

## CONTINUANCE INTENTION TO PURCHASE ONLINE: COMPARISON BETWEEN MUSLIM AND NON-MUSLIM BUYERS IN MALAYSIA

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### ABSTRACT

*Online shopping has become one of the most important activities in the netizen's daily life. This study aimed to investigate the differences in psychographics and their effects on online customer satisfaction between Muslim and non-Muslim buyers. A survey was conducted among 230 online buyers (99 Muslims and 131 non-Muslims) in Malaysia. The results showed that Muslim buyers had higher levels of information quality, system quality, perceived usefulness, social influence, and satisfaction compared to non-Muslim buyers. Moreover, the study found that psychographics had a significant effect on online customer satisfaction for both Muslim and non-Muslim buyers. The findings suggest that online businesses should consider the differences in psychographics between Muslim and non-Muslim buyers to improve their online customer satisfaction. However, the study has some limitations, such as the use of a non-probability sampling method and a small sample size. Future research could address these limitations and further explore the impact of psychographics on online customer behavior.*

**Keywords:** Information Quality, System Quality, Perceived Usefulness, Social Influence, Satisfaction.

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## 1. INTRODUCTION

Online shopping has become an increasingly popular activity in the era of digital technology, and it has transformed the way consumers purchase goods and services. With the development of e-commerce platforms, consumers can easily access online stores, compare prices, and purchase products from anywhere and anytime. Malaysia is not an exception to this trend, where online shopping is becoming more prevalent among the Malaysian population. According to Statista (2021), the value of e-commerce sales in Malaysia is projected to reach US\$4.4 billion by 2024. Previous research has suggested that the quality of website information, system quality, perceived usefulness, and social influence are among the critical factors that influence consumers' satisfaction and their intention to continue purchasing online (Bigne et al., 2005; Cheung & Lee, 2010; Huang et al., 2017; Lee & Lin, 2005).

The quality of website information, such as product descriptions, images, and reviews, can significantly affect consumers' perceptions of the usefulness and reliability of an online store (Chen & Wells, 1999; Lee & Kozar, 2012). System quality, which refers to the technical functionality and reliability of the online platform, is also critical in ensuring consumers' trust and confidence in the platform (Pavlou, 2003). Perceived usefulness, which refers to the perceived benefit of using an online platform, has been found to be a significant predictor of consumers' intention to continue using online shopping (Davis, 1989). Additionally, social influence, which encompasses the impact of family, friends, and social media on consumers' purchasing decisions, can significantly affect their intention to continue purchasing online (Kaplan & Haenlein, 2010).

While previous studies have investigated the determinants of consumers' intention to continue purchasing online, there is limited research that compares the differences between Muslim and non-Muslim buyers in Malaysia. As a predominantly Muslim country, Malaysia's religious and cultural values may influence consumers' attitudes and behaviors toward online shopping. Therefore, this study aims to examine the factors that determine Muslim and non-Muslim buyers' continuance intention to purchase online in Malaysia, with a focus on Information Quality (IQ), System Quality (SQ), Perceived Usefulness (PU), Social Influence (SI), and Satisfaction (ST).

The study aims to provide insights that can help online retailers and service providers enhance their website quality and usefulness, which may encourage consumers to continue purchasing online. Malaysia is a multi-religious country, with Islam being the official religion. Previous research has highlighted the role of religion in shaping consumer behavior. In particular, intrinsically religious consumers tend to exhibit higher levels of loyalty and lower switching behavior than extrinsically religious consumers (Essoo & Dibb, 2004; Sood & Nasu, 1995). Moreover, consumers' purchasing decisions have been found to be influenced by their religious teachings (Delener, 1990).

In Malaysia, the majority of the population is Muslim, and Muslim buyers have been found to exhibit more ethnic, conservative, and family-oriented values (Mokhlis, 2009). These values may impact their purchasing behavior and influence their preferences for locally-made products (Fam, Waller & Erdogan, 2004). Therefore, understanding the impact of religion on consumer behavior could be important for online retailers in

Malaysia who seek to cater to the diverse needs of their customers.

This study aims to compare the factors that influence the intention to continue purchasing online among Muslim and non-Muslim buyers in Malaysia. The study aims to measure the level of customer satisfaction with online purchasing platforms and website services, as satisfaction is a key driver of repeat purchases (Chen, 2012). In particular, the study will focus on identifying the factors that influence customer satisfaction among Muslim and non-Muslim buyers in Malaysia, given the importance of religion in shaping consumer behavior (Essoo & Dibb, 2004; Sood & Nasu, 1995). Additionally, the study seeks to explore the gap between customers' expectations and perceptions, as this discrepancy is a widely studied aspect of customer satisfaction in the marketing literature (Zhang et al., 2017). The findings of this study will build on previous research and help web service providers and internet retailers better understand the factors that influence Muslim and non-Muslim consumers to continue making online purchases in Malaysia.

## **2. LITERATURE REVIEW**

The popularity of online shopping has witnessed significant growth in recent years, particularly in Malaysia, where consumers have increasingly embraced digital channels for their purchase transactions (Chen & Chang, 2013). A specific area of research interest revolves around comprehending the factors that shape the intention of Muslim consumers to engage in online purchases of Islamic fashion products. Scholarly investigations have revealed that both internal and external factors exert considerable influence on consumer behavior

within the online shopping context, including website attributes and privacy concerns. The design and functionality of websites play a pivotal role in attracting and retaining customers, with factors such as ease of use, security, and convenience emerging as critical determinants of purchase intention (Wang et al., 2015). Moreover, apprehensions related to privacy, encompassing the collection and utilization of personal information, can significantly impact consumers' trust in online shopping, thereby affecting their overall purchase intention (Bai et al., 2018).

The significance of this study lies in its contribution to the understanding of online consumer behavior in a multi-religious country like Malaysia. By comparing the satisfaction determinants and intention to continue purchasing online between Muslim and non-Muslim buyers, this study provides insights into how religion and culture influence online consumer behavior. The findings of this study could benefit e-commerce businesses in Malaysia by providing a better understanding of their customers and their satisfaction determinants. It could also help policymakers in formulating policies and regulations that promote a better e-commerce ecosystem. The scope of this study is limited to Malaysian residents who frequently make online purchases, and it covers all Malaysians living in the country. The study focuses on the influence of religion on online consumer behavior, and it involves people from diverse backgrounds. The data were collected through primary and secondary research methods, which provided a comprehensive understanding of the satisfaction determinants of online purchases. The findings of this study could be useful for e-

commerce businesses, policymakers, and researchers interested in online consumer behavior in Malaysia.

Purchase intention plays a pivotal role in shaping a consumer's attitude, beliefs, norms, culture, and lifestyle in relation to a particular product (Ramkissoon & Mavondo, 2016). The level of customer satisfaction holds great significance within the realm of online shopping and is influenced by factors such as the quality of service received and the overall system quality encompassing technical performance and functionality (Baltas & Saridakis, 2013). Moreover, the provision of accurate and pertinent information, known as information quality, assumes a critical role in satisfying consumers' information needs, subsequently leading to heightened purchase intention (Kurniawan & Lazuardi, 2019). Of particular interest to Muslim consumers are Islamic fashion products, thus necessitating the focused attention of companies, retailers, fashion designers, and industries toward understanding the factors that shape their online purchase intention.

Han et al. (2015) study found that Muslim consumers' intention to purchase Islamic fashion products online is influenced by various factors, including perceived usefulness, trust, and perceived ease of use. Additionally, perceived risk was found to exert a negative influence on purchase intention. In conclusion, online shopping is becoming increasingly popular in Malaysia, and understanding the factors that influence Muslim consumers' intention to purchase Islamic fashion products online is crucial for businesses in this market. Website attributes, privacy issues, purchase intention, customer satisfaction, and information quality are some of the key factors that influence consumer behavior in online shopping.

Companies need to focus on these factors and provide a positive online shopping experience to attract and retain customers.

## **2.1 Social Influence**

Internal influences such as the attitude and perception of consumers towards online shopping are seen among the factors that influence the intention of online shopping by buyers. Apart from internal factors, external influences such as website attributes and privacy issues are also seen to affect consumers because online shopping is different from in-store shopping. Significantly, the lifestyle of Muslim consumers differs from that of non-Muslims. Muslim users are bound by Syariah's Law. Therefore, companies, retailers, fashion designers, and industries need to focus on the online purchase intention of Muslim consumers and the influencing factors toward Islamic fashion products. Significantly, internal influence also has an important role in the purchase of products by consumers. According to Hamid et al. (2008), consumer behavior is influenced by several factors such as technological literacy, level of purchase or use experience, demographics, and so on. By understanding a clear picture of the online purchasing behavior of consumers, marketers can greatly assist marketing managers in predicting the rate of online shopping and the future as well as the growth of e-commerce (Suki & Suki, 2013).

## **2.2 Purchasing Intention**

Mostly, product purchase intention occurs when a consumer buys a certain product for his needs, which is the result of a person's perception and attitude towards the product. Chen, Hsu and Lin (2010) found that purchase intention is very



important for each individual, which reflects a consumer's attitude, beliefs, norms, culture, and lifestyle. According to Chen et al. (2010) who cited that "purchase intention is the main consequence of pre-purchase satisfaction in the context of e-commerce". Therefore, purchase intention plays an important role in determining the purchase of a product. The most significant issue in every sales industry is to focus on consumer purchase intentions. Therefore, the marketer formulates the right strategy in the market that is relevant to the market demand to stimulate the consumer's buying intention (Anwar et al., 2016). Lynch and Beck (2001) mention that there are variations in the level of trust, perception, and behavior of online purchases in different regions and internet usage. The study revealed that online business should be conducted by studying the ever-changing consumer behavior of online shoppers. Therefore, consumer behavior and intention are the two most important factors that help marketers to study their regular and loyal consumers.

### **2.3 Satisfaction**

The satisfaction of the online buying consumer is determined by the service quality. According to the study by Anwar et al. (2016), The level of customer satisfaction is determined by the quality of service received. according to them, if customers experience good service and hospitality, they are more inclined to repeat the purchase of the product. Mouakket and Samar (2015), found that the user experience while using applications was satisfying, experience, the decision to use, and performance are the four indicators of consumer satisfaction. A study conducted by Ramayah and Suki (2006) found that online buyers in Malaysia are composed of the young, affluent, highly

educated, and wealthy. However, from the aspect of gender, the findings are diverse across years, where male respondents are found to be fonder of making purchases (Li, Kuo and Russell, 1999; Stafford, Turan and Raisinghani, 2004) and spend more money online than women (Susskind, 2004).

#### **2.4 System Quality**

McKinney, Yoon and Zahedi (2002), defined quality in the system as the performance of the website perceived by users through the reception and transmission of information. While Kim, Shin and Kwon (2012), assume that the quality of the system is the level of user satisfaction with the technical performance and functionality of the website. When buyers make online purchases, they always rely on the descriptions and photos provided by websites in digital form. Therefore, customers will emphasize system properties such as ease of use of the website, ease of navigation, response time, and download time (Dickinger & Stangl, 2013). A shopping website can provide a clear layout, systematically categorize items, and a variety of options will help the users find deals with fewer searches and physical costs (Overby & Lee, 2006). Parasuraman et al. (1985), service quality generally refers to firms' ability to deliver service by the following level of expectation.

#### **2.5 Information Quality**

According to Lin and Lee (2006), found for Information quality can be generally illustrated by the output of a system, such as the information quality from a system for financial statements. According to Gao, Waechter and Bai (2015), *information quality*, privacy, and security concerns are the main factors affecting trust. Trust affects flow, which in turn affects satisfaction.

These three factors together affect continued intention towards online purchases. Tam and Oliveira (2017) researched the quality of information using usability measurements, understanding measurement reliability, and completeness. Wu et al. (2016), studied customer satisfaction by using three dimensions for overall satisfaction. Satisfaction with the use of an application is an output response from the information quality, experience quality, and customer perceived value. According to Susanto et al. (2016), the user perception of the different organizations and e-commerce websites was made based on how users felt about the information quality, service quality, ease of use, and security provisions.

This study aimed to examine buyer satisfaction determinants determined by online selling websites' Information Quality (IQ), System Quality (SQ), Perceived Usefulness (PU), and Social Influence (SI).

The following is the question developed for this study: What is the influence of IQ, SQ, PU, and SI on online shopping sites on consumer satisfaction?

## **2.6 Research Framework**

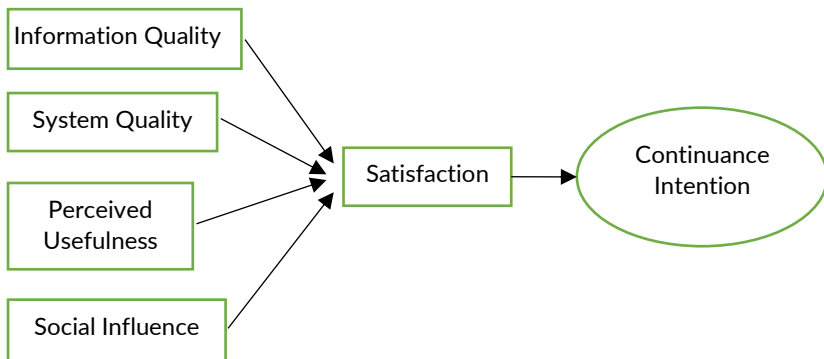
The research framework for this study encompasses four independent variables: Information Quality of the website, Website System Quality, Perceived Usefulness of the website, and Social Influence. These variables are examined in relation to their impact on the dependent variable, which is user Satisfaction. Information Quality refers to the accuracy, relevance, and completeness of the information provided on the website. It encompasses factors such as the clarity of product descriptions, availability of product specifications, and

the presence of reliable customer reviews. A high level of Information Quality is expected to positively influence user Satisfaction, as it enhances the trustworthiness and credibility of the website. Website System Quality refers to the technical performance and functionality of the website. It includes aspects such as page loading speed, ease of navigation, and the absence of technical glitches. A well-designed and smoothly functioning website is expected to contribute to user Satisfaction, as it enhances the overall user experience and reduces frustration.

Perceived Usefulness of the website refers to the extent to which users perceive that the website enables them to accomplish their goals and tasks effectively and efficiently. It encompasses factors such as the availability of useful features, personalized recommendations, and convenient payment options. A high level of Perceived Usefulness is expected to positively impact user Satisfaction, as it meets users' needs and enhances their online shopping experience. Social Influence refers to the influence of other people's opinions, recommendations, and experiences on user behavior and decision-making. It encompasses factors such as the influence of friends, family, and online reviews on users' perceptions and purchase decisions. Positive social influence is expected to contribute to user Satisfaction, as it validates users' choices and builds trust in the website.

Overall, this research framework aims to explore how the independent variables of Information Quality, Website System Quality, Perceived Usefulness, and Social Influence collectively influence user Satisfaction in the context of online shopping. By investigating these factors, the study seeks to provide insights

into the key determinants of user satisfaction and inform strategies for improving the online shopping experience.



Source: Adapted from Kadir, Bahadir & Hamit (2021)

The following are the hypothesis developed for this study.

**H1:** There is no significant difference between Muslim buyers' and non-Muslim buyers' intention to continue purchasing online.

### 3. METHODOLOGY

Research, in simple terms, refers to the process of seeking knowledge or understanding through various means, such as experience and learning. In a more formal sense, research is a systematic and scientific endeavor aimed at gathering relevant information about a specific topic (Mimansha & Nitin, 2019). It is considered a unique form of scientific investigation. According to Mimansha and Nitin (2019), the methodology is the systematic theoretical analysis of the methods employed in a particular field of study. It involves the examination of various

methods and principles related to a specific branch of knowledge. For this study, data collection involved surveying a population consisting of individuals from different age groups, educational backgrounds, races, and lifestyles. A questionnaire survey was conducted to gather data for analysis purposes. The research design aimed to identify the factors influencing satisfaction in the use of online shopping websites among Muslims and non-Muslims in Malaysia. The primary focus was on influential factors such as information quality, system quality, perceived usefulness, and social influence on online shopping websites.

The purpose of this research was to develop an enhanced strategic marketing plan that caters to and exceeds the needs of consumers in terms of repeat online purchases. Regarding the sampling process, the samples comprised subsets of the target population, which consisted of Muslim and non-Muslim online buyers in Malaysia. The sampling design included determining the target population, sampling frame, sampling elements, sampling technique, and sample size. The target population was limited to Malaysians only, and the sampling frame encompassed various locations across Malaysia, including central, northern, southern, eastern, and eastern Malaysian regions.

The sampling units were individuals who engage in online purchases in Malaysia. The sampling elements were selected based on the research requirements, particularly focusing on individuals with online shopping experience. Convenience sampling was employed, which is a non-probability sampling method that involves selecting participants who are easily accessible or reachable. Primary data collection was conducted

using a Google survey form, which is an electronic form that participants can access and respond to through internet browsing on computers or smartphones.

#### **4. DATA ANALYSIS**

Data analysis is a fundamental process in research that involves examining, cleansing, transforming, and modeling data to extract valuable information, derive meaningful conclusions, and support decision-making. In this study, the statistical package for social statistics (SPSS Version 20.0) was employed to perform various statistical tests, including descriptive statistics analysis, Cronbach's alpha, correlation analysis, and regression analysis (Aditami, 2016; Alam & Sayuti, 2011).

Descriptive statistics analysis was utilized to gain insights into the characteristics of the respondents and their responses to each question, as well as to provide an overview of the overall responses. Cronbach's alpha, a measure of internal consistency, was employed to evaluate the reliability of the test items in the present study (Bonett & Wright, 2015). Correlation analysis was conducted to examine the strength of the relationship between two numerically measured continuous variables (Leech et al., 2005). Lastly, multiple linear regression analysis was employed to assess the influence of independent variables on the dependent variable. It is important to note that the aforementioned references (Aditami, 2016; Alam & Sayuti, 2011; Bonett & Wright, 2015; Leech et al., 2005) are provided as examples and should be replaced with relevant and appropriate references from your specific research.

The description of the research results is presented in detail. A total of 230 respondents responded to this research question

via a Google survey form. The analysis found a total of 99 respondents which is 43% are from the Muslim religious group. Of this 43%, 43.4% (43 respondents) are Muslim females and the remaining 56.6% (56 respondents) are Muslim males. A total of 131 respondents (57%) are non-Muslims respondents. 49 respondents (37.4%) are females while 82 respondents (62.6%) are males). Refer to Table 1 below.

Table 1. Frequency of respondents' religion (Muslim & non-Muslim)

Variable	Frequency	Percent	Cumulative Percent	
Muslim	99	43.0	43.0	43.0%
Non-Muslim	131	57.0	57.0	57.0%
<b>Total</b>	<b>230</b>	<b>100%</b>	<b>100.0</b>	

Table 2 below shows the finding of the result for reliability data analysis of the instrument of independent variables (IQ, SQ, PU, and SI). The results show the instruments used were considered acceptable since they are all above > 0.6 (Nunnally & Bernstein, 1994)



Table 2. Reliability Coefficients of the Independent Variables (IV)

Independent Variables (IV)	Scale Mean Deleted if Item Deleted	Scale Variance if Item Deleted	Corrected Item - Total Correlation	Multiple Correlation	Cronbach's Alpha if Item Deleted
Information Quality (IQ)	14.9999	3.457	.698	.510	.829
System Quality (SQ)	14.6958	3.351	.678	.534	.831
Perceived Usefulness (PU)	14.9139	3.239	.736	.649	.817
Social Influence (SI)	15.0759	3.114	.548	.342	.878

Table 3 below shows the finding of the demographic of Muslim and non-Muslim respondents for this research. In testing the first hypothesis, the chi-square test was undertaken. The chi-square test results show the difference between Muslims and non-Muslims according to demographic variables.

The variables that show significant differences were gender at  $p < 0.1$ , Sopping Experience, and Payment Method at  $p < 0.05$ , and Marital Status, Age Group, Education Level, Monthly Income, Shopping Experience, and Shopping Product at  $p < 0.01$ .

Table 3. Demographic of Muslims and non-Muslims in Malaysia

Variable		%			N	X <sup>2</sup>
		Muslim	Non-Muslim			
Gender	Male	56.6	62.6	138	0.854*	
	Female	43.4	37.4	92		
Marital Status	Married	48.5	75.6	147	17.938***	
	Single	51.5	24.4	83		
Age Group	18 – 24 years old	16.2	6.1	24	23.014***	
	25 – 34 years old	43.4	23.7	74		
	35 – 44 years old	21.2	32.8	64		
	45 – 54 years old	14.1	32.8	57		
	55 Above	5.1	4.6	11		
Education Level	Certificate	8.1	6.9	17	12.611***	
	Diploma	27.3	24.4	59		
	Batch. Degree	53.5	38.9	104		
	Master / PhD	11.1	27.3	47		
	Professional	0.0	2.3	3		
	Below RM2000	27.3	10.7	41		20.330***
RM2001 – RM3999	31.3	19.8	57			

Monthly Income	RM4000 - RM5999	22.2	37.4	71	
	RM6000 - RM7999	7.1	9.9	20	
	RM8000 - RM9999	6.1	14.5	25	
	RM10000 and above	6.1	7.6	16	
Shopping Experience	Less than 1 year	47.6	52.4	21	5.143**
	Between 1 - 3 years	44.7	55.3	123	
	Between 3 - 5 years	25.0	75.0	32	
	More than 5 years	48.1	51.9	54	
Shopping Platform	Amazon	0.0	0.8	1	20.369***
	eBay	6.1	2.3	9	
	Lazada	29.3	52.7	98	
	Mudah.com	2.0	0.0	2	
	Shopee	60.6	40.5	113	
	Zalora	1.0	0.0	1	
	Others	1.0	3.8	6	
	Everyday	100.0	0.0	6	17.581***

	Only when need	32.7	67.3	52	
Shopping Frequency	Several times a week	56.8	43.2	37	
	Several times a month	45.6	54.5	103	
	Several times a year	25.0	75.0	32	
Payment Method	Cash on Deliver	55.3	44.7	38	7.530**
	Credit or Debit card	41.1	58.9	107	
	e-Wallet	34.9	65.1	43	
	Fbx	1.0	0	1	
	Online Banking	45.0	55.0	40	
	Others	0.0	0.8	1	
	Books	0.0	100	1	17.838***
Shopping Products	Electrical Application	0.0	100	1	
	Electronic & Physical Media	31.2	68.8	77	
	Fashion & Beauty	46.4	53.3	69	
	Food & Personal care	61.9	38.1	42	

Furniture & Home Care	34.6	65.4	26
General Products	1.0	0.0	1
Mixed all above	0.0	100	2
Toys, DIY, and Hobbies	63.6	36.4	11

Note: \*\*\*  $p < 0.01$ , \*\*  $p < 0.05$  and \*  $p < 0.1$

Table 4 below shows the finding of the mean score of Independent Variables (IQ, SQ, PU, and SI) for Muslims and non-Muslims differed according to their psychographics. The T-test results show significant levels by providing ( $p < 0.01$ ) evidence to support H1, Thus H1 was fully supported.

Table 4. T-test results for Psychographic differences between Muslim and non-Muslim buyers

Independent Variables (IV)	Religion	N	Mean	Std.	Std. Error
				Deviation	Mean
Information Quality (IQ)	Muslim	99	3.7547	.43198	.04342
	Non-Muslim	131	3.5878	.48450	.04233
System Quality (SQ)	Muslim	99	4.0539	.52318	.05258
	Non-Muslim	131	3.8957	.49972	.04366
	Muslim	99	3.8081	.50472	.05073

Perceived Usefulness (PU)	Non-Muslim	131	3.6985	.53113	.04641
Social Influence (SI)	Muslim	99	3.7348	.61737	.06205
	Non-Muslim	131	3.4695	.70576	.06166

Note: \*\* p < 0.01

Table 5 shows the finding of the mean score of Dependent Variables (Satisfaction) for Muslims and non-Muslims differed according to their psychographics. The T-test results for DV (Satisfaction) on IV (IQ, SQ, PU, and SI) among Muslims and non-Muslim buyers were significant (p < 0.05) and this result provided support for H1.

Table 5. Group Statistics (Muslim and Non-Muslim)

Dependent Variables (DV)	Religion	N	Mean	Std. Deviation	Std. Error Mean
Satisfaction (ST)	Muslim	99	3.8066	.47831	.04807
	Non-Muslim	131	3.6314	.59484	.05197

Note: \*\* p < 0.01

## 5. DISCUSSION ON FINDINGS

The discussion of the study on Muslims' and non-Muslims' online purchasing behavior reveals several key findings and implications. Firstly, the study examined the mean scores of independent variables (IQ, SQ, PU, SI) for Muslims and non-Muslims based on their psychographics. The T-test results

showed significant differences between the two groups, providing evidence to support H1, which suggests that the psychographic factors influence online purchasing behavior differently for Muslims and non-Muslims. Furthermore, the study explored the mean scores of the dependent variable (ST) for Muslims and non-Muslims in relation to their psychographics.

The T-test results indicated significant differences between the two groups, supporting the hypothesis that psychographic factors have a significant impact on satisfaction levels among both Muslims and non-Muslims. These findings highlight the importance of considering the unique characteristics and preferences of Muslim and non-Muslim consumers when examining online purchasing behavior. Factors such as IQ, SQ, PU, and SI play a crucial role in shaping satisfaction levels for both groups. Understanding these factors can help businesses tailor their online shopping platforms and strategies to cater to the specific needs and preferences of Muslim and non-Muslim consumers. Businesses operating in Malaysia should consider the specific needs and preferences of Muslim and non-Muslim consumers to effectively tailor their online shopping platforms and strategies. By enhancing the identified psychographic factors, businesses can provide a more satisfying online shopping experience for both groups.

These findings highlight the importance of acknowledging and understanding the unique characteristics and preferences of Muslim and non-Muslim consumers when studying their online purchasing behavior. By recognizing that psychographic factors play a crucial role in shaping satisfaction levels for both groups, businesses can better tailor their online shopping platforms and

strategies to cater to the specific needs and preferences of these consumers. Factors such as IQ, SQ, PU, and SI are identified as significant determinants of satisfaction for both Muslim and non-Muslim buyers. This implies that businesses should focus on enhancing these aspects of their online platforms to provide a positive online shopping experience for both groups.

## **6. CONCLUSION**

In conclusion, the findings of this study underscore the importance of considering the diverse needs and preferences of Muslim and non-Muslim consumers in Malaysia. By understanding how psychographic factors influence their online purchasing behavior and satisfaction levels, businesses can effectively cater to these consumers and create an inclusive and satisfying online shopping experience. This knowledge can inform the development of targeted marketing strategies and the design of user-friendly online platforms that meet the specific requirements of Muslim and non-Muslim buyers in Malaysia. The study on Muslim and non-Muslim online purchasing behavior, while insightful, has certain limitations that should be acknowledged. These limitations may affect the generalizability and interpretation of the findings. Firstly, the study's sample characteristics may limit the extent to which the findings can be applied to the broader population. The sample size and composition may not fully represent the diversity of Muslims and non-Muslims in Malaysia or other relevant contexts. Therefore, caution should be exercised when drawing conclusions that apply universally. Another limitation is the geographical focus of the study. By concentrating on a specific location, the findings may not be applicable to other regions or



countries where cultural and contextual factors differ. It is crucial to consider the influence of local dynamics and variations in consumer behavior across different regions. The reliance on self-reported data is another potential limitation. Self-reporting introduces the possibility of response biases and inaccuracies. Respondents may provide socially desirable responses or struggle to recall their online purchasing experiences accurately. The presence of such biases should be acknowledged when interpreting the findings.

Based on the findings and limitations of the current study on Muslims' and non-Muslims' online purchasing behavior, several recommendations can be made for future research. These recommendations aim to address the gaps and further enhance our understanding of this topic. Replication in diverse cultural and religious contexts: Conducting similar studies in different cultural and religious contexts would allow for the generalizability of the findings. It is important to recognize the potential variations in online purchasing behavior across different cultures and religions, and how these factors interact with individual psychographics. Examination of additional influencing factors: While the current study focused on Information Quality, System Quality, Perceived Usefulness, and Social Influence, future research should explore other potential factors that may impact online purchasing behavior. Variables such as trust, perceived risk, convenience, and personalization could be considered to provide a more comprehensive understanding of consumer behavior. Utilization of mixed methods approach: In addition to quantitative surveys, future studies could incorporate qualitative methods such as interviews or focus groups. This would enable researchers to

gather more in-depth insights into consumers' experiences, motivations, and perceptions, complementing the quantitative findings and enriching the overall understanding of online purchasing behavior.

To delve deeper into the influence of online shopping platforms, future research could focus on specific types of online stores, such as halal online stores or non-halal online stores. By examining how these specialized platforms cater to the needs and preferences of Muslim and non-Muslim consumers, researchers can gain insights into the role of religious or cultural considerations in online purchasing decisions. Understanding how demographic factors such as age, gender, and education level influence online purchasing behavior among Muslims and non-Muslims would be valuable. Research could investigate how these variables interact with psychographics and cultural factors, providing a more nuanced understanding of consumer behavior in diverse populations. Future studies could employ more sophisticated statistical techniques, such as structural equation modeling or latent class analysis, to uncover complex relationships between variables. These techniques can provide insights into the causal relationships and mediating factors that drive online purchasing behavior. While the current study focused on user satisfaction, future research could expand the scope by incorporating other outcome variables such as customer loyalty, repeat purchase intention, or post-purchase behavior. This would contribute to a more comprehensive understanding of the long-term implications of online purchasing behavior among Muslims and non-Muslims in Malaysia.

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