
THE INFLUENCE OF SHOPEE'S E-COMMERCE FEATURES ON ISLAMIC CONSUMPTION BEHAVIOR: A CASE STUDY OF STEI STUDENT AR-RISALAH CIAMIS

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Abstract

This study aims to determine the effect of Shopee's E-Commerce facilities (features) on student consumptive behavior. The data collection technique uses a questionnaire method with a population of STEI Ar-Risalah students for the 2018-2021 academic year who have the Shopee Application, where purposive sampling is used as a sampling technique. IBM statistical application version 26 is used to assist researchers in analyzing research data through simple linear regression analysis. The results of this study show that the Shopee E-Commerce feature affects student consumptive behavior. It is indicated by the results of the t-test, which shows the t-count value is greater than the t-table ($19.295 > 1.667$) and a significance value of 0.000 which means it is smaller than the standard 0.05.

Abstrak

Penelitian ini bertujuan untuk mengukur pengaruh Fasilitas (Fitur) *E-Commerce* Shopee terhadap perilaku konsumtif mahasiswa. Pengumpulan data menggunakan metode kuesioner dengan populasi Mahasiswa STEI Ar-Risalah tahun ajaran 2018-2021 yang memiliki Aplikasi Shopee, dimana *purposive sampling* digunakan sebagai teknik pengambilan sampel. Aplikasi statistik IBM versi 26 digunakan untuk membantu peneliti dalam menganalisa data penelitian melalui analisis regresi linier sederhana. Adapun hasil penelitian ini bahwa Fitur *E-Commerce* Shopee berpengaruh terhadap perilaku konsumtif mahasiswa. Hal ini ditunjukkan oleh hasil uji t yang memperlihatkan nilai t_{hitung} lebih besar dari t_{tabel} ($19,295 > 1,667$) dan nilai signifikansi sebesar 0,000 berarti lebih kecil dari standar 0,05.

Keywords: E-commerce facilities, Shopee, consumptive behaviour

Introduction

In this era of digitalization, the use of smartphones and the internet to easily access information affects all aspects of people's lives, including transactions and communications. Due to the massive dissemination of information through digital marketing, the emergence and ease of using smartphones are one of the factors for increasing online shopping. The increasing use of smartphones and social media influences marketing and people's consumption patterns. Consumers easily obtain information about a particular product because of smartphones and the internet only through search engines, which results in various consumer choices to compare certain consequences in terms of the quantity and quality of the product to be consumed.

Following the latest information submitted by Sirclo, since the pandemic, in 2021, 88% of internet users in Indonesia have purchased goods online. Purchases through E-commerce grew by 18.1% to 98.3 million transactions with a total transaction of 1 million USD (Sirclo, 2021).

One marketplace currently in great demand among teenagers to adults is Shopee.co.id. Although Shopee is a mobile application, it is an online shopping platform that focuses more on the mobile platform, making it easier for people to search, shop, and sell directly on their cell phones. This platform offers a wide range of products, with secure payment methods, integrated delivery services, and innovative social features to make buying and selling more fun, safe and practical. Features are a competitive means of differentiating a company's products from those of competitors. Therefore, being the first producer to introduce valuable new features is one of the most effective ways to compete (Kotler and Armstrong, 2010).

Features are characteristics that objects may or may not have. Consumers can see various similar products differently by comparing the features in them, the completeness of features and the sophistication of features or features that are highlighted from one feature in a product compared to other products. Today's educational institutions are not merely a place to gain knowledge but also a place for competence in shaping self-image to maintain existence to get meaningful social recognition among students. Thus, these habits

create lifestyle changes, starting from the way of dressing, the food consumed, branded goods, and others. In the end, this consumptive behavior forms a trend.

In reality, this trend is not only carried out by students with middle to upper-middle family economic status but also applies to students with lower-middle family economic status. Of course, it is very unfortunate that students who should use educational institutions to prepare themselves to become the golden generation of Indonesia experience distortion and disorientation. Although not all of them are experienced by all students in Indonesia, we do not turn a blind eye to the facts that are currently happening.

Ar-Risalah Islamic Economics College is one of the educational institutions on the Entrepreneurial Campus, with the vision of "Becoming a Preeminent Islamic Economics College in the Entrepreneurial Field by 2025." Students are equipped with a variety of sharia-based economic courses, with the expectation that they will become Muslim business owners. Thus, it is appropriate to respond to the presence of Shopee's E-Commerce facilities, and students must take business opportunities to become entrepreneurs, not consumptive actors.

Table 1. STEI Students, Shopee E-Commerce Users

No	Class Student	Number of Users
1	2018	30
2	2019	12
3	2020	14
4	2021	13
	Total	69

Source: Primary data processed, 2022

Consumptive behavior can be interpreted as an act of using an incomplete product, meaning that a product has not been used, someone has used the same type of product from a different brand, or it can be mentioned, buying goods because a gift was offered or buying a product because a large number of people use the goods (Kanserina, 2015).

It also makes students, including students, purchase products or services online. Because they feel that shopping online is an alternative that can make it easier for them to get the product or service they need. A practical, efficient, instant, and simple shopping method interests students. Those who are worried about fraud can

shop using the COD (Cash On Delivery) payment system, where buyers will feel safe because they pay for the product when the goods have been received. The phenomena described above shape the ways and patterns of consumption in society, starting to shift from the old pattern, face-to-face contact, to a new habit, shopping online. On the other hand, Islam forbids its followers to do extravagance both in terms of personal and collective consumption. So that consuming something in Islam must be based on needs, not just the desire to follow the endless trends of today.

Features are a competitive means of differentiating a company's products from competitors' products. Being the first manufacturer to introduce valuable new features is one of the most effective ways to compete. (Kotler and Armstrong, 2010). Consumptive behavior can be interpreted as the act of using an incomplete product, meaning that a product has not been used or someone has used the same type of product from a different brand. Consumptive behavior can also be interpreted as accepting gifts or purchasing a product because many people use it (Pramudi, 2015).

With the various facilities (features) offered by e-commerce applications such as shopee, it makes it easier for consumers to buy a product which causes consumers to make buying decisions so that it affects consumptive behavior quickly. However, as explained in the background above, the problem is the influence of the online shopping system based on the Shopee e-commerce application on consumptive behavior that occurs in students, which results in waste and uncontrolled pocket money or savings by buying goods not based on needs.

Method

This study aims to elaborate information on how the influence of the independent variable on the dependent variable. Following the above intent, the research method used is descriptive analysis with a quantitative approach (Mahi, 2011). This research adopts a quantitative research method, a type of research whose specifications are systematic, well-planned, and clearly structured from the beginning to the making of the research design. (Mustafa et al., 2020). Research data consists of primary data obtained from questionnaires. The respondents of this research are STEI Ar-Risalah Ciamis students in the 2018-2021 year who have the Shopee E-Commerce Application, totaling 69 people. A questionnaire containing a series of questions was utilized to collect research data from a number of respondents.

The information sought is contained in human thoughts, feelings, attitudes, or actions (Taniredja et al., 2012). Descriptive statistical analysis is used to describe the results of the study by describing the object of research, which includes the condition of the respondents being studied and the distribution of each variable's items. The descriptive tabulation of data collected through a questionnaire consisting of questions with predetermined answer options (Hanafi et al., 2011).

Results and Discussion

Before testing the hypothesis, the researcher conducted several classical assumption tests: validity, normality, heteroscedasticity, multicollinearity, and linearity. Testing the validity of data for each questionnaire question from each variable is declared valid because of the value of $r\text{-count} > r\text{-table}$. While the reliability test where the Cronbach's Alpha value of each variable is above the provision of 0.2369. The normality test results showed that all research variables had a significance value greater than 0.05 at ($0.85 > 0.05$), so it could be concluded that the research data were normally distributed. The heteroscedasticity test aims to test whether there is an inequality of variance in the regression model from the residuals of one observation to another. A good regression model is that there is no heteroscedasticity, and to determine the presence of heteroscedasticity using the Glejser test. Based on the results of the heteroscedasticity test calculation of the E-Commerce Feature variable $1,000 > 0.05$, it can be concluded that there is no heteroscedasticity problem.

The multicollinearity test aims to test whether there is a correlation between the independent variables in the regression model. The E-Commerce feature variable has a tolerance value above 0.1 and a VIF value below 10, so it can be concluded that the regression model in this study does not occur multicollinearity. The linearity test is a regression line linearity test. This test is used to carry out a regression test to determine between the independent/independent variable (X) and the dependent/bound variable (Y). The criteria used in the linearity test are if the value of $\text{sig} > 0.05$, then the data is linear and vice versa if $\text{sig} < 0.05$, then the data is not linear (Wulansari, 2011). The results of the linearity test show that the significance value is greater than 0.05 at ($0.106 > 0.05$) so it can be concluded that the data is linear.

Hypothesis test using simple linear regression test using SPSS application. The results of the simple linear regression test can be seen in table 2.

Table 2. Simple Linear Regression Test Results

		Coefficients ^a		
		Unstandardized Coefficients		Standardized Coefficients
Model		B	Std. Error	Beta
1	(Constant)	,471	1,589	
	FITUR <i>E-COMMERCE</i>	,977	,051	,921

a. Dependent Variable: PERILAKU KONSUMTIF

Based on the simple linear regression test results in table 4.14, the value of 0.471 and b is 0.977 so the equation obtained is $Y = 0.471 + 0.977X$. The change is an increase when b is positive and a decrease when b is negative. From the coefficients of the simple linear regression equation above, it is known that a constant of 0.471 indicates that if the E-commerce Feature variable is zero or fixed, it will increase consumptive behavior by 47.1%. The E-commerce Feature Variable increases by 1 unit, the behavior will increase by 0.977 units or by 97.7%

Ar-Risalah Islamic Economics College is one of the educational institutions on the Entrepreneurial Campus, with a vision of "Becoming a Superior Islamic Economics College in the Entrepreneurial Field by 2025." Students are equipped with a variety of sharia-based economic courses and are expected to become Muslim business owners. In June 2022, one week was devoted to distributing the questionnaire on the STEI Campus. The results regarding the characteristics of respondents are that 69 students have the Shopee application in 2018 - 2021, with 29 male respondents and 40 female respondents, while based on the study program for the Islamic Economics Study Program 49 people and for the Islamic Banking Study Program 20 people, while based on the pocket money category 47 people or 68 1% are in the Rp. 0 - Rp. 500,000.

Thus the magnitude of the effect of E-Commerce Features on consumptive behavior is 84.7%, while the remaining 15.3% is influenced by other variables not included in this research model. As for the significance of the effect using the t-test, the results obtained are t-count 19.295 and t-table 1.667 because the t-count value is greater than the t-table ($19.295 > 1.667$) with a significantly smaller than the standard 0.05 ($0.000 < 0.05$). So it can be concluded that E-

Commerce Features significantly affect the Consumptive Behavior of Students. So this study succeeded in proving the hypothesis that H_a was accepted and H_0 was rejected.

The results of this study are supported by previous research in the journal (Farah & Clarashinta, 2021) with the title *The Influence of the Use of Shopeepaylater Payments on the Islamic consumer behavior of the millennial generation in Surabaya*, explaining that the convenience and features contained in Shopee E-Commerce significantly have a positive influence on consumer behavior. The millennial generation of Islam in Surabaya. There is a positive and significant effect of the E-Commerce Feature variable on the Islamic consumption behavior of the millennial generation in Surabaya.

It is also reinforced by previous research (Hasna, 2021) with the title *Factors influencing the use of the Spaylater feature on the Shopee application and its effect on consumptive behavior*, explaining that the use of the Paylater feature has a positive and significant effect on the consumptive behavior of students.

There are several factors that influence the consumption patterns of students in conducting online shopping transactions that can lead to the emergence of student consumptive behavior in using the Shopee E-commerce marketplace Facilities (Features) The facilities (features) available at Shopee are: First, buying products because of the lure of prizes. On beautiful dates such as 1.1, 2.2, and so on, Shopee holds gift-sharing events or other service features such as using the ShopeePay digital wallet, which can get cashback on every payment to merchants. Second, buy the product because the design is attractive. The designs in online storefronts are usually more attractive than those in offline storefronts. Plus, as long as they are displayed with beautiful design concepts, they are also aesthetic concepts, and the products that are displayed one by one are not like in stores that are displayed simultaneously. Third, buying the product because of the element of confirmation of the advertised model. Currently, many shopee affiliates advertise products from shopee because by spilling the products used and saving the shop link, they can immediately get a commission, then students can immediately check out the items advertised for the model. Fourth, a new product creates a sense of confidence. Basically, every community, especially students, will be more confident when using new products than continuously using old ones that have been used dozens of times. Fifth, buying products only to maintain appearance and prestige. Basically, every community, especially students, will be more confident when using new products

than continuously using old ones that have been used dozens of times. Sixth, buying products on price considerations. Someone tends to buy a product based on price considerations, not on its benefits or uses, but this factor does not really affect STEI students. Eighth, buying a product is to maintain status. Ninth, some students buy products just to maintain their image/status. Tenth, buying products at high prices will lead to self-confidence.

By buying branded products, students are more confident. However, based on the findings in the field, STEI students' consumption patterns have not fully controlled the five principles regarding consumption in Islam because some of them ignore the principles of justice and simplicity and only focus on the principles of cleanliness, morality and generosity.

On the other hand, as a Muslim, in fulfilling daily needs, of course, you must follow the rules of Allah and the sunnah of the Prophet Muhammad. Several basic norms must be met in consumption, including consumption of good (halal) goods, frugality, not luxury, stay away from debt, and stay away from miserliness and stinginess. Two of the morals in consumption are spending wealth on good things or goods sparingly and the Muslim's obligation to donate well in the way of Allah for himself and his family. Islam allows a Muslim to enjoy the various gifts of worldly life, unlike other teachings. Allah limits permissible consumption by not exceeding the limits of reasonableness, leading to extravagance and luxury.

Therefore, Islam controls five principles regarding consumption: First, the principle of justice, according to the word of Allah in QS. Al-Baqarah (2): 168 : "O people, eat what is lawful and good from what is on earth, and do not follow the steps of the devil; for verily the devil is a real enemy to you." The verse explains that Allah allows humans to eat everything that is on earth, halal food, good, beneficial for themselves and not harmful to the body and mind. So, justice is meant in consumption activities, consuming halal goods or services, what is forbidden is blood, meat of animals that have died themselves, pork, meat of animals which when slaughtered are called names other than Allah.

Second, cleanliness, where believers are reminded to only eat tayyibda foods and stay away from khabaita, as Allah says in QS. Al-Baqarah (2): 172 : "O you who believe! Eat the good sustenance that We have given you and be grateful to Allah if you only worship Him."

Third is the principle of simplicity, where Islam requires a reasonable quantity and quality of consumption for human needs to

create an efficient and effective consumption pattern individually and socially. The word of God in QS. A-Araf (7): 31: "O children and grandchildren of Adam! Wear your nice clothes at every (entering) mosque, eat and drink, but don't overdo it. Indeed, Allah does not like extravagant people."

Fourth is generosity. By obeying the commandments of Islam there is no danger or sin when we eat and drink halal food provided by God because of His generosity. As long as the intention is for survival and better health intending to fulfil God's commands with strong faith in His demands. The word of God in QS. Al-Hasyr (59): 9: "And those (Ansar) who have occupied the city of Medina and have believed before (the arrival of) them (Emigrants), they love those who emigrated to their place. And they have no desire in their hearts for what is given to them (Emigrants); and they prioritize (Emigrants), over themselves, even though they also need it. And whoever is guarded against stinginess, then they are the lucky ones."

Fifth is the principle of morality, where the consumption of a Muslim as a whole must be framed by the morality contained in Islam so that it does not merely fulfill all needs. God provides food and drink for the survival of humankind in order to increase moral and spiritual values. A Muslim is taught to say Allah's name before eating and express gratitude after eating. The word of God in QS. Al-Bayyinah (98): 5: "Even though they were only ordered to worship Allah sincerely and obey Him solely because of (practicing) religion, and also to perform prayers and pay zakat, and that is the straight (true) religion."

Conclusion

Based on the results of the analysis and discussion carried out, starting from distributing questionnaires, and processing data, to discussions, the following conclusions can be obtained: First, Shopee's E-Commerce facilities (features) are proven to have a significant positive effect on student Consumptive Behavior. It is indicated by the results of the t-test, which shows the t-count value is greater than the t-table ($19.295 > 1.667$) and has a significance value of 0.00, meanings it is smaller than the standard 0.05. Second, the factors that cause student consumptive behavior include buying products because of the gifts offered by Shopee, among others: First, observing and studying the stimulus in the form of new product information obtained from shopee affiliates. Second, buying a new product creates self-confidence.

Third, Islam controls five principles regarding consumption, the principles of justice, cleanliness, simplicity, generosity, and morality.

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