

CHAPTER I

INTRODUCTION

A. Research Background

The changing times are very influential with everyday life. Making the development of technology also experienced a very rapid increase. Changes in the digital era have good influences, as well as bad influences. With the advancement of technology, the lifestyle of most people has changed. Nowadays, these advancements expand business networks, and also advance the way to do business easily, changing the way to manage finances. These facilities provide opportunities for people to keep up with the times. To stay alive, it is necessary to face new problems with constant change. Expected to enter Indonesia around 2016, fintech (financial technology) continues to grow and become one of the most needed technologies for many people in Indonesia.¹

The Digital Economy, which concentrates on all economic activities done online, is not the same. Digital Economy can be interpreted as human behavior about how to choose to meet their unlimited needs using only their fingers or those related to production, consumption, and distribution. This definition means that with the digital economy, humans do not need to spend time shopping, and do not need to go to the market, only with their smartphones can fulfill their needs.²

Information technology has become an essential aspect of everyone's life today. People's lives can be greatly facilitated by the sophistication of information technology that continues to develop and change. The economy, particularly

¹ Wisnu Panggah Setiyono, SE. M.Si., Ph.D, et al, "Financial Technology", UMSIDA PRESS, Sidoarjo, 2021, p. 11.

² Teguh Permana dan Andriani Puspitaningsih, "Studi Ekonomi Digital Di Indonesia", *Jurnal Simki Economic* vol.4, no. 2 (26 November 2021), p 111.

commerce, also experiences this convenience. Today, commerce is not dependent on IT. So buying and selling on the basis of an online system, or E-commerce, the term emerged as a result of cooperation between trade and information technology.³ According to Rahmati, E-commerce is a marketing system in or with electronic media, including distribution, sales, purchase, marketing and service of a product carried out in an electronic system such as the internet.⁴

The value of electronic commerce digital transactions or online shopping in the next few years is predicted to continue to increase, this is because transactions through e-commerce can be done virtually, customers do not need to go to the seller directly so that it is more effective and efficient. E-commerce site providers certainly always strive to provide the best experience in every shopping process for their users, it is hoped that a good experience will have a good influence on the brand of the e-commerce site, such as discounts, paylater, cashback, and other promos.⁵

E-business has models, such as Business to Business, Business to Customer, Customer to Customer, Customer to Business, and Business to Government. The most recognized type of e-commerce in Indonesia is Consumer to consumer (C2C) those who conduct individual to individual buying and selling transactions, usually using 3rd party media to store goods to be sold. Because this type allows users to sell and buy products through a marketplace, including Shopee, Tokopedia, Bukalapak, Lazada, Blibli, Jd, Id.⁶ While in 2023, the 3rd highest ranked online application is Shopee 2.35 billion users, Tokopedia 1.25 billion

³ Decky Hendarsyah, "E-Commerce Di Era Industri 4.0 Dan Society 5.0", *IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita* vol.8, no. 2 (19 December 2019), p 170.

⁴ Rehatalanit, "Peran E-commerce dalam Pengembangan Bisnis", *Journal Universitas Darma*, vol. 5, 2016, p 63.

⁵ Tira Nur Fitria and Iin Emy Prastiwi, "Budaya Hedonisme Dan Konsumtif Dalam Berbelanja Online Ditinjau Dari Perspektif Ekonomi Syariah", *Jurnal Ilmiah Ekonomi Islam*, vol 6, no. 3 (30 November 2020): p 2

⁶ Andiasan Sudarso, et al. " Konsep E-Bisni", Yayasan Kita Menulis, 2020, p 68.

users, and Lazada 762.4 billion users. Therefore, the researcher chose the three application users as respondents.⁷

Table 1. Most Visitors to Onlineshop 2023

Most Visitors in Indonesia 2023		
No	Onlineshop	Number of Users
1	Shopee	2,35 Billion
2	Tokopedia	1,25 Billion
3	Lazada	762,4 Million
4	Blibli	337,4 Million
5	Bukalapak	168,2 Million

Sumber: databoks(2023)

The main framework of e-commerce improvement it self, consists of people (sellers, buyers, intermediaries, information systems, etc.), Public Policy, Marketing and Advertising, Support Services (Support services such as logistics, payment, system and network security, etc.).⁸ This framework greatly influences the increase of E-commerce among the public. Business service providers result in fierce competition, which originally only sold products developed by providing them in the form of intermediate services, to successfully survive, providers must have a competitive advantage and provide superior service quality, more than the services provided by competitors.⁹

E-service quality is the service quality of this online application, which is defined as the extent to which a website makes shopping, purchasing, and delivering products and services more efficient and effective. The assessment of each consumer is not only about the experience in the interaction but also about the postinteraction service aspects. Which evolves through the latest electronic

⁷ Adi Ahdad, “5 E-Commerce dengan Pengunjung Terbanyak Sepanjang 2023” at [12.50], <<http://databoks>> viewed on 10 Januari 2024

⁸ Decky Hendarsyah, “E-Commerce Di Era Industri 4.0 Dan Society 5.0”, *IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita* vol.8, no. 2 (19 December 2019): p 173.

⁹ Margaretha Pink Berlianto, “Pengaruh Kualitas Layanan-E, Kepuasan-E, dan Kepercayaan-E Terhadap Kesetiaan-E Pada GOJEK”, *Business Management Journal* vol.13, no. 1 (18 September 2017): p 2.

methods such as the internet, e-mail, ATM, credit cards, and postal mail. This makes a difference compared to traditional service quality.¹⁰

Moreover, a person will utilize technology that is easy for him. Perceived ease is the level at which a person believes that using the technology is easy and does not require great effort from its use.¹¹ The most important thing that online providers or sellers should consider is convenience. The level of convenience varies depending on the buyer or user, but there is basically the same standard of convenience for everyone. Compared to offline purchases, online purchases tend to be superior, items sold online are usually better than those sold offline, and convenience is frequently a compelling factor. From easy access to product choices, easy purchase process, easy payment, to ease of getting the product or delivery. The following factors influence online shopping behavior: trust, price, convenience, ease, and availability.¹²

Based on the Sellers Commerce Statistics in 2024, it shows that customers who occupy the largest market position are categorized among young people with ages ranging from 18 to 34 years with a percentage of 73%, they've bought something via social media. This research focuses on the students of Universitas Darussalam Gontor (UNIDA) because students always maintain their appearance to always exist and are tempted by various kinds of attractive advertisements, coupled with technological advances that provide convenience features in shopping.¹³

¹⁰ Hadi Permana and Tjahjono Djatmiko, "Analisis Pengaruh Kualitas Layanan Elektronik (E-Service Quality) Terhadap Kepuasan Pelanggan Shopee Di Bandung", *Sosiohumanitas*, vol.20, no. 2 (17 December 2018): p 204.

¹¹ Humaidi Humaidi, Setio Utomo, and Dinda Lestari, "Pengaruh Persepsi Manfaat, Persepsi Kemudahan Penggunaan Dan Fitur Layanan Terhadap Keputusan Pembelian (Studi Pada Mahasiswa FISIP ULM Di Kota Banjarmasin)", *Jurnal Bisnis dan Pembangunan* vol.11, no. 1 (6 April 2022): p 8.

¹² Firly Masturoh, Puji Isyanto, and Neni Sumarni, 'Faktor-Faktor Yang Mempengaruhi Perilaku Belanja Online Mahasiswa Universitas Buana Perjuangan Karawang', *Management Studies and Entrepreneurship Journal (MSEJ)* 4, no. 5, 2023, p 6275.

¹³ Sellers Commerce " 51 ECommerce Statistics In 2024 (Global And U.S. Data) - SellersCommerce", 14 May 2024, <https://www.sellerscommerce.com/blog/ecommerce-statistics/>.

The increase number in online buying and selling is based on the convenience provided in choosing the product needed, without having to do more activities. Ease is also assessed in terms of time, consumers do not have to waste time visiting the place.¹⁴ To maintain the trust of its customers, it must pay attention to the quality of the service, consumers will feel satisfied if their expectations are met, even their expectations are exceeded. Because service quality greatly affects satisfaction, and consumer shopping intentions.¹⁵ So the researcher decided on convenience, and service quality as variables that influence the problem of shopping intentions.

Indonesian society has been viewed as consumptive for many years, with individuals buying new things right away when their current possessions are still functional. Because they want to follow trends and have the money to buy things without considering whether they are really needed, it is sometimes difficult to distinguish between needs (hajah) and wants (raghbah). Many things can influence people's consumptive behavior, including experience with the internet and online shopping, normative beliefs, shopping orientation, motivation to shop, personal characteristics, demographics, and psychological perceptions.¹⁶

Satisfied customers tend to repurchase. Consumptive behavior is the result of wastefulness, or excessive consumption of goods caused by this. Meanwhile, the Qur'an and Hadith provide instructions so that humans become directed and kept away from excessive nature.¹⁷ We, as Muslims, should be wary of a lifestyle of

¹⁴ Muhammad Yusuf et al., 'Prospek Penggunaan E-Commerce terhadap Profitabilitas dan Kemudahan Pelayanan Konsumen: Literatur Review', *Jurnal Darma Agung* 30, no. 3 vol 3, (5 January 2024): p 778.

¹⁵ Asogi Akbar, "Analisis Tingkat Kepuasan Konsumen Terhadap Kualitas Layanan Shopee", *Scientium Management Review* vol 1, no. 2 (27 December 2022), p 9.

¹⁶ Viani Naufalia, "Pengaruh Digital Payment dan E-Service Quality Terhadap Perilaku Konsumtif pada Pengguna Shopee Wilayah DKI Jakarta", *Jurnal Pariwisata Bisnis Digital dan Manajemen* vol.1, no. 1 (31 May 2022): p 2.

¹⁷ Tira Nur Fitria and Iin Emy Prastiwi, 'Budaya Hedonisme Dan Konsumtif Dalam Berbelanja Online Ditinjau Dari Perpektif Ekonomi Syariah', *Jurnal Ilmiah Ekonomi Islam*, vol 6, no. 3 (30 November 2020): p 3

love for worldly things, because for him the threat of people who only take care of worldly matters during their lifetime will reach their graves.

With the convenience and quality of service facilitated in online shopping applications, people are wasteful by spending their money only for pleasure. In an attempt to discover how online shopping applications affect the behavior of female students. As Muslim businessman or merchant should see his activities always as a means of earning a reasonable profit, as well as a means of charity by sacrificing a portion of his profits for social services and community assistance. Thus a Muslim should base himself on the full Islamic idea of justice and try to help society by considering the good of others. The entrepreneur also needs to limit his profits based on the limits set by the principles of Islamic Shari'ah. So with this there needs to be research with analysis under the title :

**“THE INFLUENCE OF CONVENIENCE AND SERVICE QUALITY ON
CONSUMPTIVE BEHAVIOR IN ONLINE SHOPPING APPLICATIONS
BASE ON ISLAMIC PERSPECTIVE”**

B. Research Questions

Based on the description of the research background, the problem formulation taken in this study is

1. Do convenience affect the consumptive behavior of online shopping application base on Islamic perspective?
2. Do service quality affect the consumptive behavior of online shopping application base on Islamic perspective?

C. Research Objectives

With several formulations determined, there are objectives in the study, namely to determine the effect of convenience and service quality of online shopping applications on consumer behavior in the Islamic perspective among college students.

D. Research Scopes and limitations

Researcher limit their research to online shopping users with several applications determined to be Shopee, Lazada, Tokopedia. This application was determined because it is an application that is often used by Indonesians.

E. Research Benefit

In addition to the objectives, there are several benefits in the research to be carried out,

1. Academics Benefits

It is hoped that this research can help future researcher, and can be a reference material for other researchers.

2. Practical Benefits

The benefits that can be taken for readers are to become knowledge and insight for the community in utilizing the economy.