

Analyzing Purchase Decision Process Online Shopping in Islamic Shari'a Perspective

¹Intan W. Sakti, ²Ratih Hurriyati

Abstract---Online shopping has growth exponentially because of the technology. Thus can see in all aspects wether in economics, growth country and demographics features. This study highlight at purchase decision processes online shopping that focused on islamic material. Significantly growth of how to selling is having a vast demand wich is retailer and online shop began priority way to buy products, and this way is giving a big chance for the growth country also. Analyzing this processes will reveal how shari'a the business online shop from islamic point a view also in marketing knowledge.

Keywords---Purchase Decision Processes, Islamic Shari'a

I. INTRODUCTION

With the development of new technology, customers have shifted from traditional shopping to online shopping and let the internet become an important part to everyone in their life (Polychronidou, Valsamidis, Kazanidis, Theodosiou, & Karasavoglou, 2014). Statistically that internet users in the world rapidly increase 83% every year since 1999. (harian Kompas, 2019). Therefore, around 76.1% of the total world population has an internet connection. The rapid progress of information technology has made online shopping important and is being adopted by developing countries around the world. In addition, online shopping is more common among online users, because it is suitable for consumers who live a busy lifestyle (Hla Theingi Win & Muhammad Tahir Jan;2017). The consequence, marketers try to understand the shopping behavior and intentions of online consumers because it is different from traditional shop purchases. Badrinarayanan, Becerra & Madhavaram (2014) mentions that there is an extraordinary potential for growth in online shopping both in the US and in the world. So, it is important to find out the factors that influence the purchasing decision process, especially in terms of Islamic understanding that appears to apply appropriate marketing strategies, especially in Islamic online shopping sites by marketers.

II. LITERATURE REVIEW

The process of purchasing decisions is part of consumer behavior. There are several stages that consumers make in the process of purchasing decisions. These stages will produce a decision to buy or not. After buying products, consumers will feel satisfied or dissatisfied with the products they buy. If consumers feel satisfied then they will make a repeat purchase, whereas if consumers feel dissatisfied, they will switch to another brand (Kotler and Keller, 2016). Kotler dan Keller (2016:195) states that the purchasing decision process consists of five stages as follows:

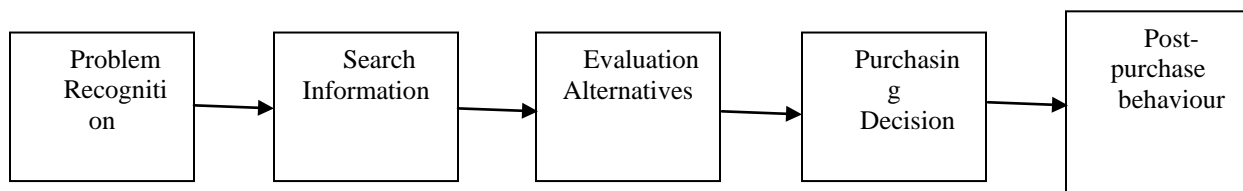


Figure 1

¹Universitas Widyatama
intan.sakti@widyatama.ac.id

²Universitas Pendidikan Indonesia

1. Problem recognition; buying process starts when the buyer recognizes the problem or needs to be triggered by internal or external stimuli. With one internal stimulus, a person's normal needs. 2. Search Information ; interested consumers may or may not seek further information. If the consumer drive is strong and the satisfying product is near, he might buy it later. If not, consumers can store needs in memory or do information searches related to needs. 3. Evaluation of alternatives ; alternative evaluation is how consumers process information to arrive at brand choices. 4. Purchase decision ; generally, consumer purchasing decisions will buy the most preferred brand, but two factors can come between purchase intention and purchase decision. 5. Postpurchase behavior ; after purchase, consumers may experience dissonance from seeing certain unsettling features or hearing good things about other brands and will be alert to information that supports their decisions.

In Islam, the rules of sale and purchase are conveyed in verses, hadiths, and various opinions of scholars regarding this matter. Of course this rule is based on the basic values of the pillars of Islam, the pillars of faith, the Functions of Faith in the Book of Allah, the Function of Faith in Allah SWT, and the Function of the Qur'an for Mankind. This can be understood from some of the arguments below regarding buying and selling according Islam (Finastri Anisa, 2016) :

1. In Al Quran

In Al-Quran Al-Baqarah 275, it is explained that Allah justifies the existence of buying and selling. What is forbidden by Allah is usury, for that, the process of buying and selling is lawful and not prohibited. The argument is as follows:

"... Even though Allah has justified buying and selling and prohibiting usury ..." (QS Al Baqarah: 275)

In Islamic law, it is not prohibited to buy and sell because there are benefits and social goals to be achieved. Humans need economic aspects to meet their needs. If this is prohibited, of course, humans will have difficulty fulfilling their daily needs, even though they are very much in need of human life and cannot be fulfilled alone.

2. In Sunnah Rasul

"Gold is exchanged for gold, silver with silver, wheat with wheat, dates with dates, salt with salt, the same weight and immediately handed over. If different types, then sell as you like but must be handed over / in cash" (HR. Muslim)

The hadith argument above implies that the process of buying and selling is permissible. Likewise with goods of different types, this is permitted provided that it does not harm one of the parties involved in the transaction.

In the context of society, sometimes the process of buying and selling is underestimated, especially as many people who do not carry out the process of buying and selling are based on Islamic rules. Of course finally there are various injustices and tyrannies such as fraud, usury, and so forth. For this reason, there are a number of things that Muslims must do so that they do not happen, and do so based on Islamic Shari'a.

"Indeed, the merchants are fajir people, the friends were surprised and asked," Didn't Allah justify the practice of buying and selling, O Messenger of Allah? ". So he replied, "Yes, but the merchants when peddling their merchandise, they told him about their wares and then lied, they swore false and committed vile deeds." (Maktabah Asyamilah)

As for what was conveyed by Umar Bin Khattab RA, "Those who can sell in our market are only people who are faqih (understand the knowledge of religion), because if they don't, then they will hit usury." The following are the terms of sale and purchase according to Islam that need to be considered by Muslims, so that buying and selling is carried out fairly and balanced.

1. Transactions are done with Ridha and Voluntary *"Do not eat each other's treasures with a vanity, except by trade that arises from the willingness of you ..."* (QS. An-Nisaa: 29)

This paragraph is made clear that both parties must be competent to carry out buying and selling transactions. They are people who understand about buying and selling, being able to count or regulate money, and do it with awareness. Small children who are not smart or do not know the problem of buying and selling so it is better for their parents to regulate. Insane people are certainly not allowed and forced to buy.

2. Sale and purchase transactions must not be carried out in a forced manner, but because of the need and voluntary between the two parties. If not, one of the parties will be harmed. Non-Property of Others *"Do not sell goods that are not yours."* (HR. Abu Dawud). From the hadith above, it is explained that the goods sold are not

owned by others. For it must be certain, his property is private property, or the gift is not a problem as long as it comes from a source of blessing and halal, clearly the ownership status.

3. Prohibition of Hasaath Sale "*Rasulullah shallallahu 'alaihi wa sallam prohibit the sale and purchase of hashaath (buying and selling using gravel thrown to determine the goods to be sold) and buying and selling gharar.*" (HR. Muslim)

This was stated in the above hadith that it was prohibited to buy and sell with pebbles thrown to determine goods. This means that they cannot choose, sort items according to their wishes and according to the quality of the goods.

4. Explain Defects of Goods "*A Muslim is a brother to other Muslims. It is not lawful for a Muslim to sell merchandise that has a defect to his fellow Muslim brothers, but he must explain the defect to him*" (HR. Ibnu Majah)

If there is a defect, the seller must provide information about the defect of the item, it must not be covered. This will certainly disappoint and deceive buyers. As stated by the Prophet in the following hadith,

"*Whoever cheats against us, he is not of our group. Acts of treason and deception in their place in hell*" (HR. Ibnu Hibban)

That's the way and the conditions for buying and selling transactions, as Allah is on sale and purchase and buying and selling are not usury. The profit obtained by the seller is as a service and rights provided that it is truly in accordance with a fair calculation and does not tyrannize either party.

"*People who eat (take) usury cannot stand but like the establishment of people who are possessed by satan due to (pressure) insanity. Their situation is like that, because they say (arguing), actually buying and selling is the same as usury, even though Allah has justified buying and selling and prohibiting usury*" (QS. Al-Baqarah: 275)

From the explanation above which is explained based on marketing science and science in Islam, it can be seen that there are a number of things that we can study, especially if the consumer is a Muslim.

Religious commitment or "religiosity" refers to the level at which an individual believes in certain religious values and ideals and practices them (Delener, 1990) and has been seen from the perspective of commitment and affiliation. Commitment has been measured both cognitively and behavior. Religious affiliation, on the contrary, has been measured by one's religious denomination which may be operationally unclear (McDaniel dan Burnett, 1990). This paper, however, states that it is a difference ". . .] between a devout Muslim and a weak Muslim" (Fam et al., 2004, Page 538) which is more relevant and meaningful from a marketing standpoint and therefore examines variations in commitment in Muslims. Islam considers all aspects of human life to be interdependent. Therefore, it determines values and goals, often abstract, in every human endeavor including their acquisition and consumption behavior. Understanding how a Muslim's commitment is important is to fulfill these objectives when examining the product and brand the purpose of the acquisition and the level of involvement produced.

Online shopping experience also plays an important role for consumers to shop online because it familiarizes them with the systems, processes and attributes of online shopping (Saudi, 2018). Shim et al. (2001) found that the history of consumer spending through the internet affects consumers in the online shopping decision process. Study by Eastlick and Lotz (1999) and Weber and Roehl (1999) finding that intention of shopping through the internet is directly affected by past online shopping experiences. In addition, the online shopping experience helps in increasing online shopping exercises because trust grows with experience (Chen dan Barnes, 2007).

III. METHODS

The method of approach used in this study is the Phenomenology Approach, namely the approach that is adjusted to see the reality in the field. Phenomology also means a view of thinking that emphasizes the focus on human subjective experiences and world interpretations (Andi Prastowo;2011). And the Syar'i Approach, which is through the approach of Islamic law based on the rules of the Qur'an and hadith as well as some of the leading views of related scholars regarding the explanation of buying and selling according to Islamic law, and using literature or books that are references in this research. Data sources are primary data and secondary data. The research respondents were JD.ID online shop consumers who are Muslim, totaling 223 people. Data collection techniques used in this study are library research, namely direct quotations and indirect quotations, and field research namely Observation, Interview, Questionnaire and Documentation.

IV. RESULT AND DISCUSSION

Based on research data that has been processed, the results of the research appear presented in the following figure:

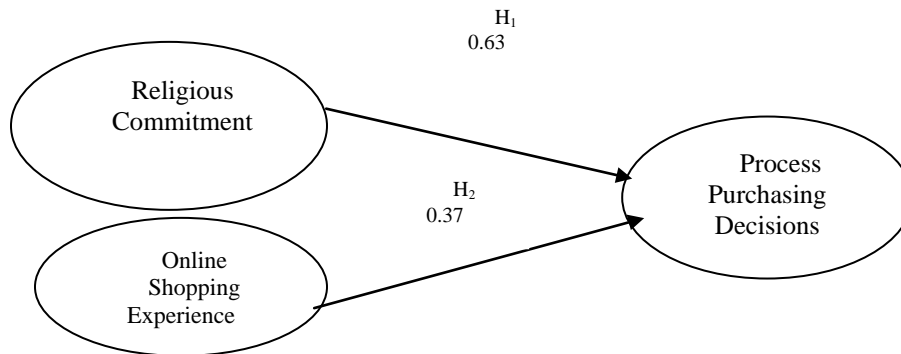


Figure 2

The calculation results listed in Figure 2 above from the results of data processing using regression. It can be seen that the RC variable has the biggest effect compared to the OSE variable, which is equal to 0.63. This can be interpreted that the respondents in this study mostly carried out the process of purchasing decisions based on Islamic law, moreover they have online shopping experience. Things done by consumers until the purchase decision process occurs; 1) Buyers or consumers order goods to sellers where buyers can see the goods on online media or social media, advertised by the seller, quality, type, amount (size) and price, seen in the picture and explained by the seller to the buyer when requests and offers take place. 2) Goods will be sent after an agreement actually occurs. For example, the buyer orders clothes, headscarves, bags or the like, the seller will send the goods after the buyer sends part or all of the money according to the price of the item.

V. CONCLUSION

In this study, it can be seen the magnitude of the influence of each variable, which has been explained in the previous sub-material, namely that RC is the dominant factor in the purchasing decision process. In addition, there is an explanation that it is known that what is done by producers in this case is the JD.ID online shop; make sales through online media or social media where goods products are informed in accordance with the quality, type, nature, number (size) of the goods, and goods that are sold according to consumer needs, and goods that are useful, and avoid prohibited things. Submission of goods according to the contract in the beginning, the goods are processed after transfer or send money, shipping costs are adjusted depending on the distance of the destination determined directly by the freight forwarder company. And if the distance around the local area then the seller himself directly deliver to the address of the buyer (buyer), and may the money directly be delivered when the goods are received. A contract or agreement is clarified at the beginning before a transaction actually occurs that if the goods ordered are not suitable or the size is not right, for example clothes or sandals when tried, with the goods sent the goods can be sent back or exchanged.

The conclusion is that buying and selling online systems is a transaction that is carried out through the internet network advertised and how the ordering can be done on social media. The Islamic view of the law of buying and selling systems online or via modern technology as determined is dependent on the fulfillment or failure of the terms and conditions that apply in buying and selling, if it is harmonious and the conditions of sale and purchase are fulfilled, this kind of transaction is valid, a binding transaction. and vice versa if it is not fulfilled and there is an element of usury (fraud) then it is not allowed.

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