

# THE MODERATING EFFECT OF ISLAMIC PRACTICES ON THE RELATIONSHIP BETWEEN ONLINE SECURITY AND CUSTOMERS' LOYALTY IN ONLINE PURCHASING IN MALAYSIA

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**Abstract:** *The research was designed to fill the gap in the existing body of knowledge regarding moderating effect of Islamic practices in business on the relationship between satisfaction and customers' loyalty in online purchasing in Malaysia. This study indicates that Malaysian online purchasers are high-tech live style where they prefer to buy products through ease way, convenience, deliver to where they like, save their time, secure and ease for payment transactions. They also prefer to use friendly website with a lot of product choices as when as they intend to purchase. The Malaysian online purchasers are also expecting a smooth buying process that chargeable with a reasonable price and have a good service when they are looking for assistance. This may explain why loyalty demand satisfaction features to be incorporated in online purchasing. Performance of website determines the level of satisfaction, for instance; excellence quality will increase customer satisfaction but when poor quality demonstrating customer dissatisfied. Cluster random sampling was used to select respondents with previous online purchase experience. Correlation and hierarchical regression were used to analyses the moderating roles of Islamic Practices between the electronic service quality (e-SERVQUAL), customers' satisfaction, and online security to customers' loyalty. While pre-test was used to see the initial effectiveness of regression. Finally, the research highlights the significant effect of Islamic Practices on the electronic service quality (e-SERVQUAL), customers' satisfaction, and online security to customers' loyalty in the context of Malaysian online purchasing.*

**Keywords:** *Islamic practices, electronic service quality, satisfaction, online security, customers' loyalty, online purchasing, Malaysia*

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## 1. Introduction

The growth of Internet and the use of digitalization has resulted in significant changes in consumer choice and purchasing behavior. Mostly, the growing equality of use across the nation has been associated with the rapid spread of the internet, which provides users with increased power and more universal access. As reported by the International Post Corporation, most users in developed and emerging markets often use online shopping for purchasing goods and services. An online shopping study found that online shopping is rampant across the globe whether in the country or across borders, and there is a very strong growth in cross-border online spending (Clemes *et al.*, 2014 and Ecommerce Report Global B2C, 2015).

In addition, technology and the Internet soon make the world a smaller and more connected place as a result, the digital world has given users the ability to get almost everything through online. According to Long Tail, concept proposed by Anderson (2006) in his book titled 'today's consumers can find almost everything from online on a long tail and limited tones'. Consumers have been encouraged to purchase a lot through online niche products because of the variety of endless lane strategies (Anderson, 2006). The main factor among the various cross-border online shopping drives is that buyers can get items not available in their home country due to limited supply or larger demand. Therefore, the entire purchase process will be guided through a user friendly interface that expected to develop by companies whose operating for online, they are also needing to carry out quality standards, which not only in the process but also in delivery, indirectly, this strategy can help to reduce the uncertainties and risks that many consumers still see when purchasing online (Berbegal-Mirabent *et al.*, 2016).

Even though, according to Tian *et al.* (2001) the believe of consumers will express base on their originality through the purchase of a product and the tendency towards cross-border online shopping which often depends on the characteristics of consumers. The internet buyers do not always choose to buy on international websites. This happen because, based on Devaraj *et al.* (2002) and Shim *et al.* (2001) report saying that Internet buyers will be reluctant to buy abroad when the quality of online shopping overall services, including billing, security, delivery and cost systems, and various aspects of customer service are reduced. Therefore, the ability to make educated purchase decisions is one aspect of ideal shopping experience (Chiu & Choi, 2018).

In Malaysia, online shopping is still having not reached its full potential yet and in its early development stage (Chua *et al.*, 2006). The internet world statistics (2010) estimated 30% of Malaysian internet users are online shoppers, on the other hand, this is represented a better performance and even several numbers of companies have shown their working together to support the national economy as Malaysia is one of the developing countries. Mohammad Sulaiman A Alnasser (2014) reported the total number of Internet subscribers showed a significant increase at the end of 2012 which approximately equal to 66 percent compared to 61.7 percent of the total population at the end of 2011. Ling *et al.*, (2012) asserted that Malaysian are the highest online shoppers among the nine Asian Pacific countries where 82% use the Internet to purchase products and services.

## 2. Gap in The Literature

The beginning stage of online business, security is the most concerned by consumers and try to avoid from doing online purchasing. Recently, the online security issues have many developments to make ease for customer from fearing to use the online transaction. According to K. Rokiah and A. Suriyani (2012) report one of the corporate governance matters is the issue on violation of confidential information by insiders which affecting security industry's security. The development concept of secure sockets layer (SSL) was introduced and directly pure play by brick and mortar companies such as Amazon.com, thus it's grew quickly by taking advantage to the secure sockets layer (SSL) concept (Srinivasan, 2004).

Most studies suggest security is a key factor in online ethics (Flavian and Guinaliu, 2006). In the context of online retailing, security refers to consumer perception of online transaction security and protection of financial information from unauthorized access (Roman, 2007). Therefore, these concerns can be categorized into financial security (concerns about the provision of financial information) and non-financial security (related to the disclosure of personal information) (Janda *et al.*, 2002). Previous research suggests online users have serious concerns about delivering their financial and personal information to online retailers (Miyazaki and Fernandez, 2001). Therefore, if retailers cure customer data by default or deliberately leaking or offering customer information to other companies it may cause ethical concerns among online buyers that result in negative behavioral ethics (Yam B. Limbu *et al.*, 2011).

In addition, security involves both technical and managerial in measuring the loss, the unauthorized access, destruction, use, or disclosure of the data. The technical security is to measure the prevention unauthorized access including encryption in the transmission and storage of data such as limiting on access using passwords. The managerial function is to measure the internal organization in limiting the access to data including to ensure those who has access will not utilise the data for unauthorized purposes. Due to that, Lwin *et al.* (2016) reported this may leave the online cues indirectly affecting the quality of company's reputation and communication to influence consumer perceptions. The security aspect on perceived is an important contributor to the e-business in generally and trust is part of it. Finally, enhancing protection on regulatory of privacy will improved consumer perceptions on privacy protection and the response outlet for privacy concerns should be announce to the public. Therefore, consumers will aware which regulatory agency that they should channel their report related to privacy complaints (Jochen Wirtz *et al.*, 2007).

On top of that, as an example, overall performance of companies has closely related between marketing capabilities and operational capabilities (Nath *et al.*, 2010). Floh and Treiblmaier (2006) said to increase personal experiences of customer for online and offline services can catch through their actual behavior and emotions feeling which can be created by the service provider. Thus, through this experience as a result the loyalty might be built, although, Xiabing *et al.* (2017) asserted that the development of customer repurchase behaviors in the online environment were tremendously increasing the attentions. It can be concluded that the customers' loyalty expresses are an intended behavior related to the

product, service or to the company. Thus, the employees need to realised that the most important for their company are customers and without satisfied the customers the existence of the company has no reason (Waal & Heijden, 2016).

### 3. Theoretical Background

The literature suggests at least three ways to measure the loyalty in which the first method by Oliver, (1997) for the progression of successive stages. Second method is also by Oliver, (1999) to evaluate the strength of fellow consumers community integration and a sense of self-isolation, and the third method is stochastic models by Tellis, (1988) about behavioural perspective and concentrated on a deterministic perspective. The problems associated with these types of analysis is loyalty which much more than just repurchase (McMullan, 2005). Theoretical motives are to predict the relationship between the variables within the framework of an investigation philosophy as the ultimate goal of producing a directed result. One of the theoretical expressions is the Stimulus-Organism-Response (S-O-R) first proposed by Robert S. Woodworth in 1921. The S-O-R model contains three processes that are stimuli, organisms and reactions. According to Eroglu *et al.* (2001) stimulate referring to factors that influence individual inner states and stimulate individuals. Belk (1975) adds that these factors represent the five types of traits that refer to task definitions, physical environment, past situations, social and temporal perspectives. Hence, this leads to the conceptual research framework (as shown in Figure 1) was underpinned by the theory of S-O-R and taking into consideration the moderator effect of Islamic Practices as follows:

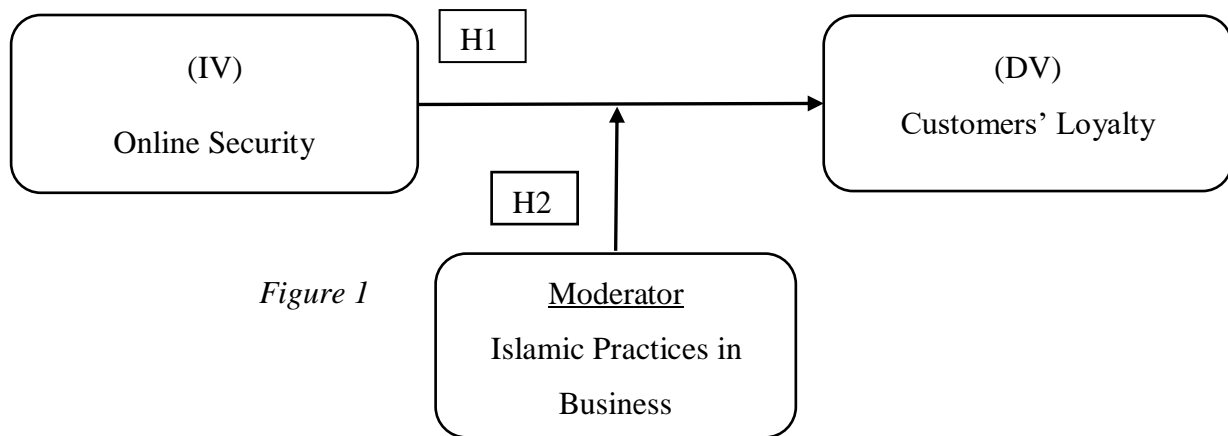


Figure 1

#### 3.1 Customers' Loyalty

Customers' loyalty is defined as customer stay commit to purchase with a same brand of product or service by doing repurchase. The customers are tending to repeat purchase to the same brands of products with the same amount at a retail store, crossing repeat visits, and similar types of product consume across days (Svein *et al.*, 2013). The meaning of extending market share in the thought and beliefs is to encourage competition of customers in which will defect the weakened loyalty-based, as well as to retain existing customers by developing the need of loyalty (Martin & Michael, 2013).

Typically, the meaning of customer's loyalty is the property of customers in repeating to purchase specific subject such as brand, product, service, shop, etc. with a gentle feeling regardless of the change in the circumstance (Jacoby & Chesnut, 1978; Oliver and Swan, 1989). According to Hänninen and Karjaluoto (2017) once the customer is convinced to the supplier (who are offering the most valuable in the market) then the future purchases will only be attained. Indeed, to reinforce customers' loyalty within the customer's attitude, researchers exploit the attitudinal construct comprising of the cognitive, affective and behavioural conditions of a person's attitude. In stimulating an individual's attitude, his or her allegiance towards a product or brand must reach the emotional condition of his attitude" (Oliver, 1999; Roberts, 2009). Affective-based reaction concerning a merchandise or brand will then be connected to fondness or other positive emotional responses towards that brand. Researchers emphasized the fondness or preferences that would generate or produce an attitudinal favour for one brand over another (Oliver, 1999; Roberts, 2009).

However, consumers are still need human interaction value in the online services as indicated (Gerrard *et al.*, 2006; Holloway and Beatty, 2003; Forbes *et al.*, 2005). Based on Forbes *et al.* (2005), Mattila *et al.* (2003) and Rexha *et al.* (2003) research the interpersonal relationships in traditional practices is the act that representing as a moderating factor to the case of service failure or dissatisfaction which will be reduced the existence of online. There only few businesses without establish a loyal customer base can survive. Services offering model is taking into consideration skills of technical quality, company image and functional quality, these are seen to be justify for a firm in providing the service quality (Waal & Heijden, 2016). Therefore, it is a continuance of business and profitability for the companies and it will be reflected for a high future purchase behavior (Reichheld, 1993; Knox and Denison, 2000).

### 3.2 Online Security

The efforts from online business systems will give the advantage for customers and companies engaging in increasing the security trustworthy behavior (Shalhoub, 2006). Shalhoub (2002) has studied several pure play companies in the United State to determine what are enhancers of trust. She had identified in electronic commerce the privacy and security are two main categories in her findings in which are main determinants of trust. Lwin *et al.* (2016) argued that typically more concerned by the consumers are collection and usage of medical records, social security numbers and financial information compared to information regarding product purchases and media habits. However, according to Purva Kansal (2014) findings a lot of literature have indicated the issues in online purchase are privacy and security which are the main inhibitors and the development of the Internet should be responsible as it is a commercial platform. Furthermore, despite the rapid growth of online shopping has led to some new problems and challenges which have made concern of Internet users regarding the payment security, data protection, validity and enforcement of e-contracts, inadequate disclosure of information, product quality and enforcement of rights (Shaizatulaqma Kamalul Ariffin *et al.*, 2018).

In addition, the past few years in cross-border online business transactions have seen tremendous success in developing a dispute resolution framework. The dispute resolution is mainly focusing on the consumer protection such as in the banking industry, it is to be seems relevant where dispute resolution framework was expected to serve all the stakeholders and the overriding objective towards consumer protection in online transactions (Thomas, 2013). In line to that, in Malaysia there have been significant developments on legal issues since Engku Ali (2008) had pointed out its constraints. Although, Yaacob (2012) founds the need to step up in establishing a sustainable framework for dispute resolution and it might serve as a benchmark for other jurisdictions. However, Oseni and Hassan (2011) and Oseni *et al.* (2012) asserted it is required necessity relevant empirical evidence to support for a comprehensive dispute management framework.

### 3.3 Islamic Practices

The Islamic state and Islamic law are the principles concept and social duties and social life are strongly emphasis by Islam accounts. The five pillars of Islam which are the duties of cardinal religious that prescribed very clear social implications. The Islamic law is known as shari'ah (the sourced by the Al-Quran) to all Muslims that prescribes code and governs the duties, behaviour and morals, individually and collectively for all aspects in life (Coulson, 1964; Terpstra and Sarathy, 1994; and Luqmani *et al.*, 1987). Olayan and Karande (2000) in explaining the value that Muslims should hold the descriptions by shari'ah which include honesty, truth, social and the role of selling and buying, the role of men and women, and collective obligations and responsibilities. Wilson and Liu (2010) found that they are aversely risked to drives high-involvement and discerning behavioural traits.

In line with that, religion is playing an important role to support the culture in influencing consumers' beliefs, motivations and perceived values about products or services. However, for some people, it is unclear whether modernity and advancement contradict or correspond to any form of traditionalism including religion (Mutahhari, 1991). However, Fam *et al.* (2004) reported that religion is a guideline for the societies and individual's life which will reflect the values and attitudes. As such, the values and attitudes will help to shape the behaviours and practices of members in organizational cultures, for example, to deliver the right information to customers. Due to that, there is a strong relationship between greater concern for moral standards and religious persons' (Wiebe and Fleck, 1980). Thus, this should be conservative and must possess more traditional attitudes (Wilkes *et al.*, 1986).

Therefore, the perception of Muslim consumers towards the Islamic practices in business compliance among traders in Malaysia will be determined through the observation of their own sense based on background factors that correlate with the level of knowledge, education, age and place of residence. Majority of consumers do not trust online shopping because they consider the Internet as a fertile ground for fraud. The principles of administration in Islamic is called providing a positive and detailed method for implementation (Muhammad A. Al-Buraey, 2001). Thus, to determine the level of awareness in Islamic injunctions, a thorough study of this nature among the Malaysian

especially predominant Muslim community is very important need to be done as Malaysia is one of the Islamic countries. The Muslim communities' economy is very grateful based on their progress level of economy development indication of each Muslim community (Muhammad A. Al-Buraey, 2001). As such, the second hypotheses as shown in figure 1 is as follows:

#### 3.4 The relationship between online security and customers' loyalty

The efforts from online business systems will give the advantage for customers and companies engaging in increasing the security trustworthy behavior (Shalhoub, 2006). Shalhoub (2002) has studied several pure play companies in the United State to determine what are enhancers of trust. She had identified in electronic commerce the privacy and security are two main categories in her findings in which are main determinants of trust. Lwin *et al.* (2016) argued that typically more concerned by the consumers are collection and usage of medical records, social security numbers and financial information compared to information regarding product purchases and media habits.

However, according to Purva Kansal (2014) findings a lot of literature have indicated the issues in online purchase are privacy and security which are the main inhibitors and the development of the Internet should be responsible as it is a commercial platform. Furthermore, despite the rapid growth of online shopping has led to some new problems and challenges which have made concern of Internet users regarding the payment security, data protection, validity and enforcement of e-contracts, inadequate disclosure of information, product quality and enforcement of rights (Shaizatulaqma Kamalul Ariffin *et al.*, 2018).

In addition, interpersonal variables such as gender, age and internet usage (experience and frequency) will be affecting online purchasing. Internet posting requires immediate attention is also a threat to user privacy as it may affect the company's marketing performance in the long run. Due to that, literature reviews show that online privacy concerns have influenced the negative behavior of sharing information and purchasing behavior. While some research has been done on the loyalty of online customers, only a few articles can be found in the relationship between privacy and customer loyalty. Thaichon *et al.*, (2014) reported that in term of service quality, privacy and security are shows that online privacy concerns have influenced negative behavior for sharing information and purchasing behavior. While some research has been done on the loyalty of online customers, only a few articles can be found in the relationship between privacy/security and customer loyalty (Wolfenbarger & Gilly, 2003). Due to that, the researcher expands the investigation to include security issues in addition to customer's loyalty as seen in the literature. The following posited hypothesis is based on the above paucity:

Hypotheses 1: *There is relationship between the Online Security and Customers' Loyalty.*

### 3.5 Islamic Practices Moderate the Relationship between Online Security and Customers' Loyalty

Islam is a way of life and ethics is applicable to every aspect of the life of Muslims including administration. Fortunately, in Islam the question of whether an act is regarded as virtue or vow is specified in the Qur'an (Islamic law) and sunnah, literally means being beaten by the Prophet, and mostly comes from his (hadith) and actions; there are two ways in it (Alhabshi, 1994). In the Muslim world, business people are faced with ethical problems at work, and sometimes do not know how to deal with them. Some issues faced by management and employees include corruption, nepotism, stealing, lying, deception and fraud, conflicts of interest, quality control issues, discrimination, fraudulent information, abuse of public funds, and environmental pollution. In Islam, it is not enough for a Muslim to see five pillars of Islam; a Muslim must obey the Islamic code of ethics.

In the quality of online services, privacy and security are one of the key dimensions as argued (Yang *et al.*, 2004). In line to that, previous studies examine on the direct effects of trust and privacy concerns, they did not initiate directly to security and privacy factors which ultimately motivate the customer to purchase. They also have not addressing the factors in business communication resulting motivation such behaviors. According to Wirtz *et al.* (2007) report there is positively shown to motivate user's protective behavior (personal information fabrication and unwillingness to buy) the privacy concern of consumer must be increased. The main inhibitor for online purchases is the privacy and security issues shown in the literature review (Miyazaki and Fernandez, 2001).

Parallel to that, the definition of customers' loyalty is also interpreted as a commitment in which the understanding is merely being a steady customer or preferably to purchase again the chosen product or service in the future. Customers' loyalty is also tending to make a repetitive buying of similar product or service even the marketing efforts or situational effects (Oliver, 1997). Therefore, Bowen and Chen (2001) classified the customer's loyalty are as behavioural and attitudinal. They defined the behavioural approach is a way of loyalty behavior and the indicator of the loyalty are consistently and repetitive purchases. However, every steady purchasing does not a loyalty; these steadily and repetitive purchases may be arising from the situational affects due to near distance or low price (Hartmann and Ibanez, 2007). As such, the first hypotheses for this study as shown in figure 1 is as follow:

*Hypotheses 2: There are Islamic practices moderate the relationship between Online Security and Customers' Loyalty.*

## 4. Methodology

This study employs a descriptive correlational method in fulfilling the research objectives. The correlational research of this study is aimed to examine the existence of type and level of relationship between quantitative variables. According to Robson (1993), if there are highly correlated by more than two variables, the first variable scores could be utilized for



the prediction of the second variable. This study is using a questionnaire by employing a survey method to obtain a good grasp of the customers' loyalty among the customers in the online business industry. To answer the research questions, this study employs a cross-sectional approach where data were gathered once. Self-administered questionnaires can eliminate interviewer bias that is commonly found in a personal interview method said Jobber (1989).

In line with that, the researcher is limiting the target sampling to the postgraduate students from public universities in Kuala Lumpur. This study is mainly concerned with the customers' loyalty in online business in Malaysia. Therefore, this study is to identify the correlations between online security, customers' loyalty and Islamic practices in Malaysia. Thus, the male and female postgraduate students from public universities in Kuala Lumpur are the respondents and unlimited backgrounds from all over Malaysia. The respondents must have purchase experiences at least five times in online shopping. Therefore, Gay and Airasian (2003) said that a sample size of 400 should be adequate when the population size is about 5000 or more.

The specific questionnaire was developed for the purpose to achieve the objectives of the study. Thus, the survey questionnaire was made up of two main sections. The first section contained demographic questions such as marital status, age, level of education, monthly income, and online experience (e.g. experienced visiting on line shopping, the frequency and the duration). The other section concentrated on the three dimensions which measure the factors influencing the online transactions which are online security, Islamic practices and customers' loyalty based on indicators identified and the questionnaire adapted and adopted from the psychometric properties that had been established by prior studies and were relevant to the present research. However, the survey questionnaire was divided into separate sections to minimize the lengthy appearance. This is to ensure the respondents are able to develop expectations of the questions in every section for completion of the survey conveniently and will be able to obtain their cooperation. Therefore, to ensure every question is fit to the research context (i.e., on line shopping) it will be examining through its clarity and conciseness which would help to decrease the duration of time and effort to complete the entire questionnaire. To avoid the confusion to rule questions, the same questions are limited to a set of questions.

In addition, there were two types of sum-mated rating scales namely the semantic differential scale and Likert-type scale. However, in the study the semantic differential scale will use to measure the attitude towards on line shopping while a five-point Likert-type scale was used with other constructs. There are seven step scales generated revealed by extensive experiment to optimize the outcome through an equal alternative to be chosen by the respondents. The researcher might take pains in going through recommendations in developing a well-designed questionnaire. Bartholomew (1963) stated, to achieve efficacy studies the design creation of the questionnaire is the main goal in quantitative research. The computer programs which is Statistical Package for Social Science (SPSS 18.0) will use in conducting the statistical analysis of all data in present study. As suggested by Beauford, (1999), the variables' characteristics and research questions will be selecting by

the data analysis methods. The various types of analysis will be performing through the pre-test and the brief description pre-test result will be stated.

## 5. Recommendation And Conclusion

This study is developed to enhance and provide relevant information about the online security in online purchasing in Malaysia. The findings of this study may also provide significant contributions for future research in the fields of online business, especially in the field of marketing practices related growth. Furthermore, Malaysia's online business is an important tool for most businesses for strategic reasons and cost saving. Thus, it may also have significance to the body of knowledge by demonstrating how customers' loyalty can succeed in the online business in Malaysia.

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