

DETERMINANTS OF PURCHASING DECISIONS IN TIK TOK SHOP E-COMMERCE WITH TRUST AS A MEDIATING VARIABLE

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Abstract

This study aims to examine the effect of security and Sharia compliance on purchasing decisions in the e-commerce TikTok Shop with trust as a mediating variable. The sample in this study were active undergraduate students at USK totaling 85 people who were taken based on the Hair formula and analyzed using the path analysis model. The results of this study found that security and sharia compliance had a positive effect on trust. Security, Sharia compliance, and trust have a positive effect on purchasing decisions. In the Sobel test, the indirect effect shows that security and Sharia compliance have a positive influence on purchasing decisions through trust as a mediating variable. Further research can take other supporting factors that have not been used in this study.

Keywords: Security, sharia compliance, trust, purchase decision.

Abstrak

Penelitian ini menguji pengaruh keamanan dan sharia compliance terhadap keputusan pembelian pada e-commerce TikTok Shop dengan kepercayaan sebagai variabel mediasi. Sampel pada penelitian merupakan mahasiswa aktif S1 USK berjumlah 85 orang yang diambil berdasarkan rumus Hair dan dianalisis menggunakan model analisis jalur. Hasil penelitian ini ditemukan bahwa kepercayaan dipengaruhi oleh keamanan dan sharia compliance. Keputusan pembelian dipengaruhi oleh keamanan, sharia compliance, dan kepercayaan. Selanjutnya keputusan pembelian dipengaruhi keamanan dan sharia compliance melalui kepercayaan. Untuk penelitian selanjutnya dapat mengambil faktor pendukung lain yang belum digunakan dalam penelitian ini

Kata kunci: Keamanan, sharia compliance, kepercayaan, keputusan pembelian

INTRODUCTION

The rapid development of technology has created many new e-commerce platforms, which affect the way consumers shop. The availability of various e-commerce platforms makes purchasing easier for consumers. In Indonesia, shopping online on e-commerce platforms has become a common habit because it is practical, efficient, and saves time and effort (Tusanputri & Amron, 2021).

The emergence of e-commerce platforms has also entered Indonesia, so that competition in the online sales market is increasing. TikTok

Shop is part of the online market, which will be available starting in 2021. TikTok was first introduced as a social media and music application in September 2016 by Zhang Yiming from China. TikTok provides a platform for its users to express themselves through videos they make themselves (Arrofi & Hasfi, 2019).

TikTok is a social media platform that is increasingly held hostage by the world community. According to We Are Social data, TikTok has been downloaded by around 1.09 users as of April 2023. This number increased by 12.6 percent compared to the previous year. As

for Indonesia, based on the databox as of April 2023, TikTok users have reached 113 million users. Indonesia is not only the second largest country of TikTok users but also contributes greatly to the TikTok shop e-commerce business (Magfiroh et al., 2023).

Based on Cube Asia data, it is said that the Gross Merchandise Value (GMV) of TikTok shops in Indonesia reached IDR 37.2 trillion in 2022. In the first three months of 2023, GMV was recorded to exceed Rp. 14.8 trillion, meaning that the Indonesian state made a major contribution to TikTok Shop. In addition, the development of the Internet has opened a global business network that knows no borders or time.

Sellers in conventional e-commerce showcase products in the form of videos, images, and text (Zhang & Zhang, 2020). In general, shopping activities through live broadcasts often involve "live streamers" (Lu & Chen, 2021). The shopping experience obtained by consumers can assure them of product authenticity, visualization, and interactivity. Thus, this can increase the level of sales (Hu & Chaudhry, 2020; Wang et al., 2022). TikTok Live is TikTok's newest product that can help interaction between consumers and sellers so that sellers can convince consumers even if they don't meet in person (Suarna, 2022).

According to Sari et al., (2017), Online shopping is a transaction carried out electronically from one business to another. Online shopping involves buying and selling any kind of goods or services electronically. An online store is an online channel used by personal computers that merchants use in their stores and obtain information about consumers, starting with the provision of information and services necessary for consumer decision-making (Kotler & Armstrong, 2012).

Purchasing decision refers to direct actions related to the acquisition and determination of desired products and services (Tjiptono & Diana, 2020). In making purchasing decisions, consumers must also consider the safety of the goods/services. According to Silalahi et al., (2022), Security refers to efforts to prevent fraud or at least detect fraud in an information system. Park & Kim, (2006), On the other hand, it defines security as the ability of an online store to control and maintain the security of data transactions. So that the security factor is important in increasing consumer trust, especially in safeguarding consumer personal data. When consumers feel comfortable and safe, then they do not hesitate to traction even though it is online.

In addition to security, the influence of *Sharia compliance* on purchasing decisions is also very important for buyers in Indonesia with a majority Muslim population (Khairawati & Hadi, 2023). Obedience to the commands of Allah Almighty will maintain the emotional stability of the individual and build a positive spirit in doing business. Business people, both sellers and buyers must comply with sharia compliance, such as avoiding maysir, gharar, and riba for these business activities to be blessed in the world and hereafter (Tobing & Marliyah, 2023).

The variable of trust is very influential on purchasing decisions (Tirtayasa et al., 2021). Trust is a foundation in business that arises based on consumer confidence, believing in the existence of truth or error by existing evidence, personal experience, and suggestions that exist in oneself. According to Kotler & Keller (2016), Consumer trust refers to a company's willingness to put trust in business partners by considering various factors such as honesty, integrity, competence, and kindness. Meanwhile, customer

trust is a response to what they feel between expectations and the actual performance of a product or service they use (Wiedyani & Prabowo, 2019).

Various studies have been conducted to examine the factors that impact purchasing decisions in e-commerce, such as research by Yunita et al., (2019) states that security and trust have an effect on purchasing decisions. Then Nisa (2022) states that Sharia compliance has a positive influence on purchasing decisions. Other research was conducted Ilmiyah & Krishernawan, (2020) Ilmiyah & Krishernawan, (2020) Lailiya (2020) states that trust has an effect on purchasing decisions, no previous studies have specifically examined purchasing decisions influenced by security, sharia compliance, and trust. Another difference is that this study makes trust a mediating variable.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Purchase Decision

According to Kotler & Armstrong (2012) (2014), Purchasing decision refers to the final decision taken by an individual or household in purchasing goods or services for consumption purposes. This purchase decision is a deliberate act based on desire, where the consumer consciously chooses one of the available alternatives (Karim, 2019).

Consumer behavior includes the direct actions involved in obtaining and determining a product or service, including the decision-making process before and after those actions. Consumer purchasing decisions are influenced by habits, which include aspects such as the time of purchase, the amount of purchase, and the location of the purchase transaction (Assauri, 2007). Emphasized indicators of purchasing decisions, according to the view (Pradana et al.,

2017) Include provisions in choosing products, habits in making purchases, providing recommendations to others, and making repurchases.

Security

According to Raharjo (2021), The concept of security includes efforts to avoid fraud or detect fraud in the form of information systems. Meanwhile, Park & Kim (2016) Define security as the ability of an online store to control and maintain security in data transactions. Further, Park & Kim (2006) Affirm that the important role of security assurance lies in shaping trust by reducing consumer concerns related to the misuse of personal data and the risk of damage to data transactions. If data security guarantees are applied and meet consumer expectations, then consumers will feel safe and willing to provide personal information, as well as make purchases. Safety indicators in this study, as described by Ciptowening et al., (2021) Include security in transactions, transaction convenience, proof of transactions, online seller image, and product quality.

Sharia Compliance

According to Nurhisam (2016), Sharia compliance is the observance of rules or laws that have been established by Allah SWT in Sharia. Islamic Sharia serves as a guide and regulation sent down by Allah SWT to be carried out by its adherents to realize harmony and happiness in life. (Rameli et al., 2014), define belief as integrity, ethics, and adherence to Islamic principles (sharia). Consumer trust in Sharia transactions requires sellers to carry out business activities according to Islamic Sharia principles. Sharia compliance indicators in this study refer to the view of Arifin (2012) which includes aspects of mutual benefit, free of

manipulation, halal and tayyib, and does not cause mudharat.

As for according to Agustiningrum & Andjarwati (2021) stated that security is the main aspect of concern for consumers when using the internet to make online purchases through social media, considering that most transactions are carried out online. If data security guarantees are implemented and meet consumer expectations, consumers will be more willing to provide personal information and make purchases with a feeling of security. These findings are in line with research by Sudjatmika (2017) which shows that security has an impact on online purchasing decisions. Moreover, Yunita et al., (2019) also state that security has a partial influence on purchasing decisions.

Trust

In business transactions, trust becomes a crucial factor in purchasing decision-making. Trust plays a fundamental role in the business world, arising from consumers' belief in truth or error, based on existing evidence, personal experience, and internal suggestions. Consumer trust includes a company's willingness to put trust in business partners, taking into account various interpersonal factors between organizations such as competence, integrity, honesty, and kindness (Kotler & Keller, 2016).

According to Nuridin & Imanda (2018), Trust is the readiness of a party to accept the risk of the other party based on confidence and expectation that the other party will act as they wish, even though the two do not yet know each other when establishing a long-term business relationship. Another definition of trust, according to Azizah et al., (2021) is the subjective probability at which the consumer expects that the seller will execute a particular transaction by the expectations of consumer confidence. Customer trust includes the customer's response

to the evaluation of perceived mismatches between expectations and actual performance in the use of the product or service (Wiedyani & Prabowo, 2019). The confidence indicators used in this study refer to the views of Islamia & Putri (2022), which include benevolence, ability, integrity, and willingness to depend.

To further clarify the direction of the research conducted, here is the research framework and research hypothesis.

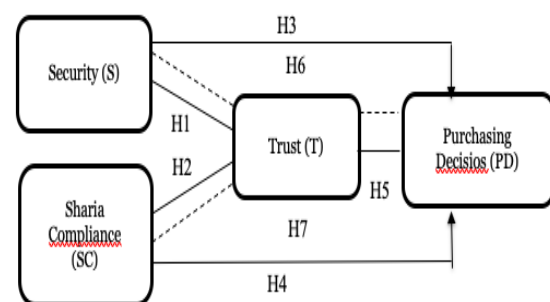


Figure 1.
Framework of Thought

- H₁: Security has an influence on the trust of students at Syiah Kuala University in TikTok Shop e-commerce.
- H₂: Sharia compliance has an influence on the trust of students at Syiah Kuala University in TikTok Shop e-commerce.
- H₃: Security has an influence on the purchase decision of students at Syiah Kuala University in TikTok Shop e-commerce.
- H₄: Sharia compliance has an influence on the purchase decision of students at Syiah Kuala University in TikTok Shop e-commerce.
- H₅: Trust has an influence on the purchase decision of students at Syiah Kuala University in TikTok Shop e-commerce.
- H₆: Trust mediates security in purchase decisions on TikTok Shop e-commerce.
- H₇: Trust mediates sharia compliance on purchasing decisions on TikTok Shop e-commerce.

RESEARCH METHOD

This study explores the effect of trust mediation on the relationship between security and sharia compliance on the purchasing decisions of students of Syiah Kuala University, Banda Aceh, Indonesia on TikTok Shop e-commerce. A total of 85 consumers as samples were selected using the purposive sampling method. The respondents selected were Muslim students, who studied at Syiah Kuala University and had worked on TikTok Shop e-commerce. Respondents were asked to choose the best item from their opinions using the five-point Likert type, consisting of 1 (strongly disagree), 2 (disagree), 3 (moderately agree), 4 (agree), and 5 (strongly agree).

The development of questionnaire statements in this research adopted appropriate literature search and experience survey techniques, following the approach outlined by Churchill Jr (1979) dan Peter & Churchill Jr (1986) The literature search process aims to understand definitions, as well as map indicators and statements used in relevant previous research. In the next stage, a total of 17 questionnaires that have been designed are distributed for trials, and the results are then evaluated. Those statements that are found to be invalid or unreliable, are subsequently revised and corrected. After confirming the suitability of the questionnaire, it was then distributed to 85 selected respondents.

The selected sample is considered representative of the population studied because according to it, the minimum sample size is at least 5-10 times the number of indicators. The variables studied use the path analysis method, by exploring four variables, namely: security, Sharia compliance, trust, and purchasing decisions. Two exogenous variables, namely security are measured by five indicators, and

sharia compliance with four indicators. The trust mediating variable and the endogenous purchase decision variable were each measured by four indicators. Because the totality of 17 indicators is used to measure variables, thus the number of respondents is 85 people (5×17). Thus, the number of research samples is more than enough.

The application of path analysis methods is used to identify direct or indirect influences between independent and bound variables. In this analysis process, there is the use of regression equations to measure the impact of independent variables on dependent variables, either directly or through indirect channels, namely:

$$T = P_1 S + P_2 SC + e_1$$

$$PD = P_1 T + P_2 SC + P_3 S + e_2$$

The T is the trust, P is the regression coefficient, S is the security, SC is Sharia Compliance, PD is the purchase decision, and e is the error rate in the study. Testing of mediation hypotheses based on suggestions by Sobel (1982) known as the Sobel test. According to (Baron & Kenny, 1986), Intervening variables are variables that affect the relationship between the independent variable and the dependent variable, such as the following equation:

$$S_{ab} = \sqrt{b^2 S a^2 + a^2 S b^2 + S a^2 S b^2}$$

It is necessary to know the t value of the coefficient to test the significance of indirect influence by the following formula:

$$t = \frac{ab}{S_{ab}}$$

RESULTS AND DISCUSSIONS

As seen in Table 1, the majority of respondents were filled by women as many as 57 people. Based on the age of the majority of respondents aged 20-25 years as many as 84

people, and 100 percent are Muslim. As long as the origin of the faculty is dominated by the faculty of teacher training and education as many as 21 people, based on the class of 2019 dominated by the class of 2019 as many as 46 people, based on the amount of spending money dominated by the amount of spending IDR 1,000,001-IDR 3,000,000 as many as 48 people, and 100 percent or 84 people have never purchased the TikTok shop application.

Table 1
Characteristics Respondent

Gender	Frequency	Percentage	Religion	Frequency	%
Male	28	32,9	Muslim	85	100,0
Female	57	67,1	Usia	Frekuensi	Persentase
Faculty	Frequency	Percentage	<20	1	1,2
Economics and Business Faculty of Veterinary Medicine	10	11,8	20-25	84	98,8
Law	3	3,5	Year	Frequency	%
Engineering	5	5,9	2017	5	5,9
Farm	13	15,3	2018	21	24,7
KIP	8	9,4	2019	46	54,1
Medical	21	24,7	2020	9	10,6
MIPA	4	4,7	2021	3	3,5
Social and Political Sciences	7	8,2	2022	1	1,2
Marine and Fisheries	4	4,7	Expenditure	Frequency	%
Nursing	2	2,4	<Rp 1.000.000	36	42,4
Dentistry	1	1,2	Rp1.000.001-Rp 3.000.000	48	56,5
Making a Purchase Ever	Frequency	Percentage	Rp3.000.001-Rp 5.000.000	1	1,2
Ever	85	100,0			

Source: Data processed (2023)

Test Validity and Reliability

Validity testing was carried out to ensure the validity of the questionnaires submitted in this study. A total of 17 questionnaires were declared valid because based on the r-table value of 0.177 smaller than the r-calculated value. Likewise, reliability testing is used to find out whether the indicators of the variables are reliable or reliable. Cronbach's Alpha from the Security variable (KM) of 0.679, the Sharia Compliance (SC) variable of 0.701, the Trust variable (KC) of 0.727, and from the Purchase Decision (KP) variable of 0.702, thus all questions used in this research variable are reliable/reliable because it has met the requirements of Cronbach's Alpha with an alpha value of more than 0,60.

Path Analysis of Equations I and II

This equation is used to determine the effect of security variables and *Sharia compliance* on trust and to know the coefficient or path for each variable, as well as to determine the effect of security variables, *Sharia compliance*, and trust on purchasing decisions and to know the path for each variable.

Table 2
Path Coefficients of Equations I and II

Model	Standardized Coefficients	t	Sig.
1 Security (S)	0,391	4,291	0,000
Sharia Compliance (SC)	0,468	5,144	0,000
Model	Standardized Coefficients	t	Sig.
2 Security (S)	0,529	5,384	0,000
Sharia Compliance (SC)	0,274	2,790	0,007
Trust (T)	0,572	3,958	0,000

Source: Data processed (2023)

Based on Table 2, a coefficient value of 0,391 (positive) is obtained for the security variable. If there is a change of 1 unit in security, it increases trust by 0,468. Furthermore, the value of the Sharia compliance regression coefficient is 0,086, meaning that if there is a change of 1 unit in Sharia compliance, it will increase confidence by 0,086.

Equation II yields a security variable coefficient of 0,529, which means that if there is a change of 1 unit in security, it will relatively increase purchasing decisions by 0,529. Then the value of the Sharia compliance coefficient is 0,274, which means that if there is a change of 1 unit in Sharia compliance, it will increase purchasing decisions by 0,274. Likewise, the value of the trust coefficient of 0,572, which means that if there is a change of 1 unit in confidence, it will increase purchasing decisions by 0,572. Based on the regression results of equations I and II, the following equation is obtained:

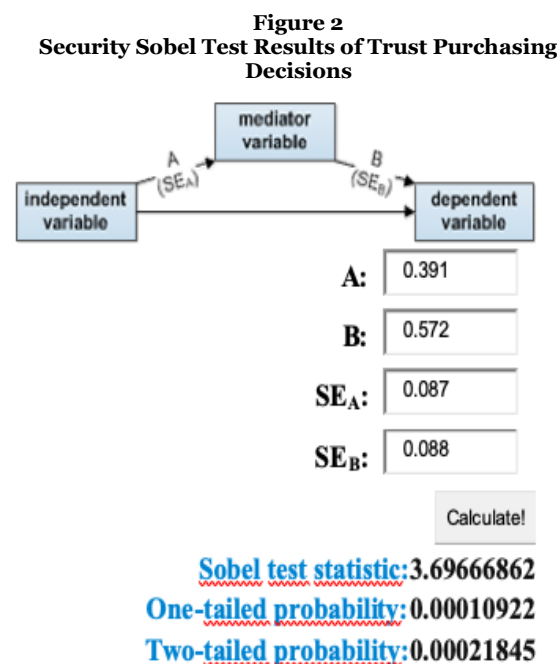
$$T = 0,391 S + 0,468 SC + 0,390$$

$$PD = 0,572 T + 0,274 SC + 0,529 S + 0,455$$

Indirect Effect Test Results

The direct influence of security on purchasing decisions can be seen from the P3 value of 0.092. While the indirect influence is seen from the multiplication of P1 and P5, namely $(0.087 \times 0.088) = 0.008$. Thus, the direct and indirect impact is $(0.087 + 0.008) = 0.095$.

To determine the mediation of (P1 P5), the Sobel Test is carried out as follows:

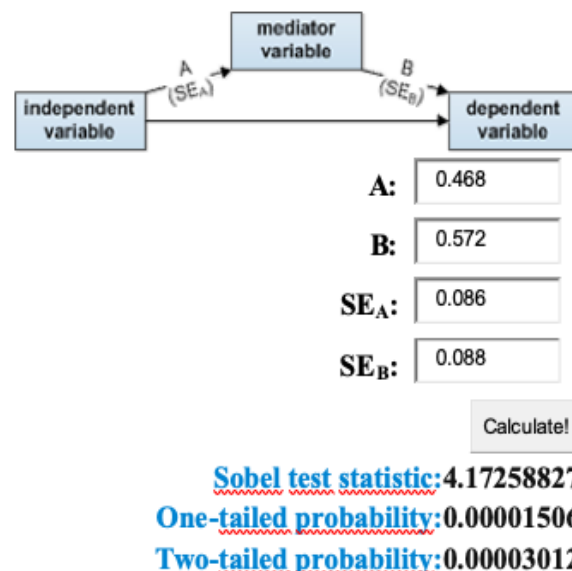


Source: Data processed (2023)

From the calculation above, the statistical value (z-value) of the impact of trust as a mediating variable between the security variable and the purchase decision is 3.69666862 and the significance at a one-way probability is 0.00010922. If the p-value is less than a significant level of about 0.05, it means Trust can mediate the effect of security on purchasing decisions. The direct influence of Sharia compliance on purchasing decisions can be seen from the P4 value of 0.091. While indirect influence can be seen from the multiplication of P2 and P5, namely $(0.086 \times 0.088) = 0.076$. Thus, the value of direct and indirect influence is $(0.086+0.076) = 0.162$.

To determine the effect of mediation from (P2 P5), the Sobel Test is carried out as follows:

Figure 3
Sobel Sharia Compliance Test Results on Purchasing Decision Through Trust



Source: Data processed (2023)

From the calculation above, the statistical value (z-value) for the effect of trust as a mediating variable between the security variable and the purchase decision is 4.17258827 and the significance at a one-way probability is 0.00001506. A p-value of less than a significant level of about 0.05 means that trust can mediate the influence of Sharia compliance on purchasing decisions.

Implications of Research Results

The Relationship of Security to Trust

Based on the test results in Table 2, the result of the security effect on trust is $4,291 > 1,664$. The results concluded that security have significant influence on the trust. This shows that security can increase USK students' trust in TikTok Shop e-commerce. This condition is in line with the research of Suwanti (2017) and Fatikasari (2018) which explains that trust is positively influenced by security.

The Relationship of Sharia Compliance to Trust

A Sharia compliance *value* of $5,144 > 1,664$, means that sharia compliance have significant influence on the students' trust. This shows that Sharia compliance can increase USK students' trust in TikTok Shop e-commerce. The results of the study are in line with the research of Jannah (2019) and Bahar (2022) which states that Sharia compliance has a positive effect on trust.

Security Relationship to Purchasing Decisions

The effect of security on purchasing decisions is $5,384 > 1,664$, indicating that security have significant influence on the purchasing decision. The results of this study are supported by research by Sudjarmika (2017) and Yunita et al., (2019) which explains that security plays a role in influencing purchasing decisions. The higher level of security provided when making transactions will be a benchmark for consumers to make purchase decisions on TikTok Shop e-commerce.

The Relationship of Sharia Compliance to Purchasing Decisions

The effect of sharia compliance on purchasing decisions is $2,790 > 1,664$, indicating that sharia compliance have significant influence on the purchasing decision. So it can be concluded that the decision to defend is also influenced by Sharia compliance positively. The results of this study are in line with Nisa (2022) explained that Sharia compliance also influences purchasing decisions. The presence of sharia compliance in e-commerce directly increases purchasing decisions on TikTok Shop e-commerce so that buyers are free from elements of gharar, maysir, and riba.

Trust Relationship to Purchasing Decisions

The effect of trust on purchasing decisions is $3,958 > 1,664$, indicating that trust have

significant influence on the purchasing decision. So it can be concluded that purchasing decisions are also influenced by trust positively. This shows that trust can improve purchase decisions on TikTok Shop e-commerce. The results of this study are in line with Permatasari (2019) and Solihin (2020) which explain that trust has a positive and significant effect on purchasing decisions. The higher consumer trust in sellers will affect consumer decisions when making purchases on TikTok Shop e-commerce.

Security and Purchasing Decisions with Trust as a Mediator

It is known that the calculated value of 3.697 is greater than the table value of 1.664, and its significance is 0.00010922 (smaller than 0.05), indirectly trust can mediate security against purchasing decisions. This shows that trust helps increase the influence of security on USK students' purchasing decisions on TikTok Shop e-commerce. This mediation is called partial mediation because it involves mediator variables either directly or indirectly. The results of this study support previous research conducted by the study Salsabila et al., (2018) and Hafidloh & Marlana (2021) which state that trust acts as a mediator between security and purchase decisions. This means that trust helps increase the influence of security on purchasing decisions on TikTok Shop e-commerce in USK students.

Sharia Compliance and Purchasing Decisions with Trust as a Mediator

It is known that the value obtained by the calculated value (4.172) is greater and the table value (1.664), as well as the significance of 0.00001506 (smaller than 0.05), indirectly trust can mediate sharia compliance with purchasing decisions. This shows that trust helps increase the influence of Sharia compliance on purchasing decisions on TikTok Shop e-commerce. This mediation is called partial

mediation, because it involves mediator variables, either directly or indirectly. The results of the study are in line with Prastiwi (2018) which states that trust can mediate Sharia compliance with purchasing decisions. This means that trust helps increase the influence of Sharia compliance on purchasing decisions on TikTok Shop e-commerce in USK students.

CONCLUSION

This study empirically investigates and analyzes the effect of security and Sharia compliance on purchase decisions on TikTok Shop e-commerce with trust as a mediating variable. The results of the study found that security, Sharia compliance, and confidence affect purchasing decisions. Likewise, security and Sharia compliance influence purchasing decisions through trust. The existence of good security and Sharia compliance will greatly determine consumers shopping on TikTok Shop e-commerce. Trust that acts as a mediator can also significantly influence purchasing decisions on TikTok Shop e-commerce. This means that the trust given by TikTok Shop e-commerce can cause consumers to shop on TikTok Shop e-commerce.

Given that the generalization of our findings is limited to students and limited data analysis models, future research can cover a wider area of objects. In addition to including independent variables and other mediating variables, future studies may consider the role of moderation variables to enrich existing studies.

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