

Elaborating Psychological and Personal Aspects in Choosing Online-Shopping for Indonesia Muslim Customers

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Abstract:

Issues about the behavior of Muslim customers in choosing Online-Shopping are always interesting to analyze because their behavior patterns are always questioned whether they are in line with Islamic values or not. This study aims to estimate and elaborate in more detail whether the two important aspects in purchase decision such as psychological and personal aspects influence Muslim customers in choosing online-shopping, because these two internal aspects are integrated with the Islamic values of a customer. This study is a field research analyzed using a quantitative approach, with cross-sectional data obtained from 970 respondents in 10 cities in Indonesia. This research concludes that purchase decision in Online-shopping is influenced by Psychology and personal aspect by 59.9%. Two of the personal indicators that are more dominant in influencing the decisions of Muslim consumers, covering the customer's perception that Online-shopping is a modern Muslim lifestyle, and most Muslims believe that the features of products and services purchased online reflect Muslim personality. This finding gives a contribution to stakeholders in designing a market-strategy based on Muslim behavior.

Keywords: Online-Shopping, Islamic Consumers Behavior, e-Commerce, Psychological and Personal

1. Introduction

The rapid development of Digital Business in various parts of the world has brought changes in consumer behavior as a whole. The limitless mobility of society has changed consumer shopping patterns from conventional patterns to online shopping. E-commerce users have increased sharply in various countries including Indonesia. As the country with the most population in Southeast Asia, around 263 million people, the market share of online business in Indonesia certainly has great potential. There are several marketplaces with a large market share in Indonesia such as Shopee 77 percent, Tokopedia 64 percent, Lazada 40 percent, Bukalapak 32 percent, JD.id 27 percent, and Blibli 23 percent (MarkPlus Inc research on e-commerce in 2020, <https://www.markplusinc.com/>). It is observed that the number of e-commerce users in Indonesia in 2021 is 168.3 million users and is projected to increase to 212.2 million in 2023. Retail sales through e-commerce in Indonesia have grown by nearly 15% this year (<https://databoks.katadata.co.id/>; 2021).

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Similar to Muslim customers in various countries, Indonesian Muslims also adopt this modernist shopping pattern, and respond with many different perceptions. Basically, online-shopping decisions are motivated by various considerations originating from internal factors, and also external determinants outside the individual itself. Referring to the basic concept of consumer behavior, purchase decisions can in principle be influenced by several aspects such as social, cultural, psychological and also other personal considerations (Engel et al., 1995; Kotler & Armstrong, 2018; Schiffman et al., 2010). Some literatures afterwards also revealed the dominance of commercial factors in making purchase decisions within the 7P-Marketing framework such as product or services, price, promotion, people, process and physical evidence. An individual continuously needs to know the method of how they act in making their utilization choices and what components impact it (Stankevich, 2017). In the case of Online-shopping, Smith & Rupp (2003) has tried to build a decision-making model by focusing on the importance of external influence in making purchase decisions such as the website's marketing effort and socio-cultural influence and internal influences such as psychological factors and personal considerations.

There has been an expansion of theoretical concepts that have been good enough to determine the determinants of this online purchase in the last five years along with the development of e-commerce with all the problems in it. Several studies have revealed that Online-Shopping decisions are determined by performance expectancy and social influence (Doan, 2020) and also by usability, convenience, trust, awareness of control, business competence, and reference group opinion in online purchase intention (Le-Hoang, 2020). Furthermore, trust is also an important factor in purchase decisions in online shopping (Athapaththu & Kulathunga, 2018; Liu & Li, 2019). In the case of purchasing fast food, it was revealed that convenience motivation and post-usage usefulness are two important factors that influence online shopping intentions (Prabowo & Nugroho, 2019). Saghafian & Mohammadi (2018) consider more over uncovered that quick nourishment utilization choices are impacted by different indicators such as time limitations, fun, education, income, employment, advertising, easy access to fast food restaurants.

The Unified Theory of Acceptance and Use of Technology (UTAUT) framework is one of the most widely implemented theoretical frameworks in analyzing issues about Online-shopping and other issues in digital business (de Sena Abrahão et al., 2016; A. Singh et al., 2017). It is uncovered that that Mobile website quality and also Website brand equity are two important things for customers in deciding the acceptance of online fast food shopping, because these two things have significantly substantial influence Perceived Ease Of Use, and Perceived Ussefullness (Akram et al., 2020; Bhatti et al., 2020). Studies of (Driediger & Bhatiasevi, 2019) also found that perceived ease of use, perceived usefulness, intention to use, subjective norms, and perceived enjoyment have a statistically significant relationship towards the acknowledgment of online basic shopping needs in Thailand.

Within the framework of Islamic Consumers Behavior, the expansion of the concept of consumers behavior is also seen to be accelerating in recent years. Although not many, several studies have tried to extend the basic concept of consumer behavior with the basic principles of Islamic values, and also the concept of Islamic religiosity is used as a support for the analysis of consumption behavior. As a reference for Muslim behavior in activities, Islamic religiosity begins to be used by establishing Islamic values in behavior. Integration between Islamic values and consumption decisions is an important part, because Islam does not see religion as a doctrine but as a way of life (Choudhury, 2019). Some studies later explored the importance of studying Islamic consumer behavior, such as the study of (Muflih & Juliana, 2021) which uncovered that spirituality and halal food shopping behavior became indirectly significant to purchase decisions through the mediating roles of image, trust and

satisfaction. Place accessibility, store environment and shopper's attitude are strong predictors of online Hijab purchase intention (Sumarliah et al., 2021). Further revealed that Encourage uncovered that the Religious knowledge, religious commitment and halal certification affect consumers' actual purchase behavior of halal beauty care products (Shahid et al., 2022).

This considers offering a hypothetical commitment by creating an instrument for measuring Islamic consumer behavior with the concept of Islamic Religiosity. Many previous studies have discussed consumer behavior with a classical approach to consumer behavior theory, so there's space for this inquire about to take after up on the Islamic Economics Islamic Behavior approach. Implicitly, based on theoretical concepts and tracing for previous studies, it is implied that the determinants of online-shopping decisions are not endogenous independent variables for online-shopping consumption decisions, but are integrative. For example, the components of competitiveness and passionate thought processes within the Islamic point of view are coordinates into the purchase decision. This study aims to map the potential of Muslim customers in doing online-shopping and estimate the influence of some dimensions of Islamic consumers' behavior on online-shopping decisions. Through this study it will be proven whether Islamic Religiosity is a driving factor for purchase decisions in online-shopping. This research is also expected to contribute to stakeholders, online business practitioners and with all its supporting industries from upstream to downstream, regarding the importance of making consumer behavior in strategic development decision making.

2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Studies on consumer behavior from an Islamic perspective in general still use the theory of the origin of consumer behavior as a basic concept in analysis. Schiffman et al., (2010) define consumer behavior as the way individuals make decisions to utilize their available resources to buy goods related to consumption. Consumer behavior can be explained as an activity, action, and psychological process that encouraged these actions at the time before buying, when buying, using, consuming products and services after doing the things above or wanting to evaluate. It can be concluded that consumer behavior is the actions taken by individuals, groups or organizations related to the decision-making process in expending goods and services, including the decision processes that precede it and the processes that take after these activities (Engel et al., 1995; Schiffman et al., 2010).

Purchase decisions. Schiffman et al., (2010) have characterized customer behavior as the behavior that consumers display in searching for, purchasing, using, evaluating, and disposing of products and services that they anticipate will fulfill their needs". This process is more clearly seen in Figure 1, which shows the Buyer Decision Process. It can be seen that the decision-making process includes the stages of need recognition, information search, evaluation of alternatives, buying decisions and behavior after purchase. Keller & Kotler (2010) divides the stages of the buying decision process into five stages, which are divided into need recognition, information search, evaluation of alternatives, purchasing decisions, and post-purchase behavior.

Recognition of needs in the first stage of the buying decision process, is when the buyer recognizes an issue or require. Recognition of this need arises when consumers realize that there is a discrepancy between the actual situation and what they want, then consumers rate the level of importance and find solutions for these needs according to their capabilities. After identifying the problem, consumers will then search for product-related information. According to (Keller & Kotler, 2010) sources of

information can come from personal sources such as from family, friends or from commercial sources such as advertisements, dealers, packaging, exhibitions and others. Based on the information that has been collected, consumers compare the choices that have been identified which can be done by comparing the choices of a product, consumers form beliefs, attitudes, and goals regarding the alternatives considered. Evaluation of alternatives is the next step before purchasing decisions where consumers try to find the best choice about the desired product by comparing it with different products and brands. Evaluation of alternatives at this stage of the buying decision process, is when consumers use information to evaluate alternatives in the choice set. The buying decision at this stage of the buying decision process, is when the consumer actually buys the product. Post-purchase behavior in the organizer of the buying choice handle, is when the buyer takes encouragement after buying activity based on fulfillment or disappointment. After the purchase decision is taken, the consumer will usually experience a level of satisfaction or dissatisfaction, because consumers have expectations of the product they have used. Post-purchase satisfaction will determine post-purchase actions of a product and will influence subsequent behavior, i.e. if the consumer is satisfied then he will show a higher probability of buying the product.

Figure 1 . Buyer Decision Process



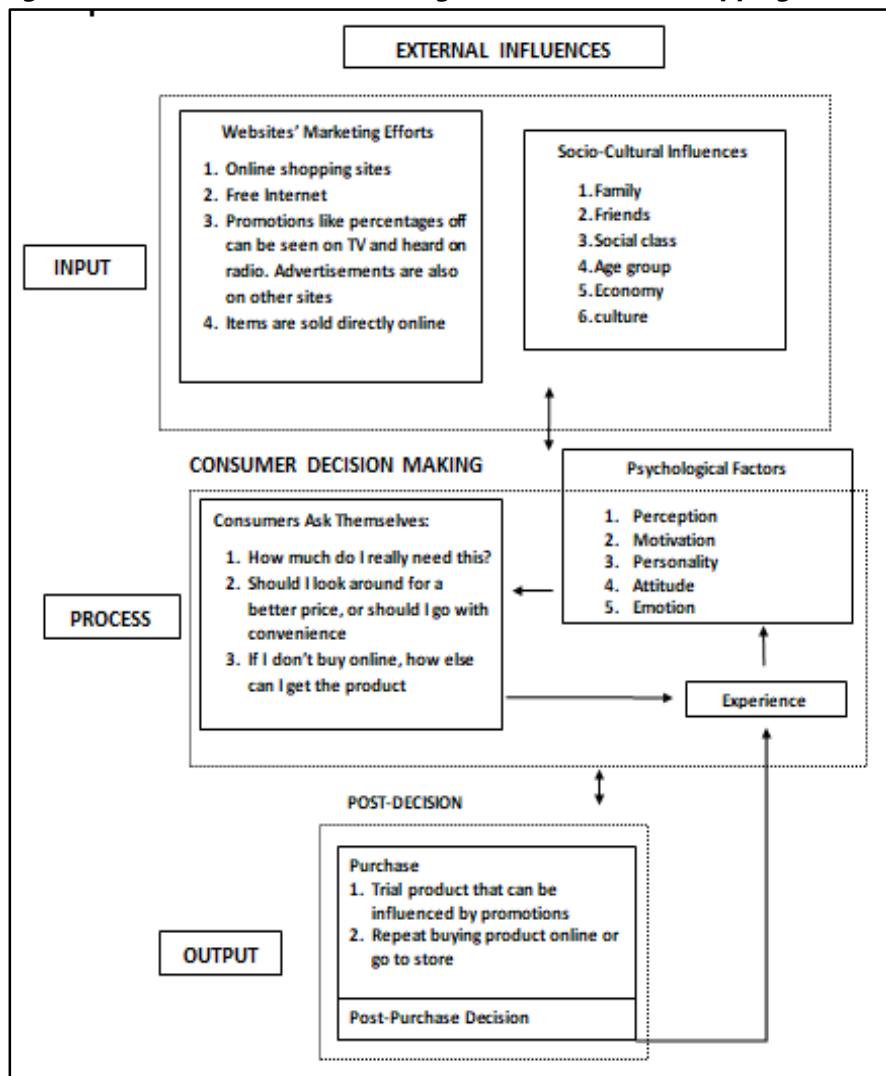
Islamic Consumers Behavior. For a Muslim, Islam could be a way of life that administers all perspectives of life. Islam does not need a division between religion and the economy or other perspectives of life. In the context of Islamic Consumers Behavior, Islamic Religiosity occupies an important position in discussing this consumption behavior and is the main differentiator from the concept of consumer behavior in a conventional viewpoint. Islam does not view religious teachings as mere religious doctrines, but Islam is a view of life (Choudhury, 2019; Tibi, 2020). Religiosity refers to the degree of belief in religious values and their implementation in life by individuals. Religiosity may be a level where a person implements their religious values and devout convictions in existence (Delener, 1990). In line with this integration concept, the determinants of Islamic Customers Behavior have too gotten to be a coordinates portion of Islamic Religiosity. Marketing management literature emphasizes that consumer behavior in purchasing goods and services is caused by factors such as social, cultural, psychological and personal considerations (Lamb et al., 2011). It was further emphasized that consumer behavior can be caused by external factors such as product, promotion, price and distribution as well as the socio-cultural environment and also internal factors such as consumer psychological factors which include motivation, perception, learning, personality and attitudes (Schiffman et al., 2010). Referring to these basic matters, the involvement of religious aspects into the concept of marketing management can be defined as the extent to which a person integrates the religious thoughts he believes into attitudes, beliefs and values in himself. Puteri et al., (2022) has tried to develop the concept of conventional consumer behavior in measuring the potential demand of Islamic banking by developing dimensions of consumer behavior with Islamic religiosity, and this model is quite relevant for measuring purchase decisions in online shopping. aspects of social, cultural, psychological and personal can be expanded by linking them with the concept of Islamic religiosity in consuming, so that each dimension of consumer behavior is integrated with Islamic

values. There are three basic principles of Muslim consumption behavior, covering halal, good and simple. Religiosity has an important role in predicting Muslim attitudes in consuming, so that the behavior of religious Muslim consumers will comply with criteria that are free from something that is prohibited.

Determinants on Online-Shopping. Many factors influence consumers in buying goods or services, and these factors randomly affect consumer decisions depending on the perspective of marketers. Schiffman et al., (2010) have distinguished between rational motives and emotional motives in deciding to buy goods and services. Emotional motives are a subjective contemplation, such as pride, fear, affection, obedience or status. Rational motives are encouragement from within a person to decide something in terms of purchasing a product based on mature and objective considerations. Just as consumer behavior in terms of purchasing goods and services, which is influenced by cultural, social, personal, economic and psychological characteristics, so consumer behavior in choosing online shopping also refers to the influence of these factors. Schiffman et al., (2010) define culture as the totality of beliefs, values, and habits that guide consumer behavior, which consists of sub-culture and social class. Sub-culture refers to similarities in life experiences and circumstances, such as nationality, religion and region. Meanwhile, social class refers to the grouping of individuals based on similar values, interests, and behaviors. Furthermore, advice from friends, neighbors and family members has a strong influence on consumer decisions in purchasing goods and services compared to other variables, and this is what is known as social factor. A person's attitude and behavior is influenced by many small groups, which are groups in which the person belongs who have direct influence called membership groups such as family, friends, neighbors and co-workers and secondary groups such as religious groups, professional associations and trade unions. The family incorporates a major impact on buying behavior, since people live together, which causes their shopping behavior to be impacted by spouses, spouses and children in obtaining diverse items and administrations (Kotler & Armstrong, 2008).

In contrast to the concept of purchase decision-making in a conventional perspective which follows patterns through learning, evaluation and purchasing decisions, online shopping behavior is already biased from these main concepts. The online purchasing model depends more on many other things related to the reliability of its digital technology such as the intensity of Web pages and concerns over the e-security of online payments. Figure 2 is the proposed consumer decision-making model for online shopping behavior, which was initiated by Smith & Rupp (2003).

Figure 2 Consumer decision-making model for online shopping behavior



Referring to the determinants revealed by Smith & Rupp (2003) as presented in figure 2, some previous findings have tried to relate personal and also psychological factors on Online-shopping decisions. In the case of Muslim consumers, it was revealed that psychological and personal aspects dominate various reasons for customers choosing online-shopping. Identified that there are psychological reasons such as emotional, trust, Islamic religiosity and other normative reasons that determine the decision to consume. As for the personal aspect, various subjective reasons accumulate here, including rational and emotional reasons. Psychological factors consist of motivation, perception, learning, beliefs and attitudes (Stankevich, 2017). Meanwhile Personal Factors refer to personal considerations which are the reasons for consuming goods and services, which are different for each person depending on the background of their internal conditions. Some of these personal factors include economic conditions, lifestyle, personality, age and life cycle stages, or job (Keller & Kotler, 2010; Schiffman et al., 2010).

Some studies have tried to test the relationship between the 7P-Marketing, such as Product or Services, price, promotion, people, process, and physical evidence, with Online-shopping decisions. In the case of the fast food industry, it is revealed that convenience motivation and post-usage usefulness are two important factors that affect people's online shopping intentions for food delivery

application services (Prabowo & Nugroho, 2019). Personal consideration is an aspect of the behavioral dimension that is also associated with choosing online shopping. Household habits in buying goods or services are always affected by age, type of work, income, lifestyle and personality and others (Herath, 2019). Saghaian & Mohammadi (2018) concluded that there is a personal and psychological impact on online fast-food purchases by various predictors such as time constraints, fun, education, income, employment, advertising, easy access to fast food restaurants. It was found that price promotion determines consumer participation intention in online-shopping during promotional periods by e-commerce platforms (Chen & Li, 2020). Customer service is an important thing in creating satisfying experiences of customers' online grocery shopping, and also satisfying grocery shopping (R. Singh & Söderlund, 2020). Saghaian & Mohammadi (2018) who researched online fast food in Iran, also concluded that fast food consumption decisions are influenced by time constraints, pleasure, education, income, employment, advertising, and also ease of access to fast food restaurants. The convenience of online shopping applications is also another consideration in online shopping. It takes time to understand online shopping applications, and at the beginning of the introduction it is usually difficult for customers to do this.

McLean et al., (2020) uncovered the phenomenon that consumer attitudes towards retailers' mobile commerce (m-commerce) influence their choices in choosing online-shopping. At the beginning of use, consumers usually spend time to adapt and over time a positive view of the system emerges, which then increases in purchase frequency and also loyalty to the brand. Driediger & Bhatiasevi (2019) in the case of online grocery shopping in Thailand, also found that perceived ease of use, perceived usefulness, intention to use, subjective norms, and perceived enjoyment are predictors of purchasing decisions. Some personal reasons related to technological facilities reveal the importance of internet facility support and website features in transactions. Mobile website quality and Website brand equity are two vital things for clients in choosing online fast food shopping, because these two things significantly influence perceived ease of use and perceived usefulness of customers (Akram et al., 2020). Santo & Marques (2022) concluded that hedonic motivations, prices, information and trust are determining factors for decisions to remain loyal by purchasing in online shops. It stands out that in the event that a client is spurred and sure, a repurchase of thing will happen. Le-Hoang (2020) also uncovered the importance of things such as usability, convenience, trust, awareness of control, business competency, and reference group opinion in online purchase intention. Furthermore, trust is also an important factor in purchase intention in online-shopping (Athapaththu & Kulathunga, 2018; Liu & Li, 2019).

In the context of Islamic Consumer Behavior, Islamic Religiosity has an important position in the discussion, and the concept of this belief then becomes a distinction that distinguishes the study of consumer behavior in Islamic perspective and with conventional perspective. Islamic religiosity is part of the psychological factors in purchasing decision-making process for Muslim consumers. Muslim customers who are bound by their beliefs will reflect their beliefs in their economic behavior. Agarwala et al., (2019) uncovered that religious rituals, religious beliefs, religious values, and also religious communities are the antecedents that distinguish Muslim consumer behavior from others. Muflih & Juliana (2021) found that spirituality and halal food shopping behavior had a significant effect on online purchase decisions through the mediating roles of image, trust and satisfaction for Muslim customers. Place accessibility, store environment, and shopper's attitude determine online Hijab purchases (Sumarlia et al., 2021). Furthermore, normative predictors such as religious knowledge, religious commitment and halal certification are proven to affect consumers' actual purchase behavior of halal cosmetics (Shahid et al., 2022). Most modern Muslims accept online shopping as an

important part of lifestyle for modern Muslim customers. Salem & Baidoun (2022) found that a study of Muslim women in Arab countries during the pandemic found that the independent variables (i.e. consumption patterns, lifestyle, level of income, and payment methods) had an impact on consumer attitudes towards online shopping. Lifestyles that are often influenced by influencers or YouTubers sometimes cause impulse buying for some customers when purchasing online shopping (Thelwall, 2021). Based on searching the literature and basic concepts related to this behavioral issue, the hypotheses in this study are as follows

H1.Psychological aspects have a positive impact on Online-shopping Decisions

H2.Personal aspects have a positive impact on Online-shopping Decisions

3. METHOD

Research Design: This study is a field research which is analyzed in a quantitative approach. In principle, this study is exploratory research which aims to investigate the extent to which emotional motives such as psychological and personal aspects can influence the decision of a Muslim customer in choosing online-shopping. This study will further elaborate on each variable measurement item so that a driving factor can be found that will be able to explain about the things that encourage someone to decide on choosing online shopping. This study tries to expand the indicators for measuring consumer behavior by implementing the concepts of Islamic consumers behavior within the framework of Islamic religiosity. Theoretical contributions will be raised in the form of developing measurement indicators which can then be a form of developing theories of Muslim consumer behavior.

Data: Access to primary data in this research comes from distributing questionnaires, which are carried out directly with the interviewer and also through the Google Form. Due to the fact that the object of this study is household members who are active in online-shopping, the selection of sampling techniques is prioritized by using purposive sampling. choosing ten cities in Indonesia is done by considering that the area is an area that is categorized as a Central Business District and has good access to internet facilities, so that the analysis of the results is not biased only because of limited internet access. Determination of the number of samples refers to a certain amount of quota sampling with an error tolerance of 5% (Sekaran & Bougie, 2016). The number of samples was determined with reference to the criteria (Rao, 2012) which required the availability of at least 97 respondents for each case selected (5% significance level and 10% maximum margin of error).

Variables and Instruments: There are several variables in this study with several measurement instruments within the framework of Islamic Consumers Behavior. The two independent variables in this research are the psychological aspect and the personal aspect, which are two important dimensions in Islamic consumer behavior, while the dependent variable in this research is Online-shopping decision. The fourteen instrument items in this research are extended from the basic theory of consumers behavior (Keller & Kotler, 2010; Lamb et al., 2011; Schiffman et al., 2010), the concept of Islamic religiosity in consuming (Agarwala et al., 2019; Delener, 1990; Gait & Worthington, 2008), and previous findings which conceptually have expanded studies about Islamic consumers behavior (Bashir et al., 2019; Puteri et al., 2022; Qazzafi, 2020; Stankevich, 2017). Measurement indicators for latent variables were developed in the model along with research needs, and in this case respondents were asked for their opinions using a five-point Likert scale. Each statement item on the variable in question

is available in a questionnaire with five answer choices covering Strongly agree, agree, disagree, and strongly disagree.

Analytical Method: Quantitative method with an associative approach is implemented to measure the relationship between variables in the model. The following is the Multiple Linear Regression model formulated to estimate the psychological effects and personal aspects to Online-shopping decisions by Muslim consumers.

$$Y = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \varepsilon$$

Note: Y is Online-Shopping Decision , X₁ is Psychological aspect, X₂ is Personal aspect, β_1 and β_2 is parameter estimation, and ε is error terms

Multiple linear regression is implemented in several stages of testing, covering pre-research tests, covering tests of validity and reliability, tests of classical, and hypothesis testing (F-test, t-test, and R Square). In pre-research tests, Pearson's Product Moment Correlation is used as a tool to ensure internal consistency between items. The "corrected item total correlation" value reflects Pearson's Product Moment Correlation and the reliability can be assessed by Cronbach's alpha. BLUE (Best Linear Unbiased Estimator) assumption on ordinary least squares (OLS) is assessed through normality, linearity, and also Heteroscedasticity tests. The normality test method used is the One-Sample Kolmogorov-Smirnov (K-S) method, and the Glejser test is carried out to test for Heteroscedasticity. To ensure the model is free from multicollinearity symptoms, the VIF (variance inflation factor) can be used as a guide. Finally, hypothesis testing is done by evaluating the results of the analytical model using the F-test, t-test, and R-Squared. The F-test points to ensure that the predictor in the model has a simultaneous effect on the dependent variable, while the t-test is basically used to test how strong the effect of the independent variables individually on the dependent variable is. R-Squared may be a reference to see how distant the model's capacity can clarify the impact of the autonomous variable on the variety of the dependent variable.

4. RESULT AND DISCUSSION

The following sections of this article are the findings of this study which estimate the psychological effects and personal aspects in deciding online-shopping and elaborate on these determinants from the perspective of Islamic consumer behavior. The estimation results from this model will further be used to analyze which factors are the driving factors for a Muslim customer's decision in deciding for online shopping.

Socio-Demographic Information of Respondents: Table 1 shows the Frequency Distribution of Respondents based on the socio-demographic background of the respondents in this study, with a total of 970 respondents, who are Muslim customers who come from 10 large and medium cities in Indonesia. It can be seen from table 1 that most of the respondents were dominated by women who were of productive age, 20-30 years (43.51%) and 31-40 years (27.42%). Respondents were dominated by those with senior high school education (39.28%) and undergraduate (29.69%), who were generally private employees or entrepreneurs. It was also revealed that "Shoppe" was the most popular e-commerce platform for respondents. A total of 970 customers who contributed in giving their

perceptions in this research came from various cities, located in the cities of Jakarta (21.29%), Bandung (13.92%), Medan (12.08%), Padang (10.44%) and Pekanbaru (11.36%), Surabaya (7.27%), Samarinda (7.06%), Makassar (3.79%), Banjarmasin (5.73%) and others (7.06). It is hoped that these ten cities represent Muslim customers' perceptions of their online shopping patterns in a Muslim-dominated country.

Table 1. Socio-Demographic of Respondents

| Characteristics | Description | Frequency | Percentage |
|---------------------|--------------------|-----------|------------|
| Gender | Male | 365 | 37,63 |
| | Female | 605 | 62,37 |
| Age (Years) | <20 | 32 | 3,30 |
| | 20 - 30 | 422 | 43,51 |
| | 31 - 40 | 266 | 27,42 |
| | 41 - 50 | 162 | 16,70 |
| | >50 | 88 | 9,07 |
| Marital Status | Married | 580 | 59,79 |
| | Single | 390 | 40,21 |
| Education Level | Junior High School | 71 | 7,32 |
| | Senior High School | 381 | 39,28 |
| | Diploma | 101 | 10,41 |
| | Bachelor degree | 288 | 29,69 |
| | Master/Doctoral | 129 | 13,30 |
| Employment status | Civil Servant | 179 | 18,45 |
| | Private employees | 218 | 22,47 |
| | Entrepreneur | 259 | 26,70 |
| | Student | 214 | 22,06 |
| | Housewife | 52 | 5,36 |
| | Others | 48 | 4,95 |
| E-commerce Platform | Shopee | 499 | 51,44 |
| | Tokopedia | 206 | 21,24 |
| | Lazada | 126 | 12,99 |
| | Bukalapak | 51 | 5,26 |
| | Others | 88 | 9,07 |

Source: Primary Data Processed, 2022

Validity and Reliability: Testing Validity and reliability was carried out to ensure there was consistency of response among respondents' answers, and the results can be seen in table 2. It can be concluded that the questionnaire for this variable can be declared reliable, which is reflected in Cronbach's alpha average for psychological and personal constructs which greater than 0.6. Cronbach's alpha exceeding the minimum value of 0.6 (Hair et al., 1998) means the constructs measured was statistically reliable and acceptable for further statistical analysis. Corrected item correlation, which represents a measure of validity with internal consistency, is above 0.3 for each instrument implemented, so that it can be concluded that there is consistency on the measurement scale used.

Table 2. Validity and Reliability

| Construct | Item Instruments | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|--------------------------|---|----------------------------------|----------------------------------|
| Psychology | 1. Conviction that Online-shopping is reasonable as long because it is free of usury, gharar, and of maysir | 0.349 | 0.908 |
| | 2. Strategy of learning to finished up more devout is reflected in their online-shopping behavior | 0.482 | 0.905 |
| | 3. Relevance between items and needs is an basic in spite of the fact that when doing online-shopping | 0.364 | 0.907 |
| | 4. Online-shopping is in line with my character who doesn't need to be complicated | 0.521 | 0.904 |
| | 5. There's fulfillment from online-shopping rather than standard ones | 0.562 | 0.903 |
| Personal | 1. Online-shopping is a modern Muslim lifestyle | 0.623 | 0.901 |
| | 2. Items and administrations obtained online reflect character as Muslim | 0.592 | 0.902 |
| | 3. Age influences online-shopping decisions | 0.537 | 0.904 |
| | 4. Products and services advertised online are in accordance with my needs and financial conditions | 0.602 | 0.902 |
| | 5. I select online-shopping after understanding its instrument, disadvantages and budgetary inclinations | 0.640 | 0.901 |
| Online-shopping Decision | 2. Understanding of Online-Shopping convinced me to choose it | 0.654 | 0.901 |
| | 3. As much as possible I will choose online-shopping instead of conventional ones if it is more profitable economically | 0.573 | 0.903 |
| | 4. I select to do online-shopping since it suits my character as a Muslim | 0.610 | 0.902 |
| | 5. I prefer to shop online and would suggest this alternative to others | 0.605 | 0.902 |

Result of Multiple Linear Regression Model: Table 3 below shows the prediction results from the Multiple Linear Regression model that was implemented to estimate the psychological effects and personal aspects on Online-shopping decisions.

Table 3. Result of Multiple Linear Regression

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|------------|-----------------------------|------------|---------------------------|-------|-------|
| | B | Std. Error | Beta | | |
| (Constant) | 0.833 | 0.492 | | 1.694 | 0.091 |

| | | | | | |
|---------------|-------|-------|-------|--------|-------|
| Psychological | 0.249 | 0.031 | 0.215 | 8.010 | 0.000 |
| Personal | 0.345 | 0.015 | 0.617 | 23.036 | 0.000 |

Dependent Variable: Online-shopping Decision

Based on the results of Multiple Linear Regression above, the functional equation can be formulated defined as takes after:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

$$Y = 0.833 + 0.249 x_1 + 0.345 X_2$$

F-test = 322.690 (Sig.0.000)
 R-Squared = 0.599
 Adjusted R Square = 0.598

Note: Y is Online-shopping Decision, X_1 is Psychological Aspect, X_2 is Personal Aspect, β_0 is constant, β_i is estimation coefficient, and ε is Error

The estimation results show that the F-test is 322.690 (Sig.0.000), which means that all independent variables in the model, covering Psychology and personal Aspect have a simultaneous effect on the dependent variable (Online-shopping decisions). This regression model is quite good and can be used to estimate further data. The results of the t-test also show a good coefficient of estimation, so that the Psychology and Personal aspects have a positive effect on the Online-shopping decision of Muslim customers, each with an estimation coefficient of 0.249 (Sig. 0.000) and 0.345 (Sig. 0.000). Increasing the psychological and personal aspects of Muslim customers can improve Online-shopping decisions. To estimate the extent to which predictors in the model can be good predictors, it can be guided by R-Square (R2) of 0.599. Emotional factors in consumer behavior such as psychological and personal aspects influence the decision of Online-shopping by 59.9%.

Discussion: Based on the findings in the previous section, further elaboration can be given to what factors drive a Muslim customer to choose online-shopping. Tables 4 and 5 below show further the average Level of Achievement of Psychological and Personal Factors. These two factors are more emotional and subjective in nature related to the customer's belief in understanding the Islamic values that they believe in. Especially because the respondents in this case are Muslims, of course the customer's beliefs are psychologically and personally related to their beliefs in adhering to the basic values of consumption in Islam.

Table 4 shows a pattern in which instrument items on psychology in an Islamic perspective drive the shopping behavior of Muslim customers. The psychological aspect shapes a person's character so that it becomes a unique factor, and this uniqueness also has an impact on individual choices in meeting their shopping needs. This psychological factor is related to motivation, learning and belief. The average level of achievement of each psychological indicator is in the medium category. Psychologically, Muslim customers have main reasons why they choose online-shopping, such as the satisfaction of shopping online rather than conventional shopping. Shopping online is in line with the practical character of a Muslim and other reasons.

Table 4 Average Level of Achievement of Psychological Factors

| Psychology Indicators | Average | Category |
|---|---------|----------|
| 1. Conviction that Online-shopping is reasonable as long because it is free of usury, gharar, and of maysir | 2.989 | medium |
| 2. Strategy of learning to finished up more devout is reflected in their online-shopping behavior | 2.985 | medium |
| 3. Relevance between items and needs is an basic in spite of the fact that when doing online-shopping | 2.829 | medium |
| 4. Online-shopping is in line with my character who doesn't need to be complicated | 2.989 | medium |
| 5. There's fulfillment from online-shopping rather than standard ones | 2.995 | medium |
| Average | 2.959 | medium |

Source: Primary Data Processed, 2022

It can be seen that personal consideration is the driving factor in deciding Online-shopping for Muslim customers (coeff. = 0.345, p-value = 0.000). Further elaborating on these findings, it can be seen the achievements of each indicator of personal consideration as presented in Table 5.

Table 5. Average Level of Achievement of Personal Factors

| Personal Indicators | Average | Category |
|--|---------|----------|
| Online-shopping is a modern Muslim lifestyle | 3.0122 | high |
| The features of products and services purchased online reflect personality | 3.0244 | high |
| Age influences online-shopping decisions | 2.8841 | medium |
| Products and services offered online are in accordance with my needs and economic conditions | 2.9116 | medium |
| Average | 2.944 | medium |

Source: Primary Data Processed, 2022

Some personal aspects within the framework of Islamic religiosity in this research were found to be a driving factor in deciding Online-shopping decisions. Muslim clients consider that they will select Online-shopping as long as the highlights of items and administrations obtained online reflect their identity and suit their way of life as Muslims. Muslim customers think that it is time for Online-shopping to be adopted along with the times. The personality of a practical consumer tends to lead someone to become an active customer who prefers online shopping which is far simpler and easier than conventional ones. This Muslim customer perspective can at least be an illustration of what leads Muslim customers to prefer online shopping as their shopping choice and make it a fun and reassuring shopping activity for them as a Muslim. The rise of the use of the internet and cell phones is not just to find various information, and socialize, today's society makes the internet, especially e-commerce, part of the modern Muslim lifestyle. This study of Muslim customers can reveal an important fact that as long as transactions with e-commerce are in line with their beliefs, that every mechanism does not conflict with their religious beliefs, then online transactions can be accepted as part of the lifestyle of a modern Muslims.

This study principally contributes to policy, especially for regulators and digital business practitioners to develop market-driving strategies that refer to Muslim consumer behavior as their main market segment. In a competitive market, the best business people are those who are able to offer something above their customers' expectations. From a theoretical perspective, this study has developed the concept of measuring conventional consumer behavior which is popular among marketing researchers (Akram et al., 2020; Driediger & Bhatiasevi, 2019; Salem & Baidoun, 2022; Thelwall, 2021), by integrating the relevant concept of Islamic Religiosity for consumer behavior studies. These findings can enrich studies in the field of marketing which will continue to develop over time.

5. CONCLUSION

The results of this research conclude some valuable findings regarding the development of studies on the behavior of Muslim customers in deciding online-shopping. It was revealed that online-shopping was more dominated by women aged 20 to 40 years who in general were people with professions as employees and students, with "Shopee" as their popular e-commerce platform. Muslim decisions in choosing online-shopping are positively influenced by psychological and personal aspects by 59.9%. Two of the personal aspects that most influence Muslim consumers' decisions in choosing online-shopping are the Muslim customers' belief that online shopping is in line with Muslim lifestyle and also the perception of most Muslims who believe that the features of products and services purchased online reflect the personality of a Muslim customer. This finding contributes to stakeholders in designing a market-strategy based on Muslim behavior, because a strategy that is oriented towards consumer expectations will be more effective in strengthening positioning. This study is also expected to enrich Islamic consumer behavior studies which are still developing today.

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