

LITERATURE REVIEW ON GENERATION Z'S PERCEPTION OF PRODUCT PURCHASING DECISIONS THROUGH E-COMMERCE FROM THE PERSPECTIVE OF ISLAM BUSINESS ETHICS

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Article Info	Abstract
<p>Article History</p> <p>Received: 22 November 2022</p> <p>Accepted: 22 December 2022</p> <p>Published: 31 December 2022</p>	<p><i>Indonesia is currently experiencing rapid technological development, especially in the fields of information technology, communication and media. One of them, e-commerce (Electronic commerce) is a place of trade that utilizes the internet media. The growth of e-commerce in Indonesia is very rapid, as evidenced by the emergence of various kinds of e-commerce. Of the many e-commerce companies that have developed so far, there are still few e-commerce companies that label their companies as companies that obey Islamic law. Therefore, it is still a question whether the transaction process between sellers and buyers in e-commerce is appropriate or violates the norms of Islamic law. This study aims to analyze the perception of Generation Z in making decisions to transact in e-commerce. This research method was qualitative by using the field of literature review. Data collection was done by collecting article sources in the form of journals, previous research and related sources. The results of this study indicate that student perceptions of e-commerce are very good, some e-commerce is in accordance with Islamic law, but some e-commerce is not in accordance with Islamic law. Halal labels on products, systems that run e-commerce, trust, security, service quality, and perceived risk affect product purchasing decisions.</i></p> <p>Keywords: e-commerce, purchase, consumer, Islamic business ethics</p>

INTRODUCTION

In this modern era, Indonesia is experiencing rapid technological development, especially in information, communication and media technology. This developing technology is able to alleviate socio-economic problems that occur in Indonesia, supported by the statement of (Machmudi, 2019) namely "the existence of information technology can help overcome our

problems, obstacles or inability to something. One of the technological advances widely used by people, organizations and companies is the internet” (Lind & Melander, 2019)

The tool used as a place to do business and trade is commonly known as Electronic commerce (e-commerce) which utilizes the internet media. According to the latest research by Google, until 2019 digital transactions in Indonesia contributed 49 percent in the Southeast Asian region because they reached 319 trillion rupiah. The development of the e-commerce industry since the last 10 years has increased by 17 percent with the number of businesses starting to grow to reach 26.2 million e-commerce units (Hindrayani, 2019). In general, according to Rahayu & Day, (2017), "E-commerce is a dynamic set of technologies, applications and business processes that connect companies, consumers, and communities through electronic transactions and electronic exchange of goods, services, and information” (Rahayu & Day, 2017). E-commerce companies start to compete by creating quality e-commerce services that are trusted by consumers. This purposes to make e-commerce services are more effective, efficient and can provide added value for marketed products. Thus, many consumers are interested and decide to make a purchase (Cao, 2021).

In Indonesia, not only the growth of information technology, media and communication has increased but also Islamic economy currently increases in demand. In fact, not only countries that have Islamic ideology and a Muslim majority population, but also this Islamic economy has penetrated into the international world with the concept of Islamic economics sourced from the Al-Quran and Sunnah (Randeree, 2020).

This growth is driven by the Indonesian people who currently have a consumption pattern that tends to choose the easy way to make transactions, from this consumption pattern it is able to encourage economic growth. Moreover, buying and selling transactions through e-commerce are carried out without face to face; agreements and transactions are carried out on the basis of mutual willingness and trust in each other so as to make it easier for consumers. Buyers just stay at home, and all needs can be accessed. The goods approval stage has been partially completed while waiting for the ordered goods to arrive or be delivered to the buyer's address (Anggraeni & Rizal, 2019).

E-commerce has penetrated and spread in Indonesia. There are already 50 types of e-commerce in Indonesia. The most popular and most frequently used e-commerce by consumers are Tokopedia, Lazada and Shopee. Of the many e-commerce that has developed so far, there are still not many e-commerce companies that label their companies as companies that comply with Islamic law. Therefore, it is still a question whether the transaction process between sellers and buyers in e-commerce is appropriate or violates the norms in Islamic law (Alfimova, 2021). As

consumers, Generation Z is considered potential and deserves to make their own choices. Generation Z's fluency in technology makes it easier for this generation to make the buying process, the majority of Generation Z prefer to do online shopping through e-commerce applications because it is considered easier and faster (Hasman et al., 2019) The majority of Indonesia's population is Muslim, so not a few Generation Z are Muslim. Therefore, when Generation Z plays a role as consumers, they must pay attention to whether the system run by e-commerce companies in Indonesia is in accordance with or deviates from sharia economic principles. Moreover, in Indonesia itself, the Islamic economy has advanced, so it is hoped that Generation Z will have the awareness that they are able to change the quality of the existing economy (Chandra & Sari, 2021).

To improve the Islamic economy through the digital sector, especially e-commerce so that the Indonesian state can be used as an example for other countries because it applies the principles of Islamic economics. DSN-MUI in its DSN-MUI fatwa No. 110/DSN-MUI/IX/2017 discusses about buying and selling contracts but does not go deep into digital transactions that have developed rapidly in Indonesia. The consumption pattern in Indonesia in transacting using e-commerce is getting higher, so more in-depth study is needed. This study can use the application of Islamic business ethics in some e-commerce that has spread in the buying and selling process. To realize the development of Islamic economy in this sector, it is necessary to have literacy for Generation Z, especially those who are Muslim (Alawiyah et al., 2021).

Various problems arise in the field, ranging from buyers, sellers and third parties as well as business competition. Examples that can influence consumer decisions are the details or disclosure of information provided about products to reduce fraudulent actions for non-conforming goods. Because it is listed in one of the web site addresses that provides stalls for consumers who experience fraud when shopping online shops, it was recorded that from 2011 to September 2015, there were 155 pages consisting of 30 cases per page (Diniarti Novi Wulandari, Budi Santoso, Handry Sudiarta Athar, 2017). According to Furajiet, 2013, Decision making is one of the most complex mechanisms in the human thought process. Consumer buying decisions involve choosing between two or more products or services to be selected. In making decision styles, there is a Consumer Style Inventory (CSI) measuring tool from Sproles and Kendall (1986) to determine the general characteristics of consumer decision making (Rachmawati et al., 2020).

Information on halal product must also be on the marketplace page. This raises about different perceptions of the risk of transactions in e-commerce. Perception can be influenced by experience, finance and others, so that it affects purchasing decisions. In this study, the author intends to identify what conditions affect consumers in transacting on e-commerce for Generation

Z, then whether the process of purchasing products through e-commerce is in accordance with the principles of Islamic business ethics (Danisa et al., 2017).

In Indonesia, e-commerce has grown rapidly, so it can make consumers interested in making transactions in e-commerce. Moreover, Generation Z definitely tends to be more consumptive and has a daily life that cannot be separated from the internet, therefore there must be many Generation Z who prefer to transact online. This is a strong basis used by the author to make Generation Z in Pekalongan as a sample in the study. Based on the background and existing phenomena, the purpose of this study is to examine the Literature Review on Generation z's Perception of Product Purchasing Decisions through E-Commerce from the Perspective of Islam Business Ethics.

LITERATURE REVIEW

M. Syahdi Yusuf's research entitled "Analysis of Islamic Business Ethics in Decision Making on Product Purchases through E-Commerce (Case Study on Islamic Economics Students Class of 2015-2018)" used a qualitative method by building a theory from the data received by the researcher. The results of this study indicate that the student's perception of e-commerce is pretty good, although some units must be refined such as halal labels on e-commerce including halal information on the products traded. The relevance of Islamic business ethics in its application to e-commerce can be categorized as running properly, but there needs to have improvements to the divine principle where halal labels on products and systems run by e-commerce greatly affect purchasing decisions (Nabila, 2019).

Alawiyah et al., (2021) entitled "Perceived Risk in E-Commerce Transactions from the Perspective of Islamic Business Ethics and Social Culture" used a qualitative research with a theoretical approach and built a theory from the data received by the researcher. This study aimed to analyse the perception of risk in e-commerce transactions from the perspective of Islamic business ethics and socio-culture. The results of this study show that the perception of risk in e-commerce transactions in the perspective of Islamic business ethics and socio-cultural in general does not violate applicable Islamic business ethics. However, it is necessary to revamp the halal label that can maintain the safety of consumers, especially Muslim consumers when making decisions in purchasing products through available e-commerce (Alawiyah et al., 2021).

Research by Syafi'atul Waro & Widowati, (2020) entitled "The Effect of Trust, Celebrity Endorsers, and Risk Perceptions on Purchase Decisions of E-Commerce Users in Semarang City" used non-probability sampling with a purposive sampling approach with 100 prospective respondents having certain criteria, namely, the selected respondents were consumers in Semarang who made online purchases on the Tokopedia, Lazada, and Shopee sites. The data collection

technique used a questionnaire distributed to 100 respondents in Semarang who had made purchases at E-Commerce Tokopedia, Lazada and Shopee by using a link distributed through the WhatsApp application group. The sampling technique used a non-probability sampling technique with a purposive sampling approach, namely the researcher chooses a purposive sample subjectively. The results of this study indicate that Trust, Celebrity Endorser and Risk Perception have a positive effect, which means that these three factors greatly influence the purchasing decisions of e-commerce users in the city of Semarang (Syafi'atul Waro & Widowati, 2020).

Wulandari et al., (2017) conducted a research entitled "E-Commerce Business Ethics Based on Sharia Maqashid at Bukalapak.com Marketpalce". The purpose of this study is to determine the implementation of business ethics and the implementation of maqshid sharia in Bukalapak.com. This study used a qualitative approach. In collecting data, this research was conducted through observing content related to Bukalapak.com. This research used data validity, persistence, observation and theory triangulation techniques. The result of this research is that Bukalapak.com has followed the business ethics that has been exemplified by the Prophet Muhammad, such as maqashid sharia four protection systems to protect consumers. However, there are several aspects that have not been fulfilled due to several irresponsible parties, such as dishonest sellers and sellers who do not protect consumer rights, buyers and sellers who are less friendly (Wulandari et al., 2017).

METHODOLOGY

This research was a qualitative research method using the field of literature review by collecting a number of references in the form of journal articles, previous research and related sources. The purpose of this method was to produce various theories of relevance or interpretation according to the problem as reference material in the results and discussion. Reference article criteria in this study related to the perception of generation Z in making product purchasing decisions through e-commerce.

RESULT & DISCUSSION

Generation

The definition according to Kupperschmidt (2000) in Chillakuri, (2020), generation is a group of individuals who identify their group based on the similarity of year of birth, age, location, and events in the life of a group of individuals that have a significant influence on their growth phase. Generation Z is the generation born between 1995 and 2010. The youngest generation to enter the workforce. This generation can also be called the i Generation or internet generation. Generation Z is able to do all activities at once such as: running social media using a cellphone, browsing using a PC, and listening to music using a headset (Chillakuri, 2020).

Purchase Decision Making

According to (Jaakkola, 2007), Purchase Decision is buying a preferred brand from various alternatives, but two factors can be between purchase intention and purchase decision. Purchasing decisions are consumer actions whether or not to buy a product. Consumers in making purchases usually have several factors that influence them, considering the quality, price, and product (Rachmawati et al., 2020).

The decision-making process carried out by visitors consists of five stages, namely Nurul (in Mustikasari, 2017) in (Hajli, 2020): 1) Recognition of Needs, 2) Information Search, 3) Evaluation of Alternative Options, 4) Purchase Decisions, 5) Post-Purchase Behavior (Hajli, 2020). Buying behavior or consumer decisions begin with stimuli which are then influenced by environmental factors such as social, cultural, personal, psychological factors, and influence consumers in choosing certain products (Kotler, 2013). Pride and Ferrell (in Sangadji, 2013) divide the factors that influence consumer behavior into three groups, namely: Personal Factors, Psychological Factors, Social Factors (Palalic et al., 2020).

E-Commerce

Electronic Commerce (E-commerce) is the process of buying, selling or exchanging products, services and information through computer networks. It also includes collaborating with business partners, customer service, job vacancies. In addition to network technology, e-commerce also requires database technology or databases, electronic mail (e-mail), and other forms of non-computer technology such as goods delivery systems, and payment instruments for this e-commerce (Ardyanto et al., 2015).

Islamic Business Ethics

Islamic business ethics is a series of activities and human business activities in various forms that are not limited by the amount of ownership of goods (property or services) including all profits, and all of that there are limitations in how to obtain, process and use them. The Qur'an confirms and explains that in business it should not be done by means of falsehood and tyranny, but is done on a voluntary basis or pleasure (Buldan et al., 2021).

Islamic business ethics as: morals in running a business in accordance with Islamic values to achieve the blessings of this world and the hereafter. Islamic business is a series of business activities in various forms that are not limited number of ownership (goods/services) including profits, but limited by obtaining it and utilizing its assets because of the lawful rules and regulations illegal. Through this definition, it can be concluded that Islamic business ethics are: basic in carrying out business activities without leaving the values taught Islam. In the literature, there are slight differences related to the principles of business ethics in Islam. The principles of business ethics in Islam are worship (tawhid), equality (musawat), freedom (hurriyat), justice ('adl), mutual

assistance (ta'awun), and tolerance (tasamuh). Islamic business ethics must contain freedom, justice, kindness, integrity, efficiency, and full trust in Allah (tawakal). Meanwhile, according to Islamic business ethics derived from Bukhari and Muslim hadith exemplifies commendable business behavior by ensuring all activities are carried out honestly, trustworthy, and fair. As for Its principles are the freedom of oneness (tawhid), balance (equilibrium), responsibility (responsibility), free will (free will), and virtue (ihsan) (Raudhatun Ulya, 2020).

Law of Buying and Selling Online

In Islam doing business through online is allowed as long as there is no element of usury, injustice, monopoly and fraud. The danger of usury is contained in the Qur'an included in the Q.S. Al-Baqarah [2]: 275, "Allah has permitted buying and selling and forbidden usury". Prophet S.A.W. implies that buying and selling is lawful as long as you like and like (*Antaradhin*). Because buying and selling or doing business online has a positive impact because it is considered practical, fast, and easy. Buying and selling through online must have certain conditions whether or not it can be done. The online business ban is for several reasons: 1) The system is haram, such as money gambling. Gambling is prohibited both on land and in the air (online), 2) Goods/services that are the object of the transaction are prohibited items, such as drugs, pornographic videos, copyright infringement, sites that can lead visitors to adultery, 3) Because violates the agreement (TOS) or contains elements of fraud; 4) And others that do not bring benefits but instead cause harm (Samawi, 2020).

As the rules of Fiqh say: "*Alahkam Tattabi' Almashalib*; Laws [laws and regulations] aim to benefit." Another rule states: "*I'tibar Almashalib Wadar'ul Mafasid*; Prioritizing Benefits and Avoiding Damage. The Qur'an also mentions in Surah Al-Muthaffifin [83]: 1-3: "1. A great misfortune for people who cheat (in business), 2. people who, when receiving a measure from others they ask to be filled, 3. And when they measure or weigh for others, they reduce".

Law of Buying and Selling Online According to State Law. In the Law on the rules of online commerce, it is contained in the Civil Code. Analogously, Article 1313 of the Civil Code explains that an agreement is an act in which one or more people bind themselves to one or more other people. For the validity of a contract, we must look at the conditions stipulated in Article 1320 of the Civil Code which determines that the conditions for the validity of an agreement are as follows; a). agreement of the parties; b). Ability to make agreements; c). A certain thing; and d). A lawful reason. If the first element (agreement) and the second element (skills) are not met, the contract can be cancelled. Meanwhile, if the third element (a certain matter) and the fourth element (a lawful cause) are not fulfilled, then the contract is null and void by applicable law. Online buying and selling can be related to Law No. 11 of 2008 concerning Electronic Information Technology.

According to article 1 paragraph 2 of Law no. 11 of 2008 concerning ITE explains that electronic transactions are legal acts carried out using computers, computer networks, or other electronic media (Law) (Mahfudhoh & Santoso, 2020).

Generation Z's Perception of Product Purchase Decisions Through E-Commerce

Generation Z in making product purchase decisions through e-commerce will definitely see several reasons. First, product quality, brand image, trustworthiness, convenience, and price have an effect on purchasing decisions on Shopee e-commerce (Nasution et al., 2020). So in making decisions, look at the aspects of product quality, brand image, trust, convenience, and price.

Second, that simultaneously, online purchasing decision making at Tokopedia is influenced by four variables: trust, security, service quality, and risk perception with a significance value of 0.000 F. Partially, the four variables: trust, security, service quality, and risk perception have a significant positive effect on online purchasing decisions at Tokopedia with a t significance value of 0.000. While the security factor has the most dominant influence on online purchasing decisions at Tokopedia with a coefficient value of 0.356 (Kusuma, 2016).

Third, product purchase decisions through e-commerce are also due to the convenience provided by e-commerce parties in accessing them. Consumers just stay at home and in applying it only requires an internet network. The services provided by e-commerce to attract consumers to shop. Examples of offers such as discounted prices are cheaper than offline stores. Especially with the ratings or reviews given by other consumers, it can help build trust and security if there are new consumers who will transact. So that it can be considered that there is no fraud.

Generation Z is in the process of buying products through e-commerce through a system where online buying and selling is done online or digitally but in fixed payments directly or upfront, and in this online buying and selling contract it is done using a salam contract because with upfront payments and goods postponed according to the timeframe. According to the collection of Islamic economic law in the book of Islamic economics Fiqh written by DR. Mardani in (Siti Dwi Pujiyanti, 2020), greeting itself is a financing service that has a relationship with buying and selling where the payment transaction coincides with an order for goods but the goods are delayed or the time is given according to the agreement or contract. While the Istisna contract itself is a transaction with an hasty payment method that can also be postponed in accordance with the agreement and the delivery of the delayed goods (An et al., 2021).

The Relevance of Islamic Business Ethics in its Implementation of E-Commerce

1. The principle of monotheism (unity),

Its application may still be minimal because there are still not many that include halal labels on products. So there is still something that needs to be fixed.

2. The principle of balance (fairness)

In implementing this principle in e-commerce, it is deemed relevant, all parties compete fairly both for sellers and buyers. Some e-commerce compete with ideas and innovations that continue to be developed to attract consumers, as well as sellers from various regions and the various products offered have the same opportunity in the process of offering to consumers.

3. The Principle of Free Will

In the process of buying products in e-commerce, consumers can get the freedom to choose the goods or products to be purchased. The e-commerce party does not impose their will.

4. Responsibility Principle

In the process of accountability, it is in accordance with Islamic business ethics because when the goods the consumer receives if they are defective or not appropriate, the seller accepts if the goods are returned and returned.

In buying and selling transactions, Shopee has applied the four characteristics of business ethics that have been applied by Muhammad Saw, these have been applied to Shopee e-commerce sellers. Fathanah (professional) is applied in the form of maximum service to buyers. Respond to customer orders quickly and receive customer complaints with great friendliness. Furthermore, trust is implemented by maintaining the rights of customers. Siddiq's attitude, Seller Shopee has implemented the nature of honesty well. Tabligh attitude, Seller Shopee has done this, item specifications are explained with gambling (Ruslang et al., 2020). However, in some cases, buying and selling transactions at Shopee are still unable to apply business ethics according to Islamic sharia principles, this is because there are still acts of a kind of gharar (fraud) where not a few sellers post their products using images or photos that are not in accordance with the original so that looks more attractive to buyers (Azizah, 2020.).

The Bukalapak marketplace strives to carry out transactions in accordance with Islamic business ethics. The attitudes of the Prophet SAW, such as being honest, fair, friendly, capable, happy to help customers, protecting consumer rights, and not vilifying other people's businesses. The honest attitude shown by Bukalapak is to notify all policies and usage rules to all Bukalapak visitors. This is so that visitors know in advance about the terms of transactions carried out on Bukalapak. Apart from that, some of Bukalapak's policies can be more adapted to the existing conditions, which sometimes makes it difficult for all parties to accept (Rusli & Alisyah, 2021).

CONCLUSION

The views of Generation Z in making product purchase decisions in e-commerce are formed through product quality, brand image, trust, convenience, service quality and price. Not only that, it is easy for e-commerce parties to access and there are ratings or reviews. Moreover,

the promos offered by e-commerce sellers are a Generation Z factor in making product purchase decisions. Generation Z's perception of e-commerce is good, so it must be further refined in customer service and halal labeling on products.

1. Generation Z is in the process of purchasing products through e-commerce through a system where online buying and selling is done boldly or digitally but in fixed payments directly or upfront, and in this online buying and selling contract it is done using a salam contract because it expects an upfront payment and the goods are postponed according to the timeframe. The process of buying goods in e-commerce, consumers first choose the goods needed and then also see the halalness of the product. The halalness of an item or product is very important, especially for Muslims. But there are still many things that are not halal in the product description. If it is listed as halal, it will certainly create a sense of security for consumers in transacting.
2. According to the researcher, the conclusion of the literature study is that online buying and selling transactions in e-commerce in Indonesia are implemented by implementing systems and policies in accordance with Islamic sharia principles and following business ethics that have been taught by the Prophet Muhammad. However, in some cases at Shopee and Bukalapak. On shopee that the application of Islamic business ethics in the practice of buying and selling online (online) at the Shopee online store, has not implemented Islamic business ethics. Because the seller is still discriminating against buyers by doing this and also posting pictures that don't match the song. So it is very detrimental to consumers if the goods come not in accordance with the picture and specifications that have been selected by the buyer. In Bukalapak there are several aspects that have not been fulfilled because of some irresponsible parties, such as dishonest sellers, sellers who do not protect consumer rights, buyers who are not friendly or use disrespectful language, buyers who do not protect the rights of sellers, and Bukalapak who not responding to customer and seller complaints quickly and precisely.

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