Consumer Perspective on Conventional vs. Islamic Fashion E-Commerce: An Empirical Study

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Abstract. The Muslim population is currently being underserved in the conventional marketplace; however, Muslims are enthusiastic to purchase products that are acceptable to their lifestyle, especially fashion products. The current study compares the perception, attitude and intention of the Muslim consumer with respect to conventional and Islamic e-commerce based on pre-purchase and transaction-related services such as product pricing, support of product search evaluation, web appearance, billing and paying mechanism, delivery arrangement, security and privacy. Data were collected from 319 Muslim women who were exposed to both conventional and Islamic fashion e-commerce.

1. Introduction

Islamic fashion is a phenomenon rooted in the combination of a set of Islamic laws (in which the necessity to cover specific body parts is required) and growing needs and wants that include specific fashion products in the wider fashion industry. The Islamic fashion industry is currently growing rapidly and is expected to reach $327bn by 2020 [1]. Despite Islamic fashion sales online still being relatively small, in 2013, Islamic fashion grew at a rate of 25.4% compared to conventional fashion e-commerce, which only reached 5.8% [2]. Even though growth of Islamic fashion e-commerce is high, Muslim consumers' needs and wants with respect to Islamic fashion are still underserved in the conventional market [2]. The current study aims to compare conventional and Islamic e-commerce from the Muslim consumer's perspective based on pre-purchase and transaction-related services, navigation experiences, attitude towards the web and purchase intention.

2. Literature Review

2.1 E-commerce definition

E-commerce refers to the buying and selling of information, products and services via computer networks; it focuses on business activities conducted through electronic intervention, such as sharing information, promoting business products, customer services, and other interrelated activities via technology applications such as e-mail, web portals, online banks, electronic fund transfers and payment gateways that back up these business activities [3].

2.2 The antecedents of online purchase in e-commerce

Customers' intention to purchase a product via e-commerce is influenced by many factors. Among them are pre-purchase services, transaction-related services, navigation experiences, attitude towards the web and purchase intention [4]. Pre-purchase services consist of product pricing, support of product search evaluation and web appearance [4]. According to previous study, product pricing and

website appearance have been found to influence customer intention to purchase over the internet [5]–[9].

Transaction-related services consist of the billing and paying mechanism, delivery arrangement, security and privacy [4]. According to previous study, billing and paying mechanism, delivery arrangement and security and privacy have been found to influence online customer intention [7]–[11].

Both pre-purchase and transaction-related services form the navigation experience [4]. Also, the navigation arrangement sequentially influences the customers' attitude towards the web and their purchase intention [4], [12], [13].

3. Method

Data were collected via an online survey of 319 Muslim women who wear hijab. The respondents were exposed to both conventional and Islamic fashion e-commerce using the sites: hijup.com and zalora.co.id. The respondents were asked to evaluate their pre-purchase and transaction-related services, navigation experiences, attitude towards the web and purchase intention soon after they tried to purchase fashion products from both websites.

4. Analysis

4.1 Descriptive analysis

Most of the respondents were high school graduates (66.67%) aged between 17 and 22 years old (80.50%), working as a student (79.56%) and single (93%). As most of the respondents were students, the researcher exercised caution as the results may be threatened by the sampling bias issue.

Table 1. Descriptive Statistics

Variable	Description	Number	Percentage
Education	Junior high school	16	5,03
	Senior high school	166	52,20
	Diploma	26	8,18
	Bachelor	104	32,70
	Master	6	1,89
	Total	318	100
Age	17-22 years old	256	80,50
	23-28 years old	45	14,15
	29-34 years old	4	1,26
	35-40 years old	4	1,26
	41-46 years old	5	1,57
	47-52 years old	2	0,63
	> 53 years old	2	0,63
	Total	318	100
Occupation	Student	253	79.56
	Housewive	11	3,46
	Government Employee	29	9,12
	Entrepreneur	9	2,83
	Others	16	5,03
	Total	318	100,00
Marital Status	Single	296	93.08
	Married	22	6.91
	Total	318	100

4.2 Comparison of mean between conventional vs. Islamic e-commerce

The researcher conducted a paired sample t-test to examine the difference in customers' perception of the antecedents of their purchase intention with respect to fashion products with both conventional and Islamic dimensions (Table 2). The results of mean comparison indicate that Muslim women who wear hijab/veil still have much higher preferences for conventional e-commerce rather than Islamic e-commerce.

Table 2. Paired Sample T-Test Conventional vs Islamic E-Commerce.

Pair	Comparison	Mean Conventional	Mean Islamic	Sig
Pair 1	Conventional PP – Islamic PP	4.78	4.65	.001
Pair 2	Conventional SEC – Islamic SEC	4.78	4.73	.233
Pair 3	Conventional WA – Islamic WA	4.90	4.78	.004
Pair4	Conventional BP – Islamic BP	5.05	4.82	.000
Pair 5	Conventional DA – Islamic DA	4.85	4.71	.002
Pair 6	Conventional SP – Islamic SP	4.85	4.70	.004
Pair 7	Conventional NAV – Islamic NAV	4.92	4.75	.000
Pair 8	Conventional ATT – Islamic ATT	4.77	4.56	.000
Pair 9	Conventional INT – Islamic INT	4.49	4.38	.048

Note: DA=Delivery arrangement; SEC=Support and product search evaluation; BP=Billing of payment; SP=Security and privacy; WA: Web appearance; PP=Product pricing; NAV=Navigation experience, ATT=Attitude towards the web; INT=Intention.

Based on table 2, significant differences between conventional and Islamic e-commerce were found in terms of delivery arrangement, billing and payment, security and privacy, web appearance, product pricing, navigation experience, attitude towards the web and intention (Sig <0,05). The statistical result also shows that customers of both conventional and Islamic banks have similar perceptions regarding support and product search evaluation. In other words, there is no difference between a conventional and Islamic bank in terms of the support and product search evaluation variable (Sig=0.233).

5. Summary

Despite the Islamic fashion industry experiencing very progressive growth, most Muslims who wear hijab still consider conventional e-commerce to be much more beneficial to customers in terms of delivery arrangement, billing and payment, security and privacy, web appearance, product pricing, navigation experience, attitude towards the web and intention, except for support and product search evaluation.

Acknowledgement

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