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## The Influences between Customer Behaviors, Islamic Ethics toward Online Purchase Intention among Muslim Netizen in Malaysia

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### Abstract

Total income of Malaysia's e-commerce has grown tremendously in 2021, compared to the year of 2020 were reported by The Department of Statistics Malaysia (DOSM). This new economy present opportunities to business and individuals to reach beyond local shores, participating in globalized and borderless market. The purpose of this study is to analyses factor that influence customer behavior and Islamic in online purchase intention among Muslim netizen in Malaysia. Testing of hypothesis were made on the dimension of perceived ease of use, perceived usefulness, and Islamic ethics towards intention to purchase. The is a pilot study and data collected were from 712 respondents at social media (Facebook) through purposive sampling techniques and five-point Likert scale with 1-strongly disagree to 5-strongly agree were used. Results of the study shown that perceived ease of use, perceived usefulness and Islamic ethics has significant positive relationship on intention to purchase where attitude was the most influential component on Islamic ethics towards the intention to purchase. Therefore, all hypotheses in the study were also accepted. Entrepreneur, marketers, advertisers, and manufacturer of products may be benefited from this, in doing their advertising and marketing strategies.

**Keywords:** Online Purchase Intention, Theory Planned Behavior, Ease of Use, Perceived Usefulness, Islamic Ethics

### Introduction

The government of Malaysia is starting to take the e-commerce market more seriously. Increases in disposable income, smartphone usage, and internet access will help push Malaysia's online retail sector from 0.5% of the country's total retail spending in 2018 to 5%

in 2022. It is worth examining the current market landscape in light of recent policy shifts, customer preferences, and established businesses (Ali et al., 2016)

With the rise of e-commerce and online buying, businesses have a new way to connect with customers all over the world (Amir et al., 2021). The online retail business investigates the potential of electronic and data designing to revolutionize the conventional method of conducting business (Basri et al., 2016). As with the rest of the world, Malaysia has a thriving online business community, thanks in no small part to the ease with which it provides businesses and customers with a new and very effective means of exchanging information and communicating. From what I can see, there have been a lot of studies done on international and diversified web advertising (Bhatti et al., 2019). This shows the steady progress being made by e-commerce businesses.

There are many advantages and benefits to internet shopping, which is why it has become so popular. For the elderly and those with physical limitations, online shopping can be a lifesaver. The selection and convenience of purchasing online is virtually limitless. People enjoy the opportunity to shop online because of the convenience it provides. Which is to say, online stores permit customers to shop whenever they like, seven days a week, saving both time and avoiding crowds (Artana et al., 2022) When you shop online, you can find many different products and many different brands from many different stores all in one convenient location.

The shopper may observe what's happening on the other side of the globe without breaking the bank by doing their purchasing online. Here, you can shop from any store in the country, or even the world, regardless of where they're physically located (Ai et al., 2018). Most people who purchase online do not take their kids with them to the store. Online shopping is preferable to traditional shopping since it guarantees the safety of your loved ones while providing the same level of shopping delight (Foroughi et al., 2019).

### **Problem Statement**

About 28.08 million people in Malaysia use the internet regularly (84 percent of the population). The current obstacles facing the E-Commerce industry include a lack of understanding, a lack of competent personnel to conduct E-Commerce activities, fear of cyber security threats, a lack of digital marketing skills, limited production capacity, high fulfilment and logistic costs, a lack of knowledge regarding market access and regulations in cross-border E-Commerce, and a lack of understanding of digital marketing (Jalham et al., 2012).

However, research on Islamic ethics, which is important to the country's vast Muslim population, has lagged. Perceived utility and simplicity of use are two areas where research has concentrated heavily because of their correlation to actual customer behavior. Therefore, this research will combine two sets of factors—customer-related ones (such as usefulness and convenience of use) into a unified framework to explain Malaysian internet users' propensity to shop online and to practice Islamic ethics. In terms of the percentage of the population that shops online at least once a month, Malaysia leads the pack (Ismail et al., 2016).

Because of this dramatic growth, the vast majority of businesses now recognize the significance of the Internet as a purchasing platform for consumers and are working to

provide the most convenient online shopping experience possible (Harmeling et al., 2017). Despite evidence suggesting that online shopping is gaining ground, there are a number of issues that have begun to alter shoppers' preferences and decisions. The literature has pointed out a number of online shopping's "failure factors."

Users experience friction when they have issues logging into their accounts, the information provided is inadequate, and it's tough to contact online merchants via mobile phones, as stated in (Ramli et al., 2020). Furthermore, it was noted in that consumers' worries about their personal data being exposed during an online purchase may vary along cultural lines. Therefore, it is important to study consumer habits and determine what "online" elements may influence consumers' decisions to make a purchase (Ramli et al., 2020) Many modern Muslims adhere strictly to Islamic law and are deeply concerned with religious teaching as it applies to their daily lives (El-Adly, 2019).

People who are deeply religious are more likely to obey religious laws and regulations (Myondo et al., 2022). Their devotion to religious norms and laws will influence how they shop, what they wear, what they eat and drink, whether or not they use cosmetics, how they feel about various social and political concerns, and even what they choose to buy. Indeed, the current phenomena of religious influence on the Malaysian retail industry has merited serious attention, as evidenced by the widespread media coverage of issues like the boycott of Jewish-owned businesses (Grewal et al., 2022) People who are deeply committed to their faith tend to shop more selectively because of the importance they place on expressing their faith in all they do. They are likely to return to the store frequently and are less likely to shop elsewhere (Cristobal-Fransi et al., 2019). They will shop at retailers that respect their religious beliefs, so the selection process must take into account the shoppers' individual needs, beliefs, and practises (Ha et al., 2014).

Despite the fact that previous research has demonstrated that highly religious adherents behave differently and have their own criteria in purchasing decisions (Amir, 2021), Al Nawas et al (2021) noted that there is a lack of research in consumer research that can prove the effect of religiosity in changing consumer patronage behaviour specifically in the context of Muslim consumers. Moreover, empirical study on these concepts in consumer behaviour has been scarce, and its significance in the field is still not widely recognised. Further study is required to disprove the claim that customers' religious beliefs and practises influence the criteria they use to assess items and services (Ha et al., 2014). Observable aspects of religion, as well as the importance of consumer behaviour to the success of marketers and retailers, suggest the need for further research into religious faith (Al Nawas et al., 2021).

Investigate how Muslims' beliefs about ethics in business (according to Islam) affect their long-term business decisions. The study's overarching goal is to learn how a practicing Muslim's ethical principles influence his or her strategic business decision making and what kind of real-world ramifications such principles have. The purpose of this research was to shed light on Islamic business practices that could be crucial in a global setting. In a nutshell, this research examines how factors including usability, practicality, and Islamic ethics influence consumers' propensity to shop online. People who are more deeply rooted in their faith tend to be more devoted to living according to its precepts than their fewer religious counterparts.

The research concludes that shoppers who identify as Muslims are more likely to be influenced by a unique set of retail qualities than those who identify as Muslims only because of their religion.

## Literature Review

### Online Purchase Intention

The term "online shopping" can also refer to the process by which a customer places an order for a product or service with a seller via the internet. Whether you call it an online shop, e-shop, e-store, Internet shop, or online store, you're conducting business through the Internet to purchase goods and services that have been described in text, images, and sometimes other multimedia files. The convenience, more selection, and lower prices available through online retailers have led many people to switch from brick-and-mortar stores to only making their purchases there (Shahid et al., 2018). In addition, an article in addressed how internet buying has become a major channel of interaction between retailers and customers. As the youth and young adult populations continue to grow, online shopping has become increasingly popular.

Even while online buying has several advantages over conventional shopping, it has not yet succeeded in attracting every possible customer. This is due to demographic factors like age and level of education, among others. Previous research has demonstrated the many benefits customers can reap when they shop online for any product or service. Internet use has grown over time alongside the expansion of available infrastructure. For further information about electronic commerce in Malaysia, please see Malaysians' openness to new technology, rising preference for online shopping, and rising number of online usages, all of which were reflected in Malaysia's high ranking, have proven that the country's internet usage has a good prognosis of the e-commerce business (Ramli et al., 2020).

The following ellipsis explains that in Malaysia, both sellers and buyers have come to accept the idea of conducting business via the Internet. Nonetheless, it is difficult for the company to get consumers in Malaysia to shop online. In order to move closer to the ideal described by the Prophet, who said, "the best among you are the owners of the best moral," Islamic ethics is a code of conduct that calls for mankind to undertake a continuous process of self-purification, in thought, feeling, and emotion (Jamal et al., 2009). In social interactions through intentions and deeds that benefit other humans and other creations of God.

The Islamic faith recognizes the value of commercial activity. Before accepting his heavenly calling, the Prophet Muhammad worked as a trader. The Prophet Muhammad travelled to important trade centers near Mecca after receiving the Qur'an in order to propagate the message of Islam (Ramli et al., 2020). Thus, commerce was seen as essential to spreading the Islamic faith. Trade, as a means of interaction between Muslims and non-Muslims, was crucial to the expansion of Islam. To this end, the Qur'an and the Hadith provide detailed instructions for Muslims' financial lives (Shahid et al., 2018).

However, the Islamic worldview and the centrality of ethics in that worldview are necessary conditions for the existence of such principles and standards. Faith in and loyalty to Allah SWT, the giver of all good things and final arbiter of right and wrong, is central to this

worldview (Amir, 2021). Understanding the elements that influence consumers' online shopping behavior is crucial for both researchers and online retailers.

### **Theory Planned Behavior**

Those who subscribe to the Theory of Planned Conduct argue that their model can accurately anticipate only the kinds of behavior over which an individual has full control, rather than the kinds of behavior that emerge from environmental influences (Ajzen, 1991). Attitude toward behavior is one of the theory's three functions, and it relates to whether a person has a positive or negative outlook on their purpose to make a purchase through an electronic medium. Aggregating single behavioral observations across contexts and times, as proposed by Ajzen and Fishbein (1980), yields a more generally representative measure of behavior. The present research examines the relationships between three independent variables user friendliness, perceived usefulness, and Islamic ethical standards and online shopping behavior.

### **Perceived Ease of Use**

Perceived ease of use (PEOU) is defined by Davis (1989) as "the extent to which an individual anticipates little cognitive load in using a given technology." Most shoppers think that shopping online will save them time and effort while looking for certain products. According to the TAM, the external elements that have the most impact on users' intentions to adopt a technology and their subsequent actions, such as their perceptions of the system's usefulness and ease of use, are price and perceived risk. The term "perceived ease of use" (PEOU) was used by Rogers (1962) to describe how simple a new technology is thought to be to grasp and use. To elaborate, he said that PEOU is the extent to which customers view a new product or service as superior to existing alternatives (Boonsiritomachai et al., 2020) Also, (Bhatti et al., 2019) mentioned that PEOU may be used to describe how simple an idea is to implement.

Consumers' expectation of low effort when banking online (PEOU), as defined by the authors of (Ramli et al., 2020). Similarly, Consult argued that PEOU meant that consumers could try out and judge the benefits of a new product with little effort. He also reaffirmed that the PEOU, or the convenience afforded to people with easy internet access, the provision of safe, high-standard electronic banking capabilities, and the necessity of financial services are the drivers of growth in electronic banking.

More data showed that PEOU were significant in predicting purchase intention (Davis, 1989). Literature reviews reveal that PEOU plays a significant influence in predicting the purchase intention, and most subsequent studies on students' perspectives on technology use corroborate this (Bhatti et al., 2019). Results varied in their level of significance among studies.

### *Perceived Usefulness*

According to Davis (1989), a system's Perceived Usefulness (PU) is the extent to which an individual believes that adopting that system will lead to enhanced productivity in the workplace. Perceptions of the End Result (PU) are the opinions of consumers. The term "performance optimism" (PU) was coined by Davis (1993) to describe an individual's belief that adopting a new technology will boost their efficiency and productivity. In a similar vein,

(Ramli et al., 2020) defined PU as an individual's perception of a system's ability to improve their productivity on the job. When applied to the world of online shoppers, the utility of PU concepts is the time and effort they save over traditional retail outlets. The likelihood that a consumer will make a purchase via the Internet is influenced by how useful they view the medium (Shahid et al., 2018). Perceived utility has a larger impact on purchase intent than does perceived ease of use, according to the literature (Shahid et al., 2018).

*This is due to the fact that utilizing IT is now part of everyone's everyday routine. Because of this, consumers will discover that shopping online is helpful because they can quickly and easily find the goods or services, they need by conducting a simple Google search. This explanation demonstrates that consumers have the option to do their own investigation prior to making a purchase. In order to make an informed decision, new buyers should carefully consider the product's testimonials and comments from existing customers.*

### *Islamic Ethics*

The importance of commerce and trade is recognised in Islam. Actually, before he fulfilled his perfect responsibility, the Prophet Muhammad worked as a merchant. After receiving the Qur'an, Muhammad travelled to Mecca's major trading post to promote Islam. In this way, communication was viewed as essential for introducing people to Islamic conviction. Exchange, a unique tool between Muslims and non-Muslims, played a significant role in the propagation of Islam.

The Quran and the Hadith, Islam's two primary texts, contain specific guidelines and laws addressing the material aspects of Muslims' life. The Qur'an makes it quite clear that trading is allowed. Although Allah forbids shady dealings and intrigue, He nevertheless permits trade and commerce (2:275). The buyer must be made aware of any flaws, and it is up to him or her to decide whether or not to acquire the product at issue and, if so, at what price. The Prophet imparted wisdom, saying, "Both the buyer and the seller have a choice (to cancel or confirm the contract. In addition, they would be held to their agreement if they were truthful about the issues (with the items) and provided adequate explanations. Moreover, if they have lied and covered up flaws, Allah SWT will not favor their arrangement. "Islam also emphasizes honesty in all matters, which is a moral requirement, including the completion of all one's duties, responsibilities, and declarations." Also, those who are reliable and follow their word (Quran,23:8).

Giving the whole weight and measure is one aspect of sincerity "Give your all and don't be among those who inflict hardship (to other people). Additionally, weigh with an even (fair) balance "(Qur'an 26: 181-182). The Prophet addressed the topic of deception in more than one Hadeeth. As a precedent, "anyone who cheats us isn't one of us." Sections of the Qur'an and hadith of the Prophet Muhammad SAW reveal the resolve to fulfil the pledge and promise of loyalty. Also, identify the bad guys that hurt them or don't follow them. Skepticism arises when promises are broken (guarantees and steady faithfulness). As was the case with the Offspring of Israel and others. When they violate the assurance and pledge of loyalty to their Ruler. Following God's Messengers, they abandoned the guarantee of God as confidence.

### Research Objectives and Hypotheses

Figure 1 shows the conceptual framework of the relationship between perceived ease of use, perceived usefulness, Islamic ethics on intention to purchase. Two research objectives were formulated for this study which are:

- To identify the relationships between dimensions perceived ease of use, perceived usefulness, Islamic ethics of on intention to purchase
- To identify the most influence perceived ease of use, perceived usefulness, Islamic ethics towards intention to purchase.

Besides, researchers have also formulated several hypotheses for this study which are:

H<sub>1a</sub> : There is a relationship between perceived ease of use and Intention to purchase.

H<sub>2b</sub> : There is a relationship between perceived usefulness and intention to purchase.

H<sub>3c</sub> : There is a relationship between Islamic ethics and intention to purchase.

H<sub>4e</sub> : Perceived ease of use has an influence on intention to purchase.

H<sub>5f</sub> : Perceived Usefulness has an influence on intention to purchase.

H<sub>6g</sub> : Islamic ethics has an influence on intention to purchase.

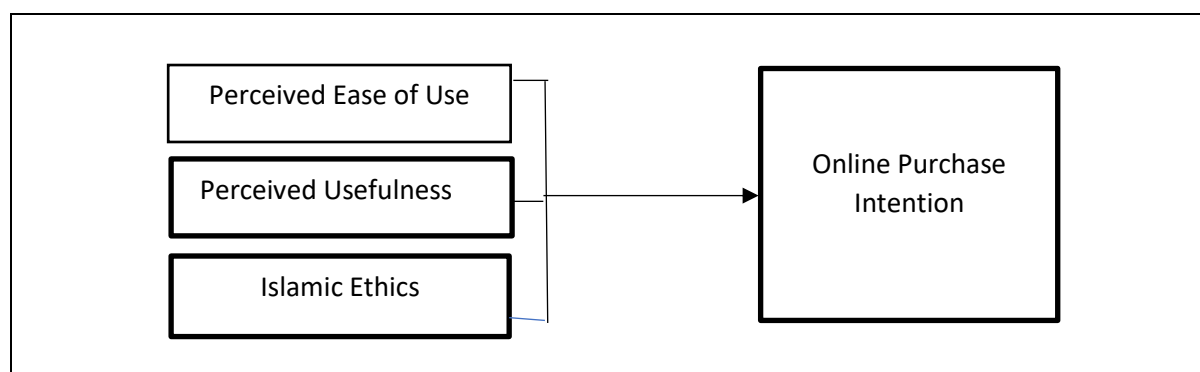


Figure 1: Conceptual Framework on the Relationship between perceived ease of use, perceived usefulness, Islamic ethics, and Intention to purchase.

### Methodology

This study was a pilot study where data was collected at social media (Facebook). The respondents are from the user of social media which are Muslim netizen in Malaysia, 712 respondents answered the questionnaires through purposive sampling techniques. As Instrument for theory planned behavior consisting of 38 items was used while intention to purchase was measured by using 10 items of questionnaire by (Conner, 2020). A five-point Likert scale was used with the values from 1=strongly disagree to 5=strongly agree.

### Results and Discussion

#### Reliability Analysis

All domain for independent variable were reported to have Cronbach's Alphas of <0.8 which were considered acceptable (Hair et al., 2012). The researchers decided to still use the instrument because it was a well-established set of questionnaires commonly used in various studies of theory planned behavior. In fact, this instrument was found to be a reliable instrument in Malaysia's settings, whereby the Cronbach's Alpha were all greater than 0.7 (Gillbert et al., 2005). Next, the instrument on dependent variable only had one



domain had Cronbach's alpha of 0.8 and above. The researchers decided to still use the instrument because it was a well-established set of questionnaires commonly used in various studies.

#### *Pearson-Correlation and Multiple Regression Analysis*

Table 1

*Correlation between respondent attitude, subjective norms, perceived behavioral control and intention to purchase*

	1	2	3	4
Perceived Ease of Use	1			
Perceived Usefulness	.997**	1		
Islamic Ethics	.999**	.998**	1	
Online Purchase Intention	.996**	.991*	.997**	1

Table 1 shows the findings on the correlation between customer behaviors and Islamic ethics variable and online purchase intention among netizen in Malaysia. The result pointed there are all independent variable significant positive relationships on online purchase intention with the value ( $r=.996$   $p<.01$ ), ( $r=.991$   $p<.01$ ) ( $r=.997$   $p<.01$ ) (see Table 1). Therefore, hypotheses  $H_{1a}$ ,  $H_{2b}$ ,  $H_{3c}$ , were supported. This study supported by other researcher, by (), the correlation coefficient between customer awareness and purchase intention is ( $r= 0.116$ ), which is significant. This indicates that there is significant relationship between customer awareness and intention to purchase among netizen in Malaysia.

Table 2

*Multiple Regression Analysis*

Independent variables	Standardized Coefficients Beta	t	Sig.
Perceived Ease of Use	.106	4.218	.000
Perceived Usefulness	1.182	62.417	.000
Islamic Ethics	2.283	69.512	.000
<b>R Square</b>		.929	
<b>F</b>		365.166	
<b>Sig. F Value</b>		.000	
<b>Durbin Watson</b>		.383	

Findings from the regression analysis between customer behaviors variable which are and intention to purchase were tabulated in Table 2. It was found that  $R^2$  was .929, in which all the independent variables such as attitude, subjective norms, perceived behavioral control and brand awareness explained 92.9% of the variance (R square) for customer behavior, with significant of F value of .000. Plus, the Durbin Watson value was .383, which was values approaching 0 - 4 indicate positive autocorrelation, in line with one of the assumptions for bivariate and multivariate correlation analysis. The analysis revealed that attitude was the most influential component of Islamic ethics on the purchase intention with value ( $\beta=2.283$ ,  $p<.000$ ). Consecutively, other dimensions such as perceived ease of use and perceived usefulness were also influence the purchase intention among netizen in Malaysia.

All of the elements of customer behavior do influences purchase intention had positive influence on customer purchase intention. Does only all hypothesis that support which is H<sub>4d</sub>, H<sub>5e</sub> H<sub>6f</sub> Therefore, it can be concluded that based on this analysis, it was found that attitude significantly contributed to predicting the netizen purchase intention in Malaysia.

### **Conclusions**

In summary, this study was conducted to examine the influences of perceive of use, perceived of usefulness and Islamic Ethics toward online purchase intention among Muslim in Malaysia. This research found that all dimensions show a significant relationship with the online purchase intention products in Malaysia. Among the three independent variables, the analysis indicates that, Islamic ethic become the strongest factor that influenced the intention to purchase. This finding is in line with the study which conducted among Muslim, therefore lead them to have a strong Islamic and religious influence in their behavior. There is a set of rule and guidelines which are outline by the Lawgiver in the Islamic religion that Muslim obliged followed. This therefore affecting their behavior, action, and personality. This study will be beneficial to entrepreneur, marketers, advertisers, and manufacturers products in developing the advertising and marketing strategies. As it is allowed the parties involve in assessing their market behavioral. In addition, this study has contributed to the study of Islamic ethics on advertising and online purchase intention.

### **Recommendations**

The study has several recommendations can be addressed in future research. First, this study investigated online purchase intention among netizen in Malaysia. However, social networking sites such as Weibo, and TikTok are not being a part of this research only netizen in Facebook, Instagram and twitter are taking a part of this study. The nature of integrated buying channels on social networks is different from the nature of live streaming in e-commerce, so consumer behavior may vary across platforms. Therefore, we suggested that in future research might be able to get respondent from the live streaming such as TikTok, and Weibo as respondent. Next, this study focused on several only online shopping platform such as Shopee and Lazada only. This research may be replicated by other study and even abroad. However, different findings may be found in different website characteristics and different cultural backgrounds. Finally, this study, only focus on three variable as independent variable. Therefore, future study recommended to add other variable such as halal product item and other Islamic item to measure purchase intention in Muslim buyers in Malaysia.

### *Theoretical Contributions*

This study extends research on online purchase intention among netizen in Malaysia by being one of the empirical studies on social media platform. Existing studies mainly focus on the characteristics of online purchase intention in social media the motivations that customers watch live streaming shopping in Facebook, Instagram, and twitter. There is a lack of identification with seller-centric factors that affect transactional behaviors. This paper addresses this gap in the literature by identifying the indicators of customer behavior and Islamic ethics play role in live streaming purchasing and examining the influence on both purchase intention.

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