysis method used in this study is an interactive data analysis model developed by Miles and Huberman. Data analysis for qualitative purposes is carried out interactively. Based on the results and discussions described earlier, it can be concluded that Islamic values related to the five guidelines of *muamalah* play an important role in building consumer trust and purchase decisions in TikTok live streaming shopping in Indonesia. There has been no research that uses the 5 *Muamalah* Guidelines approach in using TikTok Live Streaming Shopping in Indonesia. The subjects studied were only respondents who had followed live-streaming shopping on the TikTok platform in Indonesia. This research has implications for entrepreneurs who want to sell their products through live streaming on the TikTok platform. Principle 5 *Muamalah* guidelines can not only be applied in social life but also need to be internalized in business activities.

### Kata Kunci:

*TikTok; Live Streaming Shopping; Kepercayaan Konsumen; Keputusan Pembelian*

### Abstrak

Penelitian ini bertujuan untuk mengeksplorasi pentingnya memperhatikan nilai-nilai Islam dalam kegiatan pemasaran dan cara memilih streamer pada live-streaming TikTok yang sesuai dengan perspektif syariah serta teknik pemasaran yang efektif untuk membangun kepercayaan konsumen dan keputusan pembelian konsumen. Metode analisis data yang digunakan dalam penelitian ini adalah model analisis data interaktif yang dikembangkan oleh Miles dan Huberman. Analisis data untuk keperluan kualitatif dilakukan secara interaktif. Berdasarkan hasil dan pembahasan yang telah dijelaskan sebelumnya, dapat disimpulkan bahwa nilai-nilai Islam terkait dengan lima pedoman *muamalah* berperan penting dalam membangun kepercayaan konsumen dan keputusan pembelian pada belanja live-streaming TikTok di Indonesia. Belum ada penelitian yang menggunakan pendekatan 5 Pedoman *Muamalah* dalam penggunaan TikTok live-streaming Shopping di Indonesia. Subyek yang diteliti hanyalah responden yang pernah mengikuti live-streaming belanja di platform TikTok di Indonesia. Penelitian ini mempunyai implikasi bagi para pengusaha yang ingin menjual produknya melalui live-streaming di platform TikTok. Prinsip 5 Pedoman *Muamalah* tidak hanya dapat diterapkan dalam kehidupan bermasyarakat tetapi juga perlu diinternalisasikan dalam kegiatan usaha.

## INTRODUCTION

In the digital era like today, social media is one of the most effective platforms for marketing products or services. One social media that is quite popular for marketing is TikTok. In addition, TikTok live-streaming shopping is also one of the new trends in the world of online marketing. However, from a sharia perspective, several things need to be considered in marketing through TikTok live streaming shopping. These include the use of polite language that does not cause controversy, the use of images and videos that follow Islamic values, and ensuring the quality of the products sold. Social media that applies Sharia principles can increase the number of Muslim customers, and Muslim customers still have the potential to be influenced by religious values.<sup>1</sup> The results of the research show that Islamic marketing is very influential on consumer perception.

The problem of buying and selling transactions online is much more complicated than traditional buying and selling transactions. Online transactions are currently closely related and observed by the public as economic actors in practice. While many sellers use this method of advertising to offer their products, many of them also use it to display inappropriate products by creating exaggerated impressions and messages. This advertising material often makes the company's reputation negative and even considered dishonest (*gharar*).

*Gharar* can be translated as uncertainty or doubt. Imam Malik defines *Gharar* as the buying and selling of objects that do not yet exist and thus cannot be known for their quality by the buyer. This shows that the law in Islamic Sharia expressly forbids it. *Gharar* or also called *taghriir*, is a state in which there is ignorance due to the unclarity of both parties to the transaction. *Gharar* can occur in four different ways: in terms of quantity, quality, price, and delivery time. To avoid the form of *gharar* that occurs in the form of buying and selling, the principle of honesty is needed from both parties involved in buying and selling transactions. From the perspective of Islamic principles, Islam places a very high emphasis on belief and makes 'belief' a Muslim character.<sup>2</sup>

According to We Are Social, in 2023, TikTok users in Indonesia will be recorded at 106.51 million people<sup>3</sup>, making Indonesia the country with the second largest TikTok users after the United States, which indicates the higher penetration of information technology in Indonesian society. However, at the same time, online fraud and crime are increasingly frequent, making consumers more vigilant in online transactions. Therefore, the application of sharia principles in online business is becoming increasingly important because these principles include moral, ethical, and transparency aspects that can increase consumer confidence in doing business online.

Consumer trust is very important in building a successful business. The marketing strategy carried out must be able to build consumer trust in the products or services sold.

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<sup>1</sup> Riyad Eid and Hatem El-Gohary, "The Role of Islamic Religiosity on the Relationship between Perceived Value and Tourist Satisfaction," *Tourism Management* 46, no. C (2015): 477–88, <https://doi.org/10.1016/j.tourman.2014.08.003> Access Statistics for this article.

<sup>2</sup> Zamir Iqbal and Abbas Mirakhor, *An Introduction to Islamic Finance: Theory and Practice*, vol. 687 (John Wiley & Sons, 2011).

<sup>3</sup> we are social, "The Changing World Of Digital in 2023," 2023, <https://wearesocial.com/id/blog/2023/01/the-changing-world-of-digital-in-2023-2/>.

One factor that can affect consumer confidence, especially in Muslim countries, is the application of sharia values carried out by sellers, meaning more adherence to Islamic values and views. Marketing based on Islamic values can help build consumer trust in a brand or product. Although the fact that nowadays no Islamic nation can be called an Islamic economy, within the sense of entirely taking after the lessons of the Qur'an, the conventions of the Prophet Muhammad SAW, and Within the early honours of Muslim movement, the lion's share of Muslim buyers appeared to follow to Islamic values and perspectives on their economy.<sup>4</sup>

The current phenomenon shows that more and more TikTok users are doing live streaming shopping, not least in Indonesia, with a majority Muslim population, even in other Muslim countries. This shows that there is great business potential in marketing products using the TikTok live-streaming shopping platform that follows Sharia values. The use of this platform also brings challenges in building consumer trust in the products or services sold. However anything the worldwide promoting technique, there are still contrasts based on the convenience of the item in numerous societies and nearby values. Shariah showcasing on social media (online) has become as vital as Sharia showcasing in other business activities.<sup>5</sup>

The issue that arises is how businesses can utilize TikTok live streaming shopping to build consumer trust from a Sharia perspective so that consumers can buy products or services with confidence and feel satisfied with their purchases. In addition, in the context of Islamic marketing, it is important to pay attention to Islamic values in every stage of marketing, from product design to delivery of goods to consumers, so that consumers feel that they are buying products that are by Islamic values and have a positive impact on society. So that the increase in the quantity of social media users in Indonesia can also be accompanied by an increase in the quality of its users.

Based on this, marketing strategies that are by Sharia values are very important in building consumer trust in products or services sold through TikTok live-streaming shopping. In this article, we will discuss the importance of paying attention to Islamic values in marketing activities and how to choose live streaming streamers who are by the Sharia perspective as well as effective marketing techniques to build consumer trust. This is important because TikTok live-streaming shopping is becoming a new trend in online marketing and allows businesses to connect directly with consumers interactively. In the context of Indonesia, where the majority of the population is Muslim, the application of Sharia principles in online business is becoming increasingly important to pay attention to. Therefore, this research is expected to provide useful information for online businesses in building consumer trust with the application of Sharia principles. Thorough about the topic discussed, the purpose of the article, the knowledge gap or problem that is the focus of the article, and the theoretical framework used.

Live Streaming Shopping (LSS) is considered a medium for an online store to distribute videos in "real-time" to promote products by creating an environment of familiar interaction

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<sup>4</sup> M M Metwally, "The Humanomics of a Muslim Consumer," *Humanomics* 7, no. 3 (January 1, 1991): 63–72, <https://doi.org/10.1108/eb006119>.

<sup>5</sup> Syed Alamdar Ali Shah et al, "Effects of Halal Social Media and Customer Engagement on Brand Satisfaction of Muslim Customer," *Journal of Islamic Marketing* 11, no. 6 (January 1, 2020): 1671–89, <https://doi.org/10.1108/JIMA-06-2019-0119>.

with its potential consumers. LSS has preferences compared to other online marketing strategies. First, it's hard for consumers to rely on information coming from inactive pictures on a site. Thus, video is an effective method to present the details of the product to consumers.<sup>6</sup> LSS can also provide visual, sound, and movement to deliver product information,<sup>7</sup> thereby increasing the authenticity of information and improving information content.<sup>8</sup> Secondly, LSS gives live video and text chat rooms simultaneously. Consumers can interact with sellers and other consumers while watching live-streaming videos. Besides, LSS offers real-time interstate action between live-streaming audiences. LSS makes it easier for consumers to see goods from multiple perspectives and can directly ask relevant questions, and many consumers are beginning to appreciate the ability to buy through live streaming.<sup>9</sup>

Several previous studies have suggested several attributes of live streaming influence consumer purchasing behavior. reveals how factors such as seller interactivity, seller humor, and seller appeal influence live viewers. How a seller's physical attractiveness and interactivity can drive purchases.<sup>10</sup> A salesperson's ability to demonstrate products to customers, answer customer questions directly, and directly help guide customers through purchases has a positive impact on purchase engagement and purchase intention.<sup>11</sup> That live streaming's value influences customer trust and engagement.<sup>12</sup> Employed streamer's credibility, media richness (the ability of media to distribute information needs), and Interactivity are experiential stimuli for consumers to influence purchase intention in the context of live-streaming shopping.<sup>13</sup>

Trust has been shown to play a very important role in influencing online purchasing decisions. The higher the level of consumer trust, the higher the influence on product development decisions.<sup>14 15 16</sup> Trust is defined as a belief in something defined as trust in something or someone based on its characteristics, such as kindness, fairness, honesty,

<sup>6</sup> Tsai-Lien Yeh Tser-Yieth Chen and Chin-I Chang, "How Different Advertising Formats and Calls to Action on Videos Affect Advertising Recognition and Consequent Behaviours," *The Service Industries Journal* 40, no. 5–6 (2020): 358–79, <https://doi.org/10.1080/02642069.2018.1480724>.

<sup>7</sup> Pham Ngoc Hoang Yen, "The Factors Impact Audiences' Behavior On Usage Intention Toward Livestream Service [International University-HCMC]" (International University - HCMC, 2018).

<sup>8</sup> Wen-Hai Chih et al., "Investigating Electronic Word-of-Mouth Effects on Online Discussion Forums: The Role of Perceived Positive Electronic Word-of-Mouth Review Credibility," *Cyberpsychology, Behavior, and Social Networking* 16, no. 9 (2013): 658–68, <https://doi.org/10.1089/cyber.2012.0364>.

<sup>9</sup> Zhicong Lu et al., "You Watch, You Give, and You Engage: A Study of Live Streaming Practices in China," in *Proceedings of the 2018 CHI Conference on Human Factors in Computing Systems*, CHI '18 (New York, NY, USA: Association for Computing Machinery, 2018), 1–13, <https://doi.org/10.1145/3173574.3174040>.

<sup>10</sup> Jie Cai et al., "Utilitarian and Hedonic Motivations for Live Streaming Shopping," *TVX 2018 - Proceedings of the 2018 ACM International Conference on Interactive Experiences for TV and Online Video*, 2018, 81–88, <https://doi.org/10.1145/3210825.3210837>.

<sup>11</sup> Yuan Sun et al., "How Live Streaming Influences Purchase Intentions in Social Commerce: An IT Affordance Perspective," *Electronic Commerce Research and Applications* 37 (2019): 100886, <https://doi.org/10.1016/j.elerap.2019.100886>.

<sup>12</sup> Apiradee Wongkitrungrueng and Nuttapol Assarut, "The Role of Live Streaming in Building Consumer Trust and Engagement with Social Commerce Sellers," *Journal of Business Research* 117 (2020): 543–56, <https://doi.org/10.1016/j.jbusres.2018.08.032>.

<sup>13</sup> Chuling Song and Yu-Li Liu, "The Effect of Live-Streaming Shopping on the Consumer's Perceived Risk and Purchase Intention in China," *23rd Biennial Conference of the International Telecommunications Society (ITS): "Digital Societies and Industrial Transformations: Policies, Markets, and Technologies in a Post-Covid World,"* 2021, 1–18.

<sup>14</sup> Bilal Eneizan et al., "E-WOM, Trust, Usefulness, Ease of Use, and Online Shopping via Websites: The Moderating Role of Online Shopping Experience," *Journal of Theoretical and Applied Information Technology* 98, no. 13 (2020): 2554–65.

<sup>15</sup> Sung-Joon Yoon, "The Antecedents and Consequences of Trust in Online-Purchase Decisions," *Journal of Interactive Marketing* 16, no. 2 (2002): 47–63, <https://doi.org/10.1002/dir.10008>.

<sup>16</sup> Charles Comegys, Mika Hannula, and Jaau Väisänen, "Effects of Consumer Trust and Risk on Online Purchase Decision-Making: A Comparison of Finnish and United States Students," *The International Journal of Management* 26 (2009): 295.

competence, and many others.<sup>17</sup>

This is following the rules of Islam and Prophet Muhammad SAW was also known for his activities in the field of *muamalah* during his life. There are five guidelines taught by the Prophet Muhammad SAW, namely, *Shiddiq*, *Amanah*, *Fathonah*, *Tabligh*, and *Istiqomah*.<sup>18</sup>

*Shiddiq* means true and honest. An online seller must be able to apply the nature of *shiddiq* in marketing the products he sells, especially when dealing with consumers. In live-streaming shopping, sellers must prioritize the truth of information and be honest in explaining the product. *Shiddiq's* attitude can be implemented by describing the product honestly and without lies. Especially if you share previous user reviews, honesty is very important because one of the reasons consumers buy products online is based on positive customer reviews related to the product.

*Istiqamah* is a form of inner quality that gives birth to a consistent and firm stance to uphold and shape something toward a better condition. A marketer must be consistent with the vision, mission, and goals of the company. Not only that, but a marketer must also be consistent and remain dynamic toward innovative ideas. Given the increasing competition of online shops on social media, sellers must be able to compete healthily and well, not putting aside the vision and mission just to get a lot of viewers and likes.

*Fatanah*, which means intellectual, ingenuity, or wisdom. Marketers must have the nature of *fatanah* because all activities in the management of a company must be intelligent and optimize all existing intellectual potential to achieve goals. Smart work is the right phrase to describe these *muamalah* guidelines. So, sellers must optimize their intellectual intelligence to see the advantages, disadvantages, opportunities, and threats of the online shop they manage so that they can determine the right strategy to maintain and even advance the brand.

*Amanah* means trustworthy, credible, responsible, and doing everything according to applicable regulations. A Sharia marketer must maintain the mandate in marketing and promoting products to customers. Honesty and trustworthiness (*amanah*) is a moral that must exist in business. The consequence of trust is to return all rights to its owner. A little or a lot does not take more than what it has and does not reduce the rights of others, including in the form of sales, fees, services, or wages<sup>19</sup>. The attitude of trustworthiness is closely related to the way he maintains his principles and then is responsible for implementing these principles while maintaining balance and giving birth to appropriate value benefits. Principles are the most fundamental nature of human self-esteem. Fulfilling the trust as well as possible is a characteristic of a professional.<sup>20</sup>

*Tabligh*, meaning communicative and argumentative. A marketer must be able to convey the advantages of the product honestly, not lie, let alone commit fraud. He is

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<sup>17</sup> D Harrison McKnight and Norman L Chervany, "What Trust Means in E-Commerce Customer Relationships: An Interdisciplinary Conceptual Typology," *International Journal of Electronic Commerce* 6, no. 2 (2001): 35–59, <https://doi.org/10.1080/10864415.2001.11044235>.

<sup>18</sup> Jumriani Jumriani, "Etika Komunikasi Pemasaran (Live Streaming Shopping) Di Media Sosial Dalam Perspektif Hukum Ekonomi Syariah," *Al-Ammal: Journal of Islamic Economic Law* 7, no. 1 (2022): 105–19, <https://doi.org/10.24256/alw.v7i1.3777>.

<sup>19</sup> Sutanto Herry and Umam Khaerul, "Manajemen Pemasaran Bank Syariah" (Pustaka Setia, 2013).

<sup>20</sup> Toto Tasmara, "Membudayakan Etos Kerja Islami, Gema Insani" (Jakarta, 2002).

required to be a good communicator. Able to speak correctly, easy to understand, and on point. This will certainly be very helpful to achieve the effectiveness of marketing communication carried out. Both in terms of duration and sales orientation.

Shopping through live streaming can be seen as a form of online shopping on social media that can affect consumer celebration and have an impact on increasing the potential for purchase decisions, in light of the characteristics of source credibility. Providing comprehensive information can increase customer trust.<sup>21 22</sup>

A purchasing decision is an integrating process that combines knowledge to evaluate two or more alternative behaviors and select one of them<sup>23</sup>. Purchasing decision is the behavior of consumers to determine and follow a decision-making process to achieve a purchase choice.<sup>2425</sup> Empirically verified the impact of Live Video Streaming (LVS) on customers' online purchase intention and explored its influence mechanisms in more detail. Research results show that LVS strategy has a positive relationship with online purchasing decisions.<sup>26</sup>

Based on previous research, live-streaming shopping through Instagram social media influences online trust and has an impact on consumer purchasing decisions.<sup>27</sup> Different from his previous research, this study aims to explore how the influence of live-streaming shopping on TikTok social media from an Islamic perspective. mentioned that there is a significant relationship between religious norms adopted by consumers and buying interest.<sup>28</sup>

## RESEARCH METHODS

This study uses qualitative analysis methods to explore how to build consumer trust and consumer purchase decisions from an Islamic perspective through TikTok live-streaming shopping. The data collection techniques used in this study were in-depth interviews, participant observation, and document analysis. In-depth interviews were conducted with several consumers who had purchased products through TikTok live streaming shopping by selecting informants purposively based on relevant characteristics that our research wanted to explore. Participant observation was carried out by following the product purchase process through TikTok live streaming shopping, while document analysis was carried out by

<sup>21</sup> George Lăzăroiu et al., "Consumers' Decision-Making Process on Social Commerce Platforms: Online Trust, Perceived Risk, and Purchase Intentions," *Frontiers in Psychology* 11, no. May (2020): 1–7, <https://doi.org/10.3389/fpsyg.2020.00890>.

<sup>22</sup> Fereshte Rasty et al., "Trust Barriers to Online Shopping: Investigating and Prioritizing Trust Barriers in an Intuitionistic Fuzzy Environment," *International Journal of Consumer Studies* 45, no. 5 (2021): 1030–46, <https://doi.org/10.1111/ijcs.12629>.

<sup>23</sup> Lee Monle and Carla Johnson, "Prinsip-Prinsip Pokok Periklanan Dalam Perspektif Global," *Edisi Pertama, Penerbit Kencana Prenada Media Grup Jakarta*, 2007.

<sup>24</sup> J A Howard and J N Sheth, "A Theory of Buyer Behavior. Marketing: Critical Perspectives on Business and Management, 3, 81," 2001.

<sup>25</sup> Howard and Sheth.

<sup>26</sup> G Alan Wang Min Zhang Fang Qin and Cheng Luo, "The Impact of Live Video Streaming on Online Purchase Intention," *The Service Industries Journal* 40, no. 9–10 (2020): 656–81, <https://doi.org/10.1080/02642069.2019.1576642>.

<sup>27</sup> Galih Ginanjar Saputra and Fadhilah Fadhilah, "Pengaruh Live Streaming Shopping Instagram Terhadap Kepercayaan Konsumen Online Dan Dampaknya Pada Keputusan Pembelian," *Ekonomi, Keuangan, Investasi Dan Syariah (EKUITAS)* 4, no. 2 (2022): 442–52, <https://doi.org/10.47065/ekuitas.v4i2.2353>.

<sup>28</sup> Ahlam Nuwairah Ahmad, Azmawani Abd Rahman, and Suhaimi Ab Rahman, "Assessing Knowledge and Religiosity on Consumer Behavior towards Halal Food and Cosmetic Products," *International Journal of Social Science and Humanity* 5, no. 1 (2015): 10–14, <https://doi.org/10.7763/ijssh.2015.v5.413>.

conducting literature reviews to gain an understanding of building consumer trust from an Islamic perspective through TikTok live streaming shopping. The research subjects in this study are consumers involved in the process of purchasing products through TikTok live-streaming shopping.

The data analysis method used in this study is an interactive data analysis model developed by Saldana et al.<sup>29</sup> Data analysis for qualitative purposes is carried out interactively. Data from surveys, observations, and documents are systematically analyzed to identify themes and trends related to consumer trust. The flow of activities used in this research data analysis focuses on data collection, data entry, and data verification. According to Saldana et al.,<sup>30</sup> data condensation refers to the process of selecting, concentrating, simplifying, summarizing, and transforming data is closely related to all field notes, interview transcripts, documents, and empirical materials. Data presentation is the organization, unity, and inferred information.<sup>31</sup> state that what is most often used to present data in qualitative research is narrative text. The main objective of this study is to explore How to Build Online Consumer Trust in an Islamic Perspective Through TikTok Live Streaming Shopping. Furthermore, this study aims to answer several research questions, such as: (Table 1).

Table 1 Interview Questions Mapped Against Research Objectives

Research Objective	Interview Question
How do consumers' behavior of TikTok live streaming shopping?	<ol style="list-style-type: none"> <li>1. How many times have you followed TikTok Live Streaming Shopping?</li> <li>2. What products have you purchased through TikTok Live Streaming Shopping?</li> </ol>
Why is TikTok shopping live streaming effective in influencing online consumer purchasing decisions?	<ol style="list-style-type: none"> <li>1. What factors interest you in participating in TikTok live-streaming shopping?</li> <li>2. What makes you believe and decide to buy products through Live Streaming Shopping?</li> </ol>
What are the characteristics of streamers that can affect online consumer trust?	<ol style="list-style-type: none"> <li>1. Different streamers on the same TikTok Shop will affect trust?</li> <li>2. What character does the streamer have that sets you up for the product?</li> </ol>
How is the application of Islamic values in TikTok live-streaming shopping?	<ol style="list-style-type: none"> <li>1. Does the seller apply <i>Shiddiq</i>/honest values in marketing his products?</li> <li>2. Does the seller use <i>Istiqomah</i> / consistent values to market their products?</li> <li>3. Does the seller use <i>Fathanah</i>/smart values to market his products?</li> </ol>

<sup>29</sup> Johnny Saldana, Miles Matthew B, and Huberman A Michael, *Qualitative Data Analysis* (America: Sage Publications, 2014).

<sup>30</sup> Saldana, Matthew B, and A Michael.

<sup>31</sup> Saldana, Matthew B, and A Michael.

Research Objective	Interview Question
	4. Does the seller apply the value of Trust/trustworthiness in marketing his product?
	5. Does the seller apply <i>Tabligh</i> /communicative values to market their products?
How can trust influence purchase decisions on TikTok live streaming?	1. Will you buy products through TikTok Live Streaming Shopping again? 2. Give what reasons make you buy products again through TikTok live streaming

Source: Data processed by the author, (2023).

## RESULTS AND DISCUSSION

### How do consumers' behavior of TikTok live streaming shopping?

Based on the results of interviews conducted with 16 respondents of TikTok users, on average, they follow live streaming shopping on TikTok, which is seven times a month.

Table 2 Consumer behavior of TikTok LSS

Interviewee	Gender	Intensity of joining TikTok LSS (a month)	Purchased product (1 last month)
R1	Female	16 times	Bed cover
R2	Male	20 times	T-shirt and pants
R3	Female	12 times	Blender, pot, shirt
R4	Female	3-4 times	Kpop albums, hijabs, and miscellaneous food
R5	Male	4 times	electronics and clothes
R6	Female	6 times	electronics, makeup, fashion support, home furnishings, and food
R7	Male	5 times	T-shirts, Pants, and Bags
R8	Male	3 times	Vape
R9	Female	5 times	Clothes and bags
R10	Female	7 times	T-shirts, bracelets, shoes, etc
R11	Male	2 times	Shoes
R12	Male	10 times	Shirt and pants
R13	Female	4 times	clothes dan makeup
R14	Male	5-6 times	Foods
R15	Female	8 times	Home appliances
R16	Male	6-7 times	Clothes

Source: Data processed by the author, (2023)

This result shows that the intensity of consumers participating in live-streaming shopping is quite high, which is an average of at least two times a week. Some respondents watch TikTok live streaming almost every day.

"Quite often, because every day there are always several online shops that do live shopping." (R1)

"Almost every TikTok open to participate in live streaming shopping, because it often appears on FYP, finally interested in participating in live streaming." (R15)

Live streaming shopping has now become a common thing for TikTok social media users to follow because it often appears on FYP by users. Clothing products and other fashion products are the most purchased product categories through TikTok live streaming shopping, both for female and male users. Furthermore, there are electronic and makeup products that are commonly purchased by consumers through TikTok shopping live streaming.

### **Why is TikTok shopping live streaming effectively influencing online consumer purchasing decisions?**

Indonesia occupies the second position with the highest number of users in the world, which is 109.9 million users. When compared to the total number of internet users in Indonesia, which is 212.9 million users, it means that as many as 51.6% of internet users in Indonesia are TikTok users.<sup>32</sup> Meanwhile, a survey conducted by We Are Social, and Meltwater 2023 stated that as many as 49.5% of internet users in Indonesia use the internet to search for products and brands.<sup>33</sup> This is in line with the results of a survey conducted in this study, where as many as 87.5% of respondents most often open TikTok social media in their daily lives.

The reason they open TikTok more often is that the content available on TikTok is entertaining, and many are informative. Initially, they participated in the live-streaming shopping program on TikTok because of the live shopping content that appeared on their FYP page.

"A lot of live shopping content appeared in my FYP. I ended up participating in the live shopping because the products offered were interesting" (R2).

"Because live shopping on TikTok has more complete features than other social media, you can directly shop through Titok shop" (R4).

The complete features available on TikTok make users more interested in shopping live streaming on TikTok social media than on other social media. On social media such as Instagram, if you want to continue the purchase transaction, consumers will be directed by the seller to other things, such as e-marketplaces, which cannot directly buy through Instagram. While TikTok, during live streaming shopping, consumers can directly buy through the TikTok shop, which is available when the store does live streaming.

In addition, another factor that makes consumers finally decide to buy through live

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<sup>32</sup> we are social, "The Changing World of Digital in 2023. Date Accessed: 9th September 2023"

<sup>33</sup> Sofía Blanco-Moreno, Ana M González-Fernández, and Pablo Antonio Muñoz-Gallego, "13. How to Get Engagement on Instagram? Artificial Intelligence as a Tool for Tourism Photo Analysis," *Extended Academic Program*, 2023, 40.

streaming shopping is because the seller explains the product in detail. Consumers can see directly the products they want to buy. Furthermore, the seller will display the product and even try the product if requested by potential customers from the store.

"When buying clothes through TikTok live streaming, we usually ask for spills of the product we are going to buy and ask the seller to try it on so that we can see more clearly how the product is when used" (R11, R12)

This is in line with the TAM (*Technology Acceptance Model*) theory which states that the clearer the information conveyed on online commerce media, the more consumers will be interested in making decisions through these media.<sup>34 35</sup>

In addition, usually live streaming shopping is also known for providing prices that are cheaper than the prices listed in the product catalog when not live streaming. So, consumers will feel interested in buying the product because they see a cheaper price. Products sold during live-streaming shopping usually run out faster, thus making consumers compete to check out the products they want.

### **What are the characteristics of streamers that can affect online consumer trust?**

The main characteristic of product sellers in TikTok shopping live streaming that can affect trust is, being honest. All respondents in this study stated that honesty owned by sellers is the main point that can build consumer trust.

"The thing that makes you believe and decide to buy a product is from the detailed information described, honest, direct reviews, and product pictures that match what is offered." (R6).

"There are several things that make me believe that is the honesty of the seller when explaining the product, so I decided to buy the product" (R7).

This is in line with Islamic teachings, where the relationship between honesty and success in economic activity appears positive. Any business based on honesty will gain the trust of others. This trust will add value to business transactions and ultimately increase profits.<sup>36</sup>

Furthermore, the characteristics that must be owned by sellers to be trusted by consumers are having expertise in explaining products completely and in detail. In addition, the seller must also be able to demonstrate how to use the products he sells.

"I as a consumer really put forward the information thrown by the seller about the product because I buy vape products where the product description is very important to know the specifications of the product" (R8)

"The thing that makes you believe and decide to buy a product is from the detailed information explained by the host and from direct reviews from people who are already trusted." (R9)

<sup>34</sup> Piyush Sharma, Bharadhwaj Sivakumaran, and Roger Marshall, "Impulse Buying and Variety Seeking: A Trait-Correlates Perspective," *Journal of Business Research* 63, no. 3 (2010): 276–83, <https://doi.org/10.1016/j.jbusres.2009.03.013>.

<sup>35</sup> Xiaoni Zhang, Victor R. Prybutok, and Chang E. Koh, "The Role of Impulsiveness in a TAM-Based Online Purchasing Behavior Model," *Innovative Technologies for Information Resources Management*, 2011, 2006–8, <https://doi.org/10.4018/9781599045702.ch019>.

<sup>36</sup> Kuart Ismanto, *Manajemen Syaria'ah: Implementasi TQM Dalam Lembaga Keuangan Syariah* (Pustaka Pelajar, 2009).

Therefore, a seller must be honest in reviewing the products he sells, and then explain the product clearly, completely, and in detail to build trust in consumers to create purchase decisions through TikTok shopping live streaming.

### **How is the Application of Islamic Values in TikTok Live Streaming Shopping?**

*Muamalah* guidelines in the basic concepts of Islam emphasize the importance of *Shiddiq*, *Istiqomah*, *Amanah*, *Fathanah*, *Amanah*, and *Tabligh* behavior. The concept of the definition of *muamalah* in Islam is to establish rules that regulate one's interaction with others, both personally and as a legal entity, in jurisprudence referred to as *al-shakhsyiyah al-i'tibariyyah*, where *Muamalah* includes association, rent, and buying and selling.<sup>37</sup> When TikTok live streaming shopping is in progress, there will be interactions between streamers and viewers, interactions between viewers and viewers, associations, and buying and selling transactions. This *muamalah* guideline is very necessary for businesses that use TikTok live-streaming shopping. With live streaming connections with viewers carried out in real-time, sellers can demonstrate how to operate products and display products live.

TikTok Shop owners must pay attention to the elements involved with potential buyers/viewers of live streaming shopping, and one of them is the role of streamers must be an important concern, TikTok Shop owners must be able to choose *streamers* who are honest in providing information, consistent with what they convey, product information delivered by the truth, trustworthy and communicative (R1, R8, R9, R14, R15, R16). Then the role of *the creator*, where the creator must consistently schedule live streaming events, namely by notifying the live streaming time in advance to viewers/viewers, so that viewers/viewers can find the schedule when the live stream will take place, register, and get notifications about upcoming live streams (R3, R4, R5, R7, R12, R13).

In the context of *Shidiq* (honesty), consumers tend to trust businesses that are honest and open about the products or services they offer (R1, R8, R9, R14, R15, R16). The results of the study are in line with the results of Ribadu et al.<sup>38</sup> where integrity will build sharia compliance e-commerce trust. In TikTok live streaming shopping, businesses can show honesty by providing clear and transparent information about the products or services they offer. Businesses can provide accurate descriptions of products, clearly show product conditions, and provide clear information about prices.

Consistency is also important in shaping consumer trust. Consumers tend to choose businesses that apply consistently in their product or service offerings (R1, R3, R4, R5, R7, R8, R9, R12, R13, R14, R15, R16). In TikTok live streaming shopping, businesses can show *istiqomah*/consistency by consistently scheduling live streaming events, namely by notifying viewers of live streaming times in advance, so that viewers can find schedules when live streams will take place, register, and get notifications about upcoming live streams. Then be consistent with always maintaining the quality of the products offered. The selling price of

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<sup>37</sup> Harisah Harisah, R Suhaimi, and Syarifah Gustiawati Mukri, "Pertimbangan Halal Thayyib Pada Wisata Non Halal Di Madura," *Mizan: Journal of Islamic Law* 4, no. 2 (2020): 257–74, <https://doi.org/10.32507/mizan.v4i2.818>.

<sup>38</sup> Mohammed Bashir Ribadu, Wan Nurhayati, and Wan Ab, "An Integrated Approach Towards Sharia Compliance E-Commerce Trust," *Applied Computing and Informatics*, 2017, <https://doi.org/10.1016/j.aci.2017.09.002>.

the product is following the quality of the product obtained.

*Fathanah*/smart is also an important factor in shaping consumer trust in TikTok live-streaming shopping. TikTok Shop owners must understand the current competitive situation of the business world, and the TikTok live streaming shopping trend is increasing, meaning that business-people must be able to take advantage of this change but by not ruling out the value of *fathanah* in it, in TikTok live streaming shopping this value can be applied in always having ideas, creativity, giving full attention to viewers during the broadcast. The results of the research show that the kindness of business actors will affect the trust and behavior of online purchases. The role of the streamer here really needs to be considered. The streamer must have good product knowledge before promoting his product, so that what is the audience's question when live can be answered properly (R1, R3, R4, R5, R7, R8, R9, R12, R13, R14, R15, R16).

Trustworthy consumers tend to choose live-streaming broadcasts that are responsible and have integrity in their business. Business-people can demonstrate responsibility and integrity by providing good customer service, respecting consumer rights, and ensuring product safety and quality (R1, R3, R4, R5, R7, R8, R9, R12, R13, R14, R15, R16). The results of the study are in line with<sup>39</sup> trustworthy companies that can influence consumer confidence.

Finally, *tabligh*/communicative is also an important factor in shaping consumer trust, where effective communication will affect trust to expand relationships with consumers so that the business continues to run.<sup>40</sup> Consumers tend to choose business-people who work hard and are committed to delivering quality products or services. In TikTok live streaming shopping, businesses can show hard work by providing clear information about products, demonstrating products well, and providing good customer service (R1, R3, R4, R5, R7, R8, R9, R12, R13, R14, R15, R16).

Overall, Islamic values related to *muamalah* contribute to shaping consumer confidence in TikTok live-streaming shopping. TikTok live streaming shopping, which is guided by *muamalah*, precipitates attitudes and behaviors that must be considered by business people who use TikTok live streaming shopping, Islam strictly prohibits a Muslim from harming others.<sup>41</sup> the research concluded that the business morals of Prophet Muhammad SAW were honesty, trustworthiness, right in weighing, avoiding *gharar*, and mutual benefit between sellers and buyers. Allah says in Sura Al-Shu'ara verse 183:

وَلَا تَبْخَسُوا النَّاسَ أَشْيَاءَهُمْ وَلَا تَعْثُوا فِي الْأَرْضِ مُفْسِدِينَ ۖ

*“And do not harm man by diminishing his rights, and do not cause mischief on the earth;”*

<sup>39</sup> M. K. Chang, W. Cheung, and M. Tang, “Building Trust Online: Interactions Among Trust Building Mechanisms,” *Information and Management* 50, no. 7 (2013): 439–45.

<sup>40</sup> Jungi Park et al., “Exploring the Impact of Communication Effectiveness on Service Quality, Trust and Relationship Commitment in IT Services,” *International Journal of Information Management* 32, no. 5 (2012): 459–68, <https://doi.org/10.1016/j.ijinfomgt.2012.02.005>.

<sup>41</sup> Muhammad Saifullah, “Etika Bisnis Islami Dalam Praktek Bisnis Rasulullah,” *Jurnal Penelitian Sosial Keagamaan* 19, no. 1 (2011): 127–56, <https://doi.org/10.21580/ws.19.1.215>.

### How Can Trust Influence Purchase Decisions on TikTok Live Streaming?

Consumer trust is an important factor in the success of social commerce companies.<sup>42</sup> Consumers will prefer to buy from businesses they trust rather than businesses they don't. Some of the reasons respondents will make a repurchase include "if the TikTok Shop is really able to guarantee the quality of the product according to what the seller displays live" (R1, R3, R4, R5, R7, R9, R10, R11, R13), another reason is "there is a guarantee of return / the seller is responsible if the product received is not as displayed at the time of live" (R2, R6, R8, R12, R14).

In the context of TikTok live streaming shopping, businesses that show Islamic values in their business can help build consumer trust in them. Business-people who apply *Shiddiq*, *Istiqomah*, *Amanah*, *Fathanah*, *Amanah*, and *Tabligh* can build consumer trust in them. When consumers feel trust in a business, most respondents answer to buy a product or service from that business-person (R1, R2, R3, R4, R5, R6, R7, R8, R9, R10, R11, R12, R13, R14). In Muslim-majority countries, the application of Islamic values will greatly affect the activities of the community, including buying and selling activities. Allah says in the Qur'an Surah Al-Bayyinah verse 7:

إِنَّ الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ أُولَٰئِكَ هُمْ خَيْرُ الْبَرِيَّةِ

"Truly, those who believe and do virtue, are the best beings." (Al-Bayyinah:7).

### CONCLUSION

Based on the results and discussions described earlier, it can be concluded that Islamic values related to the five guidelines of *muamalah* play an important role in building consumer trust and purchase decisions in TikTok live streaming shopping in Indonesia. Business people who display Islamic values in their business can help build consumer trust in them, so consumers are more likely to buy products or services from these businesses.

5 (five) Guidelines for the *muamalah* of the Prophet Muhammad SAW are the right approach and model that can be used by TikTok Shop. By practicing the values of *Shiddiq*, *Istiqomah*, *Amanah*, *Fathanah*, *Amanah*, and *Tabligh*, business people can build good relationships with consumers to increase consumer trust, expand their market share on TikTok live streaming shopping, and influence customers' decisions to make repeat purchases on TikTok Shop based on the positive experience they get when following TikTok live streaming shopping.

"Honest and trustworthy businessmen will be gathered in the Hereafter with prophets, *shiddiqin*, and martyrs." Whereas all of them in the afterlife have no place but in heaven. In a hadith, the Prophet (peace be upon him) said:

التَّاجِرُ الصَّدُوقُ الْأَمِينُ مَعَ النَّبِيِّينَ وَالصِّدِّيقِينَ وَالشُّهَدَاءِ

<sup>42</sup> Park et al., "Exploring the Impact of Communication Effectiveness on Service Quality, Trust and Relationship Commitment in IT Services."

"Merchants who are always honest again trust 'trusted' (will be resurrected on the Day of Judgment) with prophets, shiddiqin, and martyrs." (HR. At-Tirmidhi)<sup>43</sup>.

Future research may involve a wider and more diverse sample of different Muslim countries to produce findings that are more general and globally applicable.

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<sup>43</sup> Herry and Khaerul, "Manajemen Pemasaran Bank Syariah."

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