

Determinant factors of purchase decision among muslim consumers in e-commerce

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Abstract

This study tries to analyze the determinant factors that influence the purchasing decisions of Muslim consumers in Pati who use e-commerce. The object of this research is Muslim consumers in Pati who use e-commerce. There are 100 samples calculated by the Lemeshow formula. The analytical method used is multiple regression with the SPSS 22 analysis tool. The results of this study indicate that Muslim consumer trust in Pati is significant and has an impact on purchasing decisions in e-commerce. Then the ease of use of e-commerce sites or applications is also significant and has an impact on their purchasing decisions in e-commerce. Service quality is significant and influences the purchasing decisions of Muslim consumers in Pati when using e-commerce. Price is an influential and significant determinant of consumer purchasing decisions in e-commerce. Product diversity is significant and has an effect on the purchasing decisions of Muslim consumers in e-commerce. Then the other effect was explained by other factors outside of the factors that were used in this research

Keywords: purchase decision in e-commerce, trust, ease of use, service quality, price and variety of product

JEL Classification: G21, G32

INTRODUCTION

Indonesia is one of the countries with many internet users in the world. The internet users in Indonesia are 66.45 million users. The data from is www.ourworldindata.org with "Number of Internet Users, 2016" as the title. Then, The Association of Indonesian Internet Service Providers (APJII/Asosiasi Penyelenggara Jasa Internet Indonesia) from their result of "The Report Of Penetration And Behavioral Profile Of Indonesian Internet Users In 2018" tells that the number of internet users in Indonesia is 143.26 million users from 262 million citizens in 2017. In 2018, the number of internet users is 171.17 million users from 264.16 million citizens. It has been increasing every year. These facts prove that

the internet gives an impact on every field such as e-commerce.

For another reason on pre survey in Pati, the city in Central Java, Indonesia, some consumers have problems when they do transactions in the real market, such as limited products, their place is distance from market, they have no time to do real transaction, they can not get deal with seller, so they get expensive price for product, and other reasons. Now, some consumers switch to do online shopping in e-commerce. E-commerce is defined as the activity of buying, selling, and marketing products or services through an electronic system as a link (Akbar & Alam, 2020).

Table 1: Indonesia's E-commerce Competition Map in the Second Quarter of 2020

E-commerce Sites	Visitors
Shopee	93,440,300
Tokopedia	86,103,300
Bukalapak	35,288,100
Lazada	22,021,800
Blibli	18,307,500
JD ID	9,301,000
Orami	4,176,300
Bhinneka	3,804,800
Zalora	2,334,400
Matahari	2,197,200

Source: <https://iprice.co.id/insights/mapofecommerce/>, accessed on September 10, 2020, data processed.

There are some e-commerces in Indonesia. From Iprice site who gets the data from IDEA (Indonesian E-commerce Assosiation) shows that according to a site survey, Shopee is in the top spot with 93,440,300 users. Judging from the number of users of each diverse e-commerce, there are variables that can affect customer purchase decisions. The purchase decision is an act of solving the problem of the choices that exist in the purchase by going through the stages of the purchase decision first (Firmansyah, 2018).

Then, variety of factors, such as cultural, social, individual, and psychological ones, have an impact on consumer behavior (Kotler & Amstrong, 2008). Indonesia's variety undoubtedly influences how consumers behave while making purchases. According to (Rangkuti, 2006), one of the elements that affect purchase decisions has to do with culture, where culture shapes a person's learning process and subcultures (such religion, ethnicity, race, etc.) shape their segment. Characteristics of person's are able to influence buyer behavior, which then proceeds to determine a purchase decision (Kotler & Amstrong, 2008). It can be concluded that the characteristics possessed by a person, one of which is related to religion as an identity, might affect a person's decision to buy something, including in this case Muslim Consumers.

Armayanti said that sellers must create an environment that can make consumers believe in making transactions using internet facilities so that consumers are sure to make transactions until they finally decide to make a purchase (Lestari & Sri Setyo Iriani, 2018). One of the elements that influences buying decisions is trust. Trust is an act of believing or an attitude of being willing to accept something. So we can conclude that trust may has an impact on Muslim Consumers in making purchasing decisions.

On the other hand, e-commerce is considered to facilitate the transaction process between sellers and customers. According to Jogiyanto Hartono, ease of use is defined as a measure that

using technology can be used easily and can be processed easily, without using a lot of effort (Yahya et al., 2017). So ease of use may have an impact on Muslim Consumers in making purchasing decisions.

Quality of service in accordance with the wishes of consumers can also create loyalty to consumers. Thus, consumers can decide to shop at e-commerce of interest. Service quality is a form of service delivery by serving interested parties according to their respective needs (Noviasari et al., 2020).

One of the factors that is a strong factor in a deal is price (Rahman, 2010). Because e-commerce offers lower prices than direct purchases and sales, consumers typically prefer for that as well. Price may indeed get an impact on consumer purchase decisions in e-commerce.

In other condition, the variety of products is also a consideration for Muslim consumers in making purchasing decisions. With a variety of products, consumers have many product choices. A variety of products is the collection of all products that sellers offer to buyers (Indrasari, 2019).

The result of Indonesia Population Census in 2010 from Statistics Indonesia (Badan Pusat Statistik Indonesia), we know that Population by Province and Religion in Indonesia, Islam is the religion with the most followers. Jawa Tengah is one of the Provinces in Indonesia with 31,328,341 Muslims. Then, Pati is one of the cities in Jawa Tengah with 1,173,337 Muslims. The data is on Population by Regency/Municipality and Religion in Jawa Tengah Province 2019 from Statistics of Jawa Tengah Province (Badan Pusat Statistik Jawa Tengah).

Then, we know that from Qur'an Surah Al Jumu'ah : 10, Allah SWT commands humans to work and cooperate with each other which means muamalah. Muamalah is intended in addition to seeking sustenance, also to meet each other's needs and interests.

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا لَعَلَّكُمْ تُفْلِحُونَ

And when the prayer has been concluded, disperse within the land and seek from the bounty of Allah, and remember Allah often that you may succeed (Al Jumu'ah : 10).

Muamalah is about transactions like production, distribution, and consumption. And this study will show the results of Muslim consumer behavior when they make purchasing decisions in e-commerce.

More specifically, this study examines : (1) The influence of trust on the purchasing decisions of Muslim consumers in Pati on e-commerce sites, as well as the factors driving Muslim consumer confidence in making purchasing decisions. (2) Ease of use and its supporting factors in influencing purchasing decisions of Muslim consumers in Pati on e-commerce (3) The influence of service quality and its supporting factors on purchasing decisions of Muslim consumers in Pati on e-commerce sites (4) Prices and supporting indicators that influence purchasing decisions of Muslim consumers in Pati on e-commerce (5) The effect of product variations and their supporting indicators on purchasing decisions of Muslim consumers of Pati on e-commerce sites.

Then this study will use Muslim consumers in Pati as the population by referring to the Statistics of Jawa Tengah Province data on population based on religion in the city/region. For the sample, the value of 96 samples was obtained through the calculation of the Lemeshow formula, which was then rounded up to 100 samples. The sample used in most studies ranges from at least 30 to 500 people (Sekaran & Bougie, 2016).

LITERATURE REVIEW

E-commerce

E-commerce can be defined as the use of the internet or other networks (for example : intranet) to buy, sell, transport, distribute, or trade data, goods, or services (Turban et al., 2017). Basically, e-commerce is not only related to buying and selling aspects, e-commerce also includes things such as payments, learning, business, marketing, government, distribution, and so on, both for goods and services.

In the view of Islam, e-commerce is allowed as long as it does not contain elements of maysir, gharar, riba or ikrah. E-commerce in the view of Islam, it is necessary to pay attention to various aspects such as the distinction between halal and haram, and is expected to be able to not violate existing sharia provisions, not only legal (Romindo et al., 2019). As contained in the Qur'an Al Maidah : 90

يَا أَيُّهَا الَّذِينَ آمَنُوا إِنَّمَا الْخَمْرُ وَالْمَيْسِرُ وَالْأَنْصَابُ وَالْأَزْلَامُ رِجْسٌ مِّنْ عَمَلِ الشَّيْطَانِ فَاجْتَنِبُوهُ لَعَلَّكُمْ تُفْلِحُونَ

O you who have believed, indeed, intoxicants, gambling, (sacrificing on) stone alters (to other than Allah), and divining arrows are but defilement from the work of Satan, so avoid it that you may be successful (Al Maidah : 90).

There are several provisions so that interested parties in e-commerce transactions avoid losses, including: contracts (offering and acceptance), parties to the contract, and related materials (items and prices) (Muhammad et al., 2013).

There are several contracts that are in accordance with e-commerce transactions, including (Zainul et al., 2004) :

1. Bai As-salam: the transaction of purchasing goods is carried out by paying in advance according to a predetermined price (payment in advance), then the goods are sent at a later date.
2. Bai Al-istishna: buying and selling in the form of orders for goods, where the seller agrees on the goods desired or ordered by consumers at a mutually agreed price, usually this sale and purchase is carried out in the manufacturing sector.
3. Bai Muajjal: buying and selling with deferred payments. This is common in cash on delivery systems.

Consumer Behavior in Making Purchase Decisions

Consumer behavior is a form of behavior carried out by consumers, whether individuals, groups, or households who buy goods or use services for personal or individual consumption (Kotler & Amstrong, 2008). Purchasing decisions are a person's view of products, brands, and services, and then think rationally in order to determine which one to choose according to their needs, desires, and in accordance with their respective abilities (Hawkins & Mothersbaugh, 2010). In the process of considering, consumers will determine which goods or services to choose. Determination of these choices can be said as consumer purchasing decisions.

Consumption activities carried out by consumers in the view of Islam, it is necessary to pay attention to other people (Minsanam et al., 2014). Consumers in the view of Islam are also not encouraged to do anything excessive. Consumers also feel the need to pay attention to matters of maslahah or the benefits of the goods to be purchased, in order to obtain blessings and pleasure from Allah SWT.

To measure consumer purchasing decisions, several indicators are used. Indicators of consumer purchasing decisions are (Kotler & Amstrong, 2008): (1) The purpose of buying a

product, (2) Information processing to arrive at brand selection, (3) An interest in a product, (4) Provide recommendations to others, (5) Make repeat purchases.

Trust

Trust relates to a person's feeling of confidence in the actions of others, which have a relationship or connection, as is the case in buying and selling transactions (Mayer et al., 1995). Trust indicates a person's willingness or willingness to accept the risk of an action. Shopping online has various risks, for example the risk of security of users' personal data, so in this case the trust factor is very important to establish a relationship between the seller and the buyer so that transactions are possible (Kim et al., 2008). In the view of Islam, one of the beliefs contained in the Qur'an Surah An Nisa: 58

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ ۗ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ ۗ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا

O you who have believed, obey Allah and obey the Messenger and those in authority among you. And if you disagree over anything, refer it to Allah and the Messenger, if you should believe in Allah and the Last Day. That is the best (way) and best in result (An Nisa: 58).

To measure the confidence variable, indicators are used including (Mayer et al., 1995): (1) Ability, (2) Benevolence, (3) Integrity.

Ease Of Use

Ease is a person's belief in the use of a particular system that is able to improve its performance and can provide benefits when used (Davis, 1989). Consumers have an interest in the website as a result of the convenience in the form of ease of use of the website during online shopping (Rizwan, 2014). This will certainly attract consumers' interest in making online purchasing decisions. In the view of Islam, convenience is contained in the Qur'an Surah Al Insyirah: 5 - 6.

فَإِنَّ مَعَ الْعُسْرِ يُسْرًا

For indeed, with hardship (will be) ease (Al Insyirah: 5).

إِنَّ مَعَ الْعُسْرِ يُسْرًا

Indeed, with hardship (will be) ease (Al Insyirah : 6).

E-commerce exists because of consumer constraints during real transactions. In accordance with its use, e-commerce should provide convenience for consumers in shopping, so that consumers are sure to make purchasing decisions. Indicators to measure ease of use include (Davis, 1989) : (1) Easy to learn, (2) Easy to use, (3) Able to add skills for users, (4) Easy to operate.

Service Quality

Service quality is a match between the services expected by consumers and the services obtained by consumers (Berry et al., 1988). Meanwhile, the quality of online services as a result of the evaluation of various transaction activities carried out offline as well as an assessment of the advantages created by the existence of e-commerce (Santos, 2003). However, it is undeniable that shopping online also has the potential to be disappointing. E-commerce can be a profitable means if it is able to provide services that have quality as expected by consumers. In the view of Islam, the quality of service in accordance with the provisions of the Shari'a is stated in the Qur'an Surah An Nisa : 148.

لَا يُحِبُّ اللَّهُ الْجَهْرَ بِالسُّوِّءِ مِنَ الْقَوْلِ إِلَّا مَنْ ظُلِمَ ۗ وَكَانَ اللَّهُ سَمِيعًا عَلِيمًا

Allah does not like the public mention of evil except by one who has been wronged. And ever is Allah Hearing and Knowing (An Nisa : 148).

Other attitudes recommended in Islam that can be applied to services include (Indrasari, 2019): performing commendable behavior (mahmudah), being honest (amanah), taking care of oneself (al-iffah), good behavior (ihsan), and being shy (haya'). Thus it can be said that Islam also supports good service quality for consumers.

To measure service quality, the following indicators are used (Tjiptono, 2015) : (1) tangibles, (2)reability, (3) responsiveness, (4) assurance, (5) empathy.

Price

Price is a benchmark, to be exchanged in order to obtain an ownership in the form of goods or services (Tjiptono, 2015). Price is the amount of money that can be exchanged for a product or service (Kotler & Armstrong, 2008). The prices between one item and another, from one seller to another, are basically different, so of course it will affect consumer purchasing decisions. There are several things that consumers can do when shopping online, related to prices, including (Kotler & Keller, 2016) : (1)Obtain various information to compare prices between various companies or sellers, (2) Check the price at the point of purchase, (3) Set the price according to the ability to pay, (4) Get the product for free. In Islam, a fair price will be formed if in the market mechanism there is morality in the form of (Minsanam et al., 2014) : fair play, honesty, transparency, and justice.

Meanwhile, the indicators used in measuring purchasing decisions include (Kotler & Armstrong,2008): (1) Price affordability, (2) Price match with product quality, (3) Match between price and perceived benefits, (4) Price according to ability or price competitiveness.

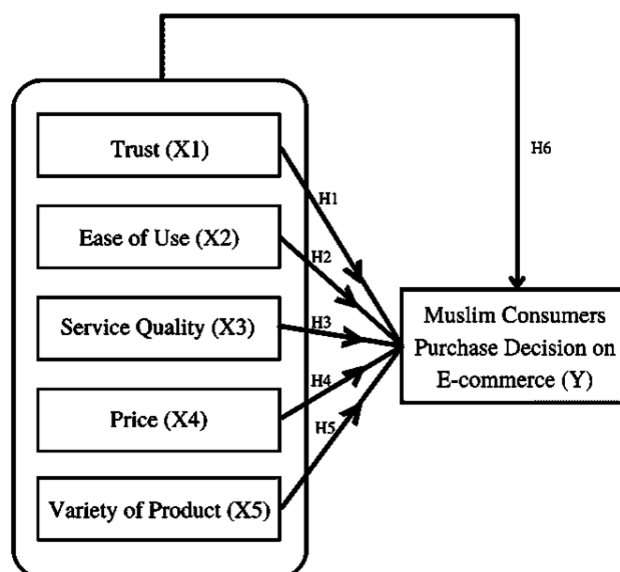
Variety of Product

Products are various things that are offered in the market to attract consumers to make purchases, in order to fulfill their needs or desires (Kotler & Armstrong, 2008). A variety of products is a set of products offered by the company to buyers (Indrasari, 2019). Product variations have a close relationship with consumer purchasing decisions. So a variety of products is quite influential on the continuity of a company's activities.

The product is not only related to consumption, but also production (Minsanam et al., 2014). Manufacturers do not just create products, but also need to play creativity and innovation in production activities, so as to be able to create varied products. In Islam, the creation of a variety of products must still consider the aspect of maslahah or benefits.

To measure a variety of products, the following indicators are used (Indrasari, 2019) : (1) Products have various sizes, (2) Products have various types, (3) The product has a variety of materials, (4)Products have various designs, (5) Products have various qualities.

Figure 1: Framework



Source: Primary data, 2021.

Hypothesis :

H1: Trust has an impact to Muslim Consumers purchasing decision on e-commerce

H2: Ease of use has an impact to Muslim Consumers purchasing decision on e-commerce

H3: Service quality has an impact to Muslim Consumers purchasing decision on e-commerce

H4: Price has partial affect to Muslim Consumers purchasing decision on e-commerce

H5: Variety of product has personal impact to Muslim Consumers purchasing decision on e-commerce

H6: Trust, ease of use, service quality, price, and variety of product has an impact simultaneous to Muslim Consumers purchasing decision on e-commerce

METHODS

Population and Sample

The population is two or more elements with some of the same characteristics (Dajan, 1996). Population is not only related to individuals, animals, or plants, but can be in the form of numbers from measurements or calculations. The population used in this study is Muslim consumers who are residents of Pati, totaling 1,173,337 people. This figure was obtained through Statistics of Jawa Tengah Province in 2019 with " Data Jumlah Penduduk Menurut Agama yang Dianut di Kabupaten/Kota di Jawa Tengah Tahun 2019" as the title, which shows the number Muslim in Pati.

Then, the sample is part of the observation, which is intended to conduct research on the population with its characteristics (Dajan, 1996). Regarding the number of samples, because the number of Muslim consumer populations in Pati who have used e-commerce is not known for certain, the authors use the Lemeshow formula to determine the number of samples to be studied. Thus, the authors perform calculations to obtain the number of research samples. The following is a calculation of the sample to be studied, including :

$$n = \frac{Z^2 \times p (1 - p)}{d^2}$$

$$n = \frac{1.96^2 \times 0,5 (1 - 0.5)}{0.1^2}$$

$$n = 96.04$$

n is rounded up to 100 research samples

description :

n = number of samples required

Z = normal distribution value at 95% confidence level (1.96)

p = maximum estimated 50%

d = 10% error rate

Types and Sources of Data

In this study, the researchers used an empirical approach method model, namely by using empirical social studies using socio-economic science as the basis, then a questionnaire or questionnaire was compiled to prove to the Muslim community users of e-commerce sites. So that the author in this case uses primary data, namely data obtained directly by researchers in the field.

Method of Collecting Data

Data was collected using a questionnaire distributed online using google form. In preparing this research questionnaire, a Likert scale was used to measure each indicator of the research variable. The Likert scale is basically an ordinal scale, or sometimes called a summated scale, or can be interpreted as a scale that is added up (Ghozali, 2018). The Likert scale generally consists of 5 categories of variables, as will be used in this study, for example: 1: strongly disagree, 2: disagree, 3: neutral, 4: agree, and 5: strongly agree.

The sampling technique used by the author or researcher is a non-probability sampling technique. The non-probability sampling technique is a sampling technique based on a population that has been determined by the researcher himself. So that each subject does not necessarily have the same opportunity. While the type of sampling carried out is purposive sampling, namely the way of sampling by selecting the subject to be studied based on specific criteria that have been set by the researcher.

The sample used in this study are Muslim consumers in Pati who have the following criteria, namely: (1) Muslim consumers who living in Pati (residents of Pati Regency), (2) Have made a transaction on an e-commerce site (at least once), (3) The consumer is a Muslim or a person who embraces Islam.

Analysis Method

1. Data Quality Test

a. Reliability Test

Reliability test is a data quality test method to prove that respondents' answers to indicators of variables are consistent from time to time, or it can be said that respondents' answers are reliable. According to Nunnally, a variable is said to be reliable if it has a Cronbach Alpha (α) > 0.70 (Ghozali, 2018).

b. Validity test

Validity test is a form of measurement to prove that a questionnaire has a construct or measurable value, so that it can be said to be valid or valid (Ghozali, 2018). There are several measurement methods in the validity test, the researcher himself uses the method of comparing the calculated r with the r table by using a two-tailed test at a significance level of < 0.05 . So if $r_{\text{count}} > r_{\text{table}}$ then the question indicator in a variable can be said to be construct or valid.

2. Classic Assumption Test

a. Multicollinearity Test

The multicollinearity test is a form of measurement to test the correlation between independent variables in a regression model (Ghozali, 2018). The general limit of the measurement value that can be used as a benchmark in determining the presence or absence of multicollinearity symptoms is through the VIF value < 10 and the tolerance value > 0.10 which becomes a guideline that the data does not show multicollinearity symptoms (Ghozali, 2018).

b. Heteroscedasticity Test

The heteroscedasticity test is intended to determine the variance inequality of the residuals of an observation on other observations in a regression model (Ghozali, 2018). To detect the presence or absence of heteroscedasticity, it can be done by: (1) View the results of the scatterplot graph, if the points are spread both above and below the number 0 on the Y axis, it can be ascertained that there are no symptoms of heteroscedasticity in the data. (2) Another way to support the results of the scatterplot graph is by using the glejser test. If the significance value of each independent variable is > 0.05 , it can be ascertained that there is no heteroscedasticity symptom in the data.

c. Normality Test

The normality test has the aim of knowing that the residuals are normally distributed in a regression model (Ghozali, 2018). Several techniques will be used by researchers in measuring the normality test, including: (1) Analysis of histogram graphs. If the results of data processing show that the lines on the graph do not tend to deviate to the left or tend to deviate to the right, it can be ascertained that the data has been normally distributed and has met the assumption of normality. (2) Normal graph analysis P-Plot. The data can be said to be normally distributed and meet the assumption of normality if on the P graph-the plot of points that spread between the X and Y axes follows a diagonal line. (3) Statistical analysis. Statistical analysis of the normality test used by the researcher is the Kolmogorov-Smirnov test or the (K-S) test. If the results of the data processing show that the significance value is > 0.05 , it can be assumed that the data has been normally distributed and has met the normality assumption.

3. Hypothesis Test

a. Multiple Linear Regression Analysis

Multiple linear regression analysis aims to measure and determine the direction of the relationship between the dependent variable and the independent variable (Ghozali, 2018). Multiple linear regression analysis has one dependent variable with more than one independent variable. The linear regression equation model that will be used is:

$$Y = a + bX_1 + bX_2 + bX_3 + bX_4 + bX_5 + e$$

Description:

Y = dependent variable

a = constant

X = independent variable

b = estimated coefficient of regression results

e = error

b. Coefficient of Determination

The coefficient of determination aims to measure how far the ability of a model to explain the variation of the independent variable (Ghozali, 2018). The coefficient of determination is usually expressed as a percentage.

c. Simultaneous Significance Test (F Test)

Simultaneous or overall significance test or better known as the F test is a form of hypothesis testing to determine the effect of the independent variables together on the dependent variable (Ghozali, 2018). If the significance probability value on the results of data processing is < 0.05 and F count $> F$ table, it can be concluded that the independent variables jointly affect the dependent variable.

d. Partial Significance Test (t Test)

The partial significance test or t basically shows the extent of the influence of each independent variable in explaining the dependent variable (Ghozali, 2018). If the significance

value is < 0.05 and $t \text{ count} > t \text{ table}$, it can be ascertained that the independent variable partially affects the dependent variable.

FINDING AND DISCUSSION

Data Quality Test

1. Reability Test

Table 2: Reability Test

Variables	Minimum Value	Cronbach's Alpha	Description
Trust	> 0.70	0.722	Reliable
Ease of Use	> 0.70	0.865	Reliable
Service Quality	> 0.70	0.862	Reliable
Price	> 0.70	0.890	Reliable
Variety of Products	> 0.70	0.910	Reliable
Muslim Consumer Purchasing Decisions	> 0.70	0.860	Reliable

Source: Primary data, processed by SPSS 22, 2021

From the results of the data processing, it can be seen that the questionnaire and research data are reliable.

2. Validity Test

Table 3: Validity Test

Indikator of Variables	Pearson Correlation	r table	Sig	Minimum sig	Description
Trust (X1)					
Ability	0.813	> 0.196	0.000	< 0.05	Valid
Benevolence	0.819	> 0.196	0.000	< 0.05	Valid
Integrity	0.772	> 0.196	0.000	< 0.05	Valid
Ease to Use (X2)					
Easy to learn	0.831	> 0.196	0.000	< 0.05	Valid
Easy to use	0.900	> 0.196	0.000	< 0.05	Valid
Able to add skills for users	0.794	> 0.196	0.000	< 0.05	Valid
Easy to operate	0.848	> 0.196	0.000	< 0.05	Valid
Service Quality (X3)					
Tangibles	0.775	> 0.196	0.000	< 0.05	Valid
Reability	0.827	> 0.196	0.000	< 0.05	Valid
Responsiveness	0.785	> 0.196	0.000	< 0.05	Valid
Assurance	0.872	> 0.196	0.000	< 0.05	Valid
Empathy	0.755	> 0.196	0.000	< 0.05	Valid
Price (X4)					
Price affordability	0.836	> 0.196	0.000	< 0.05	Valid
Price match with product quality	0.840	> 0.196	0.000	< 0.05	Valid
Match between price and perceived benefits	0.899	> 0.196	0.000	< 0.05	Valid
Price according to ability or price competitiveness	0.893	> 0.196	0.000	< 0.05	Valid
Variety of Product (X5)					
Products have various sizes	0.860	> 0.196	0.000	< 0.05	Valid
Products have various types	0.855	> 0.196	0.000	< 0.05	Valid

The product has a variety of materials	0.893	> 0.196	0.000	< 0.05	Valid
Products have various designs	0.833	> 0.196	0.000	< 0.05	Valid
Products have various qualities	0.844	> 0.196	0.000	< 0.05	Valid
Muslim Consumer Purchasing Decisions on E-commerce (Y)					
The purpose of buying a product	0.848	> 0.196	0.000	< 0.05	Valid
Processing of information to get to the brand selection	0.783	> 0.196	0.000	< 0.05	Valid
An interest in a product,	0.824	> 0.196	0.000	< 0.05	Valid
Provide recommendations to others	0.698	> 0.196	0.000	< 0.05	Valid
Make repeat purchases	0.852	> 0.196	0.000	< 0.05	Valid

Source: Primary data, processed by SPSS 22, 2021.

From the table, it can be seen that each questionnaire question for each indicator of the existing variables is valid. So that we can continue on the classical assumption test.

Classic Assumption Test

1. Multicollinearity Test

Table 4: Multikolinearity Test

Variable	Minimum Tolerance	Minimum VIF	Tolerance	VIF	Description
Trust	> 0,10	< 10	0.362	2.762	There is no multicollinearity
Ease of Use	> 0,10	< 10	0.309	3.235	There is no multicollinearity
Service Quality	> 0,10	< 10	0.357	2.802	There is no multicollinearity
Price	> 0,10	< 10	0.243	4.111	There is no multicollinearity
Variety of Product	> 0,10	< 10	0.198	5.049	There is no multicollinearity

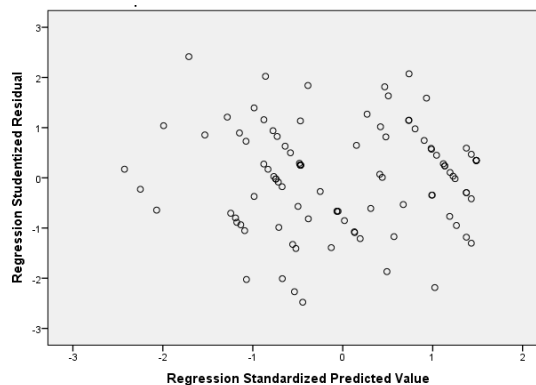
Source : Primary data, processed by SPSS 22, 2021.

From the test results that the research data has met the assumption of multicollinearity.

2. Heteroscedasticity Test

a. Scatterplot

Figure 2: Scatterplot Graph



Source: Primary data, processed by SPSS 22, 2021.

From the graph it can be seen that the points spread between the X and Y axes, not even forming a certain pattern. The classical assumption on the multicollinearity test has been fulfilled.

b. Glejser Test

Table 5: Glejser Test

Coefficients ^a						
Model		Unstandardized Coefficients	Standardized Coefficients		t	Sig.
1		B	Std. Error	Beta		
(Constant)		1.645	0.585		2.812	0.006
Trust		-0.057	0.061	-0.155	-0.931	0.354
Ease of use		-0.034	0.057	-0.105	-0.586	0.559
Service quality		-0.039	0.037	-0.175	-1.045	0.299
Price		0.011	0.058	0.04	0.195	0.846
Variety of product		0.052	0.054	0.218	0.969	0.335

a Dependent Variable: AbsUt

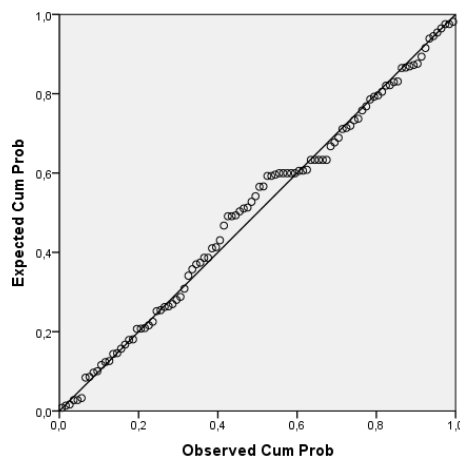
Source: Primary data, processed by SPSS 22, 2021.

These findings indicate that :

- 1) Trust with $0.354 > 0.05$ so there is no heteroscedasticity.
- 2) Ease of use with $0.559 > 0.05$ so there is no heteroscedasticity.
- 3) Service quality with $0.299 > 0.05$ so there is no heteroscedasticity.
- 4) Price with $0.846 > 0.05$ so there is no heteroscedasticity.
- 5) Variety of product with $0.335 > 0.05$ so there is no heteroscedasticity.

3. Normality Test

Figure 3: P-Plot Graph



Source: Primary data, processed by SPSS 22, 2021.

The results show that the points follow the diagonal line, so it can be said that the research data is normally distributed.

Table 6: Kolmogorov-Smirnov Test

		Unstandardized Residual
N	100	
Normal Parameters ^{a,b}	Mean	0
	Std. Deviation	1.12027713
Most Extreme Differences	Absolute	0.075
	Positive	0.044
	Negative	-0.075
Test Statistic		0.075

Asymp. Sig. (2-tailed)		,182 ^c
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Source: Primary data, processed by SPSS 22, 2021.

The results show that test statistic's value is $0.075 > 0.05$ so it can be said that the research data is normally distributed.

Hypothesis Test

1. Multiple Linear Regression Analysis

Table 7: Multiple Regression

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.113	1.005		0.113	0.911
Trust	0.232	0.105	0.155	2.209	0.030
Ease of use	0.221	0.099	0.170	2.239	0.028
Service quality	0.138	0.064	0.151	2.145	0.034
Price	0.411	0.099	0.354	4.147	0.000
Variety of product	0.197	0.093	0.200	2.119	0.037

Source: Primary data, processed by SPSS 22, 2021.

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + e$$

$$Y = 0.113 + 0.232 X_1 + 0.221 X_2 + 0.138 X_3 + 0.411 X_4 + 0.197 X_5 + e$$

$$Y = 0.113 + 0.232 x (0) + 0.221 x (0) + 0.138 x (0) + 0.411 x (0) + 0.197 x (0) + e$$

$$Y = 0.113$$

The results show that :

- If the variables of trust (X1), convenience (X2), service quality (X3), price (X4), and variety of product (X5) have a value of zero or constant, then the purchasing decisions of Muslim consumers on e-commerce sites that occur in Pati (Y) is 0.113 units.
- The regression coefficient on the trust variable (X1) has a value of 0.232 which has a unidirectional or positive relationship with the purchasing decisions of Muslim consumers in Pati on e-commerce sites.
- The value of the regression coefficient on the ease of use variable (X2) has a value of 0.221. The variable of ease of use of e-commerce sites (X2) has a positive relationship with purchasing decisions of Muslim consumers in Pati on e-commerce sites (Y).
- The service quality variable (X3) has a coefficient value of 0.138 units. So that the quality of service (X3) has a positive relationship with the purchasing decisions of Muslim consumers (Y).
- The variable price of goods (X4) has a coefficient value of 0.411 units. The price of goods on the e-commerce site (X4) also has a positive or direct relationship with the purchasing decisions of Muslim consumers in Pati on the e-commerce site (Y).
- Variable product variation on e-commerce sites (X5) also has a positive or direct relationship with the purchasing decisions of Muslim consumers in Pati on e-commerce sites (Y), with a coefficient value of 0.197 units.

2. Coefficient of Determination

Table 8: Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.913	0.833	0.825	1.15

Source: Primary data, processed by SPSS 22, 2021.

Based on the results of the research data, it can be seen that the adjusted R square value is 0.825 which means that the variable of consumer trust on e-commerce sites (X1), the variable of ease of use of e-commerce sites (X2), the variable of service quality on e-commerce sites (X2) X3), the price variable on the e-commerce site (X4), and the product variation variable on the e-

commerce site (X5) are able to explain the purchasing decision variables of Muslim consumers in Pati on the e-commerce site (Y) by 82.5%.

3. Simultaneous Significance Test (F Test)

Table 9: F Test

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	621.543	5	124.309	94.047	.000
	Residual	124.247	94	1.322		
	Total	745.79	99			

Source: Primary data, processed by SPSS 22, 2021.

F table = F (k ; n-k)

F table = F (5 ; 100-5)

F table = F (5 ; 95)

Looking for F table, so F table is 2.31

Description :

F : function F table

k : number of independent variables used

n : number of research samples

Based on the results of the data processing that has been presented, it can be seen that the calculated F value > F table is $94.047 > 2.31$ with a probability significance of $0.000 < 0.05$. Thus, F count > F table with a value of $94.047 > 2.31$. While the significance level of probability <5% or <0.05, that is, with a value of $0.000 < 0.05$. So the variables of consumer trust (X1), ease of use of e-commerce sites (X2), service quality on e-commerce sites (X3), prices on e-commerce sites (X4), and variations products on e-commerce sites (X5) have a simultaneous effect on purchasing decisions of Muslim consumers in Pati on e-commerce sites (Y). So H0 is rejected and H6 is accepted.

4. Partial Significance Test (t Test)

t tabel = $\alpha/2$; n - k

t tabel = $0.05/2$; 100 - 5

t tabel = 0.025 ; 95

The t-table value for this research was 1.985.

Description :

α : degree or level of confidence (in this research 5% or 0.05)

n : the number of samples used in the study

k : number of independent variables used

Table 10: t Test

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.113	1.005		0.113	0.911
Trust	0.232	0.105	0.155	2.209	0.030
Ease of use	0.221	0.099	0.170	2.239	0.028
Service quality	0.138	0.064	0.151	2.145	0.034
Price	0.411	0.099	0.354	4.147	0.000
Variety of product	0.197	0.093	0.200	2.119	0.037

Source: Primary data, processed by SPSS 22, 2021.

The results are :

- a. Muslim consumer trust variable on e-commerce sites (X1) has a partial effect on purchasing decisions of Muslim consumers in Pati on e-commerce sites (Y). t value $>$ t table with $2.209 > 1.985$ and significant on $0.03 < 0.05$. So H_0 is rejected and H_1 is accepted.
- b. Ease of use on e-commerce sites (X2) has a partial effect on purchasing decisions of Muslim consumers in Pati on e-commerce sites (Y). t value $>$ t table with $2.239 > 1.985$ and significant on $0.028 < 0.05$. So H_0 is rejected and H_2 is accepted.
- c. Service quality on e-commerce sites (X3) has a partial effect on purchasing decisions of Muslim consumers in Pati on e-commerce sites (Y). t value $>$ t table with $2.145 > 1.985$ and significant on $0.034 < 0.05$. So H_0 is rejected and H_3 is accepted.
- d. Price on e-commerce sites (X4) has a partial effect on purchasing decisions of Muslim consumers in Pati on e-commerce sites (Y). t value $>$ t table with $4.147 > 1.985$ and significant on $0.00 < 0.05$. So H_0 is rejected and H_4 is accepted.
- e. Variety of product on e-commerce sites (X5) has a partial effect on purchasing decisions of Muslim consumers in Pati on e-commerce sites (Y). t value $>$ t table with $2.119 > 1.985$ and significant on $0.037 < 0.05$. So H_0 is rejected and H_5 is accepted.

CONCLUSION

The conclusions that can be taken from this research are :

1. Trust is significant and has positive impact on Muslim consumers purchase decision in e-commerce. Trust supported by ability, benevolence, and integrity can encourage Muslim consumers in Pati to make purchasing decisions on e-commerce sites.
2. Ease of use is significant and has positive effect on Muslim consumers purchase decision in e-commerce. Ease of use supported by easy to learn, easy to use, able to add skill for user, and easy to operate can encourage Muslim consumers in Pati to make purchasing decisions on e-commerce sites.
3. Service quality is significant and has positive influence on Muslim consumers purchase decision in e-commerce. Service quality supported by tangibles, reliability, responsiveness, assurance, and empathy can encourage Muslim consumers in Pati to make purchasing decisions on e-commerce sites.
4. Price is significant and has positive impact on Muslim consumers to make purchasing decision on e-commerce. Price supported by price affordability, price match with product, match between price and perceived benefits, and price according to ability or price competitiveness can push Muslim consumers in Pati to make purchasing decisions on e-commerce sites.
5. Variety of product is significant and has positive influence on Muslim consumers purchase decision on e-commerce. Variety of product supported by products have various size, products have various types, the product has a variety of materials, products have various design, and products have various qualities can push Muslim consumers in Pati to make purchasing decisions on e-commerce sites.
6. Trust, ease of uses, service quality, price, and variety of product are significant and have positive impact on Muslim consumers purchase decision in e-commerce.

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