



Study Program of Management
Faculty of Economics and Business



Digital Repository Universitas Jember

ICOMBEST



International Conference on Management, Business, and Technology

A Hybrid Conference that Combines an In-Person and Live Event

**"Post Pandemic Economic Recovery: Business, Management, and Technology"
& APSMBI Plenary Meeting and National Workshop**

EST 2021 ▾

CALL FOR PAPER

PROGRAM ▾

PUBLICATION ▾

REGISTRATION ▾

SPONSORS AND CO-ORGANIZERS ▾



**ATLANTIS
PRESS**

**Atlantis Press
Proceeding Series**



Clarivate

Web of Science™



Series: [Advances in Economics, Business and Management Research](#)

Proceedings of the International Conference on Management, Business, and Technology (ICOMBEST 2021)

[HOME](#)[PREFACE](#)[ARTICLES](#)[AUTHORS](#)[ORGANIZERS](#)[PUBLISHING INFORMATION](#)[+ Advanced search](#)

27 articles

Proceedings Article

The Role of Monetary and Macroprudential Policy Instruments on Macroeconomic Stability in Southeast Asian Countries

Eka Febrianti Utami

The impact and trauma of global financial crisis overshadowed the post-crisis economic recovery in the last two decades. Monetary and macroprudential policies are the two most popular and general policies to maintain macroeconomic stability. Covid-19 has become a storm in the economy, paralyzing the...

[Article details](#)[Download article \(PDF\)](#)

HOME

PREFACE

ARTICLES

AUTHORS

ORGANIZERS

PUBLISHING INFORMATION

Digital Repository Universitas Jember

Proceedings Article

Determinant of Purchase Intention on Platform Religios-based e-Learning

Sudaryanto Sudaryanto, Darien Nhisrina Arief, Fajar Destari

This study focuses on explaining the behaviour of purchase intention on platform religious-based e-learning in pandemic Covid-19 era. Furthermore, it explains the influence of religiosity on purchase intention through service involvement and platform involvement on platform religious-based e-learning....

[+ Article details](#)

[+ Download article \(PDF\)](#)

Proceedings Article

Islamicity Performance Index and Profitability Determinants

Neny Tri Indrianasari, Isti Fadah, Intan Nurul Awwaliyah

The importance of managing Intellectual Capital is particularly within the financial sector companies that has got to invest within the development of human capital, organizational processes, and knowledge-based companies so as to make a sustainable and long-lasting competitive advantage. Islamic banking...

[+ Article details](#)

[+ Download article \(PDF\)](#)

Proceedings Article

Probability Model for Looking for a Job Educated Job Seeker at the Labor Market in Central Java Province (Sakernas Data)

Dody Setyadi, Karnowahadi, Endang Sulistyani

Determinant of Purchase Intention on Platform Religios-based e-Learning

Sudaryanto Sudaryanto¹, Darien Nhisrina Arief², Fajar Destari^{3,*}

¹ Faculty of Economics and Bussines, University of Jember, Jember, Indonesia

² Faculty of Economics and Bussines, University of Jember, Jember, Indonesia

³ Faculty of Economics and Bussines, University of Jember, Jember, Indonesia

*Corresponding author. Email: fajar.feb@unej.ac.id

ABSTRACT

This study focuses on explaining the behaviour of purchase intention on platform religious-based e-learning in pandemic Covid-19 era. Furthermore, it explains the influence of religiosity on purchase intention through service involvement and platform involvement on platform religious-based e-learning. The samples in this study were selected by applying purposive sampling method with a sample of 180 respondents. This research is explanatory research. Data processing techniques using Structural Equation Modelling (SEM) method. This study results that the religiosity and trusting belief have a significant effect on the variable of purchase intention, as well as the religiosity has a significant effect on the variable of purchase intention through the services involvement and platform involvement as a moderation variable. In a pandemic era, the role of religiosity plays significant role on choosing the e-learning platform. Moreover, the service and platform involvement on the religiosity-based of e learning dependent on how depth the level of consumer's religiosity.

Keywords: Religiosity, trusting belief, service involvement, platform involvement, purchase intention, platform e-learning.

1. INTRODUCTION

In March 2020, WHO (World Health Organization) officially announced the phenomenon of global health disaster, namely pandemic Covid-19 (Corona Virus Disease 2019). The spread of Covid-19 has reached 189 countries around the world causing global problems politically, socially, and economically [1]. One of the countries affected by the spread of this virus is The State of Indonesia. The government's move is to take anticipatory action by imposing restrictions on community activities that must be done such as working from home, social and physical distance, as well as the implementation of large-scale social restrictions (PSBB) based on Government Regulation of the Republic of Indonesia No. 21 of 2020 concerning Large-Scale Social Restrictions in order to Accelerate the Handling of Corona Virus Disease 2019 (Covid-19).

The Covid-19 pandemic caused economic shock, and had an impact on the economy ranging from individuals, micro and macro companies, then households, small, medium and large industries,

especially impacting the economy of large-scale countries. One of the businesses affected is the market that uses interactions in cyberspace such as telecommunications business, online shopping even this shows an increase in the intensity of platform use by consumers who make transactions on the platform when Covid-19 occurs in Indonesia [2].

Since the Covid-19 pandemic hit indonesia, businesses in any field have expanded their corporate wings through digital platforms. Business people engaged in information technology and communication, especially those based on digital, can solve problems [3]. Platforms that are rapidly developing are platforms engaged in the field of e-learning because of the limited need for learning due to the enactment of social and physical distance. The e-learning platform aims to get efficient value in getting teaching and science although it does not have to be directly because it can be accessed anytime and anywhere as needed [2]. This online learning is proven to help consumers to meet their needs for science and teaching [1]. The limitations experienced by consumers in getting learning become opportunities by business people. One of the companies that

develops its business by utilizing that platform is PT. Khazanah Prima Sukses. The company released the religious-based e-learning app which was launched on April 25, 2019. UMMA is an application for Muslims and the Muslim community in Indonesia in the form of an e-learning platform open to Muslims by providing knowledge and information about Islam as a religion of mercy for the universe ("Rahmantan Lil Alamin"). The focus held by this platform is to accompany Muslims to carry out their worship. Has a mission to help users (consumers) to become Muslims who are reliable in utilizing IT and communication [4]. Data obtained from Google Playstore that as of September 2020, for users in Indonesia has been downloaded more than 5 million people who are interested in using religious-based e-learning platform application.

1.1. Literature Review

1.1.1. Religiosity

According to [5], that religiosity is a behaviour that can be seen with attitudes and actions, the form of behaviour can be potential, namely in the form of knowledge, perception, and motivation. The observable attitude is a broad evaluation of a particular concept, where the evaluation can be realized both in an affective system that will produce psychological responses such as emotions and feelings [6].

1.1.2. Trusting Belief

Trusting belief is defined as "... perceptions of what can be trusted and consumers as parties making trust decisions must behave fairly, well, competently and consistently in a transaction" [7] which means between both parties that consumers and sellers must behave well in order for a healthy transaction to occur. According to [8] that trust trust as a cognitive and affective trait of consumers. There are three indicators in trusting belief: benevolence, integrity, and competence.

1.1.3. Service Involvement

Definition of service involvement "consumer's personal perception of the importance of the services offered by the seller" [9]. Another definition of service involvement is the repeated interaction between consumers and organizations that facilitate emotional connections in the context of service services [10]. Service involvement involves the mechanism of adding consumer value to the company in question [11]. Companies can make consumers choose products or services according to consumer involvement and evaluate whether to enter rational (cognitive) and

emotional (affective) thinking [12]. It is also in accordance with research from [13] divides involvement into cognitive involvement and affective involvement.

1.1.4. Platform Involvement

Platform involvement is the motivation of consumers in their psychological commitment to the platform by participating in the platform such as seeing the platform situation and paying attention to something that consumers want". That is, platform involvement is important to get consumers to make decisions before making purchase intentions. High involvement indicates that consumers are serious about processing information on a platform and participating in information clumping [14]. High platform involvement is a delivery to further increase consumers to be more involved in various purchasing intentions and behaviors on the platform [15].

1.1.5. Purchase Intention

Purchasing intentions are defined as "choices made by consumers to analyze several similar products and consumers will make product choices according to behavior regarding the results of the analysis of product functions and habits [16]. Meanwhile, according to [17] that the purchase intention is a decision by consumers to shop for products or services because they need or like the function of the product or service provided. In addition, purchasing intentions are procedures by which consumers analyze their knowledge of a product, compare products with other uniform products and make decisions about the products to be purchased [18].

1.1.6 Research Hypotheses

Based upon review of literature, the following research hypotheses are proposed:

H1: Religiosity has a significant effect on purchase intentions.

H2: Trusting Belief has a significant effect on purchase intentions.

H3: Religiosity has a significant effect on service involvement

H4: Religiosity has a significant effect on the involvement platform.

H5: Religiosity has a significant effect on purchase intentions through service involvement.

H6: Religiosity has a significant effect on purchase intention through platform involvement

2. METHOD

The concept of this study is a type of explanatory research, has the goal of explaining a variable relationship with another using hypothesis testing that has been made. Thus, the study technique using Structural Equation Modeling (SEM) is further assisted with the help of the AMOS version 23 application. A sample of 180 respondents obtained from the purposive sampling method. Through distribution of questionnaires in google-form, then disseminated online media. The semantic differential scale is used to measure attitude, arranged in the framework of a straight line of one that is in the direction of the left to the right indicating that the answer is very positive to the right of the line while for the answer is very negative on the left with a score interval of 1 (Very Negative) to 10 (Very Positive).

3. RESULTS AND DISCUSSIONS

3.1 Results

Based on the data collected, it is known that the characteristics of respondents are presented the following :

Table 1. Characteristics of respondents

Characteristic	Information	Sum	Percentage
Gender	Female	93	51,7%
Age	17-25	118	65,6%
The Last Education	Senior High School	131	72,8%
Work	Student	95	52,8%

Source : Analysis Result (2021)

Table 1 shows the majority of the study's respondents were male (93 or 51.7%). According to [19] that men and women are actually balanced before Allah except in the case of piety. In general, men are considered as family priests who are required to be good figures in the eyes of their wives and children in various aspects, most importantly in the aspect of religion. Furthermore, the number of respondents was 118 people or 65.6% of respondents aged between 17 to 25 years. Because at that age the majority of respondents as students or students can be said to be a transition to early adulthood and experiencing productive growth. At that age, individuals find out a

variety of information with the aim of meeting needs such as information about religion. Information search is supported by smartphones and internet networks that today are very helpful 131 people or. Furthermore, the number of respondents 72.8% of respondents are students or students. This is because many respondents who are internet generation (iGeneration) individuals who are very reliable use various types of activities at the same time such as browsing and mostly related to gadgets that can have an impact on their personality [20]. This convenience is utilized in making transactions for online class purchases through e-learning platforms. Lastly, respondents who dominate the type of work as a number of 95 respondents or 52.8%. Lastly, respondents who dominate the type of work as a number of 95 respondents or 52.8%. According to [20], students are a profession that is widely done by generation Z, with the intensity of using the time used to explore or browse to just see and collect information to meet their needs and even be able to make a transaction.

The results of the full SEM model analysis are presented in Figure 1.

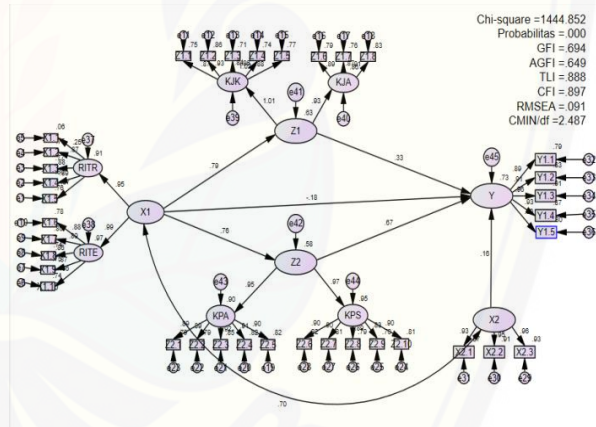


Figure 1. Result from the SEM test

Source : Analysis Result (2021)

3.1.1 Goodness of Fit Test

Based on Table 2, it can be concluded that X^2 chi square have a large value. As for significance probability, RMSEA, GFI1, AGFI, CMIN/DF, TLI and CFI show marginal result which means it is not feasible. Because in SEM all data processed can not get perfection due to research needs.

Table 2. Result Goodness of Fit

Criterion	Cut Off Value	Calculation Results	Result
X ² chi square.	Expected to be small	1444,852	Big
Significance Probability	≥ 0,05	0,000	Marginal
RMSEA	≤ 0,08	0,091	Marginal
GFI	≥ 0,90	0,694	Marginal
AGFI	≥ 0,90	0,649	Marginal
CMIN/DF	≤ 2,00	2,487	Marginal
TLI	≥ 0,95	0,888	Marginal
CFI	≥ 0,95	0,897	Marginal

Source : Analysis Result (2021)

3.1.2 Causality Test

The path coefficient causality test is presented in Table 3 below.

Table 3. Result Causality Test

Variables	Path Coef.	CR	α	Result
1. Y <--- X1	-0,20	-2,031	0,042	Sig.
2. Y <--- X2	0,158	2,303	0,021	Sig.
3. Z1 <-- X1	0,732	9,787	0,001	Sig.
4. Z2 <-- X1	0,742	10,311	0,001	Sig.

Source : Analysis Result (2021)

3.1.3 Sobel Test

The Sobel test performed in this study is presented in table 4 below.

Table 4. Result Sobel Test

No	Variables	Sab	Z count	Z table	Result
5	Y<-- Z1 <--X1	0,141	2,02	1,96	Sig.
6	Y<-- Z2 <--X1	0,177	3,14	1,96	Sig.

Source : Analysis Result (2021)

Based on table 3 and table 4, it is described in the following explanation.

- H1: Path coefficient -0.20 and CR -2.031 with prob. 0.042 (significance \leq 0.05), meaning religiosity has a significant effect on purchase intentions.
- H2: Path coefficients 0.158 and CR 2.303 with prob. 0.021 (significance \leq 0.05), meaning

trusting belief has a significant effect on purchase intentions.

- H3: Path coefficients 0.158 and CR 2.303 with prob. 0.001 (significance \leq 0.05), meaning religiosity has a significant effect on service involvement.
- H4: Path coefficients 0.742 and CR 10.311 with prob. 0.001 (significance \leq 0.05), meaning religiosity has a significant effect on platform involvement.
- H5: The value of z (2.02) > 1.96 (table z value), meaning religiosity has a significant effect on purchase intention through service involvement.
- H6: The value of z (3.14) > 1.96 (table z value), meaning religiosity has a significant effect on purchase intention through platform involvement.

3.2 Discussion

3.2.1 The effect of religiosity on purchasing intentions

The findings in this study mean that the religiosity of prospective religio-based e-learning consumers can affect purchasing intentions in consumers. The findings of this study support previous research conducted by [19] which states that religiosity has a significant effect on purchasing intentions.

3.2.2 The influence of trusting belief in purchasing intentions

The findings in this study mean that religio-based e-learning's trust trust influences purchasing intentions on those platforms. The findings of this study support previous research conducted by [7] states that trust trust has a significant effect on purchasing intentions.

3.2.3 The effect of religiosity on service involvement

The findings in this study mean that religiosity influences religio-based e-learning's consumer service involvement. The findings of this study support previous research conducted by [21] which stated that religiosity has a significant influence on involvement. So it can be concluded that religiosity has a significant influence on the involvement of services in religions-based e-learning.

3.2.4 Influence of religiosity on platform involvement

The findings in this study mean that religiosity influences the involvement of religious-based e-learning consumer platform. The study's findings support previous research conducted by [21] which stated that religiosity has a significant influence on platform involvement. So it can be concluded that religiosity has a significant influence on the platform's involvement in religious-based e-learning.

3.2.5 The influence of religiosity on purchasing intentions through service involvement

The findings in this study mean that religiosity influences purchasing intentions through service involvement. The findings of this study support previous research conducted by [12]; [22], which states that religiosity has a significant effect on purchasing intentions through service involvement. So it can be concluded that religiosity has a significant influence on purchasing intentions through the involvement of services.

3.2.6 The influence of religiosity on purchasing intentions through platform involvement

The findings in this study mean that religiosity influences purchasing intentions through platform involvement. The findings of this study support previous research conducted by [12]; [22], which states that religiosity has a significant influence on purchasing intentions through platform involvement. So it can be concluded that religiosity has a significant effect on purchasing intentions through platform involvement.

4. CONCLUSION

The study found that religiosity and trust had a significant effect on purchasing intention, religiosity had a significant effect on service involvement and platform involvement. Besides that, religiosity has also a significant effect on purchasing intentions through service involvement and platform involvement. This study suggests that the presence of religiosity of consumers helps to increase purchase intentions on the platform. In addition, the higher trust in consumers will increase purchase intentions in religious-based e-learning platform. Level of consumer religiosity helps consumers have service involvement and platform involvement so that it can be seen the extent to which consumers have an interest in services and interactions within religious-based e-learning platform. As a result of religious consumers who have service involvement and platform

involvement helps consumers to have purchasing intentions on religious-based e-learning platform.

In a pandemic era, the role of religiosity plays significant role on choosing the e-learning platform. Service and platform involvement on the religiosity-based of e learning dependent on how depth the level of consumer's religiosity.

ACKNOWLEDGMENTS

We would like to thanks to all parties who contributes to this paper.

REFERENCES

- [1] T., Taufik, and E. A. Ayuningtyas, "Dampak Pandemi Covid 19 Terhadap Bisnis Dan Eksistensi Platform Online," *Jurnal Pengembangan Wiraswasta*, vol. 22(01), 21, 2020, doi: <https://doi.org/10.33370/jpw.v22i01.389>
- [2] Y. Yuliana, "Analisis Keefektifitasan Pemanfaatan E-Learning Sebagai Media Pembelajaran Pendidikan Agama Islam Pada Masa Pandemi Corona (Covid-19)," *SALAM: Jurnal Sosial Dan Budaya Syar-I*, vol. 7(10), pp. 875–894, 2020, doi: <https://doi.org/10.15408/sjsbs.v7i10.17371>
- [3] S. Sudaryanto, "Agent of Change Strategy Menggunakan ICT: Aplikasi Sociopreneurship Menuju UKM Indonesia yang Kompetitif Menyongsong ACFTA". *Jurnal Manajemen Dan Usahawan Indonesia*, vol. 41(2), pp. 229–242, 2020, Retrieved from <http://www.jke.feb.ui.ac.id/index.php/jmui/article/view/12296/67546730>
- [4] Gizmologi.id., *Hadirkan Konten Islami, Aplikasi UMMA Adopsi Teknologi AI* [internet], 2020, Accessed 20 September 2020, available from <https://gizmologi.id/aplikasi/umma-ai/>
- [5] T. Ma'zumi, and Najmudin. *Pengaruh Religiusitas Terhadap Perilaku Ekonomi Masyarakat Pasar Tradisional (Studi Empiris Pada Masyarakat Pasar Tradisional di Kota Serang Provinsi Banten)*. vol. 3(0), pp. 313–336, 2020.
- [6] J. C. Olson and Peter J. Paul, *Perilaku konsumen dan strategi pemasaran. Edisi. Sembilan. Buku 2*. Jakarta: Penerbit Salemba Empat, 2004.

- [7] G. K. Sahi, H. S. Sekhon, and T. K. Quareshi, "Role of trusting beliefs in predicting purchase intentions," *International Journal of Retail and Distribution Management*, vol. 44, 2016, doi: <https://doi.org/10.1108/IJRDM-10-2015-0157>
- [8] D. H. McKnight, V. Choudhury, and C. Kacmar "The impact of initial consumer trust on intentions to transact with a web site: a trust building model," *Journal of Strategic Information System*, vol. 11, pp. 297–323, 2002, doi: <https://doi.org/10.1002/bip.360350308>
- [9] S. Bambauer-Sachse, and L. E. Rabeson, "Service recovery for moderate and high involvement services," *Journal of Services Marketing*, vol. 29(5), pp. 331–343, 2015. doi: <https://doi.org/10.1108/JSM-05-2014-0155>
- [10] S. Ma, C. Zhang, and Y. Wang, "From service engagement to product purchase: cross-buying behavior in hospitality contexts," *International Journal of Contemporary Hospitality Management*, vol. 32(7), pp. 2325–2343, doi: <https://doi.org/10.1108/IJCHM-10-2019-0819>
- [11] A. Pansari, and V. Kumar, "Customer engagement: the construct, antecedents, and consequences," *Journal of the Academy of Marketing Science*, vol. 45(3), pp. 294–311, 2017. doi: <https://doi.org/10.1007/s11747-016-0485-6>
- [12] J. Mou, W. Zhu, and M. Benyoucef, "Impact of product description and involvement on purchase intention in cross-border e-commerce," *Industrial Management and Data Systems*, vol. 120(3), pp. 567–586, 2019, doi: <https://doi.org/10.1108/IMDS-05-2019-0280>
- [13] D. A. Drossos, F. Kokkinaki, G. M. Giaglis, and K. G. Fouskas, "The effects of product involvement and impulse buying on purchase intentions in mobile text advertising," *Electronic Commerce Research and Applications*, vol. 13(6), pp. 423–430, 2014, doi: <https://doi.org/10.1016/j.elerap.2014.08.003>
- [14] A. E. Schlosser, "Experiencing Products in the Virtual World: The Role of Goal and Imagery in Influencing Attitudes versus Purchase Intentions," *Journal of Consumer Research*, vol. 30(2), pp. 184–198, 2003, doi: <https://doi.org/10.1086/376807>
- [15] H. Im, and Y. Ha, "The effect of perceptual fluency and enduring involvement on situational involvement in an online apparel shopping context," *Journal of Fashion Marketing and Management: An International Journal*, vol. 15(3), pp. 345–362, 2011, doi: <https://doi.org/10.1108/13612021111151932>
- [16] E. Roozy, M. A. Arastoo, and H. Vazifehdust, "Effect of Brand Equity on Consumer Purchase Intention," *Indian J.Sci.Res*, vol. 6(1), pp. 212–217, 2014
- [17] A. Madahi, and I. Sukati, "The Effect of External Factors on Purchase Intention amongst Young Generation in Malaysia," *International Business Research*, vol. 5(8), 2012, doi: <https://doi.org/10.5539/ibr.v5n8p153>
- [18] M. A. Raza, M. A. Ahad, M. A. Shafqat, M. Aurangzaib, and M. Rizwan, "The Determinants of Purchase Intention towards Counterfeit Mobile Phones in Pakistan," *Journal of Public Administration and Governance*, vol. 4(3), 2014, doi: <https://doi.org/10.5296/jpag.v4i3.5846>
- [19] F. T. Newaz, K. S. Fam, and R. R. Sharma, "Muslim religiosity and purchase intention of different categories of Islamic financial products," *Journal of Financial Services Marketing*, vol. 21(2), pp. 141–152, 2016, doi: <https://doi.org/10.1057/fsm.2016.7>
- [20] E. L., Worthington, N. G., Wade, T. L. Hight, J. S. Ripley, M. E. McCullough, J. W. Berry, , ... L. O'Connor, "The Religious Commitment Inventory-10: Development, refinement, and validation of a brief scale for research and counseling," *Journal of Counseling Psychology*, vol. 50(1), pp. 84–96, 2003, doi: <https://doi.org/10.1037/0022-0167.50.1.84>
- [21] D. Yener, "The Effect of Religiosity on Product Involvement in a Muslim Society," *Journal of Business Research - Turk*, vol. 6(1), pp. 58–58. 2014, doi: <https://doi.org/10.20491/isader.2014115963>
- [22] S. Yousaf, and M. S. Malik, "Evaluating the influences of religiosity and product involvement level on the consumers," *Journal of Islamic Marketing*, vol. 4(2), pp. 163–186. 2012, doi: <https://doi.org/10.1108/1759083131132929>