

ONLINE PURCHASE INTENTION: STUDY CASE MOSLEM (ISLAMIC) FASHION (HIJUP.COM)

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Abstract: *The growth of internet users in Indonesia has been truly phenomenal in recent years. The growth has also led Indonesia to the emergence of a very lucrative market for islamic fashion. However, lack of trust has been identified as a major obstacle to the adoption of online shopping. This study examines how perceived risk, perceived benefit, and consumer trust affect the purchase intention of islamic fashion e-commerce. A total of 234 women in Jakarta who have been following the social media of Hijup participated in the paper-based survey and provided usable responses. Structural equation modeling processed with Lisrel program was used to test hypotheses. The result showed that consumer trust has a significantly negative influence toward perceived risk. Perceived benefit has a significantly positive influence toward purchase intention. Perceived risk has a significant and negative impact on intention. Security seals on their website and third-party internet seals have strong effects towards consumer trust. Information risk and product risk have a strong effect towards perceived risk of online shopping. Psychological equanimity has a strong effect towards perceived benefit of online shopping. As consumers consider e-commerce involves risk and uncertainty, online business organizations need to overcome these barriers. A key strategy to increase purchase intention is to apply a set of international security standards created and maintained by the PCI DSS (Payment Card Industry Data Security Standard). Cyberbuzz can be used to reduce the risk product by reviewing and promoting the product of islamic fashion.*

Keywords: *Perceived Risk, Consumer Trust, Purchase Intention, E-commerce, Islamic Fashion*

Introduction

The growth of the Internet and its user base in recent years has been truly phenomenal. Indonesia is the sixth largest Internet users in the world (eMarketer, 2015). Indonesian

internet user under the age of 30 (generation Y) spends 2-3 hours each day browsing (CARI,2015). *Indonesia's demographic* composition has great economic potentials since it contains a productive *population* as well as a growing *middle-class population*. Indonesia offers great growth potential for consumer goods companies, given its large and expanding productive population and middle class population. Indonesia current condition offers huge potential for the development of internet market (e-commerce).

Electronic commerce (E-commerce) is a term of *electronic business mechanism* that sharing information across the *internet*. *E-commerce* creates a new opportunity for exchange of *products* and services among *businesses*, groups and individuals online *business* (Hartman et al. 2000). In its new Global Survey of *E-commerce*, Nielsen (2014) found that online *purchase intentions* for products like *fashion* (clothing, accessories and shoes) are bigger than those of other sectors, and *the number* of fashion intention by Nielsen (2014) is 46%.

Indonesia is indeed the largest *moslem* country in the whole world with approximately 12.7% of the total population in the world indentifying themselves as moslems. *Moslems* are generally obliged to abide by the *sharia laws*. As commanded in *Surah Al-Ahzab* ayah 59, moslemah have to cover aurat (the entire body except for the face and palms of women). This obligation has a positive effect through the growth of *islamic fashion*. Thomson Reuters (2014) discovered that Indonesia is the third place of *Islamic fashion consumers* in the world. According to gross domestic product (GDP), e-commerce industry contributed 24% in GDP in 2014. The contribution of GDP through e-commerce industry was supported by the highest internet interaction of the population under 30 years in Indonesia to find *islamic fashion industry*. There were 68,500 interactions from 27 July to 17 August 2016 or about 54 % of total interactions (Thomson Reuters 2014)

Lack of trust is one of the most frequent reasons why consumers not purchase e-commerce products such as in *islamic fashion e-commerce*. Nielsen (2014) discovered that the percentage level of distrust in Indonesia is higher than the average level of distrust in the world where the rates of distrust in indonesia and in the world are 60 % and 45 % respectively. The level of distrust comes because of payment risk, performance risk, time risk, social risk, security risk, and privacy risk (Kim & Forsythe 2010). *Gambetta (1988) states that risk acceptance is strongly influenced by the trust faced by consumers when shopping at e-commerce. When someone has high trust, this affects the small risk acceptance of purchase interest to shop using e-commerce. The low level of trust and the amount of risk while shopping in Indonesian e-commerce have an impact on the decline in purchase intention in e-commerce. Nielsen in 2014 showed 80% of Indonesian consumers used e-commerce to see the desired product reviews before buying them offline.* This is because there are still many Indonesian consumers who have low trust in e-commerce transaction systems when providing their credit card information. Consumers who make online purchases in Indonesia reached 5.9 million out of 83 million internet users or around 8% of the total population of internet users in Indonesia. This is because consumers have not felt the benefit, comfort, and usefulness in transacting using e-commerce (Ciptaningsih 2011). Consumer attitude explained by consumer trust, perceived risk, and perceived benefit is a critical success factor in e-commerce, where there is a competition for attracting consumer purchase intention among the numerous e-commerce. In this particular research, we use *hijup.com* as the research object as it is the biggest *islamic fashion e-commerce* in Indonesia. This study examines how perceived risk, perceived benefit, and consumer trust affect the purchase intention of *islamic fashion e-commerce*

Literature Review

Tricomponent Attitude Model

Consumer attitudes are factors that influence consumers in making a decision. According to the tricomponent attitude model, attitude consists of three components, namely, cognitive, affective, and conative. Cognitive is the consumer's perception obtained from experience and information of an object. Perception will be experienced by each person in understanding every information of an object. This perception forms a trust which results from the attributes possessed by an object. This component consists of trust, knowledge, and facts that everyone has for an object. Affective is a description of the emotions and feelings of like or dislike of consumers. Conative is the action of someone against an object that is carried out by a consumer and is often referred to as an intention. Solomon (2004) mentions the attitude tricomponent model as an ABC model, namely, affect, behavior, and cognitive. Affect is a person's attitude in expressing their feelings towards an object. Behavior is a person's tendency to do an action, while cognitive is a belief in the object of attitude.

Organization

According to Hafidhdudin and Tanjung (2003), the interactions of people in a organization is to perform a goal. Sharia organizations have a fundamental difference with the conventional organization viewed from aspects of contract and legality, business finance, environment and corporate culture, and organizational goals (Antonio, 2001). Furthermore, goal of management is to achieve *falah*. *Falah* is to achieve both success in the world and hereafter (Ghazanfar,1997). Objective of management is to get *masalah*. *Maslahah* is a material and non-material situation that can increase the position of human beings to be the most noble. *Maslahah* is an aspect of basic needs of life consisting of *al-din* (religion), *al-nafs* (life), *al-nasl* (generation), *al-'aql* (intellect) and *al-mal* (wealth). *Maslahah* concept consists of two components, namely, benefits and *barakah* (blessing from Allah). The company's orientation to obtain *barokah* has consequences in expending higher costs and implicating the prices of goods and services (P3EI Universitas Islam Indonesia Yogyakarta 2011).

E-commerce

E-commerce or electronic commerce is a transaction in the company's electronic business activities using a network of digital technologies (Indrajit, 2001). The types and classification of e-commerce according to Suyanto (2003) are business-to-business (B2B), business-to-consumer (B2C), consumer-to-consumer (C2C), consumer-to-business (C2B) and non-business e-commerce. The e-commerce business is supported by electronic transactions through the internet. Chaffey (2002) divides e-commerce business into four types *i.e.* transactional, promotional, relational, and informational sites.

Consumer Trust

It is believed that trust is a psychological state containing intention to receive vulnerability based upon positive hope or behavior of another (Rousseau et al, 1998). McAllister (1995) showed two types of trust: cognition-based trust and affect-based trust. Trust is also influenced by purchasing experiences by consumers that can be described through the familiarity of e-commerce websites and personality orientation. Personality orientation is the tendency of consumers in trusting opinions and opinions of others about e-commerce. Gambetta (1998) argues, trust affects the perceived risks faced when consumers shop in e-commerce. Consumer-perceived risk of e-commerce to be lower than in-store shop and consumer trust higher than in-store shop; hence consumer are more likely to use e-commerce.

Perceived Benefit

Perceived benefit is consumer perception on how beneficial and convenient e-commerce compares to brick-mortar store. Davis (1989) found that the benefits felt by consumers will increase purchase intention in online shopping. Benefit affects attitudes and intentions of the consumer (Limayem et al., 2000). For many people, e-commerce becomes one of the preferred ways of shopping because of its benefit. Benefit of e-commerce is defined as easiness and convenience. *Consumers* can save their lots of time as well as money by searching their *products* easily and making *purchasing* online. Therefore, the greater consumers perceive benefit, the greater purchase intentions of e-commerce.

Risk

The risk arises because there are many alternatives and impacts that cannot be ascertained in the future. Risks in Islam are closely related to the theory of profit. Rosly (2005) states profits in line with the risks, efforts, and obligations undertaken. This principle is in line with the words of the shari'ah principle such as "al-Ghurm bil ghum" (no reward without gain), "al-Kharaj bid Dhaman" (any benefit must be accompanied with liabilities).

Perceived Risk

Perceived risk is the fear and or doubt feeling in the *consumers'* mind who purchase *products* fail to perform from their intended function (Pires et al, 2004). Risk has a negative impact on online purchase intention, both for products and services (Bhatnagar et al. 2000). There are seven types of risks in online purchases of products/services according to Jacoby and Kaplan (1972) i.e. financial risk, performance risk, physical (product) risk, psychological risk, social risk, time risk, and opportunity cost risk. Perceived *risk can decrease the purchase* intention in e-commerce (Tan, 1999).

Product risk is a risk associated with the product itself such as broken products and inappropriate products. Psychological risk is the possibility that the system or software might fail to satisfy or fulfill some reasonable expectations of consumers, users, or stakeholders. In some studies, consumers have concerns about *online* stores that do not fulfill their needs and expectations (Kim and Forsythe, 2010). Performance risk is related to the discrepancy of expectations built by consumers with the reality of the function of the product or service purchased. Time risk is a risk that arises because of lost time in using website, waiting for vendor response, waiting for the product to be received, and time spent in the product search process. Information risk is associated with transaction security and privacy where consumers must provide substantial personal information, addresses, phone numbers, and credit card information. Financial risk is a risk that is related to product or service benefits that are not proportional to the amount of money spent. Social risk is a risk faced by a consumer who cannot interact and do shopping activities together with their social groups. This is because in some countries, shopping together with friends and colleagues is a social activity (Tanawat, 2006).

Purchase Intention

Purchase intention is consumer's behavior when they have interest in purchasing a product or service (Kotler, 2006). Expression of consumers' feeling towards an object which they either like or dislike is influenced by attitude, subjective norm, and behavioral control perceived (Fishbein and Ajzen, 1975). Purchase intention through internet is affected by consumer perceived risk (Kumar, 2013). Trust has a negative and significant influence on perceived risk and indirect impact with purchase intention (Prasetyo, 2015). The perceived benefits of buying online products have a positive and significant influence on consumer purchase intention (Margherio, 1998). Based on this, a model is formed which is derived from the formulation on

the basis of the theory of research conducted by Kim and Forsythe (2010) that relates perceived risk, consumer trust, and perceived benefit to consumer purchase intention in e-commerce.

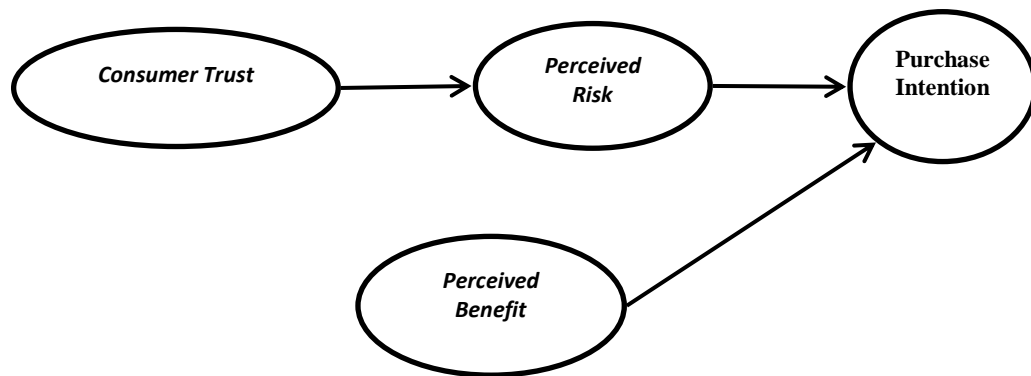


Figure 1. Conceptual Framework

Research Methods

This research was conducted to HijUp.com’s followers in Jakarta from October to November 2017. *HijUp* is the *first* and largest *Indonesian moslem fashion e-commerce* site. A total of 234 women in Jakarta who have been following one social media of Hijup participated in this research. The primary data collection was collected by online questionnaire and face to face interaction. The sample determination of 234 respondent was based on structural equation modelling (SEM) analysis.

Table 1: The Descriptions of Variables and Measurements

Latent Variabel	Definition	Observed Indicators	Reference
Purchase Intention	how products or services attract the consumer	I am likely to purchase the moslem product I am likely to purchase the moslem product at hijup by recommendation of my friends. I am likely to purchase from hijup site if I need the moslem product I am likely to find fashion moslem information from hijup site I am likely to use hijup site in the near future	Fishbein dan Ajzen (1975), Kotler (2006), Kumar (2013), Prasetyo (2015), Jarvenpaa <i>et al.</i> (2000), Margherio (1998), Kim and Forsythe (2010)
Perceived risk	The <i>uncertain</i> consumers may feel about <i>buying</i> product or service by e-commerce	Financial risk Performance risk Product risk Psychological risk Time risk Information risk Social risk	Pavlou (2003), Gefen et al (2003), Pires et al. (2004), Mitchell dan McGoldrick (1996), Bhatnagar et al. (2000), Jacoby dan Kaplan (1972), Park et al (2004), Kim dan

			Forsythe (2010), Hirunyawipada dan Paswan (2006), Peterson et al., (1997), Tan (1999)
Consumer trust	Consumer believe that the seller will deliver what has been promised and accept the all possible risks in e-commerce.	Cognition- Based (privacy protection, security protection, information quality) Affect-Based (reputation, presence of third-party seals) Personality-oriented (disposition to trust) Experience-based (Familiarity)	Rofiq (2007), Rousseau et al (1998), McAllister (1995), Giantari (2013), Gambetta (1998), Mayer et al. (1995), Bhattacharjee (2002).
Perceived benefit	Consumer perception on how beneficial and convenience e-commerce compares to brick-mortar store	Hijup allows me to shop anytime and anywhere Price at hijup is cheaper than brick-mortar store Hijup can save time and energy Shopping in hijup makes me feel <i>equanimity</i> Hijup gives a positive influence for the information of moslem	Davis (1989), Ajzen (1991), Limayem et al (2000)

This research applied purposive sampling technique. *Purposive sample* is a non-probability *sample* that is selected based on characteristics of the objective of the research study. This research was covered by four latent variables including perceived risk, perceived benefit, consumer trust, and purchase intention (table 1). They were measured using some indicators of likert scale questions. Purchase intention indicates the probability of consumers to buy products or services. It has five indicators developed by Fishbein dan Ajzen (1975), Kotler (2006), Kim and Forsythe (2010). In this research, perceived risk has seven indicators based on the instruments proposed by Jacoby dan Kaplan (1972). The perceived benefit is defined as consumer belief of the positive consequences that are caused by online transaction. In this research perceived benefit has four indicators (based) whereas consumer trust in this research has seven indicators (based) and purchase intention has five indicators (based).

This research applied the descriptive analysis and structural equation modelling (SEM) analysis processed with LISREL software. SEM is a statistical techniques that allows testing between one or several dependent variables with one or several independent variables that can form factors and be observed or measured directly through a research process (Ferdinand, 2002). The model component in SEM consists of two types of variables, latent variables and observed

variables. The latent variable is a variable that cannot be measured directly and must use the indicator of the variable. Latent variables can be variables that affect other variables (exogenous) and variables that are influenced by other variables (endogenous). Observed variables or indicators are measurable variables that can be empirically measured. According to Chin (1998) indicators are influenced by the reflective indicator and formative indicators. SEM has two types of models that illustrate the relationship between latent variables (structural model) and the measurement of latent variables through their indicators (measurement model).

Results and Discussions

Table 2 shows the demography distribution of the respondent profile in the research. The respondents' age range is 25-34 years old; they are undergraduates with middle-class income. This indicates that the respondents are highly educated people. Consumers with high level of education and income tend to be more responsive to information than those with lower education and income (Sumarwan, 2011).

Table 2: The Demography Distribution of Respondent

Profile of Respondents	Total (n)	Percentage (%)
Age		
< 18 years	5	2.1
18-24 years	84	35.9
25-34 years	124	53
35-44 years	15	6.4
> 45 years	6	2.6
Education		
Elementary School	3	1.3
Junior High School	2	0.9
Senior High School	30	12.8
Diploma	11	4.7
Undergraduate	162	69.2
Postgraduate	26	11.1
Main Job		
Public servants	52	22.2
Private sector workers	23	9.8
Entrepreneurs	25	10.7
Students	108	46.2
Housewives	10	4.3
Others	16	6.8
Income		
≤ IDR 3.000.000	58	24.8
IDR 3.000.001-Rp 5.000.000	70	29.9
IDR 5.000.001-Rp 10.000.000	70	29.9
IDR 10.000.001-Rp 15.000.000	17	7.3
> IDR Rp 15.000.001	19	8.1

The SEM model of this research indicates the criteria of Goodness of Fit, referring to Hair et al (1998). Thus, the t-value of the structural model and measurement model is more than 1.96 and the loading factor is more than 0.50 (Igarria *et al.* 1997). Construct reliability is used to see the consistency of reflective variable relationships. A variable is quite consistent if the variable has a construct reliability value greater than 0.7.

Table 3: The Fit Test Result of Measurement Model

Latent and Manifest Variables	Loading Factor	T-Value	Error	CR
Perceived Risk				0,83
Financial Risk	0.51	2.51	0.74	
Performance Risk	0.63	2.7	0.6	
Product Risk	0.7	2.78	0.51	
Psychological Risk	0.63	2.81	0.61	
Time Risk	0.67	2.65	0.56	
Information Risk	0.73	2.93	0.46	
Social Risk	0.58		0.67	
Consumer Trust				0,86
Information Quality	0.7	6.6	0.5	
Privacy Protection	0.59	5.41	0.65	
Security Protection	0.73	6.35	0.47	
Reputation	0.68	6.72	0.53	
Presence Of Third-Party Seals	0.72	7.03	0.48	
Disposition To Trust	0.6	6.21	0.65	
Familiarity	0.71	6.68	0.49	
Perceived Benefit				0.71
PM1	0.59	5.81	0.65	
PM2	0.5	8.12	0.75	
PM3	0.55	5.12	0.7	
PM4	0.65	6.9	0.57	
PM5	0.57	6.25	0.68	
Purchase Intention				0.87
MB1	0.74		0.46	
MB2	0.77	2.1	0.4	
MB3	0.8	2.29	0.37	
MB4	0.74	2.24	0.45	
MB5	0.75	2.21	0.43	

If $|T\text{-value}| > T\text{-table} (1.96)$, it is Valid

The latent variable of consumer trust is covered by six indicator variables i.e. seller's ability in service and product information (information quality), personal data protection (privacy protection), security of website (security protection), reputation of e-commerce (reputation), existence of third party guarantee (presence of third-party seals), someone's tendency to trust others (disposition to trust), and familiarity.

Based on output of SEM model, security protection and presence of third-party seals are the most contributing indicators in consumer confidence related to online shopping intention. This is in line with Nielsen (2014) who state that the distrust level of e-commerce in security protection (providing credit card information) is very high and affects the level of online purchase intention. Jarvenpaa et al. (2000) found that the indicators of trust variables in e-commerce are size of the seller, reputation of the website, and website security system.

The latent variable of perceived benefit is covered by five variables i.e. ease of shopping (PM1), cheaper price (PM2), time and energy (PM3), *Psychological equanimity* (PM4), and educating consumer about sharia laws (PM5). Based on the SEM model, the *Psychological equanimity* in buying Moslem products through hijup is the most contributing indicator. According to Sumarwan (2011) the benefits are divided into two types: functional benefits and psychological benefits. Functional benefits are physiological benefits perceived by consumers; for example, mobile phone makes it easy for consumers to communicate. Psychological benefits are psychological (feeling, emotion, and mood) and other perceptions when consumers consume a product. *Psychological equanimity* is one of perceived psychological benefit that will drive consumers to *purchase decisions* (Kotler, 2006).

The latent variable of perceived risk is covered by seven indicator variables: financial risk, performance risk, product risk, psychological risk, time risk, information risk, and social risk. Based on SEM model, information risk and product risk have the highest contribution to perceived risk. Information risk is related with transaction security, personal data, and credit card information. Product risk is a major risk in the e-commerce fashion industry because consumers cannot try the product directly so expectations on the size, materials, or colors may become under consumer's expectation (Venkatesh, 2000). According to Kuan and Bock (2007) consumers prefer to buy fashion products offline because they may choose their preferences of color, size, design, and materials.

The latent variable of purchase intention is covered by five indicator variables i.e. preference to purchase moslem apparel (MB1), having a recommendation for shopping in hijup (MB2), hijup as the first choice of moslem fashion product (MB3), regular updates by hijup moslem fashion (MB4), probability to purchase product in hijup (MB5).

Based on the SEM model, hijup as the first choice on moslem fashion products (MB3) is an indicator that most contributes to e-commerce purchase intention. Purchase intention is driven by consumer belief and intention to find information about online shop. Schlosser et al (2006) found that consumers tend to find information on sellers that they already trust because they are more familiar. Hijup as the first moslem fashion e-commerce in Indonesia tends to be trusted to provide complete information to increase purchase intention.

Table 4: The Fit Test Result of Structural Model

Influence of latent variables		Loading factors	T-value	Remarks
Consumer trust	Perceived risk	-0.22	2.09	Valid
Perceived risk	Purchase Intention	-0.10	2.50	Valid
Perceived Benefit	Purchase Intention	0.95	16.48	Valid

If $|T\text{-value}| > T\text{-table}$ (1.96), it is Valid

Gambetta (1998) argues, trust has an effect toward perceived risk. Perceived risk will immediately discourage consumer purchase intention. When the risks received can be controlled by a seller, level of consumer trust in the seller tends to be high. Trust has an indirect relation to the purchase intention of internet/e-commerce (Bhattacharjee, 2002).

Based on the results of the analysis (Table 4), the relationship of perceive risk is significant towards purchase intention; however, the relationship of the path coefficient is negative. This indicates the higher risk of online transaction, the less purchase intention in the consumer mind.

Purchase intention through internet media is most influenced by the perceived risk of consumer. Research conducted by Kumar (2013) proves that the risks of payment security and personal data are the greatest risks in influencing purchase intention. Consumers realized that trust is one of the important variable during transaction over e-commerce (Jarvenpaa *et al.* 2000).

The more positive of perceived benefits, the higher intention to buy products through e-commerce. Davis (1989) found that the benefits felt by consumers will increase purchase intention in online shopping. This is in line with the theory of Technology Acceptance Model (TAM) which explains how consumers come to *accept* and *use* a *technology* by perceived usefulness (PU) and perceived easy of use (PEOU). Perceive of usefulness is defined as the consumer belief that the technology has a significant benefit to consumers. Perceived benefit divided into two categories, functional and psychological. Due to benefit, consumers prefers online shopping *than brick-mortar store*. Perceived benefit affects attitudes and intentions of the consumers (Limayem *et al.*, 2000). Therefore, the more consumers perceive usefulness, the greater purchase intentions of e-commerce.

Conclusion

The research shows that purchase intention in e-commerce has been influenced by the perceived risk and benefits. Consumer trust has an indirect relationship to the purchase intention. Perceived benefit has a positive and significant relation to the purchase intention. Meanwhile, perceived risk has a negative and significant relation to the purchase intention. Perceived benefit has a positive and significant relation to perceived risk. *Security seals on their website (security protection) and third-party internet seals have strong effect towards consumer trust. Information risk and product risk have strong effects towards perceived risk. Psychological equanimity have strong affect towards perceived benefit.* As consumers consider *e-commerce* involve risk and uncertainty, online business needs to overcome these barriers.

A key strategy to *increase purchase intention is to apply* a set of consumer trust because consumer trust has an indirect relation to the purchase intention of e-commerce. A set of consumer trust is defined by information quality, privacy protection, security protection, reputation, presence of third-party seals, disposition to trust, and familiarity. *As the security protection and third-party internet seals have strong effects towards consumer trust, this research* focuses on the consumer trust (security protection and presence of third-party seals) Consumer trust will be increased by international *security standards* maintained by the PCI DSS (Payment Card Industry Data Security Standard). (PCI DSS) is one solution in dealing with the consumer trust problem where the consumers currently have concerns about credit and debit card transactions and third-party seals in a lack of consumer confidence in online shopping. Trust can also be increased with the participation and active role of hijup by internet marketing and review of moslem fashion e-commerce. Internet *marketing* involves the *marketing* of products and services over the internet including displayed advertising, social media, email or affiliate *marketing*.

Internet marketing of moslem fashion e-commerce will also reduce one of the perceived risks of consumers (the product risk). In relate to this risk, it is suggested to use one of the newest internet marketing tools such as cyberbuzz. Cyberbuzz is an online buzz-marketing company that can be a partner of moslem fashion to increase purchase intention of the moslem fashion. Cyberbuzz can be used to reduce the product risk by reviewing and promoting the product of islamic fashion worldwide.

This research has some limitations. Therefore, an advanced research with more through analysis is required. The next research can widen the scope of e-commerce throughout Indonesia, focus on another industry of e-commerce such as halal cosmetics, halal traveling, and on another industry that is related to muslim consumers as the objects because of the growth of e-commerce. The next research can analyze not only perceived risk of consumer but also the risk management of e-commerce industry.

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