

The Effect of Interest, Religious Stimuli, and the Consumer's Trust on the Digital Al Qur'an Purchase

Sokhikhatul Mawadah & Nurudin

Faculty of Islamic Economics and Business UIN Walisongo Semarang
Email: sokhikhatulmawadah@walisongo.ac.id

Article Info

Article history:

Received : 18 July 2018
Accepted : 5 August 2018
Published : 1 Dec 2018

Abstract

PT. Tigaraksa Satria branch of Semarang, is a company which runs the digital Al Qur'an product as one of its type of business's engagement. One of the digital Al Qur'an to be sold is Mushaf Grand Maqomat. PT. Tigaraksa Satria also produces Mushaf for Woman and Mushaf Maqomat for Kids. Among these three Mushaf, Mushaf Grand Maqomat-has the less selling. This study is expected to measure and analyzing the effect of interest, religious stimuli, and consumers' trust on the decision to purchase digital Al Qur'an. It is suspected that variable of religious stimuli has the most dominant effect to the consumers. The population in this study are the current consumers of digital Al Qur'an on PT Tigaraksa Satria. The result of this study indicates that variable of interest has significant effect on the purchasing's decision. This is resulted on p-value (sig) that is 0.001 under 0.05, the variable of stimuli has significant effect on purchasing decision indicated by 0.755 as the p-value (sig) above 0.05. Whilst, the most dominant variable that influences buyers in purchasing Al Qur'an is the religious stimuli, accordingly to the researcher's hypothesis that states religious stimuli is the most dominant variable.

Keywords:

interest; religious stimuli; trust; purchasing decision; digital Al Qur'an

<https://doi.org/10.28918/ijibec.v2i2.1307>

JEL: D90; M30



1. Introduction

Currently, the halal industry in Indonesia is growing. This happened because of the many requests for halal products and the existence of Indonesian citizens who were predominantly Muslim. The government also plays the role in the development of this industry by establishing Law No. 33 of 2014 concerning Guarantees of Halal Products. This Halal Product Guarantee Act aims to provide comfort, security, safety, and certainty of halal product availability for the community in consuming and using products, as well as increasing added value for businesses to produce and sell halal products.

One of the halal products is the use of technology in the Qur'an. The Qur'an appears with new packaging and features that appeals public. One example is the Grand Maqomat Mushaf product, which is one type of Qur'an product sold by PT Tigaraksa Satria. In addition to Grand Maqomat Mushaf, PT Tigaraksa Satria also produces Mushaf for Woman and Maqomat for Kids Mushaf. Among these three manuscripts, the Grand Maqomat Mushaf was the one with the least sales. Even though Grand Maqomat manuscripts are market share for the fathers, for men, who are in fact are family heads who can be the role models for their families. In this case, who is a good guide in reading the Qur'an.

Table 1.
Data of Digital Al Qur'an Sales on PT. Tigaraksa Satria branch of Semarang

No	Product	Sales 2015	Sales 2016	Sales 2017
1	Mushaf Maqomat for Kids	5,098 pcs	5,275 pcs	5,420 pcs
2	Mushaf Maqomat for Woman	6,895 pcs	7,512 pcs	8,050 pcs
3	Mushaf Grand Maqomat	4,982 pcs	4,850 pcs	4,825 pcs

Source: PT. Tigaraksa 2017.

Form the above data it can be seen the Mushaf Grand Maqomat has the least figure of sales, compare to the other types of Qur'an's Mushaf which are Mushaf Maqoma for kids and Mushaf for Woman. Based on this background, researcher will examine the consumer's purchasing decision, reflected by the interest, religious stimuli and consumer's trust to the purchased product.

Several previous studies related to interest, religious stimuli, consumer trust and buying decisions, including the one conducted by Mawadah (2013), entitled: customer preferences for Islamic banking in Brebes district, 2013. This study discussed religion stimuli as the most dominant factor in influencing the selection of sharia bank for customers in Brebes district. A study conducted by Muhammd Bahrudin and Siti Zuhro, entitled: the effect of customer trust and satisfaction on customer loyalty, in 2015. The results reflected that to build high customer loyalty, customer satisfaction and high trust are needed from customers.

In 2013, a research on interest has also been studied by Mita Yuniati, Mein Kharnais, entitled: factors that influence consumer interest in Rabbani products. The results of her study are service quality factors, company's reputation and product attributes has significant positive interest against Rabbani products. The next research is about purchasing decisions. The research conducted by Dedy Aguspriandono Suprpto, Rita Nurmalina and Idqan Fahmi, in 2014, entitled: the contents of his research on the decision to buy powdered milk products for infants aged 26-35 months was significantly affected by factors of nutritional value composition, effect factors and benefits on children and product safety.

This writing examines the variable of interest, religious stimuli and costumer's trust in the purchasing decision of digital Al Qur'an on di PT Tigaraksa, branch of Semarang. Form this study, it

is expected to obtain the information from related parties about the development of halal industry, particularly the digital Al Qur'an. Evaluation material related to the development strategy of halal industry, especially for digital Al Qur'an.

2. Theoretical Framework and Hypothesis

2.1. The Correlation between Interest and Purchasing Decision

Interest is basically the acceptance of a relationship between yourself and something outside yourself. The stronger or nearer the relationship is, the greater the interest (Slameto, 2010: 180). Great interest in something is a big capital to arouse enthusiasm in taking action that is in demand. Interest is a situation where someone has attention to an object and is accompanied by a desire to know, learn, and to prove it further about a particular object with an active comprehension of the object. In completing that will, it is closely related to thoughts and feelings. The mind has a tendency to move in the rational sector of analysis, while feelings that are subtle or sharp are more desirable.

Based on the definition above stated that interest is a motivation that encourages people to do what they want if they are free to choose, if they see that something will be profitable, they feel interested. Every interest will satisfy a need. In doing its function, the will is closely related to thoughts and feelings. The mind has a tendency to move in the rational sector of analysis, while feelings that are subtle / crave more crave needs.

Crow and Crow stated that, there are three factors that influence the emergence of interest (Mahmud, 2001: 56), which are: (1) Encouragement from within. This need can be in the form of physical and psychological needs. As an instance, the urge to eat, curiosity and sex. (2) Social motives are the need to gain recognition, appreciation from the environment in which he is located. It can be a factor that arouses interest in carrying out certain activities. (3) Emotional factors, which are a measure of one's intensity in paying attention to certain activities or objects. Interest has a close relationship with emotions.

Hypothesis

It is suspected that there is a significant positive effect of interest variable on the purchasing decision of digital Al Qur'an product on PT Tigaraksa, branch of Semarang.

2.2. The Correlation between Religious Stimuli and Purchasing Decision

Religious stimuli are the factors of knowledge and religious experience that encourage a person to take an economic action. There is a concept of religiosity expressed by Algaound and Lewis that religiosity is divided into four indicators which are, religious symbols, zakat, halal business and prohibition of usury (Algaound & Lewis, 2001: 15).

Religious stimuli have two dimensions, namely the dimension of product's understanding and adherence to religion. (1) Product is something that can be offered to the market to get attention to be purchased, to be used or consumed in which can fulfill the wants and needs (Rahmawaty, 2008: 159). Service products that are service-oriented have their own characteristics. (2) Obedience to religion is the level of awareness and obedience of someone doing what is believed in carrying out what is taught in the religion they have adopted. Since this awareness is the beginning of content expression in practical life as the base of the process of religious economic behavior (Kadir, 2000: 55).

Hypothesis

It is suspected that there is a significant positive effect of religious stimuli's variable on the purchasing decision of digital Al Qur'an product on PT Tigaraksa, branch of Semarang.

2.3. The Correlation between Trust and Purchasing Decision

Trust is the perception of reliability from consumers' point of view based on experience or more in the sequence of transactions or interactions characterized by the fulfillment of expectations of product performance and satisfaction (Ferrinadewi, 2005: 4). Trust is also a descriptive thought that someone has to believe in something, which is based on original knowledge, opinion, and faith.

The trust on the brand plays pivotal role for the product, trust is the key variable in expanding a long-lasting desire to keep maintaining a long-term relationship of a particular brand. The trust on the brand reflects two components (Ferrinadewi, 2005: 4) which are: (1) Brand reliability, derived from consumer's confidence that the product is able to meet the desired value. In other words, consumers believe that the brand concerned is able to fulfill and satisfy them. (2) Brand intention, based on consumer's confidence that the brand will be able to maintain the interests of consumers when issues in product consumption appear unexpectedly.

Hypothesis

It is suspected that there is a significant positive variable of trust on the purchasing decision of digital Al Qur'an product on PT Tigaraksa, branch of Semarang.

3.3. The Correlation of Consumer's Behavior and Purchasing Decision

Consumer's behavior is a dynamic process that encompasses the behavior of individual consumers, groups, and community members who are constantly changing. The American Marketing Association defines consumer behavior as a dynamic interaction about feelings, cognition, behavior and the environment in which, individuals exchange in various aspects of their lives (Syriac, 2013: 5). The attempts made by consumers to obtain goods and services can be initiated by seeking information, whether through the internet, neighbors or asking salespeople. If the product is at high risk, consumers will search for more information to avoid mistakes in the decision making. If consumers believe in the benefits of a product, consumers will buy and consume the product. The behavior of consumers will certainly vary according to the conditions of the consumer, the situation and external conditions that influence it.

Hypothesis

It is suspected that the variables of interest, religious stimuli, and trust, it is the religious stimuli as the most dominant variable that affects the consumers of digital Al Qur'an product on PT Tigaraksa, branch of Semarang.

3.4. The Correlation between Buying Decision and Purchasing

Purchasing decision as an action of decision making that includes the decision about type and product's benefit, decision about product's shape, decision about brand, decision about product's number, decision about the sales and the decision about purchasing's period as well as the payment method (Dharmmesta, 2010: 10)

Consumer purchasing process (Kotler, 2005: 224-228), which are: (1) Introduction to problems. The buying process begins when the buyer recognizes an issue or need. In this case, the customer needs for Islamic banking products and services. (2) Disbursement of information. This is completed by collecting data to meet customer's needs.

Disbursement of this information can be obtained from friends, family, neighbors, advertisements, brochures, institutions, and so on. (3) Alternative evaluation. This is related to the selection criteria, namely tangibility, accessibility, reliability, responsibility, empathy, and product

quality assurance. As an example, in terms of selection, this is because the price offered is cheap. (4) Purchase decision. After an alternative evaluation, the next process is the decision to buy or not. (5) Post-purchase behavior. This is related to the level of satisfaction. And affect the next decision whether to use the product again or no more.

Hypothesis

It is suspected that among the variables of interest, religious stimuli and trust, allegedly religious stimuli are the most dominant variable in affecting the consumers of digital Al Qur'an product on PT Tigaraksa, branch of Semarang.

3. Research Method

3.1 Type and Approach

This study uses quantitative approach. Where the researcher is able to determine only several object's variables to be studied and further to develop an instrument to measure them (Sugiyono, 2008: 17). In this study, the researcher utilizes data in the form of figures, in which using the sales data of Mushaf al Qur'an (Al Digital) on PT Tigaraksa branch of Semarang form several consumers of Mushaf Al Qur'an. These Mushafs are Mushaf Grand Maqomat, Mushaf for woman dan Mushaf Maqomat for Kids.

Primary data is data is the ones that directly obtained from the first data source in the research location or research object (Bungin, 2005: 132). Primary data is obtained directly from the distribution of a list of questions (questionnaires) to consumers who buy digital Qur'an at PT Tigaraksa Semarang Branch.

Secondary data is data obtained from second sources or secondary sources of data that we need obtained from PT Tigaraksa's website, literature, journals, magazines, newspapers, and others. Data can also be obtained from other data related to the study.

3.2 Population and Sample

Population is the whole objects of a research (Arikunto, 2006: 131). Population is the sum of all objects or individuals to be studied. The population in this study is all consumers who buy digital Qur'an at PT Tigaraksa Semarang Branch in 2015, 2016, and 2017.

Sample is the part of number and characteristics possessed by the population (Sugiyono, 2007: 62). It can also be interpreted as a small part of a population whose characteristics are to be investigated and considered to represent the entire population or representative of the population under study. The sampling technique used in this study is non-problem ability sampling, namely accidental sampling.

Accidental sampling is the technique of determining a sample based on anyone who happens to be found and suitable to be considered as a respondent, will be sampled. The number of samples taken is 100 consumers or respondents.

3.3. Variable of the Study and Measurement

Variables are attributes or aspects of people and objects that have certain variations applied by researcher to be studied and to be drawn conclusions. The research variables used in this study are:

1. Independent Variable

Independent variable is a number of symptoms with vary components within, which determines the presence of dependent variables. In this case, the dependent variables are interest (X_1), religious stimuli (X_2), and trust (X_3).

2. Dependent Variable

Dependent variable is a number of symptoms with various components or factors within, which determined by the existence of other variables. In this study, the dependent variable is purchasing decision (Y).

3. Variable's Measurement

Measurement is a deductive process. The researcher starts from a construction, concept and idea, then designing a measurement tool to study it empirically (Bambang, 2012: 89).

Table 2.
The Variable of the Study and Measurement

Variable of the Study	Definition	Indicator	Scale of Measurement
Interest (X_1)	Interest is basically the acceptance of correlation between self and something external. The stronger or the closer a correlation is, the greater is the interest (Slameto: 2010)	<ol style="list-style-type: none"> 1. Preferential interest: consumer wants to buy a product. Preferential interest: consumer pays attention to the quality of the product. 2. Preferential interest: consumer pays attention the price of the product. 3. Explorative interest: consumer seeks a product accordingly to the needs. 4. Explorative interest: consumer pays attention to the benefit of the product. 	Measured by questionnaire by using likert scale.
Religious Stimuli (X_2)	Religious stimuli is a factor of knowledge and various experience that stimulate someone to take an economic action (Algaound & Lewis: 2001)	<ol style="list-style-type: none"> 1. Purchasing digital Al Qur'an because of the obedience to the religion. Purchasing Al Qur'an product because of the awareness in economic behavior 2. Selecting Al Qur'an product as the symbol of religious. 3. Purchasing digital Al Qur'an to perform halal business. Selecting digital Al Qur'an product because of being taught in the religion to select a good product. 4. 	Measured by questionnaire by using likert scale.

Trust (X_3)	Trust is the perception of reliability from the consumer's perspective that is based on the experience or more on the list of transactions or interaction that is characterized by the fulfilment of expectations of the product's performance and satisfaction (Ferrinadewi: 2005)	Level of consumer's trust on the digital Al Qur'an product. Consumer purchases digital Al Qur'an because of the company's image. The quality of service post-purchase is satisfied. Trust of the brand on the digital Al Qur'an brand. Digital Al Qur'an produced by PT Tigaraksa is a well-known brand.	Measured by questionnaire by using likert scale.
Purchasing Decision (Y)	Purchasing decision is the action of taking decision that includes decision related to type and product's benefit, shape of the product, decision related to the brand, decision related to the number of product, and the decision related to the product's period and payment method (Dharmmesta: 2010)	<ol style="list-style-type: none"> 1. Selecting product accordingly to the needs. 2. Confidence in purchasing and using the digital Al Qur'an product. 3. Buying a digital Al Qur'an product is not time consuming. 4. Purchasing digital Al Qur'an product does not consume much time. 5. Period of purchasing digital Al Qur'an is routine in a certain period. 6. The method used in the payment. 7. 	Measured by questionnaire by using likert scale.

3.4 Techniques in Analyzing the Data

Data analysis is one of the methods utilized to determine the extent to which variables affect other variables so that the collected data can be useful, it must be processed or analyzed, hence, it can be taken into consideration in making the decisions. The data analysis technique used in this study is a multiple linear regression model. Analysis of the data obtained in this study will utilize the assistance of computer technology with the SPSS 16 program.

4. Result and Discussion

4.1. Coefficient of Determination

The coefficient of determination has a function to explain the extent of the ability of independent variables (interest, religious stimuli and trust) to the dependent variable (purchase decision) by looking at R square. The result of the coefficient of determination can be seen in the table below:

Table 3
The Effect Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.612 ^a	.374	.355	2.37959

a. Predictors: (Constant), KPY, RLS, MNT

b. Dependent Variable: KPM

Source: Data Primer processed in 2017

The results of data analysis on the Purchasing Decision variable indicates that R square is 0.374 or 37.4%. This shows that the independent variables which are interest, religious stimuli and

trust are only be able to explain the dependent variable by 37.4%, the remaining 62.6% is explained by other variables that are not exist or are not taken into account in the research analysis.

4.2. Partial Test (*t*-test)

This partial test aims to test or confirm the hypothesis individually between the independent variables of interest, religious stimuli and trust partially have a significant influence on the dependent variable purchasing decision. The results of this *t*-test are explained in the following table:

Table 4
Partial Test (*t*-test)

Model		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	5.668	1.479		3.833	.000		
	MNT	.268	.075	.349	3.570	.001	.682	1.466
	RLS	.296	.081	.353	3.642	.000	.695	1.439
	KPY	.016	.051	.026	.312	.755	.929	1.077

a. Dependent Variable: KPM

Source: Primary Data processed in 2017

From the above table, the variable of interest reflects a value of *t* count of 3.570 and *p*-value (sig) of 0.001 below alpha 0.05. This means that the variable interest affects the purchase decision. Religious variable stimuli show *t* count value of 3.642 and *p*-value (sig) of 0.000 below alpha 0.05. This means that religious stimuli variables affect purchasing decisions, while the trust variable shows *t* count value of 0.312 and *p*-value (sig) of 0.755 above alpha 0.05. This indicates that trust does not affect purchasing decisions.

4.3. Discussion

After elaborating on the results of the questionnaire distribution to 100 respondents to find out the effect of purchasing decisions with independent variables namely interest, religious stimuli and trust. As described above, interest has a positive and significant effect on purchasing decisions. Based on the results of statistical processing multiple linear regression analysis with SPSS tools, it is known that the result of the regression variable interest variable on the purchase decision is 0.268. This is in line with the study conducted by Nurhidayari (2014), where interest has a positive and significant influence on the purchase decision of smart detergent products. The variable of religious stimuli also has a positive and significant effect on purchasing decisions. Regression coefficient of religious stimuli variable on purchasing decisions of 0.296. This is in line with the study conducted by Mawadah (2013), concerning customer preferences for Islamic banking in Brebes district. In this study religious stimuli have a positive and significant effect on the selection of Islamic banks. Whilst trust has a positive and insignificant influence on purchasing decisions. Regression coefficient of confidence variable on purchasing decision is 0.016 with a constant of 16.128 and a standard error of 5.668. The results of the study contradict the study conducted by Bahrudin and Zuhri (2015) where trust has a positive and significant effect on customer loyalty.

The regression equation obtained from the regression coefficient variable interest religious stimuli and trust on purchasing decisions with the purchasing decision regression equation = 5.668 + 0.268 (MNT) + 0.296 (RLS) + 0.016 (KPY) + e.

5. Conclusion

By looking at the results of the studies that have been discussed, we can pull the conclusion that

the interest variable (x_1) has a significant effect on purchasing decisions, this is reflected by p -value (sig) of 0.001 below 0.05, religious variables stimuli (x_2) have a significant effect on purchasing decisions, this is indicated by p -value (sig) of 0.000 below 0.05. Whilst the trust variable (x_3) does not have a significant effect on purchasing decisions, this is indicated by p -value (sig) of 0.755 above 0.05. While the most dominant variable affecting buyers in buying the Qur'an is a religious stimuli variable, as accordingly to the hypothesis that the most dominant variable is religious stimuli.

References

- Algaoud, L. M., & Lewis, M. K. (2001). *Perbankan Syariah, Prinsip, Praktik, Prospek*, Jakarta: PT. *Serambi Ilmu Semesta*.
- Bahrudin, M., & Zuhro, S. (2016). Pengaruh Kepercayaan dan Kepuasan Pelanggan terhadap Loyalitas Pelanggan. *BISNIS: Jurnal Bisnis dan Manajemen Islam*, 3(1), 1-17.
- Bungin, M. B. (2005). *Metodologi Penelitian Kuantitatif*. Jakarta: *Prenada Kencana Group*.
- Dharmmesta, dkk. (2000). *Manajemen Pemasaran. Analisa Perilaku Konsumen*. Yogyakarta: *BPFE*.
- Ferrinadewi, E. (2005). Pengaruh Tipe Keterlibatan Konsumen terhadap Kepercayaan Merek dan Dampaknya pada Keputusan Pembelian. *Modus Vol. 17 No. 1*.
- Kadir, A. M. (2000). *Ilmu Islam Terapan*. Yogyakarta: *Pustaka Pelajar*.
- Kotler, P. (2005). *Manajemen Pemasaran Jilid I*. Jakarta: *Indeks*.
- Mahmud, D. (2001). *Psikologi Suatu Pengantar*. Yogyakarta: *BPPE*.
- Mawadah, S. (2013). *Preferensi Nasabah Terhadap Perbankan Syariah di kabupaten Brebes*. Tesis *UIN Sunan Kalijaga Yogyakarta*.
- Prasetyo, N., & Lina, M. J. (2006). *Metode Penelitian Kuantitatif: Teori dan Aplikasi*, Jakarta, PT. *Raja Grafindo Persada*.
- Rahmawaty, A. (2008). Analisis Pemicu Perbedaan Motivasi Nasabah Berafiliasi Antara Bank Konvensional Dan Bank Syariah Di Semarang. Kumpulan makalah ACIS. Penguatan Peran Perguruan Tinggi Agama Islam Dalam Meningkatkan Daya Saing Bangsa. *E_Jurnal Skripsi*.
- Sari, S. P. (2011). Pengaruh Tipe Keterlibatan Konsumen Terhadap Kepercayaan Merek dan Dampaknya Pada Keputusan Pembelian. *FE (Manajemen)*, 7(7).
- Slameto. (2010). *Belajar dan Faktor-faktor yang Mempengaruhinya*. Jakarta: *Rineka Cipta*.
- Sugiyono. (2008). *Metode Penelitian Bisnis*. Bandung: *Alfabeta*.
- Suharsimi, A. (2006). *Prosedur penelitian suatu pendekatan praktik*. Jakarta: *Rineka Cipta*.
- Suprpto, D. A., Nurmalina, R., & Fahmi, I. (2014). Faktor-faktor yang memengaruhi keputusan konsumen dalam pembelian produk susu bubuk pertumbuhan. *Jurnal Ilmu Keluarga & Konsumen*, 7(2), 113-122.
- Suryani, T. (2013). *Perilaku Konsumen di Era Internet*. Yogyakarta: *Graha Ilmu*.
- Yuniati, Mira dan Mein K. (2013). Faktor-Faktor yang mempengaruhi Minat Konsumen Terhadap Produk Rabbani. *e-Jurnal: Volume 02 Nomor 03 Tahun 2013. Edisi Yudisium Periode Agustus 2013*.