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## Exploring Student Online Purchase Decision Patterns: A Global Perspective with Insights from Islamic Economics

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# Exploring Student Online Purchase Decision Patterns: A Global Perspective with Insights from Islamic Economics

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## Abstrak

Tujuan dari adanya penelitian ini yaitu untuk mengetahui bagaimana pola perilaku yang dibentuk oleh mahasiswa ketika melakukan transaksi belanja online, melihat hubungan antara sistem belanja online dengan perilaku konsumtif yang muncul ketika belanja, serta melihat bagaimana Islam memandang perilaku konsumtif yang menjadi fenomena di tengah era digital ini. Metode yang digunakan dalam penelitian ini yaitu survey deskriptif di mana penelitian ini mengambil sampel dari suatu populasi, serta menggunakan kuesioner sebagai alat pengumpulan datanya. Hasil penelitian menunjukkan bahwa responden yang merupakan mahasiswa UPI dalam mengambil keputusan pembelian ketika belanja online, mereka melakukan berbagai pertimbangan dan tidak gegabah dalam membeli barang secara online, dengan berbagai macam pertimbangan dilakukan mulai dari harga, kebutuhan, hingga review produk. Dalam perspektif islam, perilaku konsumsi yang ditunjukkan pada hasil penelitian berada pada batas wajar dan tidak melanggar berbagai larangan konsumsi sebagai seorang muslim sebab konsumsi yang dihormati oleh seorang muslim adalah ketika mereka sederhana dan mengutamakan kebutuhan daripada keinginan.

## Abstract

*The purpose of this research is to find out how the behavior patterns are formed by students when making online shopping transactions, to see the relationship between the online shopping system and consumptive behavior that arises when shopping, and to see how Islam views consumptive behavior which is a phenomenon in the midst of this digital era. . The method used in this research is a descriptive survey in which this research takes a sample from a population, and uses a questionnaire as a data collection tool. The results of the study show that respondents who are UPI students in making purchasing decisions when shopping online, they make various considerations and are not reckless in buying goods online, with various considerations made starting from price, needs, to product reviews. In an Islamic perspective, the consumption behavior shown in the research results is within reasonable limits and does not violate various consumption restrictions as a Muslim because consumption that is respected by a Muslim is when they are modest and prioritize needs rather than wants.*

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## Introduction

Along with the rapid development of technology, trading methods have also evolved to become more sophisticated and popular. Shopping activities via the internet or what is commonly called e-commerce is a transaction activity carried out electronically, in which buyers and sellers exchange information to send goods by transacting online easily and conveniently. The results of a survey conducted by Sirclo in 2020 said that the number of

new users in several marketplaces since April 2020 has continued to increase by up to 90%. Especially since during the pandemic which prompted many people to do all their activities from home. This has caused 97% of respondents to now start relying on e-commerce to help meet their needs (Arum & Khoirunnisa, 2021). In the We Are Social survey for 2021, Indonesia ranks first in the world's highest use of e-commerce. As many as 88.1% of internet users in Indonesia have used e-commerce services to buy certain products in the last few months (Faristiana, 2022). This, makes a shift in individual behavior in buying products online. Shopping online makes it easy to buy goods without having to take the time to go directly to the store to buy the desired item. Apart from saving time, shopping online also makes it possible to see a wide selection of goods for sale. With the convenience that is only obtained through online shopping, it is the impetus to continue shopping so that at a certain stage it can increase impulsive and unplanned shopping behavior (Fitria & Prastiwi, 2020).

In general, there are two types of consumer behavior. The first is rational consumer behavior which prioritizes primary or urgent needs. Meanwhile, the second is irrational consumer behavior, which is buying without seeing the main aspects of its needs or uses (Juniar & Uci, 2021). This irrational behavior often results in bad results, because it creates a feeling of regret because you bought a product you didn't really need. In the review of Islamic jurisprudence, online shopping transactions have permissible laws if carried out without Islamic law being violated, transacting halal goods and avoiding the prohibition, avoiding elements of usury, wrongdoing and As-Sabatin fraud (in Ridwan, et al., 2019). So, preferably when shopping online, the items chosen are items that are truly based on needs and not just buying something on the basis of desire. As in the Islamic religion it is taught to prioritize the goods needed compared to the goods desired or to act fairly in the sense that neither more nor less (Ridwan et al., 2019). There are several studies that discuss the concept of consumption in Islam. The consumption concept discussed is related to the consumption behavior of Muslim consumers, especially among students. Lina Fatimatuzzahro's research (2018) entitled "The Influence of Mastery of Islamic Business Ethics Courses on the Consumption Behavior of Students Majoring in Islamic Economics at the Ponorogo State Islamic Institute" examines the impact of the Islamic Business Ethics course on the consumption behavior of students majoring in Islamic Economics at IAIN Ponorogo. The results of this study are several factors that influence Islamic business ethics which are explained, namely monotheism which is intended as the main source of Islamic ethics is a pure belief in the oneness of God. Then the balance in activities in the world where Islam requires fairness in the world of work. And the latter is responsible for fundamental principles because it will change economic and business considerations because everything must refer to justice.

In line with the research conducted by Lina Fatimatuzzahro. There is research conducted by Iwan Setiadi (2017) with a study entitled "Islamic consumer behavior in buying bags for female students of the Faculty of Islamic Economics and Business at IAIN Bengkulu". This study reviews how to analyze the behavior of students of the Islamic Economics and Business Faculty of IAIN Bengkulu in buying bags. The results of this study are that the behavior of consuming bag products carried out by students of Islamic economics at the Faculty of Islamic Economics and Business at IAIN Bengkulu is very inconsistent with the rules and meanings of consuming Islam, where in Islam itself



consumption aims to increase the observance of worship and fulfill the necessities of life, Islam Avoiding that the expenses of a Muslim prioritize the main points of his life so that they are in accordance with the objectives of the Shari'a. The latest research was conducted by Asep Saifulloh (2019) with the title "Analysis of Muslim consumer behavior in shopping for fashion in online shops". In this research, it discusses how the behavioral analysis of students of the Faculty of Islamic Economics and Business at UIN Walisongo Semarang in shopping for patients at online stores. The results of this study are that the consumption behavior of FEBI UIN Walisongo Semarang students in general can be concluded that it is still within the reasonable corridor and does not violate the Islamic consumption principles of using and being able to get halal fashion according to needs and not excessively balancing needs and lifestyle.

The results of previous research can see that the consumption behavior of the respondents under study needs to be at a reasonable limit and in accordance with Islamic rules and Shari'a. With increasingly sophisticated technological advances, fulfillment of needs can be met quickly and precisely. However, with this rapid change, it also has an impact on behavior patterns which then give rise to consumptive behavior. This research has a role in raising awareness in society about consumptive behavior, especially among students as the younger generation by studying it from an Islamic economic perspective. This study aims to find out how the behavior patterns formed by students when making online shopping transactions. This study also aims to describe the connection between the online shopping system and the consumptive behavior that arises when shopping. Finally, this research aims to see how Islam views consumptive behavior which is a phenomenon in the midst of this digital era.

## Literature Review

### Online shopping or e-commerce

Online shopping is a transaction process carried out through media or intermediaries, namely in the form of online buying and selling sites or social networks that provide goods or services that are traded (Harahap, 2018). The concept of online shopping is the process of consumers fulfilling their desires by ordering goods on the internet network. Online shopping activities are becoming a trend that is considered to have various advantages. According to (Ishak, 2012) in online shopping activities, the transaction process is considered more effective and saves time so that this attracts consumers to carry out this activity. Consumers find it easier to compare the various products displayed by sellers. Therefore, online shopping activities provide convenience for consumers so that this method is chosen by users. Online shopping gives consumers flexibility in terms of time and place because they allow them to make transactions whenever and wherever they want without having to come directly to conventional stores (Pratama, 2020).

In shopping, consumers have two main perceptions, namely perceived usefulness and perceived risk. Perceived usefulness is the perception of the benefits of an activity. When associated with online shopping, online shopping activities can be considered beneficial when consumers feel the positive impact of these activities (Nurmalia & Wijayanti, 2018). This positive impact can be in the form of meeting needs, or getting profitable offers. Then, risk perception is a person's subjective assessment of the

possibility of an accident occurring and how worried they are about the impact or consequences of the accident (Suhir et al., 2014). Shopping can be related to the nature that arises in consumers. One of these traits is impulsivity. The term impulsive in KBBI means to be quick to act suddenly according to impulse. Baumeister in (Sari, 2020) Impulsive buying is a condition in which a person is compelled to buy a product suddenly, unplanned or had no intention of buying beforehand. If someone experiences sudden impulsive buying behavior, they usually cannot resist the urge to buy something they want without considering the consequences after buying the item, even though the item they want is actually not the item needed (Artadita & Ramadany, 2022). The concept of consumptive behavior means buying something that is no longer based on needs, but based solely on one's own desires, so that this behavior tends to cost more than it should. It can be said that consumptive behavior is a form of action without rational considerations and is not based on needs (Haryani & Herwanto, 2015). Consumptive behavior indicators:

1. Buying products because of trends
2. Buying products because of attractive packaging
3. Buying products because of discounts or the lure of gifts
4. Buying products to show social status
5. Buying products because their idols are product advertisement stars (Nainggolan, 2022)

According to the book *Microeconomic Theory, namely "A Comparison of Islamic Economics and Conventional Economics"* (2010) Islamic principles are Islamic economic structures which are divided into 4 universals, namely monotheism, morals, balance, and individual freedom. The following is an explanation of the 4 principles; (1) Tawhid: Tawhid is the essence of Islamic teachings, which states that humans should worship only Allah. Therefore, Allah is the real owner. Humans are only given temporary assignments as a test. (2) Morals: Moral principles consist of the way the prophets and their apostles practiced the main characteristics in economic activities, such as Shidiq, Amanah, Tabligh, and Fathanah. The basic value of balance in this case is balance, which greatly influences various aspects of a Muslim's economic behavior. The principle of economic balance consists of being frugal, not extravagant, and getting farther from miserly. (4) The core of the Islamic economic system is individual freedom. This is because everyone's economic freedom will not produce a market in an economy that prioritizes justice. Economic freedom is also based on the principle that everyone is responsible for everything they do, including economic activity.

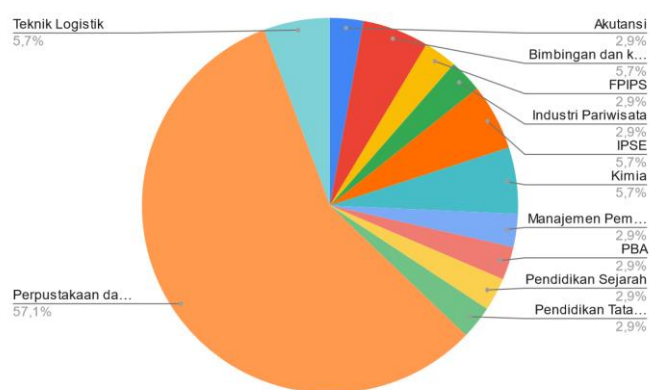
## Research Method

This study uses a descriptive survey. Descriptive survey method is a type of research that collects data from a sample population using a questionnaire. The results will then be presented descriptively according to the facts in the data collection results. Surveys are carried out by making observations to obtain clear information on a particular problem in a study (Raharjo, 2010). The data collection method is a questionnaire. A questionnaire is a data collection tool that is provided to respondents with a set of questions or written statements and then asked for their answers. This study used a closed direct questionnaire and distributed to all respondents. The data source used in this research is the Indonesian

University of Education students. By looking at the data collection criteria, a total of 34 students were collected to be used in the study. After the data is collected, the data is analyzed descriptively and then displayed with the help of graphical visualization. The analysis will be based on a discussion of Islamic economics and the source of the Al-Quran.

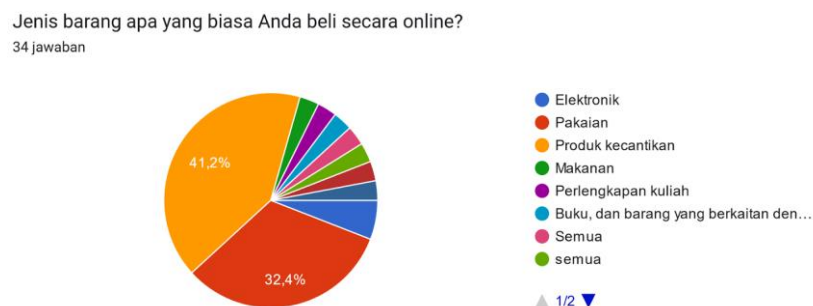
## Result and Discussion

The research is based on data collected from 34 respondents who are students at UPI. The average age of the respondents is in the range of 18-20 years. Respondents came from various study programs, including the study programs of Library and Information Science, Logistics Engineering, Accounting, Guidance and Counseling, Tourism Industry, IPSE, Chemistry, Management, PBA, History Education, and Culinary Education.



**Gambar 1.** Sebaran Program Studi dari Responden

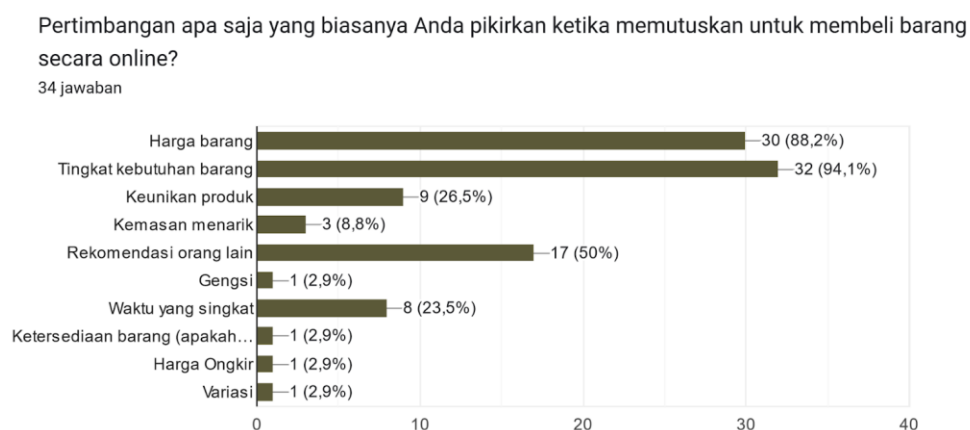
The research began by looking at the distribution of types of goods that respondents often buy online. There are several items that are at the top of the respondent's choice. In the first position, "beauty products" were the type of goods with a percentage of 41.2% being selected as items that are often purchased online, followed by "clothing" with a percentage of 32.4%.



**Gambar 2.** Sebaran Jenis Barang yang Dibeli Responden secara Online

### Considerations in Purchasing Goods

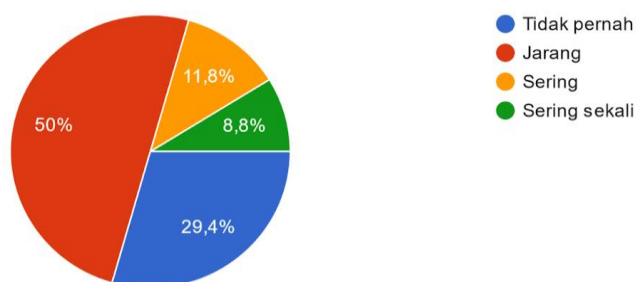
To see student considerations in purchasing goods, the question "what considerations do you usually think about when deciding to buy goods online?" submitted to respondents. The results of these questions are presented in the bar graph below.



**Gambar 3.** Sebaran Alasan Pertimbangan Keputusan Membeli Barang secara Online oleh Responden

Based on the survey results, it appears that respondents as e-commerce consumers make several considerations. The top five considerations, namely (1) The percentage of needs is 94.1%, (2) Price of goods with a percentage of 88.2%, (3) Recommendations from other people with a percentage of 50%, (4) Uniqueness of the product with a percentage of 26.5%, and (5) Time short while shopping 23.5%. This is in line with the perceived benefits, which is one of the factors influencing the customer's decision to shop online. The usefulness of an item can also be supported by how the level of a person's need for the item. It can be seen from the survey results which yielded answers that at the level of need on a scale of 4 (as much as 41.2%) of respondents would purchase goods online.

Apakah Anda merasa seringkali membeli produk tanpa mempertimbangkannya terlebih dahulu?  
34 jawaban



**Gambar 4.** Sebaran Keseringan Responden Melakukan Pertimbangan

This consideration is supported by other survey data submitted to the respondents. In touch with consumptive behavior, most consumers do not make purchases without consideration. Shown by the survey results, namely 50% of respondents chose rarely and 29.4% chose never to buy without consideration. When they found their preferred item in e-commerce, respondents would still consider it and not buy the item immediately (85.3% of respondents answered). It can be said that the respondents made various considerations and were not reckless in buying goods.

### Factors Influencing Purchase Decisions

To make a purchase, consumers certainly have several considerations in the decision-making process. This behavior can be observed by looking at several things that become internal factors and external factors which then influence consumer purchasing decisions. Respondents in this case act as online shopping consumers. The survey results show that the decision to make a purchase is influenced by several factors, including (1) level of need, (2) price, (3) quality, (4) budget, and (5) usability. Results are displayed via the graph below.



**Gambar 5.** Sebaran Pertimbangan Pembelian Barang yang disukai Responden

In line with the results regarding the previous considerations, the level of need is still the number one factor in making a purchase, especially when shopping online at e-commerce. The result of 32.4% shows that needs are the main factor in buying an item. To reach a purchase decision, a consumer has gone through a number of stages, starting from recognizing a need, seeking information, evaluating options, deciding to buy, and assessing product satisfaction (Purnomo & Hidayat, 2021). The introduction stage is the stage of identifying the level of need for an item. Humans as creatures that have daily basic needs, cannot be separated from purchasing activities based on these needs. Humans will act as consumers who look for goods that can meet their needs.

In the second position, price is the second top factor as the main reason influencing customer purchasing decisions. This relates to the perceived price that underlies the purchase decision. A product will be more easily accepted by consumers when the price of

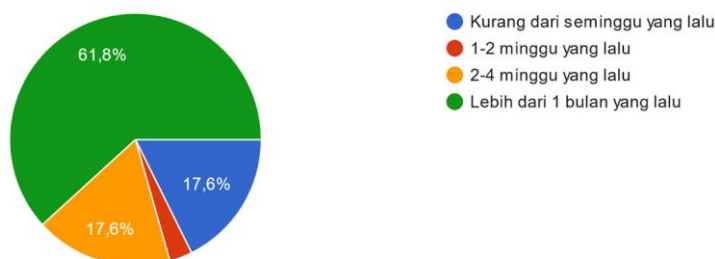


the product can be reached by consumers (Jamaludin et al., 2015). Product price is one of the advantages offered by e-commerce sites. Because the shipping costs from manufacturers to customers are shorter, e-commerce prices will also be cheaper because there is no need to come to the store.

### Islamic Economic Perspective in Viewing Consumption Behavior

Consumptive behavior is behavior that is considered bad in Islam. The impact of this behavior can plunge a Muslim into a trait that is prohibited by Allah SWT. Consumptive behavior can occur at every level of society in this modern era, especially among students as users of online shopping services. To see the pattern of consumptive behavior of students as consumers, several questions were given to respondents related to this matter. The questions asked were about the respondent's negligence in buying things they didn't really need.

Kapan terakhir kali Anda membeli barang yang sebenarnya tidak benar-benar Anda perlukan?  
34 jawaban



**Gambar 6.** Sebaran Frekuensi Pembelian Barang yang tidak diperlukan oleh Responden

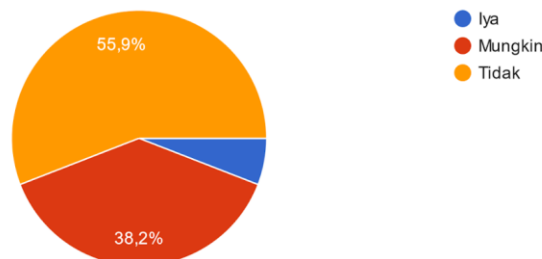
The items that occupy the top rank are cosmetics and kpop merchandise. Cosmetics can be said as an important need, especially for female students. Meanwhile, Kpop merchandise is the second order of goods purchased by respondents but not needed. Kpop merchandise can be categorized as a means of channeling hobbies and interests. These two things are types of goods that are not included in daily basic needs.



**Gambar 7.** Sebaran Jenis Barang yang Dibeli namun Tidak Dibutuhkan Responden

Apakah ketika Anda bingung dalam memilih diantara dua barang, Anda akan membeli dua barang tersebut sekaligus?

34 jawaban

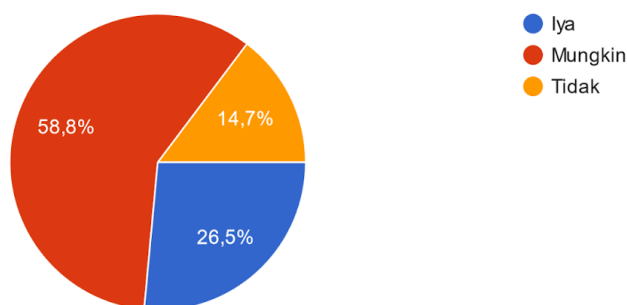


**Gambar 8.** Pertimbangan Dalam Membeli Dua Barang Sekaligus

However, besides purchasing these goods, respondents still make considerations in buying goods so as not to waste. Respondents' answers amounted to 61.8% making unnecessary purchases of goods more than 1 month ago. This is reinforced by survey results which show that when respondents are confused about choosing between two goods, 55.9% of respondents will not buy the two goods at once. Based on these answers, it is said that the purchase of goods among student respondents is mostly based on needs and does not exceed limits. The ease of accessing goods online through e-commerce is a loophole for business actors in promoting the goods they sell. This strategy is included in digital marketing. The strategy that is most often felt by consumers is with a discount promo. For online consumers, discounts are included in a golden opportunity to get the desired item. Discounts are an external factor in making considerations in online shopping and are also related to purchasing decision factors that look at prices. With promo items, the majority (58.8%) of respondents answered that they would probably buy the product right away.

Apakah Anda akan langsung membeli produk jika sedang terdapat promo (seperti diskon) yang ditawarkan oleh aplikasi?

34 jawaban

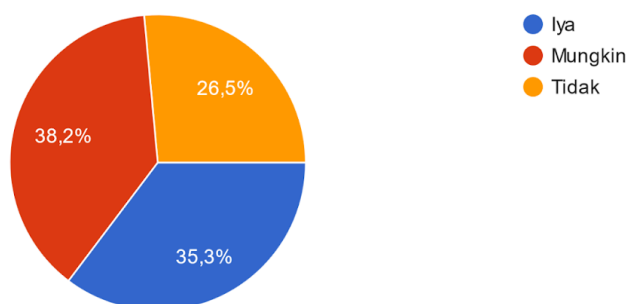


**Gambar 9.** Pertimbangan Membeli Barang Ketika terdapat Promo

Another external factor is that when respondents have a budget that is more than sufficient, respondents tend to buy the products they like, as shown by the survey results as many as 38.2% answered maybe and 35.3% of respondents answered yes. These results indicate that the existence of external factors can influence the consumption behavior of UPI students.

Jika Anda mempunyai uang lebih, apa Anda akan membeli produk yang Anda sukai, walaupun Anda sedang tidak membutuhkannya?

34 jawaban



**Gambar 10.** Pertimbangan Pembelian Barang Ketika Budget Berlebih

Meeting human needs is the goal of consumption in Islam. Fulfilling the need (to eat) to serve Allah will make it a valuable worship. Consumption is carried out to meet the basic needs of a Muslim. Consumption is done in moderation and not excessive. In (Habibullah, 2018) the principles of consumption in Islam according to the policy of Umar ibn Khottob radhiyallahu anhu are:

1. The principle of sharia, that consumption is a means of building obedience to Allah and one must know exactly what to consume, both in terms of substance and production process.
2. The principle of quantity, that in everything done simply is good in relation to income and the ability to consume goods and services and try to keep wealth always saved and invested.
3. Priority principle, that consumers need to consider according to their level of needs, starting from primary needs, then secondary and tertiary needs.
4. The social principle is the spirit of taawun, which means doing nothing but doing good things for the common good without endangering or harming others.
5. The principle of protecting natural resources so that they are not continuously exploited and destroyed.

Of the five principles above, it should be noted that a Muslim must prioritize simplicity and use the world's wealth only as necessary and not excessively. The concept of consumption which is prohibited in Islam is reflected in the verses of the Al-Quran, including:

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا

"And those who, when spending (wealth), they are not excessive, and not (also) stingy, and are (spending) in the middle between such."

(QS Al-Furqan [25]:67)

From the verse above, it is known that a Muslim does not need to spend his wealth excessively and waste it. In addition, miserliness also needs to be avoided because this behavior is an act of satanic inducement and is hated by Allah SWT. Islam is a moderate middle religion, meaning that being a Muslim means being able to balance individual and group affairs as well as the affairs of the world and the hereafter.

إِنَّ الْمُبَدِّرِينَ كَانُوا إِخْوَانَ الشَّيَاطِينِ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا

"Verily, the wasters are the brothers of the devils and the devils are very disbelievers in their Lord." (QS Al-Isra' [17]:27)

Furthermore, in Surah Al-Isra it is explained that, spending excessively can make someone a wasteful person. Spenders are the brothers of satan because they were persuaded by satan's orders to squander their wealth. Following satan is tantamount to denying the favor of Allah SWT.

## Conclusion

Based on the results of the research, it can be said that respondents who are students make various considerations and are not reckless in buying goods online. Various considerations were made, starting from price, needs to product reviews. This behavior can also be seen from the percentage of survey results which show that 79.4% of respondents never buy without consideration. Then, there are various factors that influence purchasing decisions, namely the level of need, price, quality, budget, and usability. In an Islamic perspective, the consumption behavior shown in the research results is within reasonable limits and does not violate various consumption restrictions as a Muslim because consumption that is respected by a Muslim is when they are modest and prioritize needs rather than wants. In the future, research on consumption patterns of a Muslim can be deepened by including analysis based on hadiths and other credible sources.

## Disclosure Statement

No potential conflict of interest was reported by the author(s).

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