



## The Impact of Indonesian Muslim Consumers Hedonic and Trust on the Online Purchase Intention with Attitude as Intervening Variable (Case Study at Shopee Marketplace)

Shally Nur Rasyida <sup>a,1</sup>

<sup>a</sup> Master of Science in Islamic Economics Program, Faculty of Economics and Business,  
Airlangga University, Surabaya, Indonesia  
Jl. Airlangga No.4 - 6, Airlangga, Kec. Gubeng, Kota SBY, Jawa Timur 60115

<sup>1</sup> [shally.nur.rasyida-2019@feb.unair.ac.id](mailto:shally.nur.rasyida-2019@feb.unair.ac.id)

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### ABSTRACT

This study aims to analyze the hedonic influence and trust in online purchase intention with attitude as an intervening variable. The sample used 212 respondents who are Muslim consumers in Indonesia and have made a purchase online at shopee. The method of testing data through online questionnaires was carried out on 17 November - 6 December 2020. The analysis technique used SEM-PLS 3 (structural equation model-partial least square). The results found that the hedonic and attitudes have a positive and significant toward online purchase intention, whereas there is no influence on the direct relationship between hedonic and online purchase intention. Further, there is a positive and significant influence between trust and attitude. As well as the direct influence test between attitude and online purchase intention also has a positive and significant effect. This research is expected to contribute to online sellers in the market to find out online purchase intentions for consumers, as well as become an insight for Muslim consumers to differentiate between their needs and desires in consuming according to Islamic teachings.



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## INTRODUCTION

Islam teaches that every human being is aware that the true owner of everything both in heaven and on earth is Allah SWT. Human ownership is limited to use rights (Mirakhor & Askari, 2019; Hamzani, et. al., 2020). Therefore, usufructuary rights must be in accordance with His provisions, because every human being will be held accountable for the use of the property entrusted by Allah whether it is in accordance with His instructions and provisions (Dieye, 2020; Abdullah, et. al., 2020). Humans must make the property mandated by Allah as a means of worshiping Him (Zaman, 2019; Fidow, et. al., 2021). Means the position of wealth is not only a decoration for a pleasant life but also as a test of one's faith and devotion to Him.

In people's life, consumption has an urgency in every economy because there is no life for humans without consumption (Camacho-Otero, et. al., 2018; Evans, 2019; Zheng & Walsh, 2019). Therefore, human economic activities will lead to meeting consumption needs. If someone neglects consumption, it is tantamount to neglecting life and upholding human obligations in life. The purpose of consumption in an Islamic economy is to maximize *maslahah* (Watt, et. al., 2019; Moon, 2021). According to Imam Shatibi, *maslahah* has a broader meaning than just utility or satisfaction in conventional economic terminology. *Maslahah* is the main objective which is the nature or ability of goods and services that support the basic elements and purposes of human life on earth (Machasin, 2003).

The rapid growth of internet use and the digitalization of society today have resulted in changes in consumer preferences and shopping behavior. Ease of internet access has an impact on the ease with which internet users shop online. *shopee* is one of the most popular online marketplaces in the community. *Shopee* is the first mobile platform in Southeast Asia, covering Indonesia, the Philippines, Malaysia, Singapore, Thailand, Vietnam, and Taiwan, which offers online buying and selling transactions. The *Shopee* marketplace has a wide selection of product categories, such as electronics, household appliances, health, beauty, fashion, sports equipment, groceries, and others. Through research conducted by Statista Research Development, *Shopee* was declared the most accessed online marketplace in Indonesia in the first quarter of 2020 (<https://www.statista.com/>, 2020).

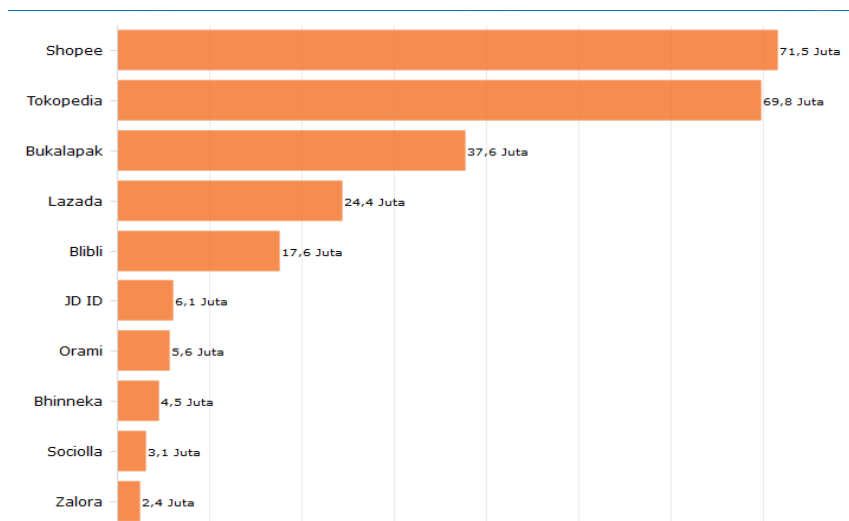


Figure 1. Monthly web visitors (Quarter I-2020)

Source: databoks, 2020

Previous research with the topic of this research has been carried out, including research (Rahman & Iqbal, 2018) which used community respondents from several selected countries, one of which is Pakistan. The results showed that one of the factors that influence online purchase intention is privacy, hedonic, utilitarian, and consumer trust. In the study (Arora, Singha, & Sahney, 2017), the respondents studied were people who had bought online, and the results showed that attitudes had a positive effect on purchase intention. The research of (Han, Kim, & Lee, 2018) shows that consumer attitudes have a positive effect on behavioral intention. From the various studies that have been carried out, the researcher did not find any research on online purchase intention using a sample of Muslim consumers who have made purchases online at *shopee*. *Shopee* is the most popular marketplace in Indonesia.

This study aims to analyze the hedonic influence and trust in online purchase intention with attitude as an intervening variable. Therefore, this study provides novelty by further analyzing the purchase intention of Muslim consumers online. In accordance with Islamic teachings where there are consumption guidelines, consumption limits, differences in wants and needs, and others. Furthermore, to analyze the online purchase intention of Muslim consumers, this study uses hedonic variables, attitudes, and beliefs.

The research results are expected to provide information to online sellers about the online purchase intention of Muslim consumers. At the same time, it is an insight for Muslim consumers so that in shopping they can differentiate between their needs and wants and apply other teachings in Islamic consumption.

## RESEARCH METHOD

The research design used in this study is a quantitative approach. The measurement method of research will be more easily understood through quantitative methods using a questionnaire as a tool to determine online purchase intention. This study used an online questionnaire distributed on 17 November - 6 December 2020 and obtained samples of 212 respondents. As an opinion (Hair et al, 1998), that he recommends a minimum sample size of 100 - 150.

The sample criteria in this study are Muslim consumers in Indonesia who use shopee and have made an online purchase at shopee. In the online questionnaire the measurement scale used is the Likert scale using 5 options, namely a score of 1 = strongly disagree, score 2 = disagree, score 3 = neutral/doubtful, score 4 = agree, score 5 = strongly disagree (Sugiyono, 2017). The sampling technique in this study is non-probability sampling, where researchers cannot obtain a list of all members of the population. Thus, the sampling technique was taken by purposive sampling. The analysis technique used is the structural-partial least square 3 (SEM-PLS) equation model. According to (Jogiyanto & Abdillah, 2016) SEM-PLS is a reliable tool for testing predictive models because it has advantages over other analyzes. The research hypothesis is as follows:

- H1: Hedonic influences online purchase intention through attitudes
- H2: Hedonic influences online purchase intention
- H3: Attitudes influence online purchase intention
- H4: Trust influences online purchase intention through attitude
- H5: Trust influences online purchase intention

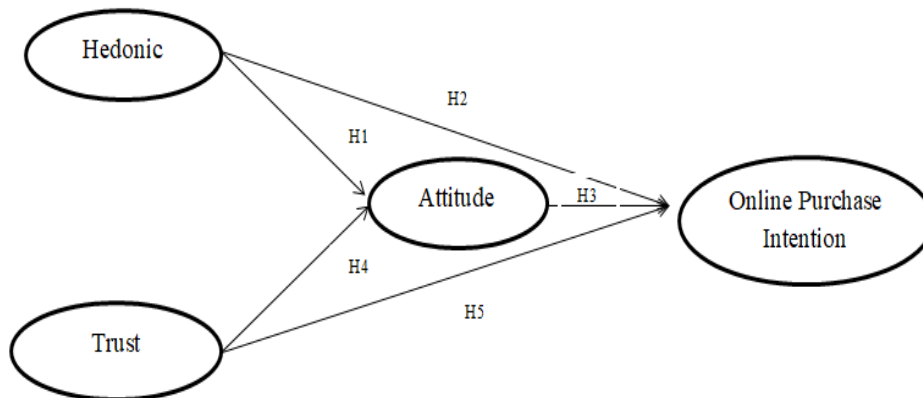
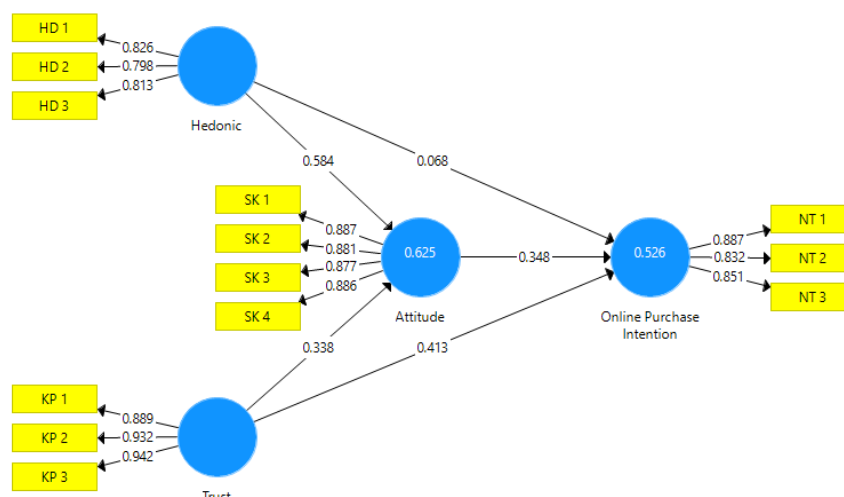


Figure 2. Theoretical Framework

## RESULTS AND DISCUSSION

In the first step, the result find out the outer model analysis which carried out based on three tests, namely: convergent validity, discriminant validity, and composite reliability (Ghozali, 2014).

The convergent validity of the measurement model was assessed based on the correlation between the item score/component score and the construct score. This study uses a loading factor > 0.70. Based on the test results, the loading factor value of all indicators is > 0.70. This shows that the research indicators are considered valid so that they meet convergent validity.



**Figure 3.** The value of the loading factor of outer loading

Based on **Figure 3**, it is found that HD 1, HD 2, HD 3 can be explained by hedonic exogenous variables of more than 75%. The next exogenous variable, namely trust, can explain indicators of KP 1, KP 2, KP 3 by more than 85%. SK 1, SK 2, SK 3, SK 4 can each be explained by the intervening variable, namely the attitude of more than 85%. While the endogenous variable, namely online purchase intention, can explain NT 1, NT 2, NT 3 by more than 80%. So that overall each variable can explain the indicators that measure it because the value is more than 70% or  $> 0.70$ .

The discriminant validity of the measurement model with reflexive indicators was assessed based on cross loading, fornell-larcker criterion, and average variance extracted (AVE). Based on the test results in **table 1**, the cross loading value of each construct with the indicator is greater than the correlation of each construct with other indicators. This shows that each construct can predict the indicators in each block better than the others.

**Table 1.** Result of Discriminant Validity Value of Cross Loading

Variable	Hedonic	Trust	Online Purchase Intention	Attitude
HD 1	0.826	0.392	0.455	0.676
HD 2	0.798	0.325	0.415	0.521
HD 3	0.813	0.326	0.340	0.564
KP 1	0.353	0.889	0.542	0.484
KP 2	0.458	0.932	0.611	0.570
KP 3	0.379	0.942	0.633	0.570
NT 1	0.433	0.524	0.887	0.556
NT 2	0.358	0.585	0.832	0.479
NT 3	0.490	0.558	0.851	0.608
SK 1	0.687	0.534	0.563	0.887
SK 2	0.571	0.543	0.551	0.881
SK 3	0.589	0.493	0.574	0.877
SK 4	0.718	0.513	0.578	0.886

On the minimum AVE (Average Variance Extracted) value in **table 2** which states that the indicator reliability has been reached is greater than 0.50. The test results of AVE show that the AVE value for each construct  $> 0.50$  (.). So it can be concluded that each research construct can represent an indicator

**Table 2.** The Discriminant Validity Values of Average Variance Extracted (AVE) and Composite Reliability Value and Cronbach's Alpha

Variable	Average Variance Extracted (AVE)
Hedonic	0.660
Trust	0.849
Online Purchase Intention	0.734
Attitude	0.780

Variable	Composite Reliability	Cronbach's Alpha
Hedonic	0.853	0.660
Trust	0.944	0.849
Online Purchase Intention	0.892	0.734
Attitude	0.811	0.780

On the other hand, composite reliability testing in the **table 2**, which to measure construct reliability by looking at the composite reliability value and cronbach's alpha. Variables that have good reliability can be indicated by a value  $> 0.70$ . Based on the test results, the value of composite reliability and cronbach's alpha for all constructs  $> 0.70$ . This indicates that the research construct has good reliability.

Next step is the analysis of the inner model/structural analysis model is carried out to ensure that the structural model is sturdy and accurate. The analysis was carried out based on the coefficient of determination ( $R^2$ ) and the prediction of relevance ( $Q^2$ ). The  $R^2$  value is a goodness-fit test model, to measure the ability of exogenous variables to explain endogenous variables.

### I. The Coefficient of Determination ( $R^2$ )

Testing on structural models is done by looking at the  $R^2$  which is a goodness-fit test model. The inner model test can be seen from the  $R^2$  value in the equation between the latent variable. The value of  $R^2$  explains how many exogenous (independent) variables in the model can explain endogenous (dependent) variables.

According to **table 3**, shows that the  $R^2$  value is 0.526 means hedonic, trust, and attitude in influencing online purchase intention is 52.6%. While 0.474 or 47.4% is explained by variables outside the model. Furthermore, the  $R^2$  value in attitude is 0.625. This means that the attitude variable can be explained by 62.5% by the hedonic and trust variables. While 0.375 or 37.5% is explained by variables outside the model.

**Tabel 3.** The coefficient of determination ( $R^2$ ) and predictive relevance ( $Q^2$ )

Variable	$R^2$	Adjusted $R^2$
Online purchase intention	0.526	0.519
Attitude	0.625	0.622

While  $R^2$  model is also evaluated by looking at the value of Q-square. Based on the calculation of predictive relevance ( $Q^2$ ), namely  $Q^2 = 1 - (1 - 0.519)(1 - 0.622) = 0.8181$ . This shows that the model meets the predictive relevance criteria because the value is  $> 0$ . It can be concluded that hedonic, trust, and attitude affect online purchase intention are relevant.

### II. Hypothesis Testing

Hypothesis testing to determine the relationship between research variables. The data used in testing this hypothesis is the value contained in the output for inner weight.

Based on **table 6**,  $H^1$  shows the original sample value of 0.584 which indicates that the direction of the hedonic relationship with the attitude is positive. The t statistic on  $H^1$  is 11,702  $> 1.96$  and the  $p$ -value is 0,000 ( $p < 0.05$ ), which means that there is a significant influence between hedonic and attitude.

**Tabel 4.** The estimated variable coefficient value

Hypothesis Relationship	Original sample	T Statistics ( O/STDEV )	Value p	Hypothesis accept
$H^1$ Hedonic $\rightarrow$ Attitude	0.584	11.702	0.000	Accept
$H^2$ Hedonic $\rightarrow$ Online Purchase Intention	0.068	0.974	0.330	Rejected
$H^3$ Attitude $\rightarrow$ Online Purchase Intention	0.348	4.317	0.000	Accept
$H^4$ Trust $\rightarrow$ Attitude	0.338	5.980	0.000	Accept
$H^5$ Trust $\rightarrow$ Online Purchase Intention	0.413	5.340	0.000	Accept

$H^2$  which is the relationship between hedonic and online purchase intention shows the original sample value of 0.068. The t statistic shows a value of 0.974  $< 1.96$  and a  $p$ -value of 0.330 ( $p > 0.05$ ), meaning that there is no significant influence between hedonic and online purchase intention.

$H^3$  shows the original sample value of 0.348, which means that the relationship between attitude and online purchase intention is positive. The positive coefficient shows that the higher the consumer's attitude, the higher the intention to buy online, and vice versa. The t statistic shows a value  $> 1.96$  which is 4.317 and a  $p$ -value of 0.000 ( $p < 0.05$ ) which means that there is a significant influence between attitudes and purchase intention online.

$H^4$  the relationship between trust and attitude, has an original sample value of 0.338. it means there is a positive relationship between trust and attitude. The positive coefficient shows that the more trusting, the higher the consumer's attitude, and vice versa. The t statistic shows a value  $> 1.96$ , namely 5,980 and a  $p$ -value of 0,000 ( $p < 0.05$ ), which means that there is a significant influence between trust and purchase intention online.

H<sup>5</sup> shows the original sample value of 0.413 which indicates that the direction of the relationship between trust and online purchase intention is positive. The t statistic shows a value > 1.96, namely 5.340 and a *p-value* of 0.000 ( $p < 0.05$ ), which means that there is a significant influence between trust and online purchase intention.

## DISCUSSION

This study aims to analyze the online purchase intention of Muslim consumers online through hedonic variables and trust as exogenous variables. Furthermore, the attitude variable as an intervening variable, and the online purchase intention as an endogenous variable.

H<sup>1</sup> has a hedonic relationship with attitude. According to [Babin, Darden, & Griffin \(1994\)](#) consumers in shopping are also driven by hedonic motivation. Consumers with hedonic motivation will seek comfort, usability, ease of use, enjoyment, and so on. Consumers with hedonic motivation will enjoy their online purchasing process ([To, Liao, & Lin, 2007](#)). SEM test results, H<sup>1</sup> has a hedonic relationship with attitude. This is indicated by H<sup>1</sup> that hedonic has a positive and significant effect on consumer attitudes. This is in-line with research by [Rahman & Iqbal \(2018\)](#) that hedonic has a positive and significant effect on attitudes.

The second hypothesis is the relationship between hedonic and online purchase intention. However, the analysis shows that there is no influence in the relationship between hedonic and online purchase intention. So the existence of attitude as an intervening variable on H<sup>1</sup> is a variable that plays a full role in determining online purchase intention. This is in-line with research by [Nguyen, Tran, Huy, & Nguyen \(2020\)](#) that hedonic does not have a significant effect on intention.

In examining online purchase intention, researchers also tested consumer attitudes. Consumer attitude is an important influencing online purchase intention ([Andrews & Bianchi, 2013](#)). H<sup>3</sup> shows a positive and significant influence between consumer attitudes and online purchase intention. The more positive the consumer's attitude towards the product to be purchased, the stronger the consumer's intention to buy it ([Sun & Wang, 2020](#)). This attitude is the degree of a person's positive or negative feelings that will determine his intention ([Fishbein & Ajzen, 1975](#)). This is in line with research by [Han, Kim, & Lee \(2018\)](#) that attitudes have a positive and significant effect on consumer online purchase intentions and research conducted by [Arora & Aggarwal \(2018\)](#) that there is a positive and significant influence between attitude toward online purchase intention in women.

To support H<sup>1</sup>, H<sup>2</sup>, and H<sup>3</sup>, the researcher used the consumer trust variable in shopping. Trust is increasing along with the increase in the number of transactions using the internet as a transactional media ([Hong, 2015](#)). Trust in this study means the trust of consumers the shopee. Trust is an important determinant of consumer attitudes, thus triggering an increase in consumer intention to buy online ([Chen & Barnes, 2007](#)). This will determine how much coverage of consumer confidence which in turn will affect consumer attitudes.

The result of the analysis on H<sup>4</sup> show that there is a positive and significant influence on consumer attitudes and trust. This is in line with the research of [Akroush, Al-Debei, & Mutaz \(2015\)](#) show that trust has a strong influence on online shopping attitudes, and the research by [Rahman & Iqbal \(2018\)](#) by that trust has a positive influence and significant on attitude.

The next hypothesis, namely H<sup>5</sup>, shows the relationship between trust and purchase intention online. The results of the analysis show that there is a positive and significant influence on trust and purchase intention online. From these results, the attitude as intervening on H<sup>4</sup> does not provide full mediation towards online purchase intentions, because a direct relationship (H<sup>5</sup>), online trust and purchase intention affect. This is in-line with research by [Sahi, Sekhon, & Quareshi \(2016\)](#) that trust affects consumer intention. Further research by [Al-Debei, Akroush, & Ashouri \(2015\)](#), that high attitudes of consumers will result positive attitude towards online shopping websites and the results show that trust has a strong influence on consumer intention in online shopping.

## CONCLUSION

This study aims to analyze the hedonic influence and trust in online purchase intention with attitude as an intervening variable. The results found that hedonic has a positive and significant effect on consumer purchase intentions, while hedonic and online purchase intentions do not affect. This shows that the existence of consumer attitudes has a great influence or full mediation on purchase intentions online. The results of this study are expected to have implications for online sellers to find out consumers' online purchase intentions as well as implications for Muslim consumers to carry out Islamic teachings.

However, further research are expected not only to examine Muslim consumer respondents and limited to the shopee marketplace, but also other marketplaces in Indonesia such as tokopedia, zalora, sociolla, lazada,

and others. In addition, further research can expand the scope of other variables for analyzing online purchase intention, such as price, lifestyle, analysis TPB or TAM, etc.

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