

# The Influence Of Percieved Risk Towards Consumers' Attitude At E-Commerce Transaction In Perspective Of Maqashid Asy-Syaria (A Study At State University Students In Lampung)

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**Abstract.** The formulation of the problem in this research is how the influence of *perceived risk* towards consumers' attitude at *e-commerce* transaction of university students at State University in Lampung Province in perspective of maqashid asy-syaria? Research methodology conducted uses survey research design with quantitative research method, 60 respondents as sample from 6 State Universities in Lampung with Purposive sampling method; data collecting technique through questionnaire, data analysis technique is linier regression. The result of the research shows there is negative-significant influence between *perceived risk* towards consumers' attitude at *e-commerce* transaction of university students at State University in Lampung as -0,463, and in perspective of maqashid asy-syaria is fully improper yet, also there is still fraud done by seller, consumers often lack of awareness in getting need of life related to protection towards religion, soul, mind, property, and offspring, so that the concept of *an Taraddin Minkum* is often not reached.

**Key Words:** Consumers' Attitude, e-commerce Transaction, Perceived risk, *Maqashid asy-syaria*

## 1. Introduction

Since internet usage was developed for business purpose, many companies which applied this internet usage in their business activities, one of internet usages is marketing media. One of examples companies existence by using internet media online store.

Online store is used as a media of business activities especially due to efficiency effect. Efficiency is one of advantages in transaction through internet media since time and energy saving can be reached; the seller and buyer do not need to meet directly. Technology advance has created transaction method which was known with term *e-commerce*. Based on the study result Polling Indonesia cooperated with Indonesia Internet Service Organizer Association (APJII), the number of internet users in Indonesia grows 10,12 percent.

According to APJII General Secretary, Henri Kasyfi, this survey involved 5.900 samples with margin of error 1,28 percent. This field data is taken during period March to 14 April 2019. The result is out of population 264 millions Indonesian citizens, 171, 17 millions Indonesian citizens or about 64,8 percent have been connected with internet [1]

High interest of society towards e-commerce transaction causes this online shop web visited by many users, but all of them have different perception towards the risk of online shopping transaction (perceived risk). That perception is much influenced by past experience, finance, culture or even more dominant is life style preference which they follow.

Internet is something familiar by university students; even it has been regarded as part of their life. So that researchers would like to know further about perceived risk towards consumers' attitude especially university students at State University in Lampung at e-commerce transaction reviewed in maqashid asy-syaria perspective.

## **2. Formulation of the Problem**

Based on background of the problem above, formulation of the problem in this research is how the influence of perceived risk towards consumers' attitude at *e-commerce* transaction of university students at State University in Lampung Province in perspective of maqashid asy-syaria?

## **3. Literatur Review**

### **3.1 Percieved Risk**

Perception according to Fahmi is reaction that arises from stimulation towards an object, furthermore it reacts towards decision. [2]

Liu Xiao in Chandra said there are 8 risk dimensions perceived (*perceived risk*) in e-commerce, they are financial risk, social risk, time risk, performance risk, physical risk, psychological risk, privacy risk and security risk. [3]

Risk factor felt by consumers is also important obstacle that becomes consideration in online shopping, so that perception towards risk is a way of consumers perceives the loss possibility got by their decision due to uncertainty from something decided. [4]

### **3.2 Consumers' Attitude**

Mothersbaugh and Hawkins claimed consumer behavior is the study of individuals, groups, or organizations and the processes they use to select, secure, use, and dispose of products, services, experiences, or ideas to satisfy needs and the impacts that these processes have on the consumer and society. [5]

There are some factors according to Fahmi that influence consumers' attitude in shopping decision, they are internal and external factors. [2]

### **3.3 E-Commerce Transaction**

The existence of internet by Purwanto for business people becomes important because it has advantage in supporting business, they are:

1. Promotion media for product and service resulted by cost which is relatively cheap and wide coverage (global).
2. Transaction media via online (*online Shopping*).

3. Simplify transaction payment system in online shopping.
4. Give opportunity for new service business like internet shop, telematic consultant and web to grow.
5. Give easiness for sending information to various parties faster.
6. Give tele-conference ability between main company and subsidiary located in some parts of world. [6]

Al-Muslih claim that something which must be kept in mind in this selling and buying is legal terms, they are:

1. Related to the party of perpetrator, must have competence in that activity that is in condition already akil baligh, also the ability to choose.
2. Related to object to sell and buy, they are:
  - a. Object to sell and buy must be holy, useful, can be taken and given, and full ownership of one of the parties.
  - b. Know object to sell and buy and payment system in order not to get ignorance factor which can be included in term “buy a cat in a poke” because this thing includes in forbidden transaction.
  - c. Don’t give time limitation. It is illegal selling a product for certain period of time which is known or unknown. [7]

### 3.4 Maqashid Asy-Syaria

Main point of maqashid syaria is bringing in benefit and deny bad luck. Asy-Syatibi emphasizes that making of sharia or Islamic Law solely intended for human benefit in world and hereafter. [8].

According to Priest Al-Ghazali and Priest Asy-Syathibi and some other scholars, main benefit (Kemaslahatan Dharuriyah) and non main benefit (hajiyah and Tahsiniyah) divided into some aspects:

1. Protection towards Religion (*Hifz ad-Din*)
2. Protection towards Soul (*Hifz an-nafs*)
3. Protection towards Mind (*Hifz al-aql*)
4. Protection towards Property (*Hifz al-mal*)
5. Protection towards offspring (*Hifz al-nas*). [9]

## 4. Result and Discussion

The result of validity test towards 19 items of questions proposed is all valid. It is bigger than 0,254, except question Y1.5, while for reliability Guttman Split-Half Coefficient correlation value is 0,617. Correlation is in strong category if it is compared to  $r_{table}$  (0,254), so that it can be concluded that questionnaires are reliable.

The result of precondition test by using linearity test, homogeneity test and normality test, shows that data is distributed normally, linier and relatively homogen, so that it can be continued to hypothesis test by using regression linier.

**Table 1.** Correlations

Correlations		TOT.Y	TOT.X
Pearson Correlation	TOT.Y	1.000	-.463

	TOT.X	-.463	1.000
Sig. (1-tailed)	TOT.Y	.	.000
	TOT.X	.000	.
N	TOT.Y	60	60
	TOT.X	60	60

The result of correlation variable X and Y, value got is - 0,463, it means that there is influence between perceived risk and consumers' attitude. To prove hypothesis "there is negative and significant influence between *perceived risk* towards consumers' attitude at e-commerce transaction of university students at State University in Lampung". With significance level  $\alpha = 5\%$ .

From Correlation table sig value (1-tailed) is 0,000, then if it is compared to probability 0,05, probability (sig) is  $< 0,05$ , so that  $H_0$  is rejected and  $H_a$  is accepted, this thing means there is significant influence between perceived risk towards consumers' attitude at e-commerce transaction of university students at State University in Lampung.

**Table 2.** Anova

**ANOVA<sup>b</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	188.119	1	188.119	-15.868	.000 <sup>a</sup>
	Residual	687.615	58	11.855		
	Total	875.733	59			

a. Predictors: (Constant), TOT.X

b. Dependent Variable: TOT.Y

Value F arithmetic is -15,868 with probability level sig 0,000

Criteria of testing: If probability (sig)  $< 0,05$ , so  $H_0$  is rejected. Therefore probability value sig (0,000)  $< 0,05$ , so  $H_0$  is rejected and  $H_a$  is accepted, that: There is negative and significant influence between perceived risk perceived risk towards consumers' attitude at e-commerce transaction of university students at State University in Lampung.

**Table 3.** Coefficients<sup>a</sup>

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	17.055	2.767		6.164	.000
	TOT.X	.448	.112	-.463	3.983	.000

a. Dependent Variable: TOT.Y

From table 4.5.6 above a constant value (a) 17,055 and beta - 0,463 also value t arithmetic is 6,164 with significance level 0,000, so that regression equation got is :  $\hat{Y} = 17,055 - 0,463X$

Note:

If there is no perceived risk then consumers' attitude at e-commerce transaction is - 0,463, negative sign explains correlation direction is not in the same aim, where the increasing independent variable (X) will cause decreasing dependant variable (Y)

In Islam, trading activity is a permitted activity since it creates many benefits like helping other people in fulfilling their need of dharuriah, hajiyah and tahsiniyah. Though this trading activity is halal, in Islam there are some rules that must be obeyed such as not selling product that contains forbidden substance (haram). Besides, there is no manipulation both in *supply (Ikhtikar)*, in *demand (Bai' Najasi)*, in *gharar*, and in *tadlis*. The agreement (akad) must be legal and complete.

This selling and buying activity can be done anytime and anywhere, moreover in this digital era where communication system can be conducted via online or known as e-commerce.

In online transaction, the risk faced by seller or consumer is really high. It is caused by the transaction process that is relatively long compared to offline shop. Furthermore, consumer and seller do not meet each other. This makes trust between them very important to keep the next transaction continuity.

From the result of the research involving 60 university students as respondents from 6 State Universities in Lampung Province, some times they feel disappointed. The money for ordering product has been transferred to seller's bank account, but the ordered product is not sent yet. According to most of respondents, it is something normal, but seller means in doing it to conduct fraud behind online seller. So that at the beginning transaction, both sides feel *ridho*, at the end transaction one of sides feel disappointed or cheated. In Islam rule, this thing breaks the principle of *An Taraddin Minkum*. A transaction between seller and trader must have complete information so that there is no person in the transaction that feels cheated. In such transaction, unknown to one party (*tadlis*) happens.

At case above, *tadlis* happens in time of giving and it includes forbidden transaction since it causes suffering for others that feel cheated. In fact, Allah has said in Qs. Annisa: 29, "O ye who believe! Eat no up your property among yourselves in vanities. But let there be amongst you Traffic and trade by mutual-good will : Nor kill (or destroy) yourselves: for verily Allah hath been to you Most Merciful".

The more interesting product design in website is, the stronger desire of people to do online shopping. From the result of the research, most of the respondents - 47 % says agree and 23 % says very agree. Usually before buying or ordering product, a buyer checks product design that he needs first. The better design of product is, the more interesting buyer to buy.

To get attention from the consumer candidate, good design is needed to attract the consumer. That design is made based on the originality of product and its benefit without any manipulation.

Asking others' opinion or friends who know more about the product is a careful and preventive act to avoid fraud. By asking others' opinion, it does not mean show off, but by knowing review of trusted online shop website will make trust in consumer to do e-commerce transaction. By asking others' opinion at least a candidate of buyer will know seller's reputation better. The better reputation of online seller, the more trust of consumer to do online transaction.

Generally the candidate of buyer buys product to fulfill need of life (50 %), even some respondents buys product for prestige purpose.

From the result of the research, it is known that most of the respondents admit that financial ability factor plays main role. Even the quality of product is good, has utility, and much *maslahah*, the price of product sometimes is out of their financial ability. For solving

this problem, consumers usually buy a typical product that has same utility and lower quality as the consequence of their financial ability or delay buying that product. This deferment is usually conducted if the product is not urgently needed, so that deferment of buying will not make bad cause for their life persistence.

Besides, the risk for consumers is high, many consumers still do *e-commerce* transaction with various reasons such as afraid of being said not mingle, not update, etc. in fact, in Islam we may not do wasting in fulfilling need of life, it is by putting need of dharuriyah forward, then need of hajiyah and need of tahsiniyah. In reaching maqashid syaria, protection towards religion, protection towards property, protection towards mind, protection towards soul, and protection towards offspring, consumers still have to be careful and aware and search for the information about reputation of seller to make transaction go well and their personal data are not misused also to avoid breaking the principle of *an taraddin minkum*.

## 5. Conclusions

Based on the result of the research, it can be concluded that:

There is negative and significant influence between perceived risk towards consumers' attitude at e-commerce transaction of university students at State University in Lampung Province. It is - 0,463. This means that the higher perceived risk is, the lower of consumers' attitude to do e-commerce transaction is. This thing is caused by risk factor felt (perceived risk) is also important obstacle that becomes consideration in online shopping. In perspective of maqashid asy-syaria, consumers' attitude is fully improper. In fact, in Islam we may not do wasting in fulfilling need of life, it is by putting need of dharuriyah forward, then need of hajiyah and need of tahsiniyah. In reaching maqashid syaria, protection towards religion, protection towards property, protection towards mind, protection towards soul, and protection towards offspring, consumers still have to be careful and aware and search for the information about product that will be bought.

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