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Echoing the Shariah Economy and Digital Transformation to Support Inclusive and Sustainable Growth

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PREFACE

All praises be to Allah, the Lord of the worlds, who has bestowed upon us His blessing on the completion of this proceedings which is expected to be a useful reference material for academicians and practitioners in Islamic Economics and Management. *Shalawat* and *Salam* may always be poured out to the Prophet Muhammad *Peace Be upon Him* whose intercession is awaited by Muslims on the Day of Resurrection.

It is a great pleasure for us to provide the proceedings of the FEMFEST International Conference 2024 to the authors and delegates of the program. We hope that you will find it useful and inspiring. The proceedings contain the papers submitted to the FEMFEST International Conference on Economics, Management and Business (FICCOMSS) themed “Transformation of the global Islamic finance and management industry” which was held at Universitas Darussalam Gontor, Indonesia, from 8 to 10 January 2024.

The Conference was part of a Faculty of Economic and Management Festival (FEMFEST) within the framework of “Echoing the Shariah Economy and Digital Transformation to Support Inclusive and Sustainable Growth” This event aims to explore several strategies for the recovery of the Islamic economic sector in the industry 5.0 period which is currently unstable or even declining due to the COVID-19 pandemic. Hopefully, it will also spark interesting ideas, and raise research relations between the various institutions.

Emerging technologies offer much potential for radical or incremental innovation for Islamic economics and business by creating external and internal conditions that significantly affect performance and strategy. In leveraging emerging technologies, Islamic economics, and Islamic business management models not only compete by developing new products and services but also innovate by reconfiguring the structures and models of Islamic economics and Islamic business management to offer a unique value proposition to the market

Finally, we would like to thank those involved in this very useful proceedings' writing, layout, and publishing process, especially the organizing committee of FICCOMSS 2024. Hopefully, these proceedings can be beneficial for all readers across the globe. Thank you.

Ponorogo, 10th of March 2024

Dean, Faculty of Economics and Management
Universitas Darussalam Gontor

Dr. Hartomi Maulana, M.Sc.

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Analysis of The Influence of Shopping Lifestyle, Time Pressure, Religius, and Islamic Financial Literacy on Impulsive Buying on Shopee Live Streaming

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Abstract

*Use of live streaming platforms in shop has become trends in the digital era, in particular through Shopee Live Streaming application. This research aims to analyze influence style life shopping, pressure time, religiosity, and literacy Islamic finance towards behavior purchase impulsive on the platform. Research sample taken as many as 100 respondents and processed use Structural Equation Modeling Partial Least Square (SEM-PLS) method with application SmartPLS 3. Stages testing done with the Evaluation of Measurement Model (Outer Model) and Evaluation of Structural Model (Inner Model) tests. The results of this research show that Shopping Lifestyle and Time-Pressure are consistent positive show influence significant influential against impulse buying on Shopee Live Streaming. However, Religiosity and Islamic Financial Literacy have connection negative and not significant regarding Impulse Buying on Shopee Live Streaming. And overall the variables Shopping Lifestyle, Time-Pressure, Religiosity and Islamic Financial Literacy contribute of 46.5% in influence Impulse Buying Variable. **Keywords:** Shopping Lifestyle, Time-Pressure, Religiosity, Islamic Financial Literacy, Live Streaming, Impulse Buying.*

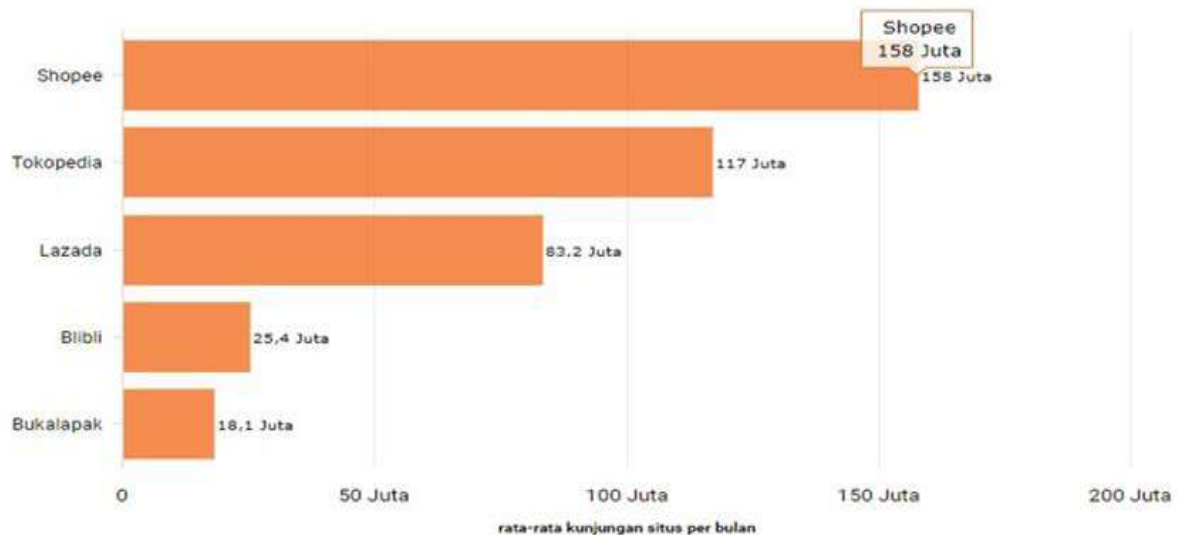
Introduction

Ever-growing digital era developing, *E-Commerce* is becoming something important in daily life, which is where has availability of possible platforms customers to browse and buy product with way more _ easy and comfortable. One of innovation latest in e-commerce is use of live streaming as means marketing interactive, which makes it possible audience to interact directly with _ customer potential. One platform is Shopee, which has become a leading e-commerce platform in Indonesia, has adopting live streaming as a significant marketing strategy.

Based on existing data from Databoks regarding one of the online shopping marketplace platforms, namely shopee occupy ranking the most visited in the 1st quarter of 2023.

Quoted from CNN Indonesia Live streaming platform usage data, Shopee shows domination in good market share of facet amount transaction nor mark transaction. In terms of total market share transaction (share of order), Shopee was successful recorded portion biggest with 56 percent for 6 months final. Meanwhile, inside value market share transactions (share of revenue), Shopee occupies ranking First with reached 54 percent. This phenomenon reflects preference Indonesian people are looking for live shopping experience with offer interesting. Majority method shop Still influenced by searches for tempting promos or offers. In the 9.9 campaign press release, Shopee announced achievement outside normal with growth more than 7 times in amount Shopee Live audience and increase more than 30 times

in amount product sold moment peak campaign, shows enthusiasm public to various activities offered. Shopee Live Streaming provides experience interactive, real-time shopping, where sellers can interact directly with candidate buyers, temporary candidate buyer can see straight away products and communicate with seller. Very positive response from live audience shopping inside this campaign also confirms role key to Shopee Live as a fulfilling platform need consumer.



Source: Databox 2023

Figure 1. E-commerce Visitor Data

Since the presence of a marketplace in Indonesia that offers system online shopping starts happen shift style life in shopping, from shop directly to the shop become shop by online. This is confirmed with exists The Covid-19 pandemic caused it limitations activity including shop so that public switch become shop by online. Some of the factors influencing this change include convenience, accessibility, a wider selection of products, and a more personalized shopping experience. Convenience access and flexibility time in online shopping is possible consumers to shop anytime, without tied to operating hours shop physique. Fast and easy purchasing process increase convenience, especially for those who have hectic schedule. Plus, change style shop online also causes public become the more often and a lot shopping. His presence Live streaming features are also increasing push society to increasingly often and a lot shopping, even until happen unplanned or impulsive purchases.

Live streaming feature on marketplaces including Shopee, usually only taking place around 3-30 minutes. It delivers limitation time for consumers to choose and decide purchase products offered. This means that this live streaming period provides pressure time for consumers . Use of a countdown timer or count visual recoil can be strengthen impression that time limited to get offers or discounts , creating a sense of urgency. Consumers who feel limited by time tend make decision impulsive to secure offer or product certain . Therefore , it is necessary explore impact pressure time to behavior purchase impulsive on Shopee Live Streaming.

Attitude and behavior somebody among them influenced by beliefs his religion . According to Ayu (2020), for a Muslim, religiosity can be known from the extent of knowledge, belief, implementation and appreciation on the Islamic religion. The level of religiosity can also be influence attitudes and behavior individual in do purchase based on The rules in the religion he adheres to are also one of them factor important and have influence to behavior

consumer . (Syahira et al: 2021). Religious people living in the United States use up more little money for shopping and doing more A little unplanned purchases (Ayu, 2020).

other than level influencing religiosity _ attitude a person , knowledge or level literacy also has an influence in determination attitude somebody . In Indonesia, Index National Sharia Social Economic and Financial Literacy released by Bank Indonesia, in 2023 is recorded enhancement significant in level literacy , which is now reached 23.3% (OJK, 2023). This index shows level understanding about concepts and principles economy as well as Islamic finance. Literacy Islamic finance helps consumer understand appropriate principles with teachings of Islamic sharia in matter finance. This includes such a concept as prohibition usury (interest), prohibition gambling, prohibition containing transactions uncertainty (gharar), and others. With understanding this, consumers will more be careful in choose appropriate products or services with sharia principles, reducing the possibility of purchase impulsive from conflicting products with sharia values.

Literature Review

Shopping Lifestyle

According to Wulan et al., (2019) said that habit / style life shopping is no longer a thing A need but become a lifestyle to satisfy emotions, so cause somebody shop unplanned or spontaneous at first shop with planned. Shopping Lifestyle is habit to fulfill A wants and needs, style life shop is activity social to connect with other people (Reni and Harini, 2020). According to Japariato and Sugiharto (2011), said that style life shop covers method individual use up their time and money for various products, services, fashion technology, entertainment and education. This pattern is also influenced by factors such as attitude to brand, influence advertising, and characteristics personality. Lots of it product products provided by e-commerce platforms make style life shop somebody the more improve and create somebody keep wanting to follow trend development (Rahma and Septrizola, 2019). According to Ummah and Rahayu (2020) there are several indicators from shopping lifestyle, namely: Influence Advertising, Branding, and Personality.

Time Pressure

Pressure time is element situational influences various type decision purchase moment consumer in shopping (Ardiyanto, 2017). According to Alreck & Settle (2002), Influence pressure time to evaluation human, behavior selection, and retrieval decision in a way general has become focus in -depth research and have explained in literature knowledge behavior, though thus, influence pressure time to decision purchase consumers have too noticed by researchers, though in more proportion limited. Usually, deep this research, pressure time induced as part from manipulation experimental, not as factor ongoing situation in life daily. Pressure time become factor critical in context purchase impulsive, especially on live streaming platforms where offer product can nature limited or flash sale. Consumers who feel limited by time tend make decision impulsive to secure offer or product certain so that consumer tend feel regret if not buy product when time purchase limited that, so promotion price with limitation time considered effective. According to Taufik (2017), pressure time own indicator as following: feelings depressed, sufficiency time, and amount time required.

Religiosity

Religiosity can interpreted as level into the knowledge, the strength of the religion adhered to someone, inside context people Islam, level religiosity be measured

from extent of understanding , belief, obedience in worship, and depth appreciation to teachings the Islam he adheres to (Ayu, 2020). This religiosity includes level belief (ideological), religious practice (ritualistic), experience (experiential), religious knowledge (intellectual) and consequences (Glock & Stark, 2016). According to Veybitha, (2023) said that Religiosity in the millennial senior generation Muslims (30-38) can interpreted as knowledge and understanding they towards the Islamic religion they believe in. In other words, Religiosity reflect level into spirituality, beliefs, procedures for worship, and moral behavior.

Sharia Financial Literacy

Literacy finance can interpreted as understanding will concepts and implications finance , includes confidence self , motivation , and skills in use knowledge about environment financial to take wise decision (Rafidah et al, 2022). Literacy Islamic finance is proficiency in digest and implement draft Islamic finance, as well capable use product service Islamic finance (Adiyanto and Purnomo, 2021). Literacy finance Sharia is expansion elements that exist in literacy finance in a way general, will but, elements the customized with Islamic principles (Nurhasanah and Kesuma, 2023). As for indicators from literacy According to Rafidah et al (2022), Islamic finance is: knowledge about finance, behavior finance, pickup finance and level literacy finance.

Hypothesis

Based on review theory above, below development hypothesis this research:

- H0 : Shopping Lifestyle has no effect against Impulse Buying.
- H1 : Shopping Lifestyle has an influence against Impulse Buying.
- H0 : Time-Pressure has no effect against Impulse Buying.
- H2 : Time-Pressure has an effect against Impulse Buying.
- H0 : Religiosity has no effect against Impulse Buying.
- H3 : Religiosity has an effect against Impulse Buying.
- H0 : Islamic Financial Literacy has no effect against Impulse Buying.
- H4 : Islamic Financial Literacy has an effect against Impulse Buying.

Research Methods

This research is study quantitative descriptive. Population this research is public Jabodetabek which uses Shopee application. As for samples study taken using purposive sampling with provision public Jabodetabek ever shop via Shopee Live Streaming. Research sample taken as many as 100 respondents and processed use method *Structural Equation Modeling Partial Least Square* (SEM-PLS) with application SmartPLS 3. Stages testing done with the Evaluation of Measurement Model (Outer Model) and Evaluation of Structural Model (Inner Model) tests.

Results and Discussion

Respondent in this research was taken from residents who live in Jabodetabek who have shopped via Shopee Live Streaming, with distribution as can be seen in Table 1.

In the SEM-PLS model analysis, step first thing to do is evaluate the composed model from Evaluation of Measurement Model (Outer Model) and Evaluation of the Structural Model (Inner Model).

Table 1. General Description of Respondents

GENDER			INCOME		
Gender _	Amount	Percentage	Income	Amount	Percentage
Man _	51	51%	< 2,000,000	75	75%
Woman	49	49%	2,000,000 - 5,000,000	13	13%
Total	100	100%	5,000,000 - 8,000,000	7	7%
DOMICILE			> 8,000,000	5	5%
Domicile	Amount	Percentage	Total	100	100%
Jakarta	17	17%	AGE		
Bogor	62	62%	Age (Years)	Amount	Percentage
Depok	10	10%	<= 25	86	86%
Tangerang	7	7%	26 - 35	7	7%
Bekasi	4	4%	36 - 45	3	3%
Total	100	100%	>= 46	4	4%
			Total	100	100%

Source: Primary data, processed (2023)

Evaluation of Measurement Model (Outer Model)

External model analysis is the process of measuring data to assess connection between latent construct with the indicator, which involves testing validity and reliability. There are two kinds in testing validity namely: validity convergent and validity discriminant. Validity convergent used when an item that meets on size certain to use represent underlying construct. This test aims to see correlation validity between indicators and latent variables. Validity convergent formed moment factor loading value > 0.6 . Following results loading factor values for the outer model test in the image following:

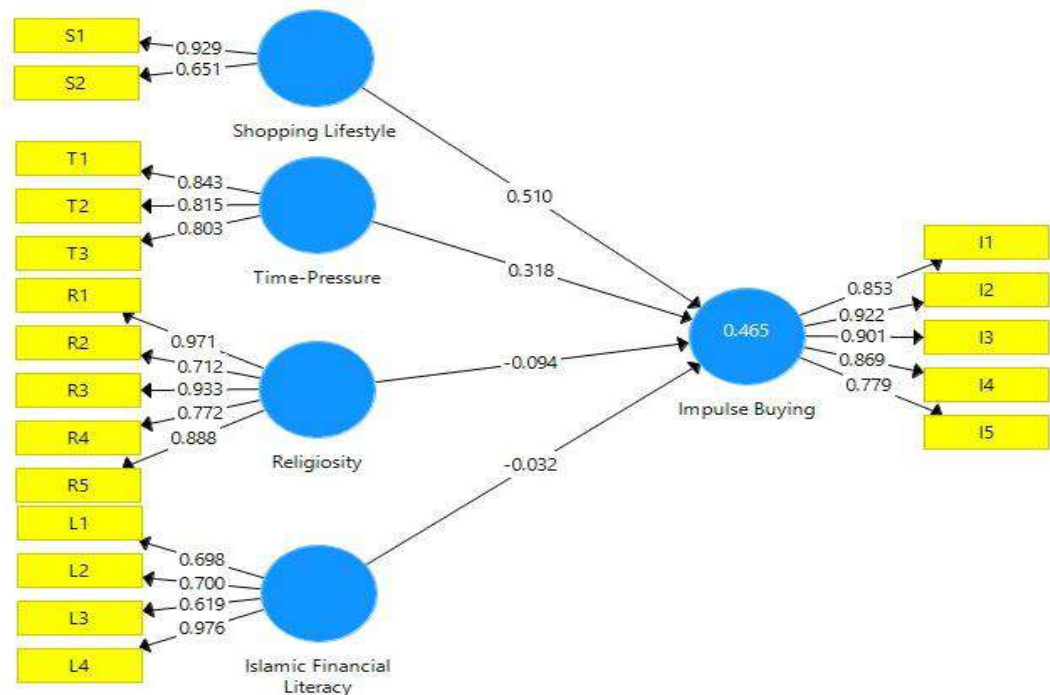


Figure 2. Outer Models Test Results

On testing model validity (outer models), one indicator from Shopping Lifestyle ie indicator personality shows a value <0.6 , equal to 0.190. So that done elimination on indicators that and done outer model testing stage second. On the testing stage second, all indicators of the five variables used stated significance with a loading factor value >0.6 (figure 3).

Furthermore, testing model reliability using composite reliability (CR) and Cronbach's alpha with the condition if the value is >0.7 and the Average Variance Extracted (AVE) has a value >0.5 then the model is stated as Reliable (Hair et al., 2017). Following Validity Test and Reliability Test results:

Table 2. Cronbach's Alpha, CR and AVE

Variable	Cronbach's Alpha	CR	AVE
X1 Shopping Lifestyle)	0.491	0.778	0.644
X2 (Time-Pressure)	0.763	0.861	0.673
X3 (Religiosity)	0.941	0.937	0.741
X4 (Islamic Financial Literacy)	0.873	0.841	0.578
Y (Impulse Buying	0.917	0.937	0.750

Source: Primary data, processed (2023)

Reliability test results show that all variables show mark test results above reliability test criteria, except Cronbach's Alpha test for the Shopping Lifestyle variable. However This Shopping Lifestyle variable is still categorized as reliable because of the CR Test and AVE Test above criteria for passing the test.

Evaluation of Structural Model (Inner Model)

a. Hypothesis testing

This analysis aims to test the hypothesis of direct influence between exogenous and endogenous variables. The t-statistic value is as decider is hypothesis can accepted or rejected, the hypothesis will said accepted if t-statistic value > 1.645 . The p value is used to find out the significance from the dependent latent variable, the variable said influential in a way significant if the p-value <0.05 . Following is picture results from the bootstrapping test in the research:

Table 3. Test result Hypotheses (Path Coefficients)

Variables	Original Sample (O)	T Statistics	P Values	Information
X1 (Shopping Lifestyle) → Y (Impulse Buying)	0.510	7,337	0,000	H1 Accepted
X2 (Time-Pressure) → Y (Impulse Buying)	0.318	3,914	0,000	H2 Accepted
X3 (Religiosity) → Y (Impulse Buying)	-0.094	0.583	0.560	H3 Rejected

X4 (Islamic Financial Literacy) → Y (Impulse Buying)	-0.032	0.244	0.808	H4 Rejected
Source: Primary data, processed (2023)				

b. Coefficient Test Determination (Test R²)

Coefficient test determination was done to find out how much big influence variable independent to variable dependent. Following R² test results of this model:

Table 4. R-Square		
	R Square	R Square Adjusted
Y (Impulse Buying)	0.465	0.443

Source: Primary data, processed (2023)

Based on the data in Table 4, it is known the R square value is 0.465. This means it is variable independent in this research only own contribution by 46.5% to influence variable dependent. Whereas amounting to another 53.5% influenced by other factors not described and included in this research .

Discussion

The Influence of Shopping Lifestyle on Impulse Buying

Research result show that Shopping Lifestyle has t- statistical test value of 7.337 > 1.645, P-Value value of 0.000 < 0.050 and coefficient variable is 0.510 so H1 is accepted. This means that the Shopping Lifestyle variable has an influence in a way positive and significant against Impulse Buying. So that the more consumer used to shopping or shopping become style his life so propensity to shop in a way impulsive the more tall. This shows that inclined consumers _ easy affected promotion advertisements and well-known brands so will the more easy influenced to shop in a way impulsive or unplanned moment watch live streaming. This result is also supported by research by Japariant0 and Sugiharto (2012), Wahyuni and Setyawati (2020) which shows results similar that Shopping Lifestyle has an influence positive significant against Impulse Buying.

The Effect of Time-Pressure on Impulse Buying

Research result show that Time-Pressure has t- statistical test value of 3.914 > 1.645, P-Value value of 0.000 < 0.050 and coefficient variable as big as 0.318 so H2 is accepted. This means that the Time-Pressure variable has an effect in a way positive and significant against Impulse Buying. So that the more tall pressure consumer 's perceived time to shop _ so the more impulsive consumer in shopping . This is because the more limited time and consumers feel stressed Because crush live streaming time is increasing fast consumer must decide purchase product . This result is also supported by research by Taufik (2020), which shows results similar that Time-Pressure has an effect positive significant against Impulse Buying.

The Influence of Religiosity on Impulse Buying

Research result show that Religiosity has t- statistical test value of 0.583 < 1.645, P-Value value of 0.560 > 0.050 and coefficient variable is -0.094 so H3 is rejected . This means that the Religiosity variable has connection in a way negative and not significant against Impulse Buying. These results show the more religious somebody so the level of impulse buying is increasing low . This shows that awareness his religion make consumer the the more careful and planned in shopping . However influence This religiosity is still not significant

its influence in this research. Relationship outcomes negative between religiosity and Impulse Buying are in line with study Veybitha et al. (2023), meanwhile influence The relationship between religiosity and impulse buying is not significant in line with Hamim's research (2023).

The Influence of Islamic Financial Literacy on Impulse Buying

Research results show that Islamic Financial Literacy has t- statistical test value of 0.244 < 1.645, P-value value of 0.808 > 0.050 and coefficient variable is -0.032 so H4 is rejected . This means that the Islamic Financial Literacy variable has a connection in a way negative and not significant against Impulse Buying. So the more high Islamic Financial Literacy possessed by consumers so the more low level impulsive consumer in shopping . This is because he the more take into account financial and planned in arrange his finances so it's not easy shop in a way impulsive. However, influence This religiosity is still not significant its influence in this research. Relationship outcomes negative between Islamic Financial Literacy and Impulse Buying are in line with study by Kholida (2023), Rafidah et al. (2022), whereas influence The relationship between Islamic Financial Literacy and Impulse Buying is not significant in line with research by Sofyan (2023).

Conclusion

In this research, Shopping Lifestyle and Time- Pressure positive pointed out influence significant influential against impulse buying on Shopee Live Streaming. However , Religiosity and Islamic Financial Literacy have connection negative and not significant regarding Impulse Buying on Shopee Live Streaming. And overall the variables Shopping Lifestyle, Time-Pressure, Religiosity and Islamic Financial Literacy contribute of 46.5% in influence Impulse Buying Variable .

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