

Research Article

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Analysis of Factors That Influence People's Buying Interest in Online Stores in Terms of Islamic Economics

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Abstract: *The background to this research is that technological developments have spurred changes in individual habits, including the habit of carrying out buying and selling transactions. Currently, we have moved to an era where transactions are no longer carried out face-to-face, but rather via online media. There is no longer a need for meetings between sellers and buyers in the market, but simply using internet technology and direct transactions between sellers and buyers. The aim of this research is to analyze the factors that influence people's buying interest in online stores in terms of Islamic economics. The method used in this research is qualitative. The results of this research show that the Islamic Economic view of doing business online is permissible as long as there is no injustice, elements of usury and fraud. Islam allows buying and selling online as long as it has fulfilled the pillars of the contract in sharia rules, the important thing is that there is a seller and a buyer and also that the shighah or ijab qabul has been fulfilled where the consumer must agree to the written terms and conditions if the transaction process is to continue. When shopping online, the object of the contract must be clear and not harm either party. The contract used in the online shop business is the greeting contract, where the greeting contract is an order contract by paying first and the goods are delivered later; but the characteristics of the goods must be clear.*

Keywords: *Buying Interests, Online Shops, Islamic Economics.*

Introduction

Technological developments have spurred changes in individual habits, including the habit of carrying out buying and selling transactions. In the past, what was meant was that buying and selling transactions had to be carried out face to face, where there was a direct transfer of goods from the seller to the buyer, that is, the buyer had to meet the seller in a real market (Chapra, 2000).

Currently, we have moved to an era where transactions are no longer carried out face-to-face, but rather via online media. There is no longer a need for meetings between sellers and buyers in the market, but simply using internet technology and direct transactions between sellers and buyers. There are various kinds of products being sold that no longer sell face to face, but instead use technology to sell online.

Yusuf al-Qardhawi was quoted as saying (Arifudin, 2022) that with the development of increasingly modern technology, various new technologies such as smartphones, tablets and various other gadgets have been born. In these various new technologies, consumers can purchase various program features from online markets found in these various technologies, either for free or for a fee.

In buying and selling, of course, it cannot be done in the original way, there are rules that bind it, if the buying and selling is linked to religion, because in buying and selling there are two parties, one of which cannot feel harmed, if someone feels harmed, then the transaction is void the sale.

In Islam itself, buying and selling is introduced in the field of muamalah. Hendi Suhendi as quoted (Koni, 2021) states that the definition of muamalah in the broad sense is God's legal rules to regulate humans in relation to worldly affairs and the definition of muamalah in the narrow sense is God's rules that regulate human relations with humans in relation to how to obtain and develop property.

According to the number of ulama, one of the pillars and conditions for a valid sale and purchase is consent and qabul, where there are conditions related to this consent and qabul, namely that the consent and qabul are carried out in one assembly. In other words, buying and selling is done by meeting two people, namely the seller and the buyer, so that consent and qabul are created in this buying and selling in one place.

The activity of buying and selling is one of the daily human activities that God has made lawful, as the word of God QS Al-Baqarah 2: 275 which means: "indeed God has made buying and selling lawful and prohibited usury". As for the prophet's hadith which is the basis of Jabir r.a. said, "Rasulullah SAW cursed usury eaters, usury givers, writers and the two people who are witnesses to it." He said, "they are the same." (HR. Muslim).

Factuhrhman Jamil as quoted (Siregar, 2021) states that the buying and selling carried out must not conflict with Islamic religious law. Because Islamic law as a revealed teaching can be divided into two groups. First, Islamic teachings are absolute, universal or permanent, unchanging and unchangeable. Included in this group are Islamic teachings contained in the Koran and Hadith. "The two Islamic teachings are relative, local and temporal in nature which always adapt to developments and changes over time. Included in this second group are Islamic teachings produced through the ijihad process."

The conditions for buying and selling in Islam have actually been fulfilled by online buying and selling, where as long as the objects being sold are not unclean and provide benefits, then the objects are halal or permissible to be bought and sold.

Online shopping or what is often called online shopping itself is a process of purchasing goods or services from those who sell goods or services via the internet where the seller and buyer never meet or make physical contact, where the goods being sold are offered through displays with images. on a website or virtual shop. After that, the buyer can choose the desired item and then make payment to the seller via the relevant bank account. After the payment process is received, the seller's obligation is to send the goods ordered by the buyer to the destination address."

Purchase interest is obtained from a learning process and a thought process that forms a perception. This interest in buying creates a motivation that continues to be recorded in his mind and becomes a very strong desire which in the end, when a consumer has to fulfill his needs, will actualize what is in his mind. Purchase interest is a consumer's tendency to buy a brand or take action related to purchasing which is measured by the level of probability that consumers make a purchase. Purchase interest is something related to consumers' plans to buy certain products at a certain time (Athik Hidayatul Ummah, 2021).

Darmadi, as quoted by (Arifudin, 2019) stated that real purchases occur when consumers have an interest in buying a product. Real purchases are the final target of consumers where buying interest is a consumer's mental statement that reflects planning to buy a number of products with a certain brand, knowledge of the product to be purchased is very necessary for consumers.

He further revealed that buying interest arises because of the consumer's attitude towards an object or product, consumer confidence in the quality of the product, where the lower the consumer's confidence, the lower the consumer's buying interest in the product.

Understanding consumer behavior cannot be separated from buying interest, because buying interest is one of the stages in the subject before making a decision to buy. According to Poerwadarminto as quoted (Hadiansah, 2021) that buying is getting something by paying money or getting something by paying money or getting something by sacrificing. So, referring to the opinion above, buying interest can be interpreted as an attitude of enjoyment towards an object which makes individuals try to obtain the object by paying for it with money or by making sacrifices. Meanwhile, according to (Ferdinan, 2002) there are several

factors that influence consumer buying interest, including looking at the advertising of a product, as well as the price according to the quality of the product obtained.

The decision to buy is influenced by the value of the product to be evaluated. If the benefit received is greater than the sacrifice to get it, then the urge to buy it is higher and conversely if the benefit received is smaller than the sacrifice, then buyers will usually refuse to buy and switch to other similar products (Pratama, 2011).

This interest in buying creates a motivation that continues to be recorded in his mind and becomes a very strong desire that ultimately when a consumer has to fulfill his needs he will actualize what is in his mind. This interest will arise if the product being sold matches the buyer's wishes. If the consumer's desires are in the product sold by the online shop then the consumer will buy the product (Chapra, 2000).

Meanwhile, the choice of products purchased online is related to the characteristics of the consumer himself. Online shopping consumers in Indonesia are still sensitive to price, they tend to buy products that have lower prices.

Online shopping or online shopping via the internet is a process of purchasing goods or services from those who sell via the internet. You only need to be connected to the internet to carry out online buying and selling transactions. Moreover, with technological advances such as today, gadgets or smartphones can be used to access the internet anywhere and at any time. So that is the reason consumers decide to buy a product through this channel.

Online shopping is a voluntary, hedonic activity, and users participate because they are intrinsically motivated. Enjoyment can be obtained from the pleasure and excitement of the online shopping experience, not based on the completion of the transaction. Finding enjoyment is a consistent and strong predictor of online shopping attitudes. If consumers enjoy their activities in online shopping, then consumers will have a more positive attitude towards online shopping itself. With this positive attitude, consumers are more likely to be interested in buying a product using the internet as a shopping medium.

Online shopping means a buying and selling transaction carried out by both parties through cyberspace, namely using internet access. Consumers do not go directly to shops to look for products, but will directly make transactions with a shop or seller on an online site when they get the product they want. Searching for product information is very easy to do and saves time and money, so it is very profitable for consumers. This advantage is the attraction of online shopping compared to shopping in the conventional (usual) way.

In the current era of modernization, people tend to like things that are instant and practical because of the increasing development of today's technology. Therefore, this is what encourages people to prefer online shopping. Companies promote and market their products through online buying and selling sites and social media with clear price and quality specifications ranging from food, electronic goods, accessories, clothing, to tools. household. With the large number of alternative sellers in online buying and selling, it will make it easier for consumers to choose and compare prices with the same quality at other companies. Consumers only need an internet connection to freely choose goods according to their wishes. The target of this online business is consumers who have busy activities and do not have much time to shop for items they need or want.

The process and transactions are very easy and don't take much time, just make a transfer and consumers just have to wait for the goods they want to arrive at their home. It's not surprising that because of its flexibility, online buying and selling is very popular with consumers because they just sit back and buy and sell without having to go somewhere to get the goods they want.

Buying and selling is defined as an agreement to exchange things or goods that have value voluntarily between the two parties, one receiving the goods and the other receiving it in accordance with the agreed agreement.

Then behavior can have a direct influence on online purchasing intentions. Consumers usually have confidence in the attributes/logos of a product, and these attributes/logos are a tool to build an image inherent in the product. The behavior of seeing attributes/logos increases consumer trust in various online stores in assessing a product. For companies, consumer responses to the products they produce are very important, including consumer assessments of the attributes/logo of the product itself. "This consumer assessment will influence consumers' shopping intentions for a product" (Swastha & Irawan, 2001).

Online consumers really like shopping online because they think it is more practical, easier and can be seen 24 hours. Apart from that, consumers choose online purchases because they save more time. As we know, consumer attitudes are what encourage them to consume goods online and can even be excessive or in other words not in accordance with their needs.

Based on the background above, the author is interested and wishes to find out and analyze the factors that influence people's buying interest in online stores in terms of Islamic economics. So starting from this phenomenon the author chose the title "Analysis of Factors that Influence People's Buying Interest in Online Stores in View of Islamic Economics".

Method

This research seeks to analyze and describe the factors that influence people's buying interest in online stores in terms of Islamic economics. The type of research used in this research is a descriptive analysis method. According to (Tanjung, 2023) descriptive analysis is empirical research that investigates a specific symptom or phenomenon in a real life setting. The results of this research were collected using primary data and secondary data.

The approach used in this research is a qualitative approach. According to Bogdan and Taylor in (Arifudin, 2023) a qualitative approach is a research procedure that produces descriptive data in the form of written or spoken words from people and observable behavior. According to (Rahayu, 2020) the method is to transcribe the data, then coding the notes in the field and interpreting the data to obtain conclusions.

Determining appropriate data collection techniques greatly determines the scientific truth of a research. The data collection techniques used in this research are observation, interviews and documentation.

Observation is part of the research process directly regarding the phenomena to be researched (Hanafiah, 2021). With this method, researchers can see and feel directly the atmosphere and condition of the research subject (Haris, 2023). The things observed in this research are the analysis of factors that influence people's buying interest in online stores in terms of Islamic economics.

The interview technique in this research is a structured interview, namely interviews conducted using various standard guidelines that have been established, questions are arranged according to information needs and each question is needed to reveal any empirical data (Juhadi, 2020).

Documentation is a data collection technique through existing documents or written notes (Sofyan, 2020). Documentation comes from the word document, which means written items. In implementing the documentation method, researchers investigate written objects, such as books, magazines, meeting minutes and diaries. According to Moleong in (Fitria, 2020) the documentation method is a way of collecting information or data through examining archives and documents. Documentation strategies are also data

collection techniques proposed to research subjects. This data collection method using the documentation method was carried out to obtain data about the condition of the institution (research object), namely the analysis of factors that influence people's buying interest in online stores in terms of Islamic economics.

Muhadjir in (Arifudin, 2018) states that data analysis is the activity of carrying out, searching for and compiling records of findings systematically through observations and interviews so that researchers focus on the research they are studying. After that, make the found material for other people, edit, classify and present it.

Results and Discussion

The pillars of buying and selling according to Islam are the existence of a seller, a buyer, the goods being sold and a greeting of consent. In Islam, doing business online is permitted as long as there is no injustice, monopoly, elements of usury and fraud. Because the Koran has explained the dangers of usury as contained in the Koran QS. Al. Baqarah /2: 275 which means: "People who eat (take) usury cannot stand but stand like someone who has been possessed by the devil because of (the pressure of) madness. Their situation is like that, because they say (opinion), actually buying and selling is the same as usury, even though Allah has permitted buying and selling and forbidden usury. Those who have received a prohibition from their Lord, and then continue to stop (from taking usury), will have for them what they have taken previously (before the prohibition came); and its affairs are (up to) Allah. Those who return (take usury), then those people are the inhabitants of hell; they will abide therein" (Departemen Agama RI, 2004).

The meaning of the verse above is that through this way of trade, the doors of sustenance will be opened so that God's blessings will radiate from them. Buying and selling is something that is allowed, with a note as long as it is done correctly in accordance with the teachings of Islam.

A contract is an agreement (bond) between the two parties carrying out a buying and selling transaction, this contract is said to be the core of the buying and selling transaction, because without the existence of this contract the sale and purchase would not be possible and the transaction would be valid, with the formation of the contract the willingness to follow it, indeed the willingness is not can be seen with the senses, because it is related to the heart, but the occurrence of the contract symbolizes that both parties are willing to carry out the sale and purchase (Fasa, 2020).

In distinguishing online business from offline business, namely the transaction process (contract) and the main media in this process. Contracts are an important element in a business. In general, business in Islam explains the existence of physical transactions, by presenting the object during the transaction, or without presenting the object ordered, but with the provision that the nature of the object must be stated concretely, either handed over directly or handed over later until a certain time limit, as in as-salam transactions and al-istishna transactions.

Several characteristics regarding buying interest, namely: a) Traditional interest, namely a person's tendency to buy a product. b) Referential interest, namely a person's tendency to refer products to other people. c) Preferential interest, namely interest that describes the behavior of someone who has a primary preference for the product. This preference can only be changed if a preferred product occurs. d) Exploratory interest, namely this interest describes the behavior of someone who is always looking for information about the product they are interested in and looking for information to support these positive traits (Ferdinan, 2002). From the definition above, if we want to influence someone, that is by studying what they have thought, in this way we will find out how the information works and how to use it.

What is called "The Buying Process" is a process where we can provide specific persuasive information to be able to influence it, and is divided into several indicators, namely: a) Need, the buying process begins with the existence of a need. It doesn't have to be met or a need that arises at that time and motivates you to make a purchase. b) Recognition, a need is not enough to stimulate a purchase because recognizing the need itself is enough to be able to determine something to fulfill it. c) Search is an active part of purchasing, namely looking for ways to fill these needs. d) Evaluation, a process of studying everything obtained during the search process and developing several options. e) Decision, the final step of the purchasing process to make decisions based on the information received (Budiono, 2004).

Purchase interest, namely a perception of a product or service that is formed from a product thought process. The interest in buying that arises creates an impulse and desire that is in one's thinking, which in the end when a person will realize the desire and impulse that he has thought about to fulfill his needs (Sudirman, 2020).

Swastha and Irawan as quoted (Tanjung, 2020) stated that "factors that can influence buying interest are related to feelings and emotions", if someone feels happy and satisfied in buying goods or services it can strengthen buying interest in a good or service, dissatisfaction towards goods or services eliminates interest.

Positive feelings towards a product will also give rise to a desire and urge to own, want to search and want to always find out or it can also be called having a strong interest in a consumer who feels less interested in a product, then no desire and urge arises. To own the product (Shavab, 2021). According to Kotler in (Arifudin, 2021), there are several factors that shape consumer buying interest, namely: a) Attitudes of other people, the extent to which other people's attitudes reduce the alternatives that someone likes which will depend on two things, namely consumer motivation to comply with other people's wishes and the intensity of other people's negative attitudes towards the preferred alternative, as well as b) Unanticipated situational factors, these factors can change the consumer's stance in making a purchase. This depends on the consumer's own thoughts, whether he is confident in deciding whether to buy an item.

Salam, which is also called *salaf*, is the sale and purchase of something in the described liability, with the price paid in advance. *Fuqaha* calls it *bai'ul-mahawij* (buying and selling people in need) because this is an unreal buying and selling that is required by the respective needs of the two people buying and selling (SayyidSabiq, 2015).

As-salam transactions are a form of transaction with a cash/immediate payment system but the delivery of goods is postponed. Meanwhile, *al istishna* transactions are a form of transaction with an immediate or deferred payment system according to the agreement and delayed delivery of goods. According to almost all theories, online buying and selling seems to be legal or permitted as long as the goods and contracts used are clear (Arifudin, 2020).

In essence, as is the basic law of *muamalah* according to Islam. Online business is punishable by *Ibahah* (permissible) as long as it does not contain elements that can damage it such as usury, injustice, deception, cheating, and the like.

One of the *mu'amalah* phenomena in the economic field today is buying and selling transactions using electronic media. The development of internet technology today makes it easy for business people to market their merchandise. The online shopping trend is starting to gain interest because the online shopping decision process is not as complicated as offline purchasing decisions. Online shopping has provided many conveniences and can also save time or costs compared to shopping in markets or shops.

Online buying and selling in Islamic law is allowed based on the Word of Allah SWT Surat An-Nisa'/4: 29 which means "O you who believe, do not consume your neighbor's property in a false way, except in a way of business that happens with mutual consent -like between you. and do not kill yourselves; Indeed, Allah is Merciful to you" (Departemen Agama RI, 2004).

Social media-based online sales in Islamic economics Online sales are a type of buying and selling transaction that uses internet media in its sales, which is currently mostly done using social media-based online sales on social media such as Facebook, Twitter and various media. other social media to market the products they sell. Currently online sales are one type of transaction that is widely used in buying and selling. Then "what is the Islamic economic perspective in looking at online sales which has now become a very common thing to do in buying and selling transactions, especially for online sales based on social media" (Arif, 2011).

To answer that, it should be investigated whether online sales have met the principles of the contract that are in accordance with the rules of fiqh. As is known there are four pillars of a contract, namely: (a) there are parties who have a contract; (b) sighthah or ijab qabul; (c) Al-ma'qud alaih or the object of the contract; (d) the main purpose of the contract is carried out. The parties involved in online sales are clear, namely some act as sellers and some act as buyers. Sighthah in online sales is usually in the form of terms and conditions that must be agreed by the consumer. The terms and conditions that must be agreed upon can be understood as a sighthah that must be understood by both the producer and the consumer.

As for Dabsidab's, as quoted (Labetubun, 2021) the objectives of Online Shopping include: a) Wanting to make it easier for anyone who wants to shop for clothes without having to bother leaving the house, b) Becoming an online shop that customers always trust, c) Providing products with various brands at affordable prices, d) Providing high quality products but at affordable prices, and e) Becoming an online shop that always provides customer satisfaction by guaranteeing the authenticity of the goods purchased, as well as relatively safe and fast delivery.

One of the favorite activities is online shopping. By shopping, of course producers can provide a certain satisfaction to each buyer. Buyers also experience various benefits. According to Jamie Jefferson, as quoted (Bairizki, 2021) he wrote several benefits from the presence of an online store, namely: a) More economical because prices are usually cheaper because there are no taxes and rental fees. Some shops even offer discounts and even online shopping coupons. b) It is easy and fast to compare products, quality and prices so that buyers get the items they are looking for at the cheapest price with the same quality. This is because traders are braver in writing complete information about the products or services they sell, c) Consumers can travel from one online shop to another online shop without having to worry about getting tired because consumers only need to sit with a computer to visit every shop they want, d) Convenient because this shop is open 24 hours every day so that consumers can freely view products and services from a shop anytime and anywhere, and e) Environmentally friendly because when shopping there is no need to travel so it saves fuel which means reducing burning of materials fuel and air pollution. Even with the presence of online stores, the paper used has decreased.

Starting to shop online is not easy, especially since the characteristics of our society are not yet familiar with online stores. Many people think online shopping is a hassle, ranging from reasons such as buying a cat in a sack to burdensome shipping costs. The advantages of online shopping are: a) Online shopping can save or not be limited by time, even when you are busy you can still choose the items you want to buy without having to be in a traditional shop, and also avoid traffic jams, b) Online shops can compare online shop prices which one is cheaper and offers more attractive promotions, because of the

large selection of goods, c) Prices are relatively cheaper, most online stores have cheaper prices than conventional stores. However, you have to be more astute in searching or comparing prices on the market, d) The shopping process is easy, just order goods, and payment is usually via internet-Mobile Banking or ATM and just wait for the goods to be sent, and e) Online shopping can be done by all ages (Suryani, 2013).

Apart from the advantages, there are also disadvantages of online shopping, the following are the disadvantages of online shopping: a) There is often fraud when goods are not sent after payment is made, b) The physical and quality of the goods are not as expected, because we can only see them through the photos on them. Website, and c) Transportation costs apply, so there are additional costs (Suryani, 2013).

Conclusion

Based on the results of the research discussion, it can be concluded that in the view of Islamic Economics doing business online is permitted as long as there is no injustice, as well as elements of usury, and also fraud. Islam allows buying and selling online as long as it fulfills the pillars of the contract in sharia rules, the important thing is that there is a seller. and the buyer and also the shighah or consent to qabul have been fulfilled where the consumer must agree to the written terms and conditions if the transaction process is to continue. When shopping online, the object of the contract must be clear and not harm either party. The contract used in the online shop business is the greeting contract, where the greeting contract is an order contract by paying first and the goods are delivered later, but the characteristics of the goods must be clear.

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