Online Shopping Behavior of Students at Islamic Banking College Mr. Sjafruddin Prawiranegara

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Abstract: The aim of this research is to determine online shopping behavior at the Stebank Islam Jakarta campus. Consumer behavior in deciding to buy a product is a special study for each company before releasing its product to the market. With the development of the digital era, it is increasingly inevitable that every company must adapt its marketing strategy by incorporating an online system to sell its products. Online shopping has become a habit for some people because of the convenience it provides, many people think that online shopping is a means to find the items they need. The research method used is descriptive qualitative. Then existing consumer behavior theories are studied and reviewed so that it can be concluded that consumers consider shopping online at online stores. Previous research findings show that many factors influence it. The research results from several previous studies can be a reference and consideration for online stores in Indonesia in attracting and keeping customers to continue shopping at their stores so that these stores are sought after and liked by buyers.

Keywords: Shopping Behavior, Online Shopping, Online Buyers, Online Shops

INTRODUCTION

Information technology plays a crucial role in the business sector, especially in marketing. The role of technology in marketing is to support related activities aimed at planning, pricing, advertising, and distributing products and services to buyers. One of the most popular forms of e-business is electronic commerce or e-commerce. Internet users drive the potential for the creation of online shopping. The online business opportunities are increasingly open for Indonesian entrepreneurs. Through online shopping, buyers can explore various products offered through advertised seller networks.

In Indonesia, various online buying and selling applications such as Shopee, Tokopedia, Lazada, Blibli, and others have emerged, creating many online shops and making products available to the public more complete. Many Indonesians use online shops as an alternative for their daily shopping needs. This can be observed from the number of people downloading online shop applications and the products sold through them. According to data on the Play Store, there are approximately more than 100 million Shopee users, 100 million Tokopedia users, 100 million Lazada users, and 10 million Blibli users. According to Snapchart, a market research application in 2020, 66% of 1,000 respondents from Jakarta,

Bogor, Depok, Tangerang, and Bekasi chose Shopee as the most preferred online shopping application in the 11th month of Ramadan and Eid al-Fitr, followed by 16% for Tokopedia, 12% for Lazada, and 4% for Blibli.

In 2020, Noor Fatmawati conducted research on the lifestyle of students due to the existence of online shops. The use of online shops, according to students, is something new and practical. Before online shops, students had to leave their homes to go to stores, markets, and malls to find the products they wanted, sometimes enduring queues and crowds in those places. This change can lead to a shift in social values, where initially, transactions required communication with the seller, while using online shops, transactions only require using the application and internet network without having to meet face to face. Factors that make students use online store services include:

1. Time efficiency: According to some students, using online shops can save time in buying necessities.
2. Supportive access: Shopping through online shops is now very easy because products can be purchased anywhere without having to go to the store. Besides, online shops have a relatively complete range of products, making it easy to find products that are difficult to obtain in physical stores and malls.
3. As a fulfillment of needs: Students have various consumptions that need to be fulfilled, especially for students living away from home.

Buying interest in online shops is still relevant and researched until now, as evidenced in interviews with Millennials and Generation Z. They prefer to shop offline because they are used to buying by visiting the store directly and have the perception that shopping offline is more enjoyable than online shopping. Online buying interest can be influenced by consumer trust in the quality of online shop services. Researchers use consumer trust in the quality of online shop services to determine consumer buying interest in online shops. Consumer trust in the quality of online shop services greatly influences consumer buying interest because good service quality will affect promotion, thus increasing consumer trust and interest in shopping online.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Theoretical Foundations

Behaviour

It is a set of actions or actions of an individual in responding to something and then becomes a habit due to the existence of believed values. Human behavior is essentially the actions or activities of humans, whether observed or not, in their interaction with the environment, manifested in the form of knowledge, attitudes, and actions. Behavior, in a more rational sense, can be interpreted as the response of an organism or an individual to stimuli from outside the subject. This response is formed in two forms, namely passive and active forms, where the passive form is an internal response that occurs within the individual and cannot be directly observed by others, while the active form is when the behavior can be directly observed. (Adventus, dkk, 2019).

Factors Affecting Behavior According to

Lawrence Green, as cited in Damayanti (2017), posits that an individual's or a community's health is influenced by two fundamental factors: behavioral causes and non-behavioral causes. Behavior itself is determined or shaped by three factors, namely:

a. Predisposing factors. These factors are influenced by the community's knowledge and attitudes towards health, traditions, beliefs related to health, the community's value system, educational level, socioeconomic status, and so on. For example, to engage in health behavior such as health check-ups for pregnant women, the mother needs knowledge and awareness of the benefits of prenatal check-ups for both her own health

and the fetus. Beliefs, traditions, and the community's value system can sometimes encourage or hinder mothers from undergoing prenatal check-ups. For instance, pregnant women may be discouraged from receiving injections (including prenatal check-ups that involve tetanus shots) because injections could lead to birth defects. These factors, especially positive ones facilitating the realization of behavior, are often referred to as facilitating factors.

b. Enabling factors. This category encompasses the availability of facilities and infrastructure for public health, such as clean water, sanitation facilities, nutritious food availability, and so on. It also includes healthcare service facilities such as community health centers (Puskesmas), hospitals, clinics, integrated service posts (Posyandu), village health clinics (Polindes), village drug posts, private practitioner doctors or midwives, and so forth. The community needs supportive facilities and infrastructure to adopt healthy behavior. For instance, in the case of prenatal check-ups, a pregnant woman deciding to undergo such checks needs not only to be aware of the benefits but also to easily access facilities or places for prenatal check-ups, such as community health centers, village health clinics, private midwives, or hospitals. Essentially, these facilities support or enable the realization of health behavior, hence these factors are referred to as supporting factors or enabling factors. Economic capability is also a supporting factor for adopting healthy behavior.

Online Shopping

Online shopping is a process in which consumers directly purchase products, services, and other items from a seller interactively and in real-time without an intermediary through the Internet (Mujiyana & Elissa, 2013). Online shopping via the internet is a purchasing process of products or services from those who sell them through the internet, or an online buying and selling service without having to meet the seller or buyer directly (Sari, 2015). So, online shopping is a process of buying and selling products, services, and others that are done online without first meeting between the seller and the buyer. This virtual store changes the paradigm of the process of buying products or services limited by stores or malls. This limitless process is called Business-to-Consumer (B2C) online shopping. When businesses buy from other businesses, it is called Business-to-Business (B2B) online shopping. Both are forms of e-commerce (electronic commerce). With changes in the economy and globalization, there has been a shift in shopping behavior in society. The changing behavior in shopping among the public is a logical consequence of life demands triggered by the development of communication and information technology. Initially, product sales were done conventionally (offline), where sellers and buyers met directly to carry out transactions. With the advancement of internet technology, sales can now be conducted online (Sari, 2015).

METHODS

Research Design

Research design encompasses all the processes required in the planning and execution of research. Nazir further states that there are six types of research designs:

a. Control research design. This design involves experiments or non-experimental designs with controls.

b. Descriptive-analytic research design. Descriptive research design is a study to discover facts with accurate interpretation, while analytic research design is a study to test hypotheses and provide a deeper interpretation of relationships.

c. Field or non-field research design. This research uses the field or not.

d. Time-related research design. Research conducted at specific time intervals.

e. Evaluative or non-evaluative research design. Evaluative research design or not is related to administrative decisions regarding the application of research results.

f. Research design with primary/secondary data. Research can be designed using primary or secondary data.

The research design used in this study is a qualitative descriptive research design because the researcher aims to discover facts and interpret "Online Shopping Behavior in Students at Stebank Islam Mr. Sjafruddin Prawiranegara" to accurately depict the situation.

RESULT AND DISCUSSION

Overview of the Research Object

Students

According to (Ebtanastiti & Muis, 2014), students are part of the community with a status due to their connection to higher education institutions. Students are also the intellectual successors or young scholars in a societal layer often characterized by various predicates. Students are individuals or groups pursuing knowledge at the higher education level, whether public, private, or other institutions equivalent to higher education (Siswoyo, 2007). Students are grouped in late adolescence, starting from the age of 17 to 21 years. At this age, a person's emotions generally begin to stabilize, and they have mature thoughts, are idealistic, have high aspirations, are enthusiastic, have great energy, solidify their identity, and aim for emotional independence (Octavia, 2020).

Based on the above description, it can be concluded that students are a status held by a group of people pursuing education at a higher education institution or its equivalent. In this research, the subjects are students of Stebank Islam Mr. Sjafruddin Prawiranegara.

Role of Students

Students in the midst of society have their own roles, not to separate themselves from them; on the contrary, students are the ones who serve as a bridge between the community. Therefore, there is a need for a formulation that defines the role, function, and position of students in the community (Cahyono, 2019).

Research Results

In this study, the respondents selected were undergraduate students of Stebank Islam Mr. Sjafruddin Prawiranegara from the 2016-2022 academic years. The following details and percentages represent the respondents:

Image 1.1
Respondent Gender
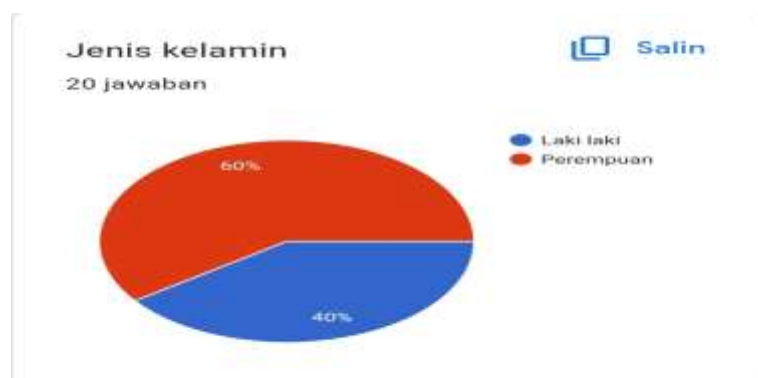
Based on the diagram in Figure 1.1 above, it shows the gender distribution of respondent data dominated by female respondents with a percentage of 60%, while male respondents constitute 40% of the total 20 respondents.

Image 1.2
Respondent Group
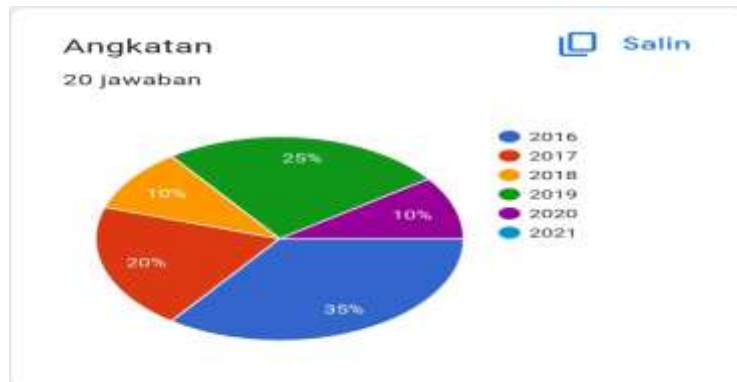
Based on the chart 1.2 above, it shows the enrollment data of each respondent. Out of 20 respondents, the majority of them belong to the 2016 enrollment with a percentage of 35%, followed by the 2019 enrollment with a percentage of 25%, the 2017 enrollment with a percentage of 20%, the 2018 enrollment with a percentage of 10%, and the 2020 enrollment with a percentage of 10%.

Online Shopping Behavior of Stebank Students

Image 1.3
Applications that are often used

In Figure 1.3, the diagram above illustrates the types of online shopping platforms available today. From the data above, it can be seen that the majority of students more frequently use the Shopee and TikTok applications for online shopping, followed by other applications.

Image 1.4
Products packaged attractively
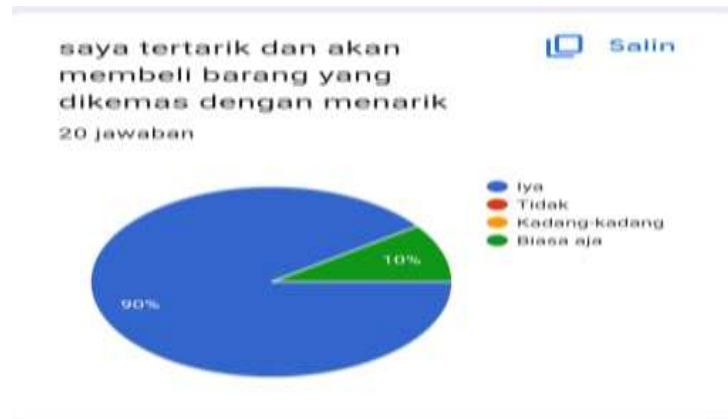
In the diagram in Figure 1.4 above, it represents self-control when viewing attractively packaged products on an online shop page. From the data, it is found that the percentage of respondents influenced to purchase attractively packaged products on the online shop is 90%, while those not influenced by these products on the online shop account for 10% of the respondents.

Image 1.5
**Buying products to maintain social status**

Based on figure 4.5, it can be observed that 70% of the majority of respondents do not purchase products with the intention of maintaining their social status. Only a portion of the respondents, specifically 30%, choose to buy products to maintain their social status.

Image 1.6
**Buying products if there is a gift**

In the above Figure 1.6, it is shown whether the product promoted with a particular gift influences respondents' decision to purchase or not. Based on the respondents' answers, it is revealed that 90% of respondents are interested in products promoted with the lure of gifts, while respondents who answered that they are not tempted by the promotion obtained a percentage of 10% of respondents.

Image 1.7
Purchasing discounted items
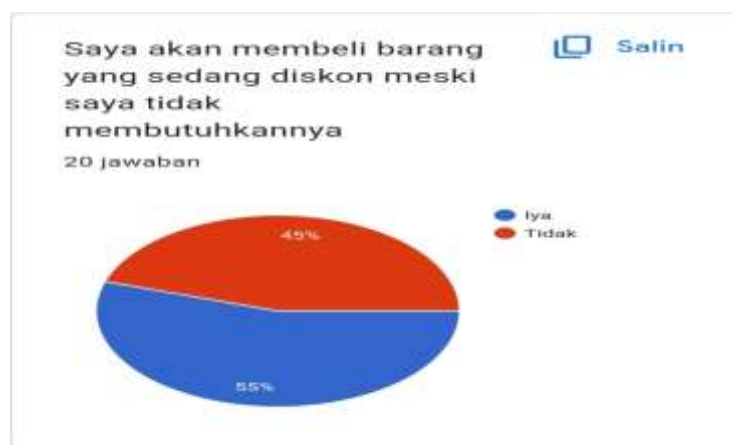
In Figure 1.7, the diagram above represents the decision to purchase a product because the product is currently on sale, even if the respondent does not need the product. From the data obtained, a percentage of 55% of respondents are influenced by discounted products, while 45% of respondents answered that it does not affect their decision to buy the product, even if it is on sale.

Image 1.8
Buying products from a good store

Saya memastikan Toko online nya bagus sebelum membeli produk

20 jawaban

● Iya
● Tidak

100%
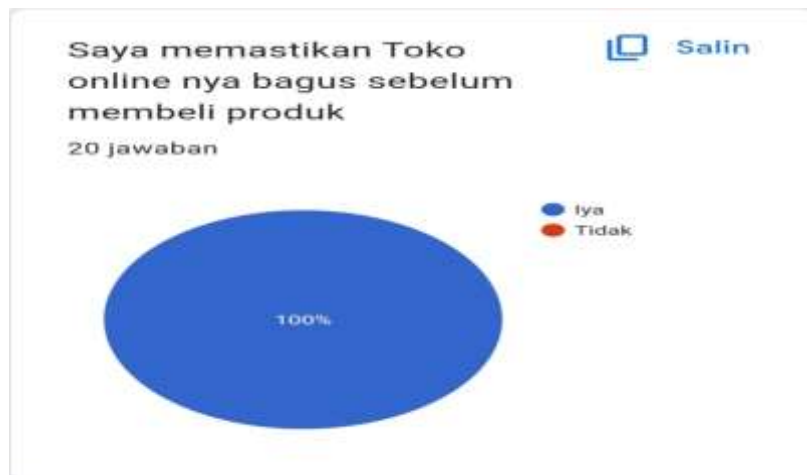
In Figure 1.8, the diagram above shows the decision to buy a product by checking the online store first before making a purchase. From the obtained data, a percentage of 100% of respondents answered that they were influenced to buy the product after knowing the quality of the online store.

Image 1.9

Online shops make people shop more frequently.

Online shop membuat saya lebih sering belanja

20 jawaban

● Iya
● Tidak

25%

75%

Based on the diagram in Figure 4.9 above, it can be obtained that 100% of respondents always wait for and take advantage of promos in online shops.

Discussion

Students are a part of society that is not exempt from changes in the current disruptive era. Especially now, students are dominated by young people who have grown up with the development of information and communication technology, which they can easily access with just the smartphones they own. Students are also affected by shopping habits that were once limited to conventional stores; now they are familiar with internet-based stores or what we know as online shops. An online shop is one of the many aspects that has changed people's behavior in shopping, different from conventional stores. The ease and convenience of shopping are selling points for online shops to attract consumers. Additionally, the promotions offered by online shops make consumers even more tempted to shop.

1. Frequently Used Online Shops
   In this point, out of 20 respondents, students more frequently use the Shopee and TikTok applications for online shopping, followed by other applications.
2. Attracted by Attractive Packaging
   Based on the obtained data, it was found that 90% of the respondents were influenced to buy products with attractive packaging on online shops, while 10% were not affected by such products. From these results, it can be concluded that the majority of students are interested in shopping with attractive packaging.
3. Buying Products to Maintain Social Status
   According to the data, the majority of respondents, 70%, do not buy products with the intention of maintaining their social status. Only a small portion of respondents, 30%, choose to buy products to maintain their social status. The data suggests that the majority of students do not buy products to maintain social status.
4. Promotional Gifts for a Product
   Based on the data, 90% of the respondents are interested in products promoted with the lure of gifts, while 10% of respondents are not tempted by such promotions. It can be concluded that the majority of students are interested in buying products that are promised with gifts.
5. Decision to Buy Products Due to Discount Promotions
   From the data, 55% of the respondents are influenced by products that are currently on discount, while 45% of respondents claim that the discount does not affect their decision to buy the product. It can be concluded that the majority of students are interested in online shopping with discounts.
6. Buying Products Based on Online Store Reputation
   Based on the data, 100% of the respondents make the decision to purchase a product after assessing the quality of the online store. It can be concluded that all 20 respondents buy products after evaluating the online store's quality.
7. Anticipating Promotions in Online Shops
8. In this point, based on the data, 100% of the respondents always await and take advantage of promotions in online shops. It can be concluded that all respondents anticipate promotions in online shops.
9. Shopping Intensity Through Online Shops
   Based on the data, the existence of internet-based stores influences the shopping intensity of the respondents. From the obtained data, it can be seen that online stores significantly impact students' shopping intensity, with 75% of respondents stating that online stores make them shop more frequently, and only 25% of respondents do not shop frequently even through online shops. It can be concluded that the majority of students frequently shop through online shops.

CONCLUSIONS

After conducting research on the online shopping behavior of students at Stebank Islam Mr. Sjafruddin Prawiranegara from the 2016-2021 academic year, several conclusions can be drawn: The results from the questionnaire in this study indicate that students engage in online shopping more frequently compared to conventional stores due to easier access, convenience, and relatively lower prices. This suggests that their actions are based on rational emotions, such as buying products because of attractive packaging, ensuring the quality of the online store before making a purchase, not considering online shopping as a boost to self-confidence, purchasing products promised with gifts, and taking advantage of promotions when buying products.

ACKNOWLEDGEMENT

For students, it is expected that they can be consistent and improve their literacy regarding simple behaviors, always prioritizing rationality when making purchases, whether in online shops or conventional stores. There is no need to force situations just to be perceived as stylish in social settings, especially not to the extent of indebting oneself and getting involved in forbidden matters such as usury. This research is expected to be further developed by future researchers to deepen the literacy about simple and reasonable shopping behaviors, so that our society is not easily swayed by offers or advertisements of loans with the lure of low-interest rates that can worsen one's life.

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