
Integrating TAM, Trust and Perceived Risk Factors on Emerging-Market Consumers' Attitude Towards Shopping for Muslim Fashion Online

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ABSTRACT: This study aims to explore the factors affecting consumer attitudes towards using online shopping platforms, especially for purchasing muslim fashion online . The research is grounded in The Technology Acceptance Model (TAM) by Davis (1986), and examines variables such as perceived usefulness and perceived ease-of-use, as well as trust and perceived risk, in relation to consumer attitudes towards online shopping. The study employs a survey method to collect data and information for analysis. Causal analysis is conducted using Linear Regression PROCESS version 3.4 with the help of SPSS version 24. The sample consists of 100 consumers who have previously bought Muslim fashion online, randomly selected from Bandung. The findings reveal that perceived usefulness, perceived ease-of-use, trust, and perceived risk significantly impact consumer attitudes towards repeated online shopping.

Keywords: Online customer; The Technology Acceptance Model (TAM), Trust, Perceived Risk, Muslim Clothes Online.



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INTRODUCTION

Internet penetration in Indonesia is projected to reach 221 million people by 2024, accompanied by a growth in the e-commerce industry of 78% (Kominfo, 2024). Marketplaces and social media platforms facilitate the opening of online stores, enabling businesses to offer products and services digitally with a wider consumer reach. In 2023, there was a significant increase in online fashion sales, with total fashion sales contributions experiencing a year-on-year growth of up to 300% (Finaka, 2018).

The business opportunities in Indonesia are substantial, given that over 87% of the population, approximately 222 million people, are Muslim and frequently use Muslim fashion for daily activities and specific occasions (Trijaji, 2024). Additionally, the global Muslim fashion market is vast, with the current global Muslim population reaching 1.2 billion across nearly 60 countries, and a total GDP of 1.3 trillion euros (Kominfo, 2024). Supported by the world's largest Muslim population, Indonesia also boasts various Muslim fashion industries ready to compete. The market potential of the Muslim fashion sector for the national GDP is promising. According to The State Global

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Islamic Economy (2018), fashion consumption in Indonesia stands at 20 billion USD with an annual growth rate of 18.2%, projected to rise to 361 billion USD by 2023 (Hasiana, 2023). The potential of the e-commerce industry, particularly for Muslim fashion in Indonesia, should not be underestimated.

The increase in online sales necessitates that vendors, especially those selling online, understand their consumers. Research by (Rose et al., 2011) indicates that the main barrier is the lack of understanding regarding the factors influencing consumers to buy online. This underscores the importance for businesses to consider the factors affecting consumer decisions to make online purchases. Research by (Lim et al., 2016), investigated the factors influencing online shopping behavior among university students in Malaysia. The study confirmed three out of five proposed hypotheses, highlighting a strong relationship between purchase intention and online shopping behavior. It was found that subjective norms and perceived usefulness significantly impact purchase intention. However, subjective norms did not significantly influence actual online shopping behavior, and perceived usefulness showed a weak but not significant relationship with online shopping behavior. This research underscores that students' online purchase intentions are heavily influenced by the opinions of family, friends, and media.

Based on these findings, this study focuses on consumers who have purchased Muslim fashion products online through various platforms. The research employs the Theory of Planned Behavior developed by Ajzen and Fishbein in 1980 and Ajzen in 1991, as well as the Technology Acceptance Model (TAM) developed by Fred Davis in 1991 (Acharya & Mekker, 2022; Liu et al., 2022; Rafique et al., 2020). This study emphasizes the importance of perceived ease of use and perceived usefulness in understanding consumer attitudes towards online shopping. Accordingly, the study utilizes constructs of perceived usefulness, perceived ease of use, trust, and perceived risk regarding consumer shopping attitudes (Lanin & Hermanto, 2019). This research aims to provide a more integrative depiction of online consumer attitude and complement previous studies (Lorincz et al., 2020).

Consumers Behavior

Over several decades, market researchers have endeavored to comprehend consumer shopping behavior and have developed various models to encapsulate their findings. (Lim et al., 2016) designed "A Model of Online Consumer Behavior" to assist vendors in understanding how consumers make purchase decisions. By comprehending the purchasing decision process, businesses can more effectively influence buyer decisions through enhanced product design or increased promotional efforts. According to (Lim et al., 2016) consumers are categorized into two groups: individual consumers and organizational consumers, including governments, private companies, retailers, and non-profit organizations. These two types of buyers exhibit different purchasing behaviors and are usually analyzed separately. "A Model of Online Consumer Behavior" comprises internal and external factors influencing the buying decision process and the decision-making process itself. The factors affecting purchasing decisions are divided into five main dimensions: consumer actors, environmental factors, merchant and intermediary factors,

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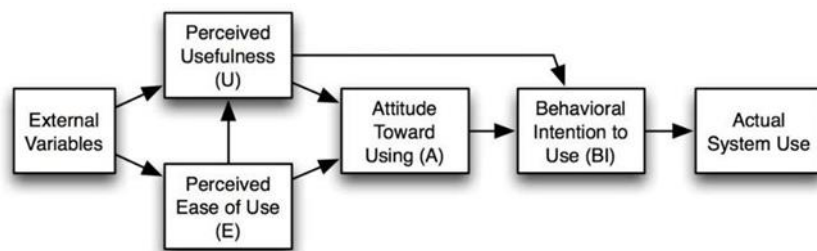
The study of consumer behavior has been widely recognized as an effective and efficient tool for understanding specific consumer behaviors and serves as a basis for strategic planning (Lemon & Verhoef, 2016). Understanding consumer behavior is crucial because a lack of insight into consumer behavior can lead to failures in various contexts. Purchasing behavior involves how an individual, group, or organization fulfills needs and wants by selecting, buying, using, disposing of, and experiencing products, services, or ideas (Philip Kotler, 2021).

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The Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) was initially proposed by Davis in 1986 and later developed by Fred Davis and Richard Bagozzi in 1989 (Ajzen, 2020). This theory is also an extension of the Theory of Reasoned Action (TRA). It discusses individual behavior in accepting or rejecting technology in various activities and the use of information systems. The theory has proven useful for explaining online purchases and has been successfully adapted and expanded to study factors influencing individual adoption of new technologies, as seen in research conducted by Jadir et al., (2022); Makhitha & Ngobeni, (2024); Boyetey & Antwi, (2021); Eneizan et al., (2019), among others.

The aim of TAM is to explain and predict the likelihood of technology acceptance based on two dimensions: perceived ease of use and perceived usefulness (Acharya & Mekker, 2022; Alnemer, 2022; Liu et al., 2022). Technology acceptance is influenced by the perception of these dimensions, as easier-to-use technologies are more readily adopted by internet users, and technologies that provide greater benefits are more quickly accepted by society (Aziz & Idris, 2014; Scherer et al., 2019). By assessing user perceptions of these two dimensions, it is possible to predict whether a technology will be accepted or rejected. The general process of this theory can be illustrated in the following diagram:



Gambar
TAM Process (Davis, 1989).

In the context of online shopping, where the medium used is the internet, consumers' attitudes towards using the internet heavily depend on their perceptions of the two dimensions: ease of use and usefulness of the technology employed. The fundamental difference between this study and previous research lies in the state-of-the-art approach that combines the Theory of Planned Behavior and the Technology Acceptance Model with consumer behavior in online shopping for Muslim fashion products in Indonesia.

Trust

Consumer trust refers to the confidence in an online shopping website to perform as expected in a transaction (Pavlou, 2003). According to (Sandy C Chen, 2020) there are three critical components that companies must build to establish consumer trust:

Competence: The ability of the company to fulfill promises made to consumers.

Integrity: The consistency and honesty of the company in its actions towards consumers.

Benevolence: The company's ability to respect and prioritize consumers' interests.

Trust plays a crucial role in encouraging consumers to make repeat purchases. It is a significant factor in the success of online shopping providers because the interaction between buyers and sellers occurs solely through the internet, without physical meetings. Thus, online service providers must effectively reassure consumers through their websites or other media (Namahoot & Laohavichien, 2018). (Sandy C Chen, 2020) further emphasize that losing trust in an online company is a primary reason many internet users refrain from making online purchases, making trust a critical element.

Perceived Risk

Bauer's research in 1960 introduced the idea that consumer behavior involving risk in every action

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leads to uncertain and potentially unfavorable consequences. This concept, known as perceived risk, has been recognized as a primary factor in consumer decision-making research (perceived risk) (Bauer & Hein, 2006). Studies indicate that consumers generally prefer using online shopping systems for products that do not require physical inspection fisik (Kim & Byramjee, 2014)(Makhitha & Ngobeni, 2024). Perceived risks may arise from technological failures, such as system breaches, or human errors, like incorrect data entry. Fashion products, often purchased offline due to their varied quality and price, pose higher perceived risks when sold online tinggi (Aminu et al., 2019). One of the most significant risks in online purchasing is intangibility, where consumers cannot physically touch the product. This risk is particularly felt in fashion purchases, where difficulties include assessing fabric texture, inconsistent sizing, and color discrepancies due to lighting effects in photographs (Eneizan et al., 2019). Direct Marketing

METHOD

The methodology employed in this study is a survey using a research instrument in the form of a questionnaire, which was developed from the dimensions and indicators of each variable. The questionnaire, consisting of questions and statements, was administered to respondents to gather their responses based on their perceptions and knowledge during online shopping. The unit of observation in this research is the online shopping industry, with the unit of analysis being consumers who have shopped for Muslim fashion online. The data analysis method used is path analysis with multiple regression and bootstrapping, facilitated by Statistical Product and Service Solution (SPSS) version 24.0 for Windows PROCESS v3.0. Bootstrapping is conducted to test whether the relationship between the variables of usefulness, ease of use, trust, and risk on behavioral intention is mediated by the attitude variable.

According to (Hayes, 2013), if the range between BootLLCI and BootULCI does not include the value zero (0), it can be concluded that the estimate is significant and a mediation effect occurs. However, before hypothesis testing, validity and reliability tests were conducted using factor analysis to determine the quality of the research instrument to be used in subsequent hypothesis testing.

The variables in this study are grouped into two categories: exogenous and endogenous variables. The exogenous variables include perceived usefulness, perceived ease of use, trust, perceived risk, subjective norms, and perceived behavioral control. The endogenous variables are consumer attitudes and behavioral intentions towards online shopping for Muslim fashion.

The variables used to understand consumer attitudes towards online shopping for Muslim fashion are perceived usefulness, perceived ease of use, trust in the vendor, and perceived risk. These variables were selected based on previous studies. Perceived usefulness refers to how consumers perceive greater utility compared to conventional shopping. Perceived ease of use refers to how consumers find it easy to use the online shopping system through the provided facilities and infrastructure. Trust in online marketers or vendors is crucial due to the prevalence of new vendors, the inability to touch and try the products offered, and consumers' unfamiliarity

with many online vendors. Perceived risk includes financial risk, delivery risk, product risk, and security risk arising from the transaction.

RESULT AND DISCUSSION

Respondent Characteristic

In this study, respondents are primarily women, making up 80% of the sample, while men account for 20%. This is because women are more likely to purchase Muslim fashion online, pay closer attention to fashion trends, and often manage household finances, giving them significant authority in purchasing decisions.

Age: The highest percentage of respondents (48.5%) are aged 25-35, who prefer online shopping due to financial stability and time constraints. Only 14.5% are over 46, a group that prefers conventional shopping and finds new technologies challenging.

Occupation: The majority of respondents are housewives (39%) and students (37%), attracted to online shopping for cost-saving deals and fashion trends. They often inspect products offline but purchase online to benefit from special discounts.

Shopping Frequency in the Last 3 Months: Most respondents (48.5%) shop for Muslim fashion online 3 to 4 times a year, primarily waiting for the lowest prices and promotional offers. Increased purchasing power also leads to more frequent shopping.

Most Used Payment Methods: The majority of respondents (42%) use bank transfers or debit cards for online shopping to avoid sharing personal information like credit card or account numbers online. Only 10% use online payment methods such as credit cards, online debit/credit, or digital wallets like Gopay, Dana, and ShopeePay, indicating a preference for online shopping but some reluctance about online payments.

Most Frequently Used Online Shopping Platforms: Online shopping media in this study is categorized into four groups: Marketplace, online stores, social media, and other media such as TV ads, print media, or electronic media. The findings show that most consumers shop online through social media platforms like Instagram, Facebook, WhatsApp, and similar channels.

Most Used Device for Online Shopping: Research results indicate that 89% of respondents use smartphones for online shopping. Data shows a 49% increase in internet users on smartphones from 2015 to 2018, resulting in 94% internet penetration via smartphones across Indonesia. This trend is supported by the availability of affordable smartphones with good internet access. The main reason respondents prefer smartphones is their practicality, as they can be carried and used anywhere, a concept known as "mobile only."

Perceived Usefulness Of Online Shopping On Consumer Attitudes

The convenience of online shopping, which saves time and effort, significantly influences consumer attitudes and purchase intentions. The utility of online shopping in providing access to

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product information and various methods of shopping also affects consumer attitudes. The hypothesis regarding the ease of using online shopping systems is well-supported, indicating that these systems are user-friendly. Interactions with websites are clear and easy to understand, enabling consumers to reuse the shopping websites without needing to relearn them. Current empirical findings show that the primary constructs of the original Technology Acceptance Model (TAM), perceived usefulness, and perceived ease of use, are the main drivers for online shopping, particularly for Muslim fashion. Ease of use refers to the condition where consumers can navigate the system easily and comfortably, facilitating their search for information and yielding results that meet their expectations. The results indicate a significant influence of ease of use on shopping attitudes.

The average consumer's ability to use online shopping systems affects their attitude towards online shopping. Most online shopping systems today are user-friendly, driven by intense competition among vendors to simplify their shopping systems. Frequent internet users find online shopping easier due to their familiarity with the system, whereas consumers not accustomed to using the internet find online shopping more complicated. This is particularly true for the pre-Millennial generation, who are generally not used to internet shopping, despite being financially stable. Online marketers address this by organizing online shopping events, first initiated in 2012 by e-commerce companies in Indonesia, primarily those affiliated with the Indonesian E-commerce Association (IdEA).

One component of the usefulness variable in online shopping is the availability of various payment methods. Survey results indicate that the most preferred payment method is through mini-markets. Respondents, mostly housewives and students, consider this method easier and safer. It is more convenient due to the accessible locations of mini-markets and perceived safety, as it does not require bank account numbers or personal identification. This necessitates synergy between online marketers and mini-markets like Alfamart and Indomaret. Such collaboration is crucial to make the payment process easier and faster for consumers. For example, the marketplace Tokopedia offers payment methods for individuals without bank accounts but who can pay for their purchases through collaborations with outlets like Alfamart, Indomaret, Gojek, Dana, and others. Besides mini-market payments, the use of e-money or virtual account payments has grown significantly in recent years. Research indicates that e-money users increased by 40% since 2010. A Google study found that 68% of female buyers aged 18-24 use e-money or mobile wallets for online payments.

Another component of the usefulness variable is the ability of consumers to thoroughly research the products they intend to purchase before completing a transaction. Data shows that nearly 68% of Indonesian online consumers conduct product research before buying. Consumers compare products and evaluate alternatives without pressure from sellers. Research can be done through social media, Google Trends, and YouTube. The most common searches are for discounts or promotions on the products they want to buy. The search for discount coupons or promotions is highly anticipated by potential consumers, as evidenced by the increase in Google searches for product discounts or promotions.

Perceived Ease of Use on Consumer Attitudes

The ease of searching for information about fashion products in online shopping is crucial for consumer comfort. This requires the ability to quickly access websites with minimal loading time. In Indonesia, the average loading time is six seconds, highlighting the need for online fashion marketers to ensure their websites load promptly. Potential customers tend to abandon pages that take too long to load. The nature of fashion products demands visually appealing displays, requiring online marketers to create attractive and mobile-friendly websites.

The Impact of Trust on Consumer Attitudes

Another important factor is consumer trust in online vendors. This trust signifies that consumers believe in the reliability of online vendors, their commitments, and their ability to meet consumer expectations. Pavlou's (2003) research, which integrates trust with the Technology Acceptance Model (TAM), found that trust influences both perceived usefulness and perceived ease of use. The trust variable comprises three indicators: consumer trust in the integrity, competence, and benevolence of online marketers. Meanwhile, consumer attitudes in this context refer to their attitude towards the websites of online fashion marketers, particularly for Muslim fashion products. If a series of transactions result in positive trust experiences, this trust is likely to be sustained. Positive consumer trust fosters a favorable attitude towards online shopping. Consumers who trust online marketers are more likely to prefer, enjoy, and confidently engage in online shopping.

The Impact of Perceived Risk on Consumer Attitudes

The results indicate a significant negative impact of perceived risk on consumer attitudes and intentions. This means that reducing perceived risks, such as the fear of losing money, financial information leaks, and receiving substandard products, positively affects consumer attitudes and online shopping intentions. Consumers are more likely to shop online if they are aware of the risks but trust the online vendors.

Online shopping inherently involves higher uncertainty and risks compared to conventional shopping, especially for Muslim fashion products. Consumers cannot physically inspect the product quality before purchase, such as trying on clothes for size, feeling the fabric, or accurately viewing the color as it appears on the website. Additionally, the abundance of new and unknown online stores selling similar products increases perceived risk. Other challenges include delivery issues due to poor infrastructure, improper packaging causing product damage, and financial security concerns such as misuse of personal data or failed transactions. The study finds that if perceived risk decreases, consumer attitudes and intentions to shop online improve.

The interaction process with consumers must be developed and adapted according to the demographic, cultural, and economic characteristics of the consumers, as these factors can have varying impacts on each online consumer. For instance, in the Muslim fashion sector, online

shopping vendors should utilize international standard sizes for fashion products that have size variations. This is crucial to avoid errors in purchasing. Further research with a larger sample size and broader scope is necessary to better understand online consumer behavior and online marketing fields. The respondents in this study were limited to those who had made purchases on two specific marketplaces and three designated online stores.

CONCLUSION

Enhancing consumer trust in vendors is essential to improve consumer attitudes and intentions towards purchasing Muslim fashion online. This can be achieved through: a) enhancing trust in payment services; b) providing insurance; and c) obtaining certifications for the online environment, such as data security certification and vendor workplace environment certification. The intention to shop online influences actual online shopping behavior, making it important to understand the factors that shape consumer intentions leading to actual shopping behavior.

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