



## Impact of Islamic Marketing and Cash on Delivery Services on Buying Interests on Tokopedia (District of Rappocini, Makassar)

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**Abstract:** The objective of this study is threefold: (1) to examine the influence of Islamic marketing on purchasing intention in the context of Tokopedia, (2) to investigate the effect of cash on delivery (COD) services on shopping intention in Tokopedia, and (3) to explore the impact of COD services on purchasing intention in Tokopedia. The present study employs a quantitative survey methodology. The data utilised in this study is classified as primary data. The collection of primary data is achieved through the utilisation of questionnaires and observations. The sampling technique employed in this study is purposive sampling, which involves selecting participants based on certain criteria. In this case, the criteria for participant selection are as follows: (1) individuals who are users of the Tokopedia platform; (2) individuals who possess knowledge of, or have previous experience using, Tokopedia features; and (3) individuals who have engaged in cash-on-delivery (COD) transactions when making purchases on the Tokopedia platform. The study utilised a sample size of 55 respondents,

drawn from a population of 150,962 individuals. The sample size was determined using the indicator number formula, which was multiplied by a factor of 5. The data analysis procedures employed in this study involve the utilisation of double linear regression tests, which are conducted using SPSS Statistic 20 software for data processing. The findings of the study indicate that there is a somewhat favourable and statistically significant impact of Islamic marketing on the purchasing intention of consumers towards Tokopedia. Cash on delivery services (COD) exert a partially favourable and statistically significant impact on purchasing intentions within the context of Tokopedia.

**Keywords:** Islamic Marketing; Cash on Delivery; Buying Interests

## INTRODUCTION

The advent of digital transformation has significantly contributed to the flourishing of the Indonesian economy. The expeditious and efficient completion of tasks in contemporary work settings is attributable to the prevalence of technology and digitalization. The era of globalization encompasses numerous conveniences, such as the facilitation of commercial transactions for the purpose of meeting various demands. The phenomenon of digitalization's progression is distinguished by the impact it has on individuals' lifestyles and consumer behaviors, as they adapt to the transition towards online media platforms in order to fulfil their demands. Digital transformation encompasses more than just corporate operations. It involves the utilization of many tools

and technologies, such as online applications for food delivery, the transition of offline activities to virtual platforms, and the prevalence of online purchasing. Additionally, it is defined by a reduction in physical interactions and a shift towards minimum in-person engagement. According to Jesus et al. (2020).

The use of e-commerce as a sales and purchasing method has the potential to reduce time and cost expenditures, leading to a significant acceleration in sales and profit growth. In accordance with this, electronic commerce (e-commerce) represents a viable alternative for individuals seeking to fulfill their purchasing requirements or avail themselves of various services. For instance, the utilization of online transportation services obviates the necessity for face-to-face interactions or in-person negotiations. (Mewoh et al., 2019). Based on this conceptual framework, e-commerce may be comprehended as a digital platform facilitating online transactions that offer significant convenience, financial gain, and expediency for both merchants and customers. The advancements in technology and economic progress have significant implications not only for the mainstream economy but also for the Shariah-compliant economy.

Tokopedia is widely recognized as a highly utilized electronic commerce platform in Indonesia. Tokopedia was initially established in 2009 by Willian Tanuwijaya and Leontinus Alpha Edison with the objective of eliminating the digital economy. The traffic of Tokopedia has been steadily expanding since its inception. Tokopedia is an e-commerce platform that facilitates the establishment and growth of online retail businesses with convenience and efficiency. As of 2021, Tokopedia has emerged as the dominant marketplace in Indonesia, boasting a staggering 154.8 million visitors and capturing a substantial traffic share of 41.51%. In second place, Shopee garnered 120 million visits and secured a traffic share of 29.78%. According to Similarweb.

The implementation of Sharia characteristics necessitates the use of continuous promotional strategies in order to generate customer interest. An effective strategy is one that can optimize the growth of a company's operational profit. In addition, it is imperative for a corporation to prioritize marketing objectives that encompass cultural considerations, economic levels, prevailing religious beliefs within the target client base, and the geographical scope of the marketing efforts. Hence, when conducting marketing activities in the specific context of Makassar city, where the majority of the population adheres to the Islamic faith, the utilization of Shariah marketing is employed to captivate consumer interest. This approach recognizes that religion holds significant sway over the attitudes and preferences of Muslim consumers (Salam, 2019).

The advent of e-commerce has facilitated the marketing of items and services, as well as streamlined transactions. The presence of cash on delivery (COD) services or on-the-spot payment options offered by several e-commerce platforms, such as Tokopedia, substantiates this claim. Hence, the residents of Makassar City are inclined to engage in e-commerce transactions due to the perceived security and convenience associated with the Cash on Delivery (COD) payment mechanism.

## Theoretical Review

The fundamental theory employed in the field of marketing communication is a prominent theoretical framework within this discipline. Priansa posits that marketing communication serves three primary objectives, namely the dissemination of information, the exertion of influence on consumers, and the provision of reminders to facilitate repeat purchases. Moreover, prior to making a consumption decision, customers typically engage in the process of acquiring knowledge about various items, firms, and brands, followed by the subsequent evaluation and trial of these offerings.

## Buy interest

The theory of reasoned action (TRA) provides an elucidation of the concept of purpose. The hypothesis under consideration was initially formulated in 1960 by Martin Fishbein, and further refined by Fishbein and Ajzen until 1980. In 1988, Sheppard presented the Theory of Reasoned Action (TRA) as a theoretical framework within social psychology. This theory aims to investigate the elements that influence human behavior and the norms that shape it. Rani (2020) presents an observation of the buy interest indicator as described below:

- a. Transactional interest refers to an individual's disposition that motivates them to develop an interest in acquiring a specific product or service provided by a corporation.
- b. The concept of reference interest pertains to an individual's inclination or preference to recommend a specific item or product to others. It encompasses the personal interest that an individual has in proposing a particular thing to others.
- c. by their personal preferences or inclinations. This concept refers to an individual's inclination to choose a particular product over others according to their own subjective preferences or inclinations.
- d. Exploratory interest refers to the consumer's proactive behavior in seeking information pertaining to a sought-after product, as well as gathering supporting facts to facilitate the decision-making process for a potential purchase. The potential advantages or utility of the product.

## Islamic Marketing

Islamic marketing is a commercial strategy that encompasses the activities of generating, presenting, and delivering value from a source to a pertinent recipient, grounded in the principle of benevolence. The aforementioned concept aligns with the theoretical framework known as the Elaboration Likelihood Model (ELM). The theory in question was developed by Richard E. Petty and John T. Cacioppo, scholars affiliated with the Ohio State University in the United States, in the year 1980. According to Littlejohn and Foss (2012) (cited in Surachmanto et al., 2019), the Elaboration Likelihood Model (ELM) is a theoretical framework that aims to forecast the conditions under which an individual will be influenced by a message and the extent to which this influence will occur.

Salam (2019) asserts that religion exerts a significant impact on the attitudes and choices of Muslim consumers. Muslims' adherence to Islamic teachings and their

unwavering confidence in the commandments and prohibitions of their religion instill in them a sense of caution when it comes to their dietary choices. The elucidation of the aforementioned concept can be found in Surah al-Baqarah, verse 168 of the Qur'an:

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ

The translate: *"Oh individuals, partake in the consumption of the beneficial resources present within the terrestrial realm, and refrain from emulating the actions of Satan; for it is evident that Satan is an adversary of significant hostility towards you."* (Kementerian Agama, 2017).

Islamic marketing is typically characterized by four key attributes: Rabbaniyah, which pertains to theistic principles; Akhlaqiyah, which relates to moral considerations; Al-Waqi'iyah, which emphasizes a practical approach; and Al-Insaniyyah, which underscores humanistic values. In order to assess Islamic marketing, the indicators that may be employed to measure its qualities include:

- a. Product invalidity
- b. Customize the product
- c. Product Quality

### Cash on Delivery Service (COD)

A Cash on Delivery (COD) service is a payment mechanism that impacts the consumer's purchasing behavior by offering assurances of confidentiality, protection, and reliability. The inclusion of COD services can be observed within the realm of psychological elements, namely pertaining to belief and attitude. The concept aligns with the fundamental principle in the theory of consumer behavior proposed by Kotler and Keller (2008), as cited in Okta and Hafifah (2020). According to this theory, the buyer's attitude encompasses the discipline of decision-making processes undertaken by individuals or groups when selecting, purchasing, utilizing, and acquiring products and services, as well as their proficiency in fulfilling their wants and needs.

Consumer behavior can be defined as the cognitive and behavioral processes that individuals engage in while considering, purchasing, or utilizing a product or service. It encompasses the attitudes and interactions that influence an individual's decision-making and subsequent actions in relation to consumption. The notion aligns with the findings of a study conducted by Halaweh (2018), wherein it was observed that consumers who opt for Cash on Delivery (COD) services when making online purchases tend to take into account psychological variables related to trust, such as the payment method, hence establishing COD services as a dependable payment option. In the year 2021, I successfully achieved the COD service indicator as follows:

- a. Security refers to a method of payment known as Cash on Delivery (COD), wherein the customer settles the payment upon receiving the products. This payment option eliminates the need for the buyer to disclose personal account details such as bank account numbers.

- b. The utilization of cash on delivery (COD) as a payment method has the potential to significantly mitigate the risk of customer data breaches.
- c. The concept of trust is a fundamental aspect of human relationships and social interactions. It involves a The Cash on Delivery (COD) service employs a mechanism whereby the payment is made by customers only upon receipt of the goods. This method has the potential to instill consumer confidence due to the assurance that payment is completed at the moment the goods are physically delivered to the consumers.

## RESEARCH METHODS

The study employed a survey methodology with a quantitative orientation. A questionnaire was disseminated online to Tokopedia users residing in the Rappocini neighborhood of Makassar City. The questionnaire was designed as a Google Form and included a series of statements and questions tailored to the research objectives, facilitating the collection of primary data. The commencement of this research is scheduled for the period of June to August 2022.

The determination of sample size in this study is informed by the perspective of Hair et al. (2014), as cited in Marranitha (2020), which suggests that if the population size is unknown, the sample size can be determined by multiplying the number of indicators by a factor of 5 to 10. Presented below is the formula that I am now in the process of developing.

$$\begin{aligned}\text{Samples} &= \text{The number of indicators} \times 5 \\ &= 11 \times 5 = 55 \text{ samples}\end{aligned}$$

The data collected from questionnaires, paperwork, and observations is analyzed using SPSS (Statistical Product and Service Selection) version 20. The present study utilized the Likert scale as a tool for assessing the attitudes, responses, and perceptions of both individuals and groups in relation to social events. According to Sugiyono (2018), The acquired data will be analyzed using several types of descriptive statistical tests, including validity tests and reliability tests, to assess data quality. The subsequent steps involved conducting classical assumption tests, including normality tests, multicollinearity tests, and heteroscedasticity tests. Conduct a hypothesis test using both a simultaneous test (f) and a partial test (t). The utilization of double linear regression serves as a data analysis model, while the determinant test (R<sup>2</sup>) is employed to quantify the degree of association between the independent variable and the dependent variable.

## RESULT AND DISCUSSION

The outcome of the data analysis conducted on an instrument using SPSS suggests that the instrument is considered legitimate if the obtained r-value is greater than the

critical r-value. The determination of the rtable value is achieved through the utilization of the formula  $a - 2$ , resulting in a calculated rtable value of 0.2656. The observation that the rhitung (corrected total correlation item) exceeds the rtable for each question suggests that the instruments employed for each variable possess validity. When assessing the reliability of a measurement instrument, it is recommended to utilize the Cronbach's alpha coefficient, which in this case is reported as 0.61. The test findings suggest a high level of reliability for the instrument employed.

The normalcy test, based on the classical assumption test, seeks to assess whether there is a deviation from normality in the residual values. The test employed for the analysis was the Kolmogorov-Smirnov test.

Table 1 Results of the Normality Test

#### One-Sample Kolmogorov-Smirnov Test

		<i>Islamic marketing</i>	Chas On Delivery	Minat Beli
		N	55	55
Normal Parameters <sup>a,b</sup>	Mean	29.3091	30.5091	36.1818
	Std. Deviation	4.98469	4.01789	7.41892
Most Extreme Differences	Absolute	.173	.159	.164
	Positive	.127	.132	.117
	Negative	-.173	-.159	-.164
Kolmogorov-Smirnov Z		1.285	1.177	1.216
Asymp. Sig. (2-tailed)		.073	.125	.104

According to the table provided, it can be observed that the residual variable data exhibits a normal distribution. It has been demonstrated that the asymptotic value for each variable is greater than 0.05. This implies that an examination can be conducted to explore the relationship between the variables of Islamic Marketing and Cash on Delivery (COD) and purchasing intention.

The purpose of conducting a multicollinearity test is to assess the presence of a link between independent variables in a regression model. It is advantageous to assert that there exists no association among free variables. The results of the multicollinearity test indicate that the tolerance values should be more than 0, and the variance inflation factor (VIF) values should be less than 10.



Table 2 Multicollinearity Test Results

Coefficients <sup>a</sup>		Collinearity Statistics	
Model		Tolerance	VIF
1	(Constant)		
	<i>Islamic Marketing</i>	.636	1.572
	<i>Chas On Delivery</i>	.636	1.572

According to Table 2, it can be shown that variables X and Y exhibit tolerance values more than 0.01, specifically 0.636. Additionally, the VIF values for these variables are found to be less than 10. This implies that the regression equation model does not exhibit multicollinearity issues and is deemed suitable for utilization in this research.

The heteroscedasticity test is conducted to ascertain the presence of variance in the regression model across different observations, specifically examining the residuals. To enhance comprehensibility, the outcomes of the heteroscedasticity test are visually presented in the accompanying figure:

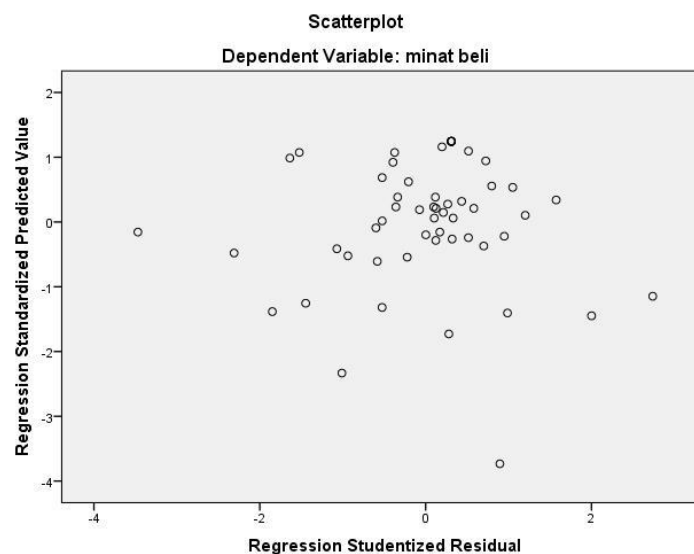


Figure 1 Heteroscpic test results

The findings of the heteroscedasticity test depicted in Figure 1.1 reveal the lack of heteroscedasticity in the regression model. This is evident from the scattered distribution of data points in the figure, which does not exhibit any discernible pattern. The regressive model demonstrates suitability in forecasting purchasing desire by considering influential variables such as Islamic marketing and cash on delivery.

The Dual Linear Regression Test is employed to forecast the relative impact of independent variables on the dependent variable, utilizing the SPSS software as a tool for data manipulation and analysis. The regression coefficient is presented in Table 2, where the value of the double linear regression is computed using the following formula:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + e$$

$$Y = 6.151 + 0.906X_1 + 0.517X_2 + e$$

The equation presented above illustrates:

A constancy of 6,151 was observed, indicating that when Islamic marketing and cash on delivery are absent, the level of interest in purchasing reaches 6,151. The value of Islamic marketing is 0.906. This means that when variable X1 experiences escalation, variable Y will also increase by 0.906 or 90.6%. Therefore, an increase in Islamic marketing will impact the growth of purchase interest. The Cash on Delivery value is 0.517. This means that when variable X2 experiences escalation, variable Y will also increase by 0.517 or 51.7%. Therefore, an increase in Cash on Delivery will impact the growth of purchase interest. Hypothesis testing is conducted using t-tests and f-tests. The t-test is used to prove whether there is an influence on variable X on variable Y in terms of units or partial. If the Significance value < 0.05 or the calculated t-value > the t-table value, then there is an influence of variable X on variable Y. The following table shows the results of the partial (t) test.

Tabel 3 Partial Test Results (t)

<b>Coefficients<sup>a</sup></b>					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	6.151	4.734		1.299	.200
0 X1	.906	.152	.609	5.957	.000
X2	.517	.189	.280	2.742	.008

Table 3 presents the incomplete test findings according to the variable X1. The calculated t-value of 5.957 exceeds the critical t-value of 1.674 at a significance level of 0.000, which is less than the conventional threshold of 0.05. Additionally, the t-value of 2.742 is greater than... In Table 1, 674, the obtained significance value was 0.008, which is less than the predetermined significance level of 0.05. This observation suggests that both of the free variables exert a favorable impact on the dependent variable. This implies that the null hypothesis (Ho) is rejected, while the alternative hypotheses (H1 and H2) are accepted.

Table 4 Simultaneous Test Results (f)

<b>ANOVA<sup>a</sup></b>						
Model	Sum of Squares	df	Mean Square	F	Sig.	
0 Regression	1945.725	2	972.862	49.285	.000 <sup>b</sup>	
Residual	1026.457	52	19.740			
Total	2972.182	54				



The test results presented in the table above indicate that the calculated F value is 49.285, which is greater than the critical F value of 3.172. Furthermore, the obtained p-value is 0.00, which is less than the significance level of 0.05. The factors  $X_1$  and  $X_2$  jointly exert an influence on purchasing inclinations. The null hypothesis ( $H_0$ ) was rejected, but the alternative hypothesis ( $H_3$ ) was accepted.

The coefficient of determination ( $R^2$ ) is utilized to assess the extent to which the X variable collectively influences the Y variable:

Table 5 Results of Determination Coefficient Test ( $R^2$ )

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.809 <sup>a</sup>	.655	.641	4.44292

According to the  $R^2$  test table provided, the corrected R square value is reported as 0.641. This finding suggests that the variables of Islamic marketing and COD have a significant impact on buying interest, accounting for approximately 64.1% of the observed influence rate. Meanwhile, the remaining 35.9% of individuals are influenced by stimuli that have not been examined by the author. For instance, the elements of information acquisition, social interaction, and corporate reputation.

## CONCLUSION

Based on the findings derived from the analysis of data, it can be inferred that the concurrent implementation of Islamic marketing strategies and cash on delivery (COD) services has a favorable and statistically significant impact on the purchasing inclination of consumers on the Tokopedia platform. The establishment of Tokopedia Salam, a halal e-commerce platform, has made a significant impact on consumer purchasing interest. This may be attributed to the substantial demand for halal items among the general public. Consequently, it is advisable to uphold the quality of service provided to consumers in order to sustain this positive influence.

The research findings suggest that the introduction of Tokopedia Salam as a marketing approach, which encompasses the principles of Islamic marketing, holds promise in enhancing consumer engagement and purchase intent inside the Tokopedia platform. The use of the Cash on Delivery (COD) technique serves as an effective stimulant for enhancing purchasing intentions on the Tokopedia platform. In addition, the introduction of Tokopedia Salam plays a significant role in enhancing the convenience for consumers to purchase halal products, encompassing clothing items as well as simplifying the payment of zakat and qurban.

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