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Understanding Muslim Young Consumers On Online Shopping: The Role Of Customer Review, Price, Trust And Security

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Abstract

Online shopping is an ubiquitous phenomenon among young consumers. The development of internet on transactions has caused fear, mistrust and risk among online consumers. The objective of this study is to examine the effect of product reviews, prices, transaction trust, and security transactions on decisions in Islamic millennial generation online purchases. The sample in this study is the Muslim young generation who use a lot of online shoppings, a total of 120 respondents were requested to complete the questionnaires, of which 96 were returned using a purposive sampling technique with a minimum expenditure of spending 3 times in the last 3 months. The results of this study indicate that product reviews, prices, trust and security have significant effect on online purchasing decisions. This study also discusses the implications, limitations, and suggestions for the future research.

Keywords: *Customer review; price; trus; security and purchase decision.*

INTRODUCTION

The rapid development of information technology has a major impact on any business activities. Internet has made a giant leap in boosting the availability of products and altering the way corporations do their business (Punyatoya, 2019; Raman, 2019). The portent of doing business online known as e-commerce is also famous in Indonesia. According to the Indonesian Internet Service Providers Association (APJII) in 2019, the penetration of internet users in Indonesia is around 150 million people, it is around 56% from the total population of Indonesia. Moreover, the use of internet technology for e commerce transactions is 107 million people or as much as 40% of the population (APJII, 2019).

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The high number of internet users in Indonesia creates opportunities to boost online business. The use of this number is expected to increase from year to year. This will encourage the development of online business and will shift conventional business, because consumers, especially the millennial generation who are familiar with gadget, will tend to make transactions online (Sudjatkika, 2017). They mostly trust the internet shopping because it makes them easier.

Moreover, e-commerce has appeared as one of the most significant milestones in business over the last few decades and e-commerce has very successfully taken over traditional selling and bricks-and-mortar stores, however, there are still some subtle gaps that affect the way consumers discern the e-commerce (Iglesias-Pradas *et al.*, 2013).

Various studies show that there are various factors that influence online purchasing, such as prices, reviews, convenient, trust and security affect online purchases (Sudjatkika, 2017; Hidayati, 2018; Punyatoya, 2019; Raman, 2019). For example: Hidayati (2018) examined the effect of trust, security, responsiveness, price and company reputation on trust and purchasing decisions, the results showed that reviews and prices had a significant positive effect on purchasing decisions. Moreover, Raman (2019) found that attitude, convenience, customer service has significant effect on female online purchasing, however, trust does have direct effect on online shop. This finding similar to that of Fandiyanto, *et al.*, (2017) found that trust does not have a significant effect on purchasing decisions and security has a significant negative influence on purchasing decisions.

Based on the differences in research findings above, this study re-examines the influence of product reviews, prices, trust and security transact in online product purchasing decisions. Furthermore, there have not been many studies focusing on millennial generations, thus, this study focuses on the general generation born between 1980 and 2000 (Kotler & Kevin, 2016) whose composition is quite large. This research is expected to contribute to the management of the millennial generation market having different characters from other generations. Thus, this study attempts to test the factors considered by the millennial generation in making online purchases. Factors tested in this study include: product review factors, price factors, trust factors, and security of transaction.



LITERATURE REVIEW

The digital modes are activities that become new habits of our society. Consumers use online for browsing, playing games, listening to music, engaging in facebook, twitter and other applications. Conventional shopping habits will shift to online so as to make consequences for companies, products and brands change according to the wishes of consumers (Taiminen and Karjaluoto, 2015). E-commerce is an electronic communication using digital information technology in transaction of business which creates, transforms, and defines relationships to create value. Understanding how people buy products online is very important because the growth of online transactions is growing rapidly by almost 20 percent every year (Helvesen, *et al.*, 2018).

Moreover, there are some factors that influence of purchase intention such as brand equity dimensions, quality of product, service choice, and retailer selection (Sudjatmika, 2017; Hidayati, 2018; Punyatoya, 2019; Raman, 2019). Because of the increasing competition, the online retailers should work hard to build more attractive websites to attract more consumers. They should supply high service quality. Consumer purchase decisions are the consumer's decision to buy the most preferred brand (Kotler and Kevin, 2016). According to Kotler and Kevin (2016) purchasing decisions is a decision to choose an action from two or more alternative choices of a product. There are several indicators in purchasing decisions, such as: product review, price, trust and security factors as described below.

Product Reviews

Consumer reviews play an important role in influencing the purchasing decisions. Reviews of product are considered important by customer especially to overall rankings (Karimovet *et al.*, 2011; Filieri, 2015). Flanagan *et al.* (2014) study on online product reviews on the credibility of a website showed similar results. In addition, they also do care about the product rating than the number of reviews (Casado-Aranda, *et al.*, 2019). Therefore, based on online reviews, companies can clearly spot the strengths and weaknesses of their products. It also can concoct their marketing and product strategy well which is important to keep social stability and maintain public order (Bertot *et al.*, 2012). The effect of consumer reviews on online decisions is widely known.



Furthermore, purchase intention acts are understood as consumer's interest to purchase a particular product and an intersection between consumer's concentration on buying a product and the likelihood of purchasing as consumer's interest to purchase a certain product (Wu *et al.*, 2011). The term purchase intention is widely understood as a predictor of purchase. Purchase intention represents the possibility that a person will purchase a certain product based on the interaction between customer needs, attitude and perception towards the product or brand. In short, purchase intention demonstrates the strength of consumer willingness to purchase (Lee *et al.*, 2017; Beneke *et al.*, 2016). It is important to understand consumer's purchase intention because consumer's action is usually performed through their intention (Hsu *et al.*, 2017).

Previous studies showed that consumer reviews have impact on customer purchasing behavior and intentions, as well as attitudes towards products and retailers (Helversen, *et al.*, 2018). Companies see their product as the strengths and weaknesses to formulate their marketing and product strategies (Chakraborty, 2019). Park and Kim (2008) stated that the online reviews positively influence purchase intention. Moreover, they found that online purchase intention strengthens as the number of reviews increases. Product reviews are a feature in an e-commerce that describes the advantages or disadvantages of a product. Product reviews are defined as information in the form of consumer evaluations or opinions related to various aspects of a product they consumed (Astiarini, 2017; Chakraborty, 2019). There are two review formats commonly provided by online platforms, namely: first, single reviews from consumers that contain comments or personal narratives about personal experiences in using a product or service. Second, the average rating of all users is an overview of the overall perception of product quality (Helversen, *et al.*, 2018).

Meta-analyses show the most important features influencing sales and attitudes are reviews. Generally, more positive reviews boost sales and attitudes, on the other hand, negative reviews decrease them. Their effect, however, also depends on review exposure, the characteristics of the reviewer, and the source of the review (Helversen, *et al.*, 2018). Various previous studies have shown that consumer valuation of a product or service is used as the main basis in choosing a product to be purchased online (Floyd, *et al.*, 2014). Studies show that positive or negative reviews have an influence on consumer behavior. Von Helversen, *et al.*



(2018) found that negative reviews had a greater impact than positive reviews. Thus, consumers who give negative reviews have a big impact on business continuity.

The online product reviews have been studied intensively among the researchers. Filieri (2015) stipulated that customers give more attention to overall rating than either the quantity or source credibility of online reviews among the customers. Similarly, Flanagin *et al.* (2014) found that while customers rely on online product reviews to evaluate the credibility of a website, they do pay greater attention to the overall product rating than to the number of reviews. (Chakraborty, 2019). Although positive and negative reviews have impacted consumers' behavior, some research has indicated that they differ in their impact (Helvesen, *at al.*, 2018). Jacobsen (2018) found that consumers would find out a product or service sold online by seeking information from previous consumer opinions and recommendations. Liu and Karahanna (2017) found evidence that online review has a key role in determining whether someone decides to do an online transaction or not. Therefore, based on the review of the literature above, the following hypothesis is developed:

H1 : There is a significant influence of product reviews on online purchasing decisions on e-commerce.

Price

Price is one of the most important factors used in the consumers' decision-making process in online and traditional markets (Chiang & Dholakia, 2003). According to Zeithaml (1988) price is what must be given up or sacrificed to gain products or services. The value is mentioned in the rupiah (monetary unit) as the medium of exchange to get the product or service (Stanton, 1989). Prices are often used as an indicator of the value and benefits perceived by young's consumers of a product with competitors both online and offline. Moreover, they usually use price as the main consideration to buy because of their limited funds.

Moreover, the amount of money that customer pays for a product is exchanged for the benefit they get by having or using a product or service (Kotler and Kevin, 2016; Eun Lee and Stoel, 2014; and Bearden *et al.*, 2007). The greater the importance of price in purchases decisions and the greater the intensity of information and the greater the amount of comparisons between competing



brands will benefit the consumers. (Mazumdar and Monroe, 1992). Price becomes a critical issue for the company because the price determines how much profit will be obtained by selling its products in the form of goods or services. Setting the price too high will cause sales to decline, but if the price is too low it will reduce the benefits gained by the organization.

Furthermore, rational consumers will consider the prices of various stores providing similar products. Rational consumers will compare prices. According to Sudjatmika (2017) there are several price indicators, e.g.: price feasibility, price compatibility with product quality and discounts. In addition, Reibstein (2002) stated the reasons why prices are charged less in online retail stores compared to traditional stores. First, there is neither rental cost nor inventory one. Second, there are more competitors in online that can cause more price competition. Third, there are many players. Lastly, the information in traditional shops is limited and it is considered as an obstacle for consumers to get the good price of a product (Reibstein, 2002; Eun Lee and Stoel, 2014).

Studies have shown that price is an important factor considered by customers in purchase decision (Eun Lee and Stoel, 2014; Vastani and Monroe, 2019). Rosa *et al.* (2011) stated that price as a purchase stimulus has a key function in price management since not only does it show the way prices are perceived and valued, but it also affects consumer purchase decisions. Moreover, Reibstein (2002) pointed out that online consumers usually search for price information from various sellers for the same product to make the most profitable economic decision. Therefore, based on the review of the literature above, the following hypothesis is developed:

H2 : There is a significant influence between prices on online purchasing decisions on e-commerce

Trust and Security

Trust has considered consumer as the essential basic element in online customer (Gao *et al.*, 2002). Brannigan and De Jager (2003) stipulated that trust in online transactions as the combination of trust in online trade and trust in the online seller. Trust has been positively known to influence online consumers'



intentions to purchase. Trust is always measured as the most critical factor, as it. Furthermore, trust and distrust have been the objects of many disciplines (Lewicki, *et al.*, 1998). In fact, trust is accepted as a core driver of growth of Internet and e-commerce diffusion, the role trust plays in many social constructs and situations cannot be overruled and e-commerce is no exception (Urban, *et al.*, 2009). However, trust can have either positive or negative meanings with the development of Internet technology, online shopping has risen as a popular way of making purchases.

Customers' trust in online shop as their positive expectations regarding their online dealings and mostly from their previous experiences and contact with online sellers. However, if the two parties have not had previous interactions, customers will form evaluations based on information provided by third parties. Once trust is formed, the two parties will engage in mutually beneficial transactions leading to a long-term relationship, after customers have overcome their doubt. Chen and Dhillon (2003) distinguished among its various sources that impact overall trust and ultimately online purchase intention (Sebastianelli and Tamimi, 2018). Churchill (1999) identifies a significant positive relationship between trust and the behavioral intention of consumers; this leads to initial and repurchase intention as well as promising word of mouth recommendations.

The development of online transactions together with the worldwide expansion of Internet-based information exchange social networking, profusion of mobile devices, and e-commerce is accompanied by consumer fear, distrust and high levels of perceived risk (Hille, Walsh, and Cleveland, 2015). This is especially the case in the case of fledgling companies leading consumers to refrain from conducting online transactions. Implementing mechanisms to boost online trust and reduce risk play a key role these days, as these two components are widely acknowledged as important antecedents of intention to purchase and price willingness to pay (Kaplan and Nieschwietz 2003).

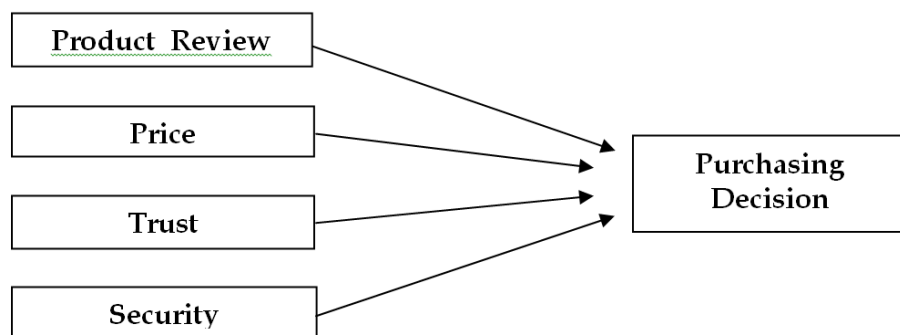
Customers anticipate certain losses caused by the uncertainty. Website design and layout, the decision-making process, and delivery can all influence the length of waiting time, which in turn will negatively influence customers' purchase intentions. According to Park and Kim (2003) security is defined as the ability of an online store to control and safeguard security of data transactions.



Security guarantees play a role in shaping consumer trust and reducing consumer perceptions of misuse of personal data from transactions carried out. According to Sudjatmika (2017) there are several security indicators : integrity, prevention of denial, authentication, confidentiality and privacy. Therefore, based on the review of the literature above, the following hypotheses are developed:

H3: There is a significant influence between trust of online purchasing decisions at e-commerce.

H4: There is a significant influence between security on online purchasing decisions on e-commerce.



Theoretical Framework

RESEARCH METHOD

The research was conducted on millennial perception about online shopping. The study used a self-administered questionnaire as the data-collection technique. This study used a purposive sampling technique. This technique is used by determining certain criteria used to determine the eligibility of members of the population into the study sample. In this study the researcher used some criteria: students sitting in the 6th semester were involved in the study, because they belong to the millennium generation born in 1980 until 2000 (Kotler and Kevin, 2016). The second condition, they are engaged in the online shopping at least three times so that they feel online transactions. A total of 120 students were requested to complete the questionnaires, of which 96 were returned (a response rate of 76.2 percent). The data collection of this study uses questionnaire



techniques using a Likert scale and provides the following scores: strongly agree (score 5), agree (score 4), disagree (score 3), disagree (score 2), and strongly disagree (score 1). Analysis of the data used is quantitative by using multiple linear regression techniques.

RESULTS AND DISCUSSION

The profile of the respondents reveals that 72 % (69) of the respondents were female, while 28% (27) were male. Around 36 (37%) of the participants were new students. 34.5% participants were second year students, and 15.6% of the rest of participants were third year students.

The following table I display the mean, standard deviation, standard error mean and correlation for four variables: product review, price, trust and security. All the variables show the satisfaction level to be more than 3. The correlations among the variables provided initial support for three proposed hypotheses.

Table 1.
Means, Standard Deviations, and Correlations between Variables

Variable	Mean	SD	1	2	3	4
1. Product Review	4.07	0.53	1.00			
2. Price	4.24	0.54	.626**	1.00		
3. Trust	3.69	0.57	.362**	.352**	1.00	
4. Security	3.94	0.64	.414**	.454**	.322**	1.00
5. Purchasing Decision	3.88	0.49	.352**	.304**	.359**	.416**

Notes: **=significant at p < 0.01, *=significant at p < 0.05

To address the purpose of the study, the proposed hypotheses were tested using regression analyses. The results of regression analyses are summarized in Table II. As expected (H1) the regression results revealed that product review is a significant predictor of purchasing decision as hypothesized. The finding also supported H2 which predicted a positive relationship between price and purchasing

decision. Moreover, the results also support that trust and security have significant influence on online purchasing behavior as hypothesis three and four.

Table 2.
The results of regression analysis

Variabel	T _{test}	t _{tabel}	Sig.	Result
Product Review	2,408	1,986	0,018	Significant
Price	3,458	1,986	0,001	Significant
Trust	3,115	1,986	0,002	Significant
Security	4,469	1,986	0,000	Significant

DISCUSSION

The study hypothesized that there is a significant relationship between product reviews and purchase decision. These results indicate that product reviews have a significant effect on the online purchasing decisions of millennial generations. Respondents who are young and have enough time often need more sources of information about the products to be purchased and highly appreciate the advice given by others before buying, they are more intense to read product reviews from previous users. Furthermore, the millennial generation digital activity is very high, they are looking for information through the existing product review feature. Product reviews have an influence on online purchasing decisions because product reviews from other consumers can provide information on product quality that can give consumers confidence that they will buy the right product. This result is the same as previous research such as: Karimov *et al.* (2011); Filieri, (2015); Flanagan *et al.* (2014); Hidayati (2018) and etc. For example Hidayati (2019) found that online consumer review has an effect on e-commerce purchase decisions in Surabaya.

In addition, the study posited a relationship between price and purchase decision. In general, the results of the analysis provide empirical supports for these hypotheses. The results of this study indicate that prices have a significant effect on online purchasing decisions on e-commerce. These findings are in line with the studies conducted by Eun-Lee and Stoel (2014) and Vastani and Monroe (2019). This shows that young customer spend a lot of time choosing and



comparing prices from several stores with the same product. In modern times the young generation is very productive, they use smart phones to obtain complete information so that they are quite rational. Therefore, the millennial generation is very concerned about the price of the product to be purchased, comparing prices to get prices that are in accordance with their budget. Prices affect the online purchasing decisions due to several things, namely affordable prices, price compatibility with the quality or value of the product and the number of discounts or discounts given.

This study shows that trust has a significant effect on online purchasing decisions. These results show empirical evidence that trust in shopping that can be done anytime and anywhere is a reason and applications that are easy to understand are used as an excuse for consumers to make purchases online, a finding which is in congruence with the study conducted by Raman (2019) and Punyatoya (2019). Online-shopping is a time-saving activities for the millennial generation. Trust factors have an influence on online purchasing decisions. E-commerce applications tend to be easy to use both to obtain product information, store information and to provide various payment methods that consumers can choose according to their wishes. This is indicated by the high opinion of the respondents related to the trust variable statement item.

Moreover, the study posited a relationship between security and purchase decision. In general, the results of the analysis provide empirical supports for these hypotheses. This study shows that security has a significant effect on online purchasing decisions on e-commerce in young Muslim customer. This study is in line with that of Sudjatmika (2017) and Hidayati (2018). This shows empirical evidence that the security system provided by e commerce is good, so that it can be a factor that influences consumers in making purchasing decisions. The millennial generations as online consumers who are well-educated have a high awareness of the level of security provided by a site or online trading application. E-commerce guarantees a level of security and good privacy for consumers such as having a verification process that can only be done by the account owner, blocking the account if e-commerce detects that there are accounts and addresses that are the same and maintaining transaction history that can only be known by the account owner. The high response of respondents in the item variable security statement which states this shows that the security system provided by e-commerce is guaranteed so that consumers believe and make purchases online.



CONCLUSION

The purpose of the study is to investigate the relationship between product reviews, prices, transaction trust, and security transactions on decisions in millennial generation online purchases in Kudus regency, Indonesia. The study hypothesizes that there are significant relationship among product review, price, trust and online purchase. In addition, the study posited a relationship between security and online purchase. In general, the results of the analysis provide empirical supports for these hypotheses.

The study has certain implications theoretically or practically. In practice, the study offers guidelines for online traders to improve the quality of online service, because it has impact on customer review, trust and security, finally it will influence the customer decision on purchasing. In theory, the present research is expected to stimulate further research in the field of online or digital marketing.



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