

# Consumer Behavior: Components of Purchase Intention Products E-Commerce Perspective Maqāșid Al-Sharīʿah

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#### Abstract

Technological developments have led to changes in consumer shopping behavior from offline to online, leading to the emergence of various online marketplace platforms. The research discusses the influence of electronic of mouth (e-Wom), consumer rating, and reputation on product purchase intention in Shopee e-commerce. The population is Shopee customers, determining the sample with nonprobability techniques - purposive sampling with a sample size of 115 respondents. Analysis and hypothesis using the Structural Equation Model - Partial Least Square (SEM-PLS) method. The findings show that e-Wom, consumer rating, and reputation directly positively and significantly affect product purchase intention. The mediation test results prove that consumer rating and reputation partially mediate the effect of e-Wom on product purchase intention.

Keywords: E-commerce, e-Wom, Consumer Rating, Reputation, Purchase Intention

#### Abstrak

Perkembangan teknologi telah menyebabkan perubahan perilaku belanja konsumen dari offline ke online, yang mengarah pada munculnya berbagai platform pasar online. Penelitian ini membahas tentang pengaruh *electronic of mouth* (e-Wom), rating dan reputasi konsumen terhadap minat beli produk pada e-commerce Shopee. Populasinya adalah pelanggan Shopee, penentuan sampel dengan teknik nonprobability purposive sampling dengan jumlah sampel 115 responden. Analisis dan hipotesis menggunakan metode Structural Equation Model - Partial Least Square (SEM-PLS). Temuan menunjukkan bahwa e-Wom, rating dan reputasi konsumen secara langsung berpengaruh positif dan signifikan terhadap niat beli produk. Hasil uji mediasi membuktikan bahwa rating dan reputasi konsumen memediasi secara parsial pengaruh e-Wom terhadap minat beli produk.

Kata-kunci: E-commerce, e-Wom, Consumer Rating, Reputasi, Minat Beli, Maqāșid Al-Shariʿah

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### **INTRODUCTION**

Online shopping through e-commerce platforms has grown rapidly in Indonesia over the past few years, especially when the Covid-19 pandemic has hampered mobility. A report from research firm data.ai shows that Indonesia will be one of the countries with the largest online shopping market throughout 2022 (Hibara, 2023). No less than 6.6 billion hours were spent by Indonesian citizens shopping online over the past year (Rizaty, 2023). This is good news for well-known e-commerce platforms such as Shopee, Tokopedia, Lazada, etc.

Total e-commerce transactions show a positive development. Bank Indonesia (BI) noted that during the first semester of 2022, the total value of e-commerce transactions reached Rp 227.8 trillion, up 22.1% from the previous year. During January-June 2022, the total volume of e-commerce transactions was recorded at 1.74 million or grew 39.9% (Elena, 2022). Based on Similar Web data, Shopee was the e-commerce with the most site visits in Indonesia during the 2022 quarter. In October last year, Shopee's site received 179 million visits, then rose to 191 million visits in December. The trend of increasing visits also occurred on online sites owned by Lazada and BliBli, with details as shown in the graph. Meanwhile, visits to Tokopedia and Bukalapak sites have decreased, although the numbers are still relatively high and are in the top five nationally (Ahdiat, 2023).

A phenomenon in Makassar City that often occurs in society is the behavioral tendency to look at reviews before making purchases Shopee. E-Wom is communication in a written way in the form of experiences that are usually about the advantages of products from buyers in buying a product through electronic technology and electronic media. The existence of the digital era certainly has an important role so that word-of-mouth marketing strategies run by e-commerce can run more effectively and capture more potential customers on a large scale (Hamidin et al., 2022).

The research focuses on factors that influence consumer Purchase Intention in Shopee. In this case, the factors include e-Wom, consumer rating, and reputation. Several studies conducted by (Jalilvand et al., 2012), (Elseidi & El-Baz, 2016), (Atika et al., 2016), (Khan, 2017), and (Ranti & Setiyaningrum, 2022) found that e-WOM affects consumer Purchase Intention. In addition, research related to consumer rating and reputation conducted by (Farki & Baihaqi, 2016), (Ichsan et al., 2018), (Aisyah & Engriani, 2019), (Agustin & Hellianto, 2020), (Kurniawan, 2021), and (Setyawan, 2022) concluded that the importance of a good rating and reputation for consumers because it can increase consumer.

The results are expected to be a reference for companies and business people in designing the right marketing strategy knowing consumer behavior regarding consumer (Sari et al., 2023). Purchase Intention. Electronic word of mouth (e-Wom) E-Wom is a positive or negative statement about a product, service, or company conveyed by potential consumers, actual consumers, or consumers who have purchased the product through the Internet (Ranti & Setiyaningrum, 2022). e-Wom also

refers to consumer behavior to search for and collect information and reviews about products, services, or companies purchased using Internet media (Kristina & Sugiarto, 2020). In general, e-Wom can be described as a positive or negative statement about a product, service, or company conveyed by consumers to others online using the internet media.

E-Wom allows consumers to post any information and reviews regarding a product or service's purchase and use experience. Some studies show that e-Wom is proven to influence purchasing behavior by consumers because consumers can get an idea of the product or service to be purchased from information and reviews submitted by other consumers who have bought before (Elseidi & El-Baz, 2016), (Atika et al., 2016), (Khan, 2017), and (Ranti & Setivaningrum, 2022). Consumers will likely buy a product or service if more positive information and reviews are submitted. Conversely, the amount of negative information and reviews submitted will reduce the likelihood of buying consumers products or services (Jalilvand et al., 2012),

A rating is a customer's opinion on a certain scale. Giving stars is a well-liked rating system on Shopee. The seller's rating improves when more stars are awarded (Salehan & Kim, 2016). The rating is typically a method for customers to give sellers feedback (Anderson et al., 2018). It represents consumer opinion on a certain scale and is another sort of opinion that is expressed by many individuals. It is an average evaluation of the rating purchasers on the many qualities of the seller's goods or services (Filieri

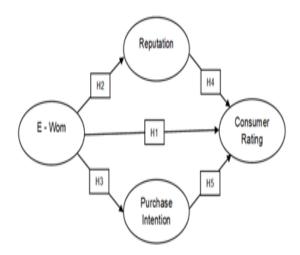
& McLeay, 2014). Several studies have been conducted previously by (Hasrul et al., 2021), (Adji, 2022), and (Badria, 2023), which also found that customer ratings affect purchase intentions.

The seller reputation system is an attempt to describe the e-commerce platform to overcome the problems or difficulties experienced by prospective buyers in choosing a seller account to transact on the e-commerce platform (Schouten et al., 2020). reputation systems used in C2C e-commerce platforms are generally very simple. The system will assess the reputation of the seller's account based on feedback or satisfaction from the buyer after successfully making a transaction (Firdausi & Ardyansyah, 2023).

The implementation of the reputation system on the C2C e-commerce platform provides an opportunity for the parties involved, the seller and the buyer, to rate each other after they have successfully made a transaction. The system will calculate the number of positive and negative ratings given and make them trust values that can be owned by the seller or buyer (Ismagilova et al., 2020). Several studies that have been conducted previously by (Aisyah & Engriani, 2019), (Rizqullah & Zuhra, 2021), and (Setyawan, 2022) found that reputation affects purchase intention.

Purchase interest is the tendency of consumers to buy a brand related to purchases as measured by the level of likelihood of consumers making purchases (Dhaliwal et al., 2020). In another sense, it is stated that purchase intention is a mental statement from consumers that reflects a plan to purchase several products with a certain brand. Motivation is a driving force from within individuals that forces them to act. If someone has high motivation for a particular object, then he will be encouraged to behave to master the product (Simamora, 2021).

The implication in marketing is the possibility that buyers are interested in buying the product or brand offered by marketing or not. (Saeed & Kersten, 2019) Identify purchase interest based on four indicators, namely referential transactional interest. interest, preferential interest, and exploratory interest (the behavior of a person who always seeks information about the product he is interested in and seeks information to support the positive properties of the product) is transactional interest, referential interest, preferential interest, and exploratory interest.



**Figure 1. Research Framework** Source: Compiled by the author

Paragraphs systematically introduce the research background. There are two ways to display the background; the first is to show the research context: why does the issue appear and what does the research gap that produces the problem? The writer may also provide novelty of the research by mapping out prior research. The research question may explicitly appear in this subsection, while the thesis argument must be mentioned also in these paragraphs.

Most of the explanations regarding the definition of consumer buying behavior are mainly related to consumer purchasing decisions based on the decision-making process before and after making a purchase. The concept of consumer decision making is also associated with consumer performance during the buying process (Shiffman & Kannuk, 2010). The various definitions presented by various experts regarding consumer buying the and behavior, psychological factors are the factors that most dominate the attention of experts regarding how consumers make purchases of a product, such as the influence of emotional factors other than the basic needs factor for product consumption and social factors (Sheth et al, 1991).

Based on this, it can be used as an indication that persuading consumers can be done through a psychological approach by utilizing marketing tools such as the marketing mix. The marketing mix is one of the factors that can influence consumer purchasing decisions (Astuti et al, 2015). Through a combination of various marketing tools in the marketing mix, it can be used to achieve company goals. Although it cannot be denied that conducting studies on consumer behavior is complex because consumer behavior in purchasing a product is influenced by many factors which can be interrelated and influence each other (Kotler & Armstrong, 2010)

#### **RESEARCH METHOD**

This research uses a quantitative approach with a survey method. The data source used is primary data, where the population of this study includes consumers who already know about Shopee and have read online reviews about Shopee on various social media. The sampling technique used in this study was based on techniques a purposive sampling of 115 respondents who live in Makassar City. Data was obtained by distributing questionnaires online via Google form, which contained questions or statements to respondents. Data analysis and hypothesis testing using the Structural Equation Model - Partial Least Square (SEM-PLS) method with the help of smartPLS statistical software.

The outer loading results show that all constructs have a loading factor value above 0.70 and are significant. E-Wom, Consumer Rating, Reputation, and interest have seven constructs with a loading factor value above 0.70 and are significant because the t-statistic value is more than 1.96. Thus, the variable measurement indicators in this study have been tested valid in convergent validity. The Average Variance Extracted (AVE) results show that the e-Wom variable has a value of 0.866, a Consumer Rating of 0.867, a Reputation of 0.890, and a purchase intention of 0.807. Overall, the AVE value obtained is above 0.50. It can be concluded that the variable measurement indicators in this study have been validly tested. Measure the reliability of a construct with reflective indicators, and it

can be done by looking at Cronbach's Alpha and Composite Reliability values. The construct is said to be reliable if Cronbach's Alpha and Composite Reliability values are above 0.70. All structures have a value over 0.70, according to the findings of Cronbach's Alpha and Composite Reliability. This score indicates that the instrument used has a very high level of consistency and stability, making the constructs or variables in this study suitable measuring tools.

All questions given to respondents to gauge each construct in the study are also trustworthy. Each construct used in this study model has a high level of reliability.

Table	e 1.	R-Sq	uare
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	R Square	R Square Adjusted
Purchase	0,639	0,627
Intention		
Consumer	0,799	0,790
Rating		
Reputation	0,506	0,599
Sources data pr	accord	

Source: data processed

Hypothesis testing looks at the path coefficient value, which shows the parameter coefficient and t-statistic value. The significance of the estimated parameters provides information about the relationship between the variables in the study and then compares the tstatistic value with the t-table value. The hypothesis is accepted if the t-statistic is higher than the t-table value.

The results of data analysis using PLS-SEM show that all seven hypotheses tested in this study are accepted. Based on testing the direct and indirect effects through mediation, Table 2 proves that e-Wom directly affects purchase intention. The mediation test results show that consumer rating and reputation partially mediate the effect of e-Wom on purchase intention. This is indicated by the results of the analysis, which show a significant effect of e-Wom on purchase intention and a significant effect of attitude mediation variables on consumer rating and reputation. Table 2 also shows that from the resulting statistical t value, reputation has the greatest influence on purchase intention compared to other factors.

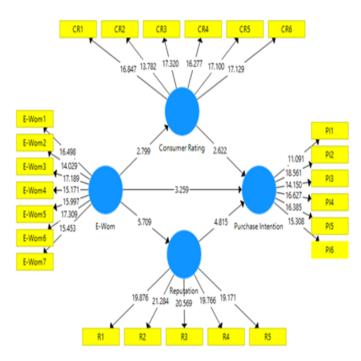


Figure 2. PLS-SEM Inner Model Source: data processed

Table 2. Tath Coefficient						
Path	Т	P Values	Description			
	Statistics		-			
e-Wom -> Purchase Intention	3.259	0.001	significant			
e-Wom -> Consumer Rating	2.799	0.005	significant			
e-Wom -> Reputation	5.709	0.000	significant			
Consumer Rating -> Purchase Intention	2.622	0.009	significant			
Reputation -> Purchase Intention	4.815	0.000	significant			
e-Wom -> Consumer Rating -> Purchase	3.580	0.003	significant			
Intention						
e-Wom -> Reputation -> Purchase Intention	3.775	0.000	significant			
Source: data processed						

### Table 2. Path Coefficient

Source: data processed

#### **RESULTS AND DISCUSSION**

### The Framework of Maqāșid al-Sharī'ah

Classical scholars did not give a comprehensive definition of the concept of *Maqāşid al-Sharīʿah*. That is why it is very difficult to get a definition in the classical books of fiqh (Islamic jurisprudence). This is another reason that confirms that Maqāşid was not a branch of its own in those periods as it is now. Kamali

affirms that: "*Maqāşid* did not receive much attention in the early stages of the development of Islamic legal thought". Most of the definitions given are from contemporary writers. According to Ibn 'Āshūr, (1366AH), it refers to: "the meanings and rulings observed from the statements of the Lawgiver in all conditions of Sharī'ah or its majority, in such a way that one cannot specify such meaning or law to one category of Shari'ah rulings".

Alal al-Fadi defined Maqāsid as: "the goals (of Sharī'ah rulings) and the secrets inherently placed by the Lawgiver in all rulings." According to al-Raisūnī, Maqāsid is: "the goals placed by the Sharī'ah to be ascertained for the public interest of everyone." Muhammad Zuhailī saw it as: "the goals, objectives, results, and meanings that the Shari'ah brought and fixed in its rulings and went ahead to ascertain and achieve them in all times and places." All the above definitions given are close in meaning. The keywords that could be observed in all the definitions are goals, objectives, reasons, and secrets, which are all related in meaning. In layman's terms, we can define or rather translate Maqāşid as the goals of the Sharī'ah or the objectives of the Sharī'ah (Hasbi, 2021).

### The Importance of Maqāşid Al-Sharīʿah

Maqāsid al-Sharī 'ah is a very important branch in Islamic jurisprudence. It is mostly discussed in books of usul al-fiqh. Al-Shātibī was among the first writers of Maqāsid al-Sharī 'ah in his book al-Muwāfaqāt. There have been many studies done in recent years in this field, especially the notable works of Ibn 'Āshūr who died about 40 years ago. The important role Maqāşid plays, especially with regards to the contemporary world as stated by Sharif and Sabri, (2008) is that it guides the muftī (a Muslim jurist endowed with the ability to give nonbinding religious edicts) and the faqih (a Muslim jurist) to understand the wisdom behind the rulings of the Sharī'ah so that they can perform ijtihād (independent legal reasoning) considering

the objectives of the Sharī'ah. In addition, it increases the intellectual power to weigh between maṣlaḥah (good) and mafsadah (evil), since the objectives of *Sharī'ah* revolve around reaching a *maṣlaḥah* and preventing a *mafsadah*. By doing so, he can then make the correct choice and go for the better maṣlaḥah, when two maṣlaḥah are laid before him.

On the other hand, when there are two mafsadah before him, he can easily go for the one which is less of a danger (selecting the lesser of two evils). The knowledge of Maqāsid al-Sharī 'ah will assist the Islamic legal scholar in his efforts to be able to discern between what is beneficial and what is harmful in any given case. Similarly, knowledge of the Maqāsid al-Sharī 'ah is very important in issuing a fatwa (a non-binding religious edict) on new issues that have no precedence in the Qur'an or Sunnah and have no similar case to perform qiyas (analogy). A possible solution in such cases is to return to the Maqāsid al-Sharī 'ah. Examples of such may be the ruling on possession of nuclear weapons, ebusiness, etc. The faqīh and mufti need to examine the objectives of Sharī'ah on such issues.

The knowledge of *Maqāşid* helps in giving rulings on some cases or individuals. In other words, a ruling may be given on a particular individual or case about the objectives of the *Sharī* '*ah* put in place. An example of this is selling weapons to the non-Muslims. Even though trade between a Muslim and a non-Muslim is allowed, the selling of weapons to him may cause harm to Muslims since it is very likely the weapons may be used against Muslims.

The results of the analysis concluded that e-Wom affects purchase intention in ecommerce, which means that more customers who convey positive information and reviews about the products sold in Shopee will have an impact on increasing consumers' desire to buy these products. These results are in line with research conducted by (Jalilvand et al., 2012), (Elseidi & El-Baz, 2016), (Atika et al., 2016), (Khan, 2017), and (Ranti & Setiyaningrum, 2022) also found that e-WOM positively affects purchase intention. This study also found that the number of e-Wom containing positive reviews about Shopee increased consumer interest in buying products at Shopee, increased trust, and decreased the risk felt by consumers in the products sold at Shopee.

The analysis results concluded that customer rating affects buying interest in ecommerce. It means the more customers who give positive reviews about the products sold in Shopee, the more consumers will want to buy them. These results are in line with research conducted by (Hasrul et al., 2021), (Adji, 2022), and (Badria, 2023), which also found that customer ratings affect purchase intention. The importance of positive reviews for an ecommerce store will increase consumer buying interest in the desired product. The analysis results concluded that reputation affects buying interest in e-commerce, which means that the better the reputation of the online store, the higher the consumer's buying interest. These results are in line with research conducted by

(Aisyah & Engriani, 2019), (Rizqullah & Zuhra, 2021), and (Setyawan, 2022) found that reputation affects buying interest. A good e-commerce reputation is needed to increase shop consumers' buying interest.

This can be seen from the increasing number of customers who provide positive information and reviews about the products sold at Shopee, thus giving Shopee a positive impression. Reputation can be built from the services provided and the responsibility of the online store provider. Shopee provides some attractive offers and offers a lot of variety. Interest in a product or service can arise if consumers perceive that the product or service they use is of good quality and can meet or even exceed consumer desires and expectations. This shows that a company has a good reputation so that it can increase consumer confidence which in turn results in consumer buying interest. Thus, it can be said that consumers are buying interest in Shopee.

The need for an analysis of online banking services offered by Islamic banks is cogent due to their commonness at this time. Online banking has become a common practice that could fall under the category of *al- 'urf* or al-'ādah (common practice or custom). Online banking must not be used to devise products that are not Sharī 'ah compliant. The products must typically be based on the principles of normal contracts. There must be all the elements of a contract present. Rosland et al., (2012) explain that the bank should be the offering party and the customer is the accepting party. In the service provided on a virtual platform, the elements of ribā and gharar (uncertainty) must be avoided as much as possible, which means that all charges and other terms and conditions of the contract must be clearly stated and no interest whatsoever should be charged.

There must not be any deception or hoarding of information by any party. This is what will make the contract compliant with the Shari'ah. But when the requirements of the Shari'ah are not met, there cannot be any consideration of the Maqāşid al-Sharī 'ah. This may result in what Ahmed, (2012) categorizes as pseudo-Islamic products. The legal requirement will need fulfilling the form and substance of the various financial activities. On the other hand, the social requirements will demand meeting the purpose or the needs that the product serves. Further classified the products and services in Islamic finance into three. Shari'ah-based products are products that fulfill both legal and social requirements. Second are the Sharī'ah compliant products, which are those products that fulfill the legal requirements and not the social requirements. Lastly, pseudo-Islamic products may only fulfill the form but not the substance. These categories are very important in deciding the basis of realizing the objectives of the Sharī'ah in Islamic banking and finance products and services.

### CONCLUSION

This study found that components such as e-Wom, consumer rating, and reputation directly have a positive and significant effect on the product purchase intention of Shopee ecommerce products. Likewise, testing the mediation results proves that consumer rating and reputation partially mediate the effect of e-Wom on purchase intention. e-Wom is an important determining factor that can create favorable consumer attitudes towards the Shopee brand, build a positive Shopee brand image, and encourage consumers' desire to buy products in Shopee e-commerce.

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