
Analysis of the Use of E-Commerce among Students of UIN SMH Banten

**Julfadli Fadillah¹, Fariz Syawal Putra², Ahmad Fajrillah³, Wahyu Hidayat⁴,
Zaini Ibrahim⁵**

Universitas Islam Negeri Sultan Maulana Hasanuddin Banten, Indonesia
farizsyawalputra@email.com

Keywords

e-commerce, students,
UIN SMH Banten,
consumer behavior,
digital platforms, digital
literacy

Abstract

E-commerce has become an integral part of modern life, including among university students who increasingly rely on digital platforms to fulfill their daily needs. This study aims to understand the pattern of e-commerce use among students of UIN SMH Banten as well as the factors that influence their preferences in online shopping. This study uses a quantitative approach with a survey method. Data was collected through an online questionnaire distributed to 60 students from various faculties at UIN SMH Banten. The data obtained were analyzed using descriptive and inferential statistics to identify trends and correlations. The results showed that 85% of the respondents regularly use e-commerce to purchase various products, with fashion and electronic product categories being the most popular. Shopee and Tokopedia are the platforms most frequently used by college students. Key factors influencing purchasing decisions include ease of use of the platform, discount promotions, trust in transaction security, and product reviews from other users. Preferences for specific platforms and products are influenced by ease of access, price, and reputation for security. The findings indicate great potential for e-commerce providers to develop more effective marketing strategies tailored to students' preferences.

Corresponding Author : Fariz Syawal Putra

E-mail: farizsyawalputra@email.com



INTRODUCTION

The internet has become an inseparable part of modern life, especially for generations born after 1995. Through the internet, individuals and groups can interact, share information and collaborate. For students, the internet is the main source for finding information that supports their studies. Advances in technology and the internet have encouraged companies of all sizes to use this technology to compete in the global marketplace. The Internet allows companies to operate without geographic restrictions and market products or services effectively through e-commerce. There are three main e-commerce categories: Business to Consumer (B2C), Business to Business (B2B), and Consumer to Consumer (C2C). E-commerce offers many benefits, such as expanding business networks and increasing efficiency. However, challenges remain, such as maintaining transaction integrity and information protection. Increased use of e-commerce shows companies' commitment to new ways of doing business. Social media also plays an important role in e-commerce, especially among students, who often use platforms such as Facebook and Instagram for transactions (Tharob, Mingkid, & Paputungan, 2017) .

Competition on e-commerce platforms has increased sharply since the COVID-19 pandemic, forcing companies to understand consumer desires and market dynamics. Shopee, as one of the leading platforms launched in Southeast Asia in 2015, is often the first choice among young people. However, in 2021, Shopee faced performance problems during a large sales campaign (Permana, Hapsari, Nugraha, & Jaenul, 2021) .

THEORETICAL STUDY

Student

According to the Big Indonesian Dictionary (KBBI), students are people who study at tertiary institutions, are in a certain educational structure and are at the highest level of education compared to others. (Permatasari, Noviandari, & Mursidi, 2021) . Students are also a group of educated people who have expertise in various scientific disciplines so that they become one of the social drivers who are influential in making changes (Syaiful, 2023) . Meanwhile, according to Hartaji (2012), a student is someone who is in the process of gaining knowledge or studying and is registered as undergoing education at an institution such as a university, polytechnic or other educational institution (Pramasella, 2019) .

E-Commerce

E-commerce is an abbreviation of electronic commerce, namely trading activities carried out using the internet. It includes various applications and business processes that connect businesses, consumers, and society in the electronic exchange of goods, services, and information (Bancin & Jannah, 2022) .

E-commerce, according to Kotler et al. (2012), is the use of websites to carry out transactions and sell products or services online, which also helps increase company efficiency (Teresya, Nabiilah, & Tunnajah, 2022) . E-commerce involves the process of buying, selling, transferring, or exchanging products, services, and information over computer networks, including the internet. E-commerce systems require an internet network to operate and allow transactions anytime and anywhere without geographic or time restrictions.

Suriadinata (2001) states that websites as a form of e-commerce are a broad and economical information and promotion medium, ideal for small and medium businesses. The internet, which is easily accessible through various devices, makes it easier for people to search for and provide information about products or services. With relatively low costs, e-commerce is an effective solution to support buying and selling activities. Business that focuses on people makes individuals an important factor in changes in the business world, so individual development is very important so that organizations can compete in the current era of change (Pramiswari & Dharmadiaksa, 2017) .

According to Marina and Robert in Saswiana (2020), e-commerce is a method of shopping or trading online that utilizes the internet through websites that provide "get and deliver" services. E-commerce involves the transaction or sale of products and services online, which leads to e-purchasing and e-marketing. E-purchasing refers to companies purchasing goods, services, and information from online suppliers, often resulting in substantial cost savings. E-marketing describes a company's efforts to inform, communicate, promote and sell products and services via the internet (Gultom, 2021) .

To be considered valid in e-commerce according to sharia, the transaction object must meet several conditions:

1) Items available at time of contract

Goods sold in e-commerce transactions must already exist and be ready to be sent when the transaction occurs. For example, students who sell goods online have to make sure the goods are available even if they don't keep stock at home. Goods marketed on social media by online sellers must be truly available.

2) Justified by Sharia (Halal and Beneficial)

The goods sold must be halal and useful. For example, items such as clothes, hijabs, shoes, bags and gadget accessories sold by students are usually very useful for buyers.

3) Clear and Known

The goods being sold must be clear and understandable to the buyer. This means online sellers must post pictures, models and item details clearly on their social media.

4) Handoverable

Goods ordered by the buyer must be delivered after payment is made. After the buyer makes a transfer or online payment, the seller must send the goods via a delivery service.

Based on this explanation, buying and selling via online media is considered legal and permitted. According to the rules of fiqh, all forms of muamalah (transactions) are basically permissible unless there is a clear argument that prohibits them. This principle confirms that every form of muamalah is halal, unless there is a clear and valid prohibition. Buying and selling via the internet or online is considered equivalent to other forms of buying and selling carried out by letter or telephone, and the principle of like-for-like still applies in this transaction (Mahfudhoh & Santoso, 2020) .

When using an APK or media, there are definitely advantages and disadvantages. In using e-commerce, there are also weaknesses and advantages of e-commerce itself, along with several weaknesses and advantages of e-commerce

1. Advantages of e-commerce

Using e-commerce can make it easier for users to shop and also make payment transactions in a practical, fast and safe way. In e-commerce, it also makes it easier for users to search for the desired item (Budhi, 2016) .

2. Disadvantages of e-commerce

There is a weakness in e-commerce in terms of e-commerce technology itself, where there are no good standards regarding quality, reliability and security. Meanwhile, the weakness of e-commerce from a non-technological perspective is that there are no government regulations regarding e-commerce trade transactions (Rachmatullah, Kardha, & Yudha, 2020) .

E-commerce also has a significant impact in the business world by improving companies' marketing processes to achieve their goals. There are several positive impacts of e-commerce in the business world, including:

- a. New Income Streams

E-commerce opens up more promising income streams compared to traditional transaction systems.

- b. Wider Market Share

Increase market exposure for the company.

- c. Reduce operational costs

Reduce operational costs such as postal costs, document printing, etc.

- d. Global Reach

Enables companies to reach global markets without geographic limitations.

- e. Increase Customer Loyalty

Make customers more loyal because of the ease of transactions.

- f. Better Supplier Management

Improving management of relationships with suppliers.

- g. Fast Production Time

Speed up the process of producing goods and services.

- h. Improving the Value Chain

Strengthening the company's value chain with greater efficiency.

The negative impacts of e-commerce include:

- a. Financial Fraud

Potential direct financial loss due to fraudulent transactions.

- b. Data Theft

Risk of theft of personal data for irresponsible personal interests.

- c. Decline in Trust

Customer trust can be compromised due to poor service.

- d. Access Abuse

Use of unauthorized access for personal gain.

- e. Unexpected Losses

Potential losses due to technical glitches, human error, or unethical business practices.

The types of e-commerce include:

1. Business-to-Business (B2B)

B2B is a type of e-commerce where electronic commerce transactions occur between two companies or businesses. For example, purchases of raw materials or components by manufacturers from suppliers, transactions between distributors, or purchases of equipment by companies from manufacturers.

2. Business-to-Consumer (B2C)

B2C involves electronic commerce transactions between companies (sellers) and end consumers (buyers). For example, purchasing products by consumers from e-commerce sites such as Tokopedia, Shopee, or purchasing plane tickets from online travel sites.

3. Consumer-to-Consumer (C2C)

C2C involves consumer-to-consumer electronic commerce transactions, without any business intermediaries. For example, sales of used or unused goods between individuals through platforms such as OLX, Bukalapak, or eBay.

Each type of e-commerce has different characteristics, goals and contexts, but they all contribute to ease, accessibility and efficiency in e-commerce in today's digital era. E-commerce has given rise to various platforms and applications, including online marketplaces such as Shopee, Tokopedia, and Bukalapak, as well as internet banking and SMS banking services. Protection in e-commerce includes finding trusted sites and brands, understanding privacy policies, and ensuring transaction security. This is important to maintain trust between sellers and buyers in an increasingly developing e-commerce environment (Bancin & Jannah, 2022).

The purpose of this study is to understand the pattern of e-commerce usage among students of UIN SMH Banten as well as the factors that influence their preference in online shopping. This research uses a quantitative approach with a survey method whose data is collected through online questionnaires distributed to 60 students from various faculties at UIN SMH Banten.

The benefits of this research include understanding consumer behavior, providing insights into how students use e-commerce platforms that can help e-commerce service providers develop more effective marketing strategies that suit the needs and preferences of students. In addition, the findings of this study can be used to improve features and services on e-commerce platforms such as Shopee and Tokopedia to better suit the expectations and needs of students, and provide useful data for companies in formulating more targeted policies and business strategies based on the preferences and behavior of young consumers.

The implications of this research include targeted marketing strategies, where e-commerce providers can direct their marketing efforts more precisely based on factors that influence college students' purchasing decisions, such as ease of use of the platform, discount promotions, trust in transaction security, and product reviews from other users. The information from this study can also help policy makers in creating regulations that support the development of e-commerce by considering the needs and behaviors of young users. By understanding college students' preferences, e-commerce platforms can increase their competitiveness in the market by offering a more customized and attractive shopping experience for the young user segment.

RESEARCH METHODS

The type of research carried out in this article is descriptive quantitative research. Researchers feel that this type of research is suitable because it aims to present a complete picture of the data obtained in this article. This research was conducted on individual students at the Sultan Maulana Hasanuddin State Islamic University in Banten who used e-commerce as a medium for shopping. The time used to carry out this research was carried out during this month. The data source used in this research is primary data. Primary data is data obtained directly from observations made by researchers. In this case, the researchers' observations were students at the Sultan Maulana Hasanuddin State Islamic University, Banten. The population in this study were students at the Sultan Maulana Hasanuddin State Islamic University, Banten. The samples taken in this research were 62 students who had the

characteristics of being a source of information. The technique used in collecting data in this research was a closed questionnaire. In this case the author distributed a research questionnaire to students at the Sultan Maulana Hasanuddin State Islamic University, Banten. Then the author distributed the questionnaire online using a goggle form which would be distributed using the WhatsApp application individually to respondents who matched the research sample. This research uses qualitative data analysis techniques. This aims to determine the differences in the use of e-commerce as a shopping medium between students and female students at the Sultan Maulana Hasanuddin State Islamic University, Banten. The measurement variable applied in this research is a Likert scale as a standard measure of e-commerce use among students at the Sultan Maulana Hasanuddin State Islamic University, Banten.

RESULTS AND DISCUSSION

Validity test

Validity tests are carried out to determine whether the survey is valid or invalid for each of these variables. In this research, the validity of the question items that will be tested is 10 items. The number of respondents or N analyzed was 62 samples. The validation process was assisted by the SPSS program with a significance level of 95% ($\alpha = 5\%$) and $df = 62 - 2 = 60$, so $r\text{-table} = 0.210$. Then compared between $r\text{-count}$ and $r\text{-table}$. Where if $r\text{-count} > r\text{-table}$ then the questionnaire items are valid and otherwise they are not valid. The validity tests carried out in this research are presented in the table below;

Table 1: Validity Test of E-Commerce Use

Variable	Paerson Correlation (r-count)	R-table	Informationon
P1	0.750	0.210	Valid
P2	0.754	0.210	Valid
P3	0.716	0.210	Valid
P4	0.700	0.210	Valid
P5	0.657	0.210	Valid
P6	0.690	0.210	Valid
P7	0.725	0.210	Valid
P8	0.645	0.210	Valid
P9	0.813	0.210	Valid
P10	0.749	0.210	Valid

From the validity test results in the table above, it shows that $r\text{-count} > r\text{-table}$. This means that all questionnaires can be considered valid and can be used as research tools.

Reliability Test

Reliability testing is used to determine whether each question in the questionnaire is consistent with the research used. To determine the reliability of a questionnaire, a decision base is determined, namely alpha 0.70. A variable is said to be reliable if the Cronvach's Alpha value is > 0.70 , if it is smaller it is not reliable. The reliability tests carried out in this research are presented in the table below;

Table 2: Reliability Test for Using E-Commerce

Variable	Number of Items	Cronvach's Alpha	Information
E-Commerce Use	10	0.896	Reliable

From the results of the reliability test in the table above, it shows that Cronvach's Alpha is > 0.70 . This means that every question regarding "use of e-commerce" in the questionnaire is declared reliable/consistent.

Description of Respondent Data

This section wants to describe or describe the data obtained in this research from the 10 instruments in the questionnaire that were distributed to 62 respondents. In this research, the respondents were all students at the Maulana Hasanuddin Banten Islamic State Islamic University. In this study, the 10 instruments used to describe the use of e-commerce are described in the form of mean and standard deviation (Std. Deviation).

Table 3: Description of E-Commerce Use

Items	Choice					Means	elementary school
	SS	S	RR	T.S	STS		
I Shop Online Using an E-Commerce Platform	27 (43.5%)	30 (48.4%)	2 (3.2%)	3 (4.8%)	0 (0%)	1.69	0.759
I Always Shop Online Using E-Commerce Platforms	16 (25.8%)	33 (53.2%)	9 (14.5%)	4 (6.5%)	0 (0%)	2.02	0.820
I Feel Interested in Using an E-Commerce Platform for Online Shopping	22 (35.5%)	30 (48.4%)	6 (9.7%)	3 (4.8%)	1 (1.6%)	1.89	0.889
E-Commerce Platform Makes It Easy for Me to Shop Online	28 (45.2%)	26 (41.9%)	5 (8.1%)	3 (4.8%)	0 (0%)	1.73	0.813
E-Commerce Platform Provides Me with Accurate and Relevant Information in Online Shopping	8 (12.9%)	34 (54.8%)	16 (25.8%)	4 (6.5%)	0 (0%)	2.26	0.767
I feel product prices in e-commerce are more affordable	17 (27.4%)	37 (59.7%)	6 (9.7%)	0 (0%)	2 (3.2%)	1.92	0.816
I Find Product Delivery via E-Commerce Fast and Reliable	11 (17.7%)	29 (46.8%)	21 (33.9%)	1 (1.6%)	0 (0%)	2.19	0.743
I Feel Safe Using the E-Commerce Platform to Make Payment Transactions	10 (16.1%)	31 (50.0%)	19 (30.6%)	2 (3.2%)	0 (0%)	2.21	0.750
I Feel Satisfied Using E-Commerce Platforms for Online Shopping	15 (24.2%)	31 (50.0%)	15 (24.2%)	1 (1.6%)	0 (0%)	2.03	0.746
I will Recommend this E-Commerce To Your Friends and Family	12 (19.4%)	34 (54.8%)	15 (24.2%)	1 (1.6%)	0 (0%)	2.08	0.708

Independent Sample Test

The t test or difference test is used to analyze hypotheses from two groups of data, both paired and independent. (Malay, 2022) In the independent sample test, a statistical analysis is used to compare two different sample groups. In this research we want to find out whether there is an average difference between men's e-commerce use and women's e-commerce use.

Table 4: Group Statistics

Ecommerce Use	Gender	N	Mean	Std. Deviation	Std. Error Mean
	Man	22	20.82	5,628	1,200
	Woman	40	19.38	5,865	,927

Based on the table above, it is known that the average or mean value of men's e-commerce use is 20.82, while the average or mean value of women's e-commerce use is 19.38. Thus, descriptively it can be concluded that there is a difference in the average use of e-commerce for men and the use of e-commerce for women. Then, to find out whether these differences are significant or not, they will be interpreted in the output table below.

Table 5: Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Ecommerce Use	Equal variances assumed	,109	,742	,940	60	,351	1,443	1,535	-1,627	4,514
	Equal variances not assumed			,952	44,939	,346	1,443	1,517	-1,611	4,498

As seen in the table above "Independent Samples Test" on the variable "Use of E-Commerce" the Sig value is known. Levene's Test for Equality was 0.742. Where this is greater than 0.05 ($0.742 > 0.05$), it can be interpreted that the data variance between men and women is homogeneous or the same. So the interpretation of the output table above is guided by the values contained in the "Equal variances assumed" table. Based on the output table in the "Equal variances assumed" section, it is known that the Sig. (2-tailed) of 0.351 is greater than 0.05 ($0.351 > 0.05$), so it can be concluded that H_0 is accepted. Thus it can be concluded that there is no significant difference between the use of e-commerce among men and women.

CONCLUSION

Based on this research, there are results that can be concluded regarding the comparison between male and female users regarding the use of E-Commerce. The conclusions are as follows; Judging from the mean results for each group, it was found that the average use of e-commerce for men was 20.82 and the average use of e-commerce for women was 19.38. These results indicate that there is a difference between the average use of e-commerce for men and the average use of e-commerce for women. However, then the researchers obtained results. Based on the output table in the "Equal variances assumed" section, it was found that the Sig. (2-tailed) of 0.351 is greater than 0.05 ($0.351 > 0.05$). So it can be concluded that H_0 is accepted. Thus, the results of the calculations above can be concluded that there is no difference in the use of e-commerce among UIN SMH Banten students, both men and women.

REFERENCES

- Bancin, Intan Wulan Dari, & Jannah, Nurul. (2022). Analisis Minat Nasabah pada Penggunaan Aplikasi BSI Mobile dalam Pembayaran E-Commerce: Studi Kasus pada Mahasiswa UINSU. *JIEM: Jurnal Ilmu Komputer, Ekonomi Dan Manajemen*, 2(2), 1487–1499.
- Budhi, Galih Setiyo. (2016). Analisis Sistem E-Commerce Pada Perusahaan Jual-Beli Online Lazada Indonesia. *Elinvo (Electronics, Informatics, and Vocational Education)*, 1(2), 78–83. <https://doi.org/10.21831/elinvo.v1i2.10880>
- Gultom, Elida. (2021). Pengaruh e-commerce, pengetahuan kewirausahaan dan lingkungan keluarga terhadap minat berwirausaha mahasiswa (Studi pada mahasiswa Program S1 Manajemen Sekolah Tinggi Ilmu Ekonomi Riau Pekanbaru). *Journal of Business and Economics Research (JBE)*, 2(2), 40–46.
- Mahfudhoh, Zuhrotul, & Santoso, Lukman. (2020). Analisis Hukum Ekonomi Syariah Terhadap Jual Beli Melalui Media Online Di Kalangan Mahasiswa. *SERAMBI: Jurnal Ekonomi Manajemen Dan Bisnis Islam*, 2(1), 29–40.

- Malay, M. Nursalim. (2022). Belajar Mudah & Praktis Analisis Data Statistika dan JAPS. In *CV. Madani Jaya*.
- Permana, Heru Dwi, Hapsari, Anindya Ananda, Nugraha, Dian, & Jaenul, Ariep. (2021). Evaluasi Kinerja Sistem Aplikasi E-commerce Shopee menggunakan Metode PIECES Framework. *Jurnal ICT: Information Communication & Technology*, 20(2), 202–209.
- Permatasari, Retno, Noviandari, Harwanti, & Mursidi, Agus. (2021). Studi deskriptif dampak psikologis mahasiswa program studi bimbingan dan konseling Universitas PGRI Banyuwangi dalam penyusunan skripsi di masa pandemi COVID-19. *Jurnal Bina Ilmu Cendekia*, 2(1), 127–141.
- Pramasella, Fenny. (2019). Hubungan antara lima besar tipe sifat kepribadian dengan kesepian pada mahasiswa rantau. *Psikoborneo*, 3(7), 648–661.
- Pramiswari, Dewa Ayu Anggi, & Dharmadiaksa, Ida Bagus. (2017). Pengaruh e-commerce dan penggunaan sistem informasi akuntansi dalam pengambilan keputusan untuk berwirausaha. *E-Jurnal Akuntansi*, 20(1), 261–289.
- Rachmatullah, Robby, Kardha, Dessyana, & Yudha, Muhammad Puspa. (2020). Aplikasi e-commerce petshop dengan fitur petpedia. *Go Infotech: Jurnal Ilmiah STMIK AUB*, 26(1), 24–36.
- Syaiful, Ahmad. (2023). Peran Mahasiswa sebagai Agen Perubahan di Masyarakat. *Journal of Instructional and Development Researches*, 3(1), 29–34. <https://doi.org/10.53621/jider.v3i1.102>
- Teresya, Riyanti, Nabiilah, Rizka Rahmah, & Tunnajah, Safina. (2022). Literature Review E-Commerce: Profitabilitas, tekanan eksternal dan kemudahan pengguna. *Jurnal Ekonomi Manajemen Sistem Informasi*, 3(4), 474–484.
- Tharob, Gabriel F., Mingkid, Elfie, & Papatungan, Ridwan. (2017). Analisis hambatan bisnis online bagi mahasiswa unsrat. *Acta Diurna Komunikasi*, 6(2).