

Understanding The Drivers of Online Shopping Intentions Among Muslim Consumers Via Social Media

Siti Nurhaini Muhamad Zin^{a*}, Haneffa Muchlis Gazali^{2,b}

¹ Labuan Faculty of International Campus, University Malaysia Sabah, Jalan Sungai Pagar, 87000 F.T Labuan, Malaysia

² Labuan Faculty of International Campus, University Malaysia Sabah, Jalan Sungai Pagar, 87000 F.T Labuan, Malaysia

^asitinurhainizin@gmail.com

^bhaneffa@ums.edu.my

*Corresponding Author: haneffa@ums.edu.y

Abstract: *This paper aims to investigate the factors influencing the intention of Muslim consumers to make online purchases using social media. The research adopts the Technology Acceptance Model (TAM) as its theoretical framework. The study examines the impact of Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Trust, and Security on the intention of Muslim consumers to purchase online through social media. The sample data was collected through an online questionnaire with a total of 227 respondents. The collected data was then analysed using SPSS version 28.0 to assess model fit and test the hypotheses. The findings indicate that PU, PEOU, and Trust have a positive and significant relationship with the intention of Muslim consumers to purchase online using social media. The study found that Security has no significant impact on the intention of Muslim consumers to make online purchases through social media. The results of the study can be practically useful for customers who want to improve their understanding of online shopping through social media. The findings can also help researchers and policymakers to improve their work. The study contributes by providing a clear explanation of the factors that influence the decision of Muslim consumers to engage in online purchases via social media. Lastly, the report includes recommendations and limitations to guide future researchers interested in exploring this topic further.*

Keywords: Online purchases, social media, Technology Acceptance Model, Muslim Consumers, Trust

1. Introduction

The Internet is one of the most transformative technological advancements of the modern era, fundamentally altering how individuals connect and interact across the globe (Bidin et al., 2012). As Internet users continue to grow worldwide, businesses are presented with unprecedented opportunities to expand their market reach and diversify their product offerings. Unlike traditional physical establishments, online platforms offer unique advantages, including global accessibility and pervasive reach, all without the constraints of geographical boundaries or prohibitive costs (Kian et al., 2017). A new paradigm within electronic commerce, known as "social commerce," has recently gained substantial traction. Social commerce integrates commercial activities within social media environments, harnessing the collective influence of

online communities to promote products and services. This approach effectively bridges gaps between diverse consumer segments by disseminating information through trusted networks (Kian et al., 2017). Moreover, social media has become crucial in reshaping business strategies and communication practices, signalling a shift towards more interactive and personalised consumer engagement.

The Internet's revolutionary influence is particularly apparent in Malaysia. In 2022, the country exhibited an Internet penetration rate of 89.6%, with 30.25 million active Internet users among a total population of 32.98 million, establishing Malaysia as one of the most connected nations in Southeast Asia (AsiaPac, 2022). Moreover, 91.7% of the population actively engages with social media, indicating that digital platforms have become integral to daily life. This extensive connectivity offers a significant opportunity for businesses to leverage the increasing trend of social commerce in the country. Manjur (2015) states that over fifty per cent of Malaysian customers find new products and services via corporate promotions and marketing initiatives on social media platforms. This trend highlights the importance of social media as a primary instrument in consumer marketing, seamlessly integrating into consumers' daily lives. Thus, the incorporation of social media into marketing strategies has transformed interactions between customers and marketers and has the capacity to influence purchase behaviours via these digital platforms (Zhao et al., 2019). The progression of social commerce, propelled by the extensive reach of the Internet and the omnipresent impact of social media, signifies a notable transformation in contemporary commercial practices.

Social networking platforms have enabled commercial activity while incorporating features such as instant messaging, gaming, and blogging, which augment user involvement. Notwithstanding the success of social commerce as a burgeoning business model, it is significant that a considerable percentage of social media users—exceeding fifty per cent—do not indicate a willingness to purchase via these platforms (Hu & Zhu, 2022). Research identifies this reluctance as stemming from bad customer service, subpar website quality, misinformation, privacy issues, and fraudulent activities. Nonetheless, a substantial void persists in the current literature about the online purchase behaviour of Muslim customers in Malaysia, especially in relation to social media platforms. Considering that 61.3% of Malaysia's population identifies as Muslim, it is essential to comprehend the distinct tastes and expectations of this community (Statista, 2022). Companies that customise their marketing approaches to consider cultural and religious sensitivities might foster deeper connections with Muslim consumers, hence potentially increasing trust and happiness. This research aims to address this gap by offering insights that can facilitate the creation of more effective marketing strategies targeted to the distinct needs of Muslim consumers. Comprehending the unique attributes of this group is crucial for enterprises aiming to capitalise on the swiftly expanding e-commerce industry, anticipated to attain \$13.3 billion by 2026, primarily propelled by the integration of digital and social media (Statista, 2023).

Various studies have identified several factors that contribute to this reluctance. Specifically, consumers are not always swayed by the online purchasing behaviour of their peers on social media, largely due to potential drawbacks such as poor customer service, suboptimal website quality, misinformation, privacy issues, and fraudulent activities (Umami, 2021; Paireekreng et al., 2019; Wang & Hernando, 2019). Furthermore, concerns about online payment security persist, with many customers expressing fears of potential deceit and the inherent inability to physically inspect products before purchasing (Razdan, 2014). These concerns collectively contribute to consumer hesitancy towards online transactions, highlighting ongoing challenges in building trust within digital commerce. Unlike physical

retail, where consumers can directly verify products, the virtual nature of online shopping often lacks this level of assurance, thereby impacting consumer confidence.

A recent trend on social media, referred to as "buying and selling using a scoop," has gained notable popularity. This marketing strategy involves vendors assigning random prices to products, which are then sold using tools such as containers or spatulas. Although customers know that the items they receive will be randomly selected, this approach has managed to capture consumer interest. However, this practice raises ethical concerns, particularly from the perspective of Islamic principles. While Islam encourages business and trade, it mandates that these activities be conducted with transparency, honesty, and fairness. Practices that involve deception, fraud, or exploitation are strictly prohibited (Haram) in Islamic law. For example, selling items that one does not possess or has not physically seen is considered unethical and impermissible. Therefore, the "scoop selling" method, which relies on uncertainty and potential misrepresentation, would not align with Islamic business ethics. Maintaining ethical and moral standards in commercial transactions is crucial, as it upholds justice and earns the blessings and approval of Allah.

Understanding the factors that drive consumer behaviour is essential, especially as online shopping trends have shifted from traditional e-commerce platforms to social media channels. However, there remains a paucity of research focused specifically on the shopping behaviour of Muslim consumers in Malaysia concerning social media. With this gap in mind, the present study seeks to address the following research question: What factors influence the purchasing decisions of Muslim consumers on social media platforms? This research aims to identify the key determinants that affect Muslim consumers' purchasing decisions when engaging in social commerce. To achieve this, the study will adopt the Technology Acceptance Model (TAM), incorporating additional variables related to trust and security to better predict the inclination of Muslim consumers to purchase products online via social media.

The structure of this article is organised into four main sections. The first section provides a comprehensive review of the relevant literature, setting the foundation for the study. The second section outlines the research design and methodology employed to gather and analyse data. In the third section, the study's results are presented and thoroughly analysed. Finally, the last section discusses the implications and limitations of the findings, offering suggestions for future research directions. Papers should be written in MS Word format in single-spaced in 12-point Times New Roman.

2. Literature Review

This research expanded upon the Technology Acceptance Model (TAM) established by Davis in 1989. The Technology Acceptance Model (TAM) has emerged as a prominent framework for comprehending human reactions to technology adoption across diverse contexts (Davis, 1989; Ma & Liu, 2011). The development was grounded in the Theory of Reasoned Action from social psychology, with the objective of elucidating and forecasting user acceptance of computer technology (Athapaththu & Kulathunga, 2018). Since its introduction, the Technology Acceptance Model (TAM) has experienced significant evolution and has emerged as a leading paradigm in social scientific research, especially in the domains of information systems, management, and marketing. The Technology Acceptance Model (TAM) and its derivatives have been extensively utilised in many domains such as e-commerce, online education, healthcare, and mobile technology adoption. Researchers persist in examining and

enhancing these models to gain a deeper comprehension of the determinants affecting technology acceptability across various contexts.

The Technology Acceptance Model (TAM) is a widely recognised and extensively utilised framework for examining the adoption of information systems, valued for its adaptability and simplicity. Due to its robust applicability across various contexts, numerous researchers have employed TAM in their studies. For instance, Wong (2018) applied the TAM framework to evaluate the factors influencing purchase intentions on social media, while Athapaththu and Kulathunga (2018) utilized it to identify determinants affecting online purchasing behaviour. Building on this foundation, the present study will adopt the TAM framework to explore the factors shaping the purchase intentions of Muslim consumers engaging in online transactions via social media platforms.

2.1 Purchase Intention

Purchase intention denotes the probability of consumers undertaking a particular activity, such as completing a purchase, as posited by Ajzen and Fishbein (1972). Online purchasing interest, as delineated by Kwek et al. (2010), refers to an individual's inclination and intention to engage in an online purchase. A user's expression of interest in obtaining a product or service signifies their desire to purchase in the future, whether in the short or long term. Social media networks, including Facebook, Instagram, and TikTok, substantially influence customer purchasing intentions. These platforms are crucial in influencing consumer behaviour and assist firms in formulating effective marketing strategies by fostering trust and impacting consumers' desire to engage in online transactions (Herzallah et al., 2022).

Social media exhibits attributes that enhance consumer trust, significantly impacting buy intentions. The research of Othman et al. (2019), Prihananto et al. (2022), and Rahaman et al. (2022) offers an in-depth insight into social commerce and its impact on customer behaviour. Othman et al. assert that social commerce has the capacity to revolutionise interpersonal interactions through the utilisation of social technologies. Their research encompassed 184 participants and revealed multiple aspects that affect customers' willingness to engage in purchases via social commerce, including shopping delight, perceived usefulness, trust, security, perceived quality, perceived value, simplicity of use, and transaction convenience.

Simultaneously, Prihananto et al. examine the influence of social networking platforms in promoting online enterprises and the rise of social commerce in Indonesia. Their research indicated that women aged 22 to 30, predominantly students, favour stylish products and consider networks such as Instagram effective. Finally, Rahaman et al. examine the influence of electronic word of mouth (eWOM) on the purchasing intentions of social media users, highlighting the essential roles of eWOM information quality, credibility, utility, and usability in influencing purchasing behaviour. In summary, social media platforms significantly influence customer behaviour and assist businesses in formulating successful marketing plans to enhance sales. Multiple aspects are anticipated to affect the conduct of Muslim internet shoppers, including perceived utility, simplicity of use, trust, and security.

2.2 Perceived Usefulness

Perceived Usefulness (PU), as defined by Davis (1989), is a vital factor that significantly impacts consumer behaviour in online purchases through social media platforms. PU refers to

the extent to which users perceive that their engagement with social media platforms aids in achieving their goals. Anwar and Reham (2013) describe the influence of social media on online purchasing behaviour as the extent to which users believe that gaining proficiency in social media would improve their online shopping experience.

Recent research by Rachmawati et al. (2020) has revealed a substantial correlation between customers' attitudes towards online shopping interest on social media platforms and their perceived utility (PU) level. The research also indicates a significant link between perceived usefulness and repurchase intention. Moslehpour et al. (2018) assert that perceived usefulness (PU) is influenced by the benefits of online shopping relative to traditional brick-and-mortar establishments. Rahaman et al. (2022) assert that perceived usefulness substantially affects client purchasing behaviour on social media platforms.

Multiple research, such as those conducted by Othman et al. (2018), Prihananto et al. (2022), and Rahaman et al. (2022), indicate that perceived usefulness substantially influences consumer behaviour. Othman et al. identified perceived usefulness as a pivotal component affecting customers' purchasing intentions in their study on social commerce. Alongside other contextual factors, it substantially impacted users' purchasing intentions on social commerce sites. Prihananto et al. emphasise the significance of perceived value in improving social commerce systems. Rahaman et al. assert that perceived usefulness is essential in influencing online consumers' desire to adopt electronic word-of-mouth (eWOM) and, consequently, their purchase behaviour on social media.

This comparative analysis underscores the enduring importance of perceived usefulness in influencing customer behaviour across many contexts and platforms. It offers substantial insights for enterprises and marketers, emphasising the enduring notion that perceived utility in social media is a vital determinant of online purchasing behaviour. This study proposes the following hypothesis based on these insights:

H1: Perceived usefulness has a significant positive relationship with the intention to purchase online using social media.

2.3 Perceived Ease of Use

Perceived Ease of Use (PEOU), a term first introduced by Davis (1989), refers to an individual's assessment of the simplicity or complexity associated with the effective utilisation of a specific technology. Cha (2011) emphasises that the perceived ease of use of technology substantially influences users' intentions to participate in online purchasing. This indicates that online retailers must prioritise the development of a user-friendly experience to gain a competitive advantage for their websites. Othman et al. (2018) highlight the rise of social commerce as a viable opportunity for enterprises, enabled by the use of social technologies that foster social connections, trust, and a greater propensity for social commerce. Their research, encompassing 184 participants, delineates several elements affecting consumers' purchasing intentions, such as shopping delight, perceived utility, usability, trust, and security.

Rahaman et al. (2022) examine the influence of electronic word of mouth (eWOM) on online consumers' purchasing intentions, highlighting the significance of eWOM information quality, credibility, utility, and user-friendliness. These characteristics substantially influence online customers' willingness to adopt eWOM and engage in purchasing behaviour via social media platforms. The consistent focus on "ease of use" in this research, together with other

influencing factors, highlights its crucial impact on customer behaviour in social commerce and electronic word-of-mouth, offering significant insights for businesses and marketers.

Supporting these findings, Herzallah et al. (2022) assert the importance of commercial websites being readily accessible, especially given the prevalence of mobile device usage and consumers' technological proficiency. Asnawati et al. (2022) identify indicators of perceived ease of use (PEOU) that include ease of use, ease of learning, controllability, clarity, ease of understanding, and adaptability. Rachmawati et al. (2020) further assert that perceived ease of use considerably affects client sentiments, which subsequently play a critical role in determining their buying intentions. In light of this evidence, the subsequent hypothesis is posited:

H2: Perceived ease of use has a significant positive relationship with the intention to purchase online using social media.

2.4 Trust

Mayer et al. (1995) define trust as the readiness of one party to depend on another's actions, despite the lack of direct oversight or control, with the anticipation that the latter will perform particular activities that are important to the former. Trust is essential in customer behaviour on social media, particularly in ambiguous circumstances, influencing both social and economic interactions (Pavlou, 2003). A study by Ali et al. (2020) underscores the significance of trust in shaping buy intentions, particularly in the context of garment acquisitions via social media platforms. This aligns with comparable results from other research, including Maia et al. (2018) and Hajli et al. (2014).

A recent study has established trust as a critical component affecting consumer behaviour in social commerce. This research has constantly highlighted the importance of trust in this environment. Tien et al. (2019) emphasise the pivotal importance of trust in determining the efficacy and reliability of Customer-to-customer (C2C) electronic word-of-mouth (eWOM) on social networking sites (SNSs). Maia et al. (2018) assert that trust is essential for fostering customer engagement in social commerce, particularly regarding confidence in the website. The expansion of social commerce, as articulated by Othman et al. (2019), has resulted in the emergence of trust as a crucial determinant affecting consumer purchase behaviour. The research conducted by Hidayatulloh (2018) examines the intricate dynamics of trust within a community and its direct relationship with social commerce frameworks. Rosa et al. (2018) underscore the significance of trust in fostering customer confidence in online purchases, particularly within the realm of Instagram-based social commerce. The data combined suggest that trust is a crucial factor affecting consumers' propensity to participate in online transactions inside social media contexts. From this evidence, the subsequent possibilities may be posited:

H3: Trust has a significant positive relationship with the intention to purchase online using social media.

2.5 Security

Gupta and Dhama (2015) defined security in social media as the perceived danger individuals associate with utilising these platforms in the digital era. In this setting, purchasing goods via social media sites has become progressively prevalent. The primary issue for consumers is

security, particularly with the protection of their personal information and financial activities. Creating a perception of security is essential in online transactions, as it cultivates trust. When consumers trust that their personal information, especially sensitive data like credit card numbers, is adequately safeguarded, they are more likely to participate in online purchasing. Security is a crucial factor that profoundly impacts customer decisions when purchasing items or services via social media platforms. The proliferation of digital technology has led to personal data and financial transactions being conducted online, heightening consumer apprehension regarding the security of their information and the associated risks. Ensuring client security is essential for creating trust and confidence in online transactions. Customers are more inclined to make online transactions if they believe their personal information, including credit card details and other data, is adequately safeguarded.

Research has continuously shown a strong association between security and consumer trust. Tran and Nguyen (2022) found that customers' positive impressions of security enforcement principles are associated with their previous trustworthy experiences in online commerce. The degree of security offered by an online retailer profoundly affects consumers' faith in the merchant and their overall assessment of the platform's reliability. Furthermore, Kasuma et al. (2020) emphasise that security is a crucial determinant of customers' propensity to engage in online purchasing. The results indicate that consumers consider security measures essential in their purchasing decisions. Individuals are more inclined to participate in online transactions when they perceive a substantial level of security that ensures the safeguarding of their personal information and reduces the likelihood of fraudulent activities.

Lim et al. (2019) investigate mobile FinTech payment services in their study. Their research underscores the significance of security perception in the ongoing adoption of new financial technologies, especially in mobile payment platforms. Othman et al. (2019) conducted a study examining the domain of social commerce. The study elucidated the critical influence of trust, perceived utility, and additional aspects on consumer intentions. Their investigation uncovered the intricate mechanisms regulating this milieu. In contrast, Shah et al. (2014) undertook an extensive study on the factors influencing users' perceived security in the online realm, revealing complex interconnections among elements including perceived technological protection and website design. The results from both researches offer significant insights into the determinants of consumer behaviour in the digital realm. It is essential to develop websites with meticulous attention to detail and to convey security features properly. The two studies examined underscore the essential roles of trust and security. However, they concentrate on distinct domains: one pertains to social commerce, while the other addresses internet security. Consequently, these investigations offer distinct insights into the intricate realm of digital trust, each enhancing our comprehension of this complicated phenomenon.

In conclusion, these studies, despite their distinct focuses and applications, augment our comprehension of the intricate link between online security concerns and consumer behaviour across numerous digital realms. They illustrate the essential function of security in shaping consumer intentions and behaviours in the ever-changing digital landscape while underscoring the variety in their areas of application and the particular facets of security they prioritise. The incorporation of security as a determinant in shaping customer purchase intentions on social media is essential for enterprises and governments. E-commerce platforms must prioritise the implementation of comprehensive security measures to instill customer confidence and enhance the online purchasing experience. This encompasses secure payment methods, encrypted communication routes, and explicit privacy policies. Based on the aforementioned findings, the following hypothesis are posited:

H4: Security has a significant positive relationship with the intention to purchase online using social media.

2.6 Theoretical Framework

The framework of this study is grounded in the Technology Acceptance Model (TAM) proposed by Davis (1989). The model has been modified to incorporate two more independent variables: trust and security, to enhance the understanding of online purchase intents through social media. It is posited that each of these independent variables significantly affects customers' desires to make online purchases. This indicates that businesses seeking to improve these aspects may potentially elevate buy inclinations among Muslim consumers on social media sites.

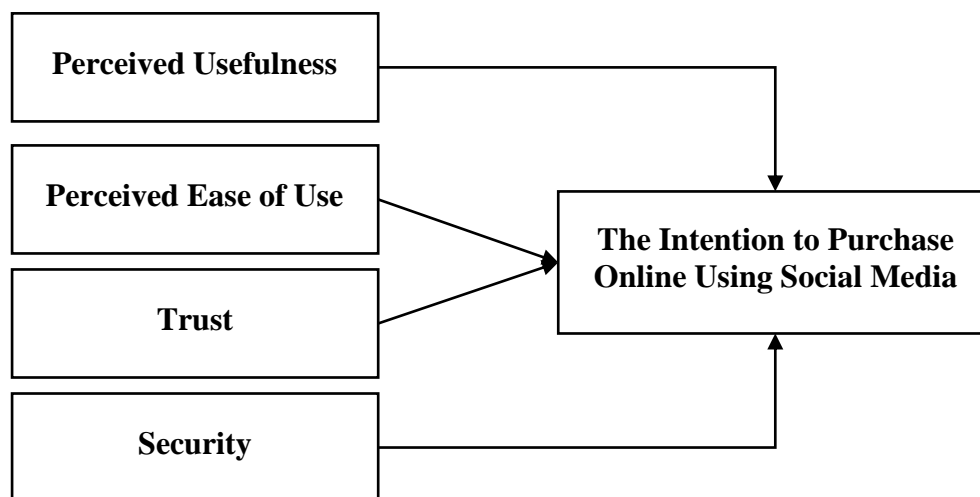


Figure 1: Theoretical Framework

3. Research Methodology

The data for this study was gathered using an online questionnaire survey conducted via Google Forms in Malaysia. The main aim was to collect a representative sample of social media users nationwide. The survey instrument comprised a systematic array of questions that participants were obligated to respond to in order, adhering to recognised protocols in survey research methodology. The data collection occurred over two months, from mid-October to mid-December, with 200 respondents participating. The questionnaire was disseminated via various social media platforms, including WhatsApp, Instagram, Telegram, and Facebook, to guarantee a diverse sample.

The research utilised a snowball sampling method to recruit participants, concentrating on Malaysian consumers who make online purchases via social media sites. Snowball sampling, as articulated by Thompson and Collins (2002), entails the recruitment of responders via the social networks of initial participants. This approach was used to encompass a diverse array of participants actively involved in social media-driven commerce. The sample size was efficiently enlarged by utilising existing relationships, such as acquaintances, family members, and social connections. The poll mainly focused on Muslim customers in Malaysia who utilise

social media for online buying, with the objective of identifying the primary factors affecting their purchasing decisions.

Malaysia exhibits a high degree of internet connectivity, with 89.6% of its 32.98 million inhabitants utilising the internet. Furthermore, 91.7% of the population, equating to roughly 30.25 million individuals, are engaged social media users (AsiaPac, 2022). The elevated level of social media interaction highlights the significance of the study, which aims to comprehend consumer behaviour in a digitally interconnected society.

Before the primary data collection, a pilot test was performed to verify the reliability and robustness of the study tools and techniques. The major objective of the pilot test was to assess the efficacy of the data collection methods, identify potential faults or constraints, and execute requisite adjustments. The researcher refined the questionnaire through this early assessment, so improving the quality and reliability of data collection and reducing potential biases or inaccuracies. Input from the pilot participants prompted additional modifications, guaranteeing that the final questionnaire was closely aligned with the study's aims.

The Cronbach's alpha coefficient was employed to evaluate the internal consistency of the survey items. This statistical metric assesses the extent of positive correlation across items in a collection, evaluating the questionnaire's reliability by aggregating the intercorrelations among questions that evaluate a certain notion. Bougie and Sekaran (2019) assert that a Cronbach's alpha value nearing 1 signifies great reliability, while a value of 0.7 or higher is typically deemed acceptable. Values below 0.7 indicate the necessity for more scrutiny of the survey items to uncover possible concerns. This investigation revealed that Cronbach's alpha ratings for all assessment items surpassed 0.80, indicating superior internal consistency (George & Mallery, 2003). While elevated scores may occasionally suggest redundancy or overlap among items, the researcher guaranteed that each inquiry was distinctly pertinent, with every item retaining distinctive importance concerning the constructs being assessed.

Table 1: Reliability Test Result

Measurement items	Cronbach's Alpha	No. of items
INT	0.916	5
PU	0.871	5
PEOU	0.873	5
T	0.949	5
S	0.933	5

Participants were encouraged to complete a standardised questionnaire throughout a five-week data collection period. The collected data were analysed using specialised tools to ensure accurate and thorough statistical evaluation. Descriptive statistics were initially analysed using Microsoft Excel and version 28.0 of the Statistical Package for the Social Sciences (SPSS) software. The survey data were rigorously examined to validate the proposed correlations and confirm data quality. Descriptive statistics, such as frequencies, means, and standard deviations, were computed using Excel to succinctly summarise and represent the principal attributes of the data collection. SPSS was utilised for advanced statistical analysis because of its extensive and powerful features. This software enabled sophisticated techniques including correlation analysis, regression analysis, and hypothesis testing, allowing for a more profound investigation of the variables and their interrelations. The integration of Excel and SPSS

fulfilled both fundamental and sophisticated statistical needs, establishing a robust basis for analysing the results and deriving pertinent conclusions.

4. Results and Discussion

Table 2 provides a comprehensive overview of participant demographics. Of the 227 participants, the majority (81.4%) were female, while 18.5% were male. The largest ethnic group represented was Malay (63.4%), followed by Indigenous Sabah (31.3%). Millennials constituted the dominant age group (93.4%), with 212 respondents aged between 20 and 30 years. A smaller proportion (4.4%) were between 31 and 40 years old. Most participants (73.1%) held a bachelor's degree. Students comprised 60.4% of the sample (137 respondents), while self-employed individuals accounted for 16.3% (37 respondents). The majority (88.1%) reported a monthly income above RM 2,000 (200 respondents). Nearly all participants (98.7%, or 224 individuals) had prior experience with social media purchasing, with TikTok being the most frequently used platform (49.8%, or 113 respondents).

Table 2: Demographic Characteristics

Demographic profile	Frequency	Percentage
	N = 227	%
Gender		
Male	43	18.5
Female	185	81.4
Race		
Malay	144	63.4
Chinese	2	0.9
Indian	1	0.4
Indigenous Sabah	71	31.3
Indigenous Sarawak	9	4.0
Age		
20-30	212	93.4
31-40	10	4.4
41-50	3	1.3
51-60	2	0.9
Level of education		
SPM	18	7.9
STPM/Diploma	36	15.9
Bachelor	166	73.1
Master	4	1.8
Other	3	1.3

Occupation		
Self- employed	37	16.3
Civil servant	14	6.2
Private employee	35	15.4
Student	137	60.4
Other	4	1.8
Monthly income		
Below RM 2,000	200	88.1
RM 2,001- RM 3,000	17	7.5
RM 3,001- RM 4,000	5	2.2
RM 4,001- RM 5,000	1	0.4
RM 5,001 and above	4	1.8
Have you tried purchasing online with social media?		
Yes	224	98.7
No	3	1.3
What type of social media that you use to purchase online?		
Facebook		
Instagram	19	8.7
TikTok	37	16.1
WhatsApp	113	49.1
Other	22	9.6
	36	16.5

4.1 Factor Analysis

This work utilised component analysis to streamline the huge dataset and enhance the perception of intricate linkages and patterns, adhering to the principles established by Sekaran and Bougie (2010). The study produced a Kaiser-Meyer-Olkin (KMO) measure of 0.939, signifying a high degree of sample adequacy, hence affirming the data's appropriateness for factor analysis. Four primary components were found throughout the extraction procedure, each possessing eigenvalues exceeding 1.0, with the exception of one component. These components collectively represented 76.974% of the total variance, succinctly encapsulating the dataset's essence.

Cronbach's alpha was computed for each dimension to evaluate the reliability of the measuring scales employed in this investigation. The findings exhibited strong internal consistency, as shown by Cronbach's alpha values between 0.880 and 0.936, above the well-recognised benchmark of 0.70 (Bougie & Sekaran, 2019). Values approaching 1 signify an elevated level of internal consistency, affirming the scales' dependability. Cronbach's alpha values of 0.7 or above are generally considered favourable, indicating strong dependability. Conversely, values beneath this threshold would require additional scrutiny of the specific items within the scale to detect and rectify potential flaws that could undermine validity. This

study demonstrated high Cronbach’s alpha values, confirming the reliability and consistency of the scales employed, thereby reinforcing the robustness of future studies.

Table 3: Rotated Component Matrix

Component		1	2	3	5
S4	I would feel fine in providing sensitive information about myself while buying through an online platform.	.844			
S3	Purchasing online at these social media shall not affect financial losses.	.797			
S2	I believe that the transactions on social media will be protected by the best tool.	.753			
S5	I feel the risk associated with social media purchasing is low.	.749			
S1	I feel safe and secure while purchasing online through social media	.695			
PU3	Social media allows me to discover new products and get purchasing ideas quickly.		.814		
PU4	Social media’s recommendations can increase my productivity when purchasing online		.783		
PU1	Social media makes it easier to search for and purchase products.		.755		
PU2	Social media improves my performance in evaluating products		.728		
PU5	Social media’s recommendations will improve my online purchasing performance.		.655		
T3	Based on my experience purchasing with social media, I know they are honest.			.783	
T1	Purchasing online with social media is trustworthy.			.733	
T4	I believe that sellers on social media would act in my best interest.			.718	
T2	I trust purchasing with social media because they have my best interests in mind.			.704	
T5	Overall, social media sites are effective in providing trustworthy sellers from which I can purchase.			.655	
PEOU1	Purchasing online with social media is easy to use.				.695
PEOU3	Purchasing online with social media is very easy to operate.				.659

PEOU2	It is easy to interact when making purchases on social media.				.651
Eigenvalue		11.951	2.713	1.353	.893
Variance explained		51.959	11.794	5.965	3.883
α		0.916	0.880	0.936	0.891
Total Variance explained		76.974			
Kaiser-Meyer Olkin Measure of Sampling		0.939			
Bartlett's Test of Sphericity		Chi-square 4552.406 (df 253 p-value = .000)			

4.2 Correlation

Table 4 displays the correlation coefficients among the primary factors examined in this study. The results demonstrate that Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Trust (T), and Security (S) are positively correlated with the intention to conduct online transactions through social media. Perceived Usefulness (PU) exhibits a robust positive connection with intention (INT) at 0.814, indicating that users who deem social media sites beneficial are considerably more inclined to participate in online transactions. Perceived Ease of Use (PEOU) demonstrates a robust positive connection with intention (INT) at 0.744, suggesting that navigational simplicity increases consumers' propensity to make online purchases. Trust (T) exhibits a positive association of 0.699 with intention (INT), indicating that elevated trust levels enhance the probability of online transactions. Finally, Security (S) exhibits a positive correlation of 0.450 with intention (INT), indicating that perceived security, albeit less impactful than other components, is significant in promoting online purchasing behaviour. These results indicate that improving these parameters can substantially increase online purchase intentions among users on social networking networks.

Table 4: Correlation

	INT	PU	PEOU	T	S
INT	1.000				
PU	0.814	1.000			
PEOU	0.744	0.731	1.000		
T	0.699	0.654	0.693	1.000	
S	0.450	0.434	0.492	0.704	1.000

4.3 Hypotheses Testing

The results of the regression study, presented in Table 4, provide significant insights into the determinants affecting the intention of Muslim consumers to engage in online purchases using social media platforms. Of the four variables analysed—Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Trust, and Security—three were determined to influence purchase intention significantly.

Perceived Usefulness (PU) displayed a robust positive correlation with purchase intention, evidenced by a standardised beta coefficient of 0.456 (t-value = 8.033, p-value <

0.001). This suggests that consumers view social media sites as effective instruments for enabling online purchases, hence substantially increasing their propensity to participate in these transactions. The findings indicate that increased customer perception of social media as a practical and advantageous purchasing platform correlates with a higher likelihood of purchasing through these channels. Perceived Ease of Use (PEOU) exhibited positively correlated purchase intention. The association was statistically significant, with a beta coefficient of 0.2 (t-value = 3.746, p-value < 0.001). This result emphasises that when customers see social media networks as intuitive and user-friendly, their propensity to make online purchases via these channels rises.

Trust emerged as a significant factor affecting purchase intention, with a beta coefficient of 0.234 (t-value = 3.834, p-value < 0.001). This outcome underscores the vital importance of trust in influencing consumer behaviour; customers who have confidence in the reliability and integrity of social media platforms are more likely to participate in online buying. The research validates Hypotheses H1, H2, and H3, establishing that Perceived Usefulness, Perceived Ease of Use, and Trust are essential determinants influencing Muslim consumers' propensity to engage in online purchases using social media. The results align with earlier studies by Herzallah et al. (2022) and Rachmawati et al. (2020), which highlighted the significance of perceived usefulness and simplicity of use in influencing purchase intention. Furthermore, research conducted by Abed (2018) and Choon Ling et al. (2011) has recognised trust as a crucial factor affecting customers' online purchase behaviour on social media platforms.

Conversely, Security exhibited no significant effect on the intention to purchase online through social media, evidenced by a beta coefficient of -0.077 (t-value = -1.572), resulting in the dismissal of Hypothesis H4. This outcome indicates that, in this context, security concerns do not significantly influence consumers' decision-making processes when purchasing via social media platforms. This finding corresponds with prior research, including Elida et al. (2019), which also indicated an absence of substantial impact of security on purchase intention in analogous contexts. The age demographic of the respondents, who may be more familiar with or less apprehensive about digital security risks, likely influences this finding. This study provides fresh insights by demonstrating that security is not a determining factor in influencing the inclination to purchase online through social media for this specific customer category.

This study's results confirm the Technology Acceptance Model (TAM) as a valid framework for comprehending the aspects influencing online purchasing decisions via social media platforms. Perceived Usefulness (PU) emerged as the predominant factor, highlighting the significance of usability and practicality in influencing consumer intentions.

Table 4: Regression Model

Variable	Standardized Beta, B	t-value	p-value (sig)
Perceived Usefulness (PU)	0.456	8.033	< 0.001(p<.005)
Perceived Ease of Used (PEOU)	0.209	3.746	< 0.001(p<.005)
Trust (T)	0.234	3.834	< 0.001(p<.005)
Security (S)	-0.077	-1.572	< 0.001(p<.005)
Notes: significance at: $p < 0.005$ and $p > 0.005$ not significant			

5. Discussion and Conclusion

The primary objective of this research was to identify the key factors that influence Muslim consumers' purchasing decisions on social media platforms. To accomplish this, the study employed the Technology Acceptance Model (TAM) by integrating additional variables of trust and security to predict better the inclination of Muslim consumers towards online shopping via social media. The findings revealed significant support for three of the proposed hypotheses, demonstrating that Perceived Usefulness (PU), Perceived Ease of Use (PEOU), and Trust positively and substantially correlate with purchase intentions. However, the hypothesis relating to Security and its effect on purchase intentions was not supported.

This study provides numerous significant theoretical contributions. This research expands the Technology Acceptance Model (TAM) to examine Muslim consumers' behaviour on social media by including trust and security as supplementary factors. The study's results validate the model's relevance in this setting, demonstrating that perceived usefulness, ease of use, and trust are crucial in influencing purchase intentions. This result aligns with previous studies across several customer sectors, underscoring the versatility of TAM. The study underscores the importance of adapting current frameworks to address the distinct cultural and religious factors of particular consumer groups, enhancing the literature on consumer behaviour. Incorporating cultural and religious elements into the research yields profound insights into the influence on consumer attitudes and behaviours, representing a significant progression in theoretical frameworks within the discipline.

The results had considerable practical ramifications for enterprises aiming to connect with Muslim consumers on social media platforms. Companies should prioritise demonstrating the perceived utility and user-friendliness of their online purchasing experience to enhance purchase intentions among Muslim consumers. This can be accomplished by articulating the advantages and ease of their products or services and by guaranteeing that user interfaces are straightforward and the purchasing process is effortless. Moreover, establishing confidence is crucial. Businesses must prioritise openness, reliability, and the perceived security of their transactions to cultivate and sustain trust with Muslim consumers. This may include showcasing client testimonials, offering secure payment options, and instituting stringent security protocols. While the study could not establish a direct correlation between security concerns and purchase intentions, addressing security issues to foster long-term trust and client loyalty is essential. Implementing these techniques enables businesses to effectively engage Muslim consumers, enhance revenue, and elevate customer happiness on social media platforms.

The findings of this study carry significant practical implications for businesses seeking to engage Muslim consumers on social media platforms. Enterprises should emphasise the perceived benefits and ease of use of their online shopping experiences to strengthen purchase intentions among this demographic. This can be achieved by clearly conveying the advantages and convenience of their products or services while ensuring that the user interface is intuitive and the buying process is seamless. While this research provides valuable insights, several limitations must be acknowledged, alongside recommendations for future exploration. A key constraint was using a non-probability sampling method, which limits the generalizability of the findings to the broader Malaysian population.

Additionally, the online nature of the data collection posed challenges in pinpointing the exact geographical locations of respondents, affecting the sample's representativeness. Future studies could focus on specific regions within Malaysia to gain a more detailed understanding

of regional differences in the online shopping behaviours of Muslim consumers on social media platforms. Another issue relates to the time constraints faced during data collection. Although data was gathered from 227 participants over five weeks, the limited timeframe may have restricted the acquisition of a larger and more varied sample. Extending the data collection period in future research would likely yield a broader and more diverse pool of respondents, thereby enhancing the reliability and accuracy of the results.

By recognising these limits and providing practical advice, other research can expand upon the findings of this study and rectify the observed deficiencies. Enhancing the sampling approach and prolonging the data collection period will augment the generalisability and rigour of forthcoming investigations in this domain. Ultimately, further investigation of these topics will enhance understanding of the elements affecting Muslim customers' online purchasing decisions through social media. Consequently, establishing confidence is crucial. Businesses must prioritise openness, reliability, and the perceived security of their transactions to cultivate and sustain trust with Muslim consumers. This may include showcasing client testimonials, offering secure payment options, and instituting stringent security protocols. While the study could not establish a direct correlation between security concerns and purchase intentions, addressing security issues to foster long-term trust and client loyalty is essential. By implementing these methods, businesses can enhance engagement with Muslim consumers, boost sales, and elevate customer happiness on social media platforms.

References

- Abed, S. (2018). An empirical examination of Instagram as an e-commerce channel. *Journal of Advances in Management Research*, 15(2), 146–160. <https://doi.org/10.1108/JAMR-05-2017-0057>
- Ajzen, I., & Fishbein, M. (1972). Attitudes and normative beliefs as factors influencing behavioral intentions. *Journal of personality and social psychology*, 21(1), 1.
- Ali, A. A., Abbass, A., & Farid, N. (2020). Factors Influencing Customers' Purchase Intention in Social Commerce. *International Review of Management and Marketing*, 10(5), 63–73. <https://doi.org/10.32479/irmm.10097>
- Anwar, I., & Reham, K. U. (2013). Factors Affecting Consumer Attitudes towards User-Generated Product Content on YouTube. *Management & Marketing*, 8(4), 637–654. Retrieved from <http://search.proquest.com.ezproxy.library.uq.edu.au/docview/1503088220?pq-origsite=summon>.
- AsiaPac. (2022). Malaysia Digital Marketing 2022: Insight: AsiaPac - Digital Marketing Agency asia. <https://www.asiapacdigital.com/digital-marketing-insight/malaysia-digital-marketing-2022>
- Athapaththu, J. C., & Kulathunga, D. (2018). Factors Affecting Online Purchase Intention: Effects of Technology and Social Commerce. *International Business Research*, 11(10), 111. <https://doi.org/10.5539/ibr.v11n10p111>
- Asnawati, Nadir, M., Wardhani, W., & Setini, M. (2022). The effects of perceived ease of use, electronic word of mouth and content marketing on purchase decision. *International Journal of Data and Network Science*, 6(1), 81–90. <https://doi.org/10.5267/J.IJDNS.2021.10.001>
- Bougie, R., & Sekaran, U. (2019). *Research methods for business : a skill-building approach*. John Wiley & Sons, Inc.

- Bidin, Z., Shamsudin, F. M., Asraf Md Hashim, M. F., & sharif, zakiyah. (2012). Factors Influencing Students' Intention to Use Internet for Academic Purposes. SSRN Electronic Journal, October 2017. <https://doi.org/10.2139/ssrn.1867902>
- Cho, Y. C., & Sagynov, E. (2015). Exploring Factors That Affect Usefulness, Ease Of Use, Trust, And Purchase Intention In The Online Environment. *International Journal of Management & Information Systems (IJMIS)*, 19(1), 21. <https://doi.org/10.19030/ijmis.v19i1.9086>
- Choon Ling, K., Bin Daud, D., Hoi Piew, T., Keoy, K. H., & Hassan, P. (2011). Perceived Risk, Perceived Technology, Online Trust for the Online Purchase Intention in Malaysia. *International Journal of Business and Management*, 6(6). <https://doi.org/10.5539/ijbm.v6n6p167>
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly: Management Information Systems*, 13(3), 319–339. <https://doi.org/10.2307/249008>
- Elida, Wahyu Rahardjo, Ari Raharjo, & Edi Sukirman. (2019). Online Shopping: What Factors Determine Consumers to Buy? *Management Studies*, 7(3). <https://doi.org/10.17265/2328-2185/2019.03.007>
- Gupta, A., & Dhimi, A. (2015). Measuring the impact of security, trust and privacy in information sharing: A study on social networking sites. *Journal of Direct, Data and Digital Marketing Practice*, 17, 43-53.
- Hajli, M. N. (2013). A study of the impact of social media on consumers. *International Journal of Market Research*, 53(6), 387–404.
- Hajli, N., Lin, X., Featherman, M., & Wang, Y. (2014). Social word of mouth: How trust develops in the market. *International Journal of Market Research*, 56(5), 673–689. <https://doi.org/10.2501/ijmr-2014-045>
- Herzallah, D., Muñoz-Leiva, F., & Liebana-Cabanillas, F. (2022). Drivers of purchase intention in Instagram Commerce. *Spanish Journal of Marketing - ESIC*. <https://doi.org/10.1108/SJME-03-2022-0043>
- Hidayatulloh, A. (2018). the Role of Social Commerce Constructs, Social Support, and Trust in Community on Social Commerce Activities. *Muhammadiyah International Journal of Economics and Business*, 1(2), 74–83. <https://doi.org/10.23917/mijeb.v1i2.9363>
- Hu, S., & Zhu, Z. (2022). Effects of Social Media Usage on Consumers' Purchase Intention in Social Commerce: A Cross-Cultural Empirical Analysis. *Frontiers in Psychology*, 13(May), 1–17. <https://doi.org/10.3389/fpsyg.2022.837752>
- Kasuma, J., Kanyan, A., Khairol, M., Sa'ait, N., & Panit, G. (2020). Factors Influencing Customers Intention for Online Shopping. *International Journal of Modern Trends in Business Research (IJMTBR)*, 3(11), 31–41.
- Kian, T. P., Boon, G. H., Fong, S. W. L., & Ai, Y. J. (2017). Factors that influence the consumer purchase intention in social media websites. *International Journal of Supply Chain Management*, 6(4), 208–214.
- Kwek, C. L., Tan, H. P., & Lau, T. C. (2010). Investigating the shopping orientations on online purchase intention in the e-commerce environment: A Malaysian study. *Journal of Internet Banking and Commerce*, 15(2), 1–22.

- Lim, S. H., Kim, D. J., Hur, Y., & Park, K. (2019). An Empirical Study of the Impacts of Perceived Security and Knowledge on Continuous Intention to Use Mobile Fintech Payment Services. *International Journal of Human-Computer Interaction*, 35(10), 886–898. <https://doi.org/10.1080/10447318.2018.1507132>
- Ma, Q., & Liu, L. (2011). The Technology Acceptance Model. *Advanced Topics in End User Computing*, Volume 4, October 2017. <https://doi.org/10.4018/9781591404743.ch006.ch000>
- Moslehpour, M., Pham, V. K., Maia, C., Lunardi, G., Longaray, A., & Munhoz, P. (2018). Factors and characteristics that influence consumers' participation in social commerce. *Revista de Gestao*, 25(2), 194–211. <https://doi.org/10.1108/REG-03-2018-031>
- Manjur, R. (2015). Social media marketing and product discovery: Insights from Malaysia. *Marketing Insights Asia*, 24(4), 123-134.
- Mayer et al. (1995). An Integrative Model of Organizational Trust Author (s): Roger C . Mayer , James H . Davis and F . David Schoorman Published by : Academy of Management Stable URL : <http://www.jstor.com/stable/258792> REFERENCES Linked references are available on JSTOR f. *Academy of Management Review*, 20(3), 709–734.
- Moslehpour, M., Pham, V. K., Wong, W. K., & Bilgiçli, I. (2018). e-purchase intention of Taiwanese consumers: Sustainable mediation of perceived usefulness and perceived ease of use. *Sustainability (Switzerland)*, 10(1). <https://doi.org/10.3390/su10010234>
- Pavlou, P. A. (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. *International Journal of Electronic Commerce*, 7(3), 101–134. <https://doi.org/10.1080/10864415.2003.11044275>
- Rachmawati, I. K., Bukhori, M., Nuryanti, F., Marta, D., & Hidayatullah, S. (2020). The Effect Of Perceived Usefulness And Perceived Ease Of Use On Online Buying Interest Is Through The Attitude Of Using Social Media. 5th ICGSS International Conference of Graduate School on Sustainability, December, 173–182.
- Rachmawati, D., Yusuf, R. M., & Nugroho, A. (2020). Examining the role of trust in e-commerce transactions: A study on social media shopping in Southeast Asia. *Journal of Business Research*, 115, 398-407. <https://doi.org/10.1016/j.jbusres.2020.03.018>
- Rahaman, M. A., Hassan, H. M. K., Al Asheq, A., & Islam, K. M. A. (2022). The interplay between eWOM information and purchase intention on social media: Through the lens of IAM and TAM theory. *PLoS ONE*, 17(9 September), 1–19. <https://doi.org/10.1371/journal.pone.0272926>
- Rosa, R. P., Qomariah, N., & Tyas, W. M. (2018). Impact of Social Commerce Characteristics on Consumer Trust on Online Shop In Instagram. *Conference Proceedings CelSciTech-UMRI*, 3(2013), 80–89. <https://www.researchgate.net/publication/328737392>
- Othman, A. K., Hassan, L. F. A., Hamzah, M. I., Razali, A. R., Saim, M. A. S., Ramli, M. S., Osman, M. A., & Azhar, M. A. A. (2019). The Influence of Social Commerce Factors on Customer Intention to Purchase. *Asian Themes in Social Sciences Research*, 3(1), 1–10. <https://doi.org/10.33094/journal.139.2019.31.1.10>
- Paireekreng, W., Osathanukroh, J., & Supasak, C. (2019). A Study of Influence Factors for Advertising on Messaging Applications Towards Mobile Buyer's Decision Making. *IJIS: International Journal of Informatics and Information Systems*, 2(2), 82–90.

- Prihananto, P., Persada, S. F., Apriyansyah, B., Naulia, M. P., Prasetyo, Y. T., & Lin, S.-C. (2022). Customers Purchase Intention in Social Commerce: A Descriptive Study. *Proceedings of the 3rd International Conference on Business and Management of Technology (ICONBMT 2021)*, 202(Iconbmt 2021), 203–209. <https://doi.org/10.2991/aebmr.k.211226.027>
- Shah, M. H., Peikari, H. R., & Yasin, N. M. (2014). The determinants of individuals' perceived e-security: Evidence from Malaysia. *International Journal of Information Management*, 34(1), 48–57. <https://doi.org/10.1016/j.ijinfomgt.2013.10.001>
- Statista. (2023). E-commerce in Malaysia - market trends & forecast. Retrieved from <https://www.statista.com>
- Statista. (2022, October 5). Malaysia: religious affiliation. Statista. <https://www.statista.com/statistics/594657/religious-affiliation-in-malaysia/>
- Thompson, S.K., and Collins, L.M. (2002), “Adaptive sampling in research on risk-related behaviours”, *Drug and alcohol dependence*, Vol. 68, 557- 567.
- Tien, D. H., Rivas, A. A. A., & Liao, Y. K. (2019). Examining the influence of customer-to-customer electronic word-of-mouth on purchase intention in social networking sites. *Asia Pacific Management Review*, 24(3), 238-249.
- Tran, V. D., & Nguyen, T. D. (2022). The impact of security, individuality, reputation, and consumer attitudes on purchase intention of online shopping: The evidence in Vietnam. *Cogent Psychology*, 9(1). <https://doi.org/10.1080/23311908.2022.2035530>
- Umami, I. (2021). Analysis of the Effect of Website Sales Quality on Purchasing Decisions on e-commerce Websites. *IJIIS: International Journal of Informatics and Information Systems*, 4(1), 71–81. <https://doi.org/10.47738/ijiis.v4i1.79>
- Wang, Y., & Herrando, C. (2019). Does privacy assurance on social commerce sites matter to millennials? *International Journal of Information Management*, 44(November 2018), 164–177. <https://doi.org/10.1016/j.ijinfomgt.2018.10.016>
- Wong, A. T. (2018). A TAM Approach of Studying the Factors in Social Media and Consumer Purchase Intention in Hong Kong. *Journal of Economics, Management and Trade*, 21(10), 1–17. <https://doi.org/10.9734/jemt/2018/44080>
- Zhao, L., Lee, S. H., & Copeland, L. R. (2019). Social media and Chinese consumers' environmentally sustainable apparel purchase intentions. *Asia Pacific Journal of Marketing and Logistics*, 31(4), 855–874. <https://doi.org/10.1108/APJML-08-2017-0183>