FACTORS AFFECTING CONSUMER PURCHASE INTENTION ON FASHION MUSLIM OFFICIAL WEBSITE IN THE DIGITAL ECONOMY ERA

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Abstract: The high mobility of people requires the availability of goods and services, which must be fast and follows consumer demand. The presence and advancement of technology enable consumers to access the internet and choose the desired product; one way to do this is through e-commerce websites. Using e-commerce websites for promotion, product development, online transactions, product delivery, and after-sales support, which provide mutual backing, facilitates sellers and buyers to transact more effectively and efficiently. It is crucial for business actors in the digital era, such as e-commerce websites, to pay attention to things that attract customers. This study aims to determine the effect of information quality, website aesthetics, and Islamic physical attributes on purchase intention, with customer satisfaction as a mediating variable. This study applied a quantitative approach and obtained information by distributing online questionnaires. The sampling technique used probability sampling. The number of samples was 120 respondents who had met the criteria, namely Muslim women with a minimum age of 18 years, domiciled in Greater Jakarta, and had explored Muslim fashion official websites but never bought products through the website. The data analysis used Structural Equation Model (SEM PLS) technique with SmartPLS 3.0 software. The test results show that the variables of information quality and website aesthetics significantly positively affect customer satisfaction. The customer satisfaction variable has a significant positive effect on purchase intention, but the Islamic physical attributes variable does not significantly affect customer satisfaction.

Keywords: Information Quality, Website Aesthetics, Islamic Physical Attributes, Purchase Intention

JEL classification: M31, L67, L81

1. Introduction

The digitization era boosts the internet and technology use, making it easier for consumers to choose the products they desire on e-commerce websites. The reasons that encourage consumers to be more engaged in digital shopping through e-commerce platforms are that it is easy, effective, efficient, and cost-saving to conduct transactions (Jundrio and Keni, 2020). The new trend simplifies people in shopping without having to come directly to the store. Based on Databoks (2021), the Islamic Economic and Financial Report (LEKSI) states that fashion was the most popular Muslim product in e-commerce in 2020, 86.63% higher than other halal products. E-commerce allows business people to increase the overall value of their company. Therefore, it becomes crucial to understand the types of e-commerce, one of which is in the form of websites. According to Hsu (2012), a good website provides information that the users seek. As regards

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online transactions on the internet, three things need to be considered: information quality, system quality, and service quality (Delone and Mclean, 2003).

If the provided information is excellent, complete, and straightforward, the website meets the users' needs, which means that it has adequate information and creates satisfaction. Website aesthetics shows the quality of the website's visual appearance. Besides information quality, aesthetics can be crucial in deciding user satisfaction with a website (Liu et al., 2016). Therefore, a compelling visual design determines customer satisfaction on a website and is one of the keys to user success in processing information.

The research by Rahman (2014) in Malaysia underlines three main factors that influence Muslim tourists' satisfaction: Islamic attributes, tourist destination attributes, and service quality which will ultimately affect their loyalty. Riyad Eid and El-Gohary (2015) developed a conceptual model of Muslim Customer Perceived Value (MCPV) to see the relationship between Islamic physical attributes and customer satisfaction. Therefore, to create an e-commerce website containing Islamic values, it is necessary to know how the Islamic physical attributes on the website can affect customer satisfaction and generate purchase intention.

There are many online Muslim clothing stores in Indonesia. As reported by popbela.com (2021), one of the recommended local Muslim clothing brands with the best quality is found online. Websites, as a type of e-commerce, are a platform that can be one of the choices for the brand to market its products. In this context, the brand needs to identify what factors can trigger a customer's purchase intention when visiting their e-commerce website. Applying more innovative and creative marketing programs is also critical on the website.

Previous research has been carried out on website information quality and online reviews on satisfaction and purchase intention (Chen and Chang, 2018; Zhu et al., 2020). The research of Ramezani Nia & Shokouhyar (2020) discusses how website visual aesthetics directly impact satisfaction and indirectly impact purchase behavior. The results of other studies state that a hotel website's quality affects the flow perceived by customers, which also mediates the relationship between the hotel website's quality, customer satisfaction, and purchase intention (Ali, 2016). The research by Sobari et al. (2019) states that embedding Islamic physical attributes in halal services significantly influences customer satisfaction and loyalty. However, in this study, the researchers combine several variables from previous research and literature to see the relationship and influence between variables. Therefore, the researchers want to fill the gap by using information quality, website aesthetics, and Islamic physical attributes as exogenous variables, customer satisfaction as a mediating variable, and purchase intention as an endogenous variable. Based on this background, this study examines the effect of information quality, website aesthetics, and Islamic physical attributes on purchase intention mediated by customer satisfaction on Muslim fashion official websites.

2. Sections
2.1 Literature Review
Purchase Intention

According to Kotler and Keller (2009), purchase intention is a behavior in which consumers desire to choose or buy a product based on their experience using, selecting, and wanting or consuming the product. Purchase intention is one of the behavioral characteristics when consumers use a product. According to Till and Busler (2013), purchase intention can be measured through: the 'likely' dimension when consumers plan to buy a product, the 'definitely would' dimension when consumers will buy a product, and the 'probable' dimension when consumers maybe will buy a product. Similarly, according to Pavlou in Athapaththu and Kulathunga (2018), the intention to use a website and buy a product is the final stage of online transactions.

Customer Satisfaction

Satisfaction is a combination of attitudes and feelings that are influenced by various things in responding to specific situations (Petter et al., 2013). Ali (2016) also explains that customer satisfaction is an assessment that service features offer a level of fulfillment regarding the information presented and a positive attitude towards a pleasant website, including less or more. In an online environment, satisfaction from affective reactions to online experiences is represented by emotional states (Lindgaard, 2007). In this study, customer satisfaction refers more to the definition from Ali (2016) and Lindgaard's (2007) opinions. Both researchers state that customer satisfaction is an assessment of online experience that shows the emotional affective reactions to service features after browsing. In other words, customer satisfaction is a positive attitude towards a pleasant website and a degree of fulfillment regarding the information presented.

Information Quality

The leading theory that explains performance success in information systems is the IS success model by DeLone and McLean (1992). According to DeLone & McLean (2013), information quality is a content license in e-commerce that must be personalized, comprehensive, consistent, easy, and safe for potential customers who make purchases on the internet. Information quality is the presentation of characteristics in an information system that includes website pages and report management to produce output (Petter et al., 2013). As written by Tam and Oliveira (2017), the analysis of information quality can be carried out using an evaluation of its usability, interest, understanding, completeness, and reliability. In online shopping, information quality can be reflected in how the products and service quality provided on e-commerce or websites can fulfill the information needed by customers or users.

Website Aesthetics

In Nia and Shokouhyar's (2020) research, aesthetics is the science of how something is recognized through the senses. According to Wang et al. (2010), website aesthetics refers to the aesthetic concept applied to a website. Website aesthetics aims to achieve attractiveness and beauty in a fun way that consists of artsy value, including artistic and creative elements from the internet (Nia and Shokouhyar, 2020). In terms of websites, visual aesthetics combine parts and components to create attractiveness on a website. Website aesthetics affect customer perceptions and experiences of a product or service (Y. J. Wang et al., 2010). The application of aesthetics to a website is essential because the way an individual sees an image must be considered when a designer works on the website.

Islamic Physical Attributes

Eid and El-Gohary (2015) propose the concept of MCPV (Muslim Customer Perceived Value), which positively influences tourist satisfaction and consists of two main attributes. The two attributes are the traditional and Islamic value attributes, in which there are dimensions of Islamic non-physical attributes and physical attributes. According to Sobari et al. (2019), Islamic physical attributes are all Islamic attributes that can be seen and touched, such as the availability of places to pray, availability of halal products, and arrangement of outlet layouts following the sharia principles. In terms of rooms, the attributes include the availability of prayer tools, prayer facilities, or toilets following Islamic rules. The concept of Islamic physical attributes can be applied to a website, with the display of Islamic attributes on the website interface.

2.2 Hypotheses Development

The Effect of Information Quality on Customer Satisfaction

The research of Zhu et al. (2020) suggests that perceived information is derived from subjective assessment satisfaction and is the effect of the data wanted by the user. Information quality and experience can generate customer satisfaction if it is under the perceived value (Patma et al., 2021). Al-Dweeri (2017) states that information quality is essential in electronics because

it is closely connected to customer satisfaction. The research from DeLone & McLean (2004) presents that the information quality displayed in online transportation service applications can attract customers to use the service or make them ignore it if it does not satisfy them. Therefore, information quality is a significant factor in customer satisfaction. Based on the results of previous studies, the hypotheses in this study are:

H1: Information Quality has a significant influence on Customer Satisfaction.

The Effect of Website Aesthetics on Customer Satisfaction

Previous research has shown that website aesthetics affects four factors: customer satisfaction, passion, perceived online service quality, and user trust (Nia and Shokouhyar, 2020). The research results of Wang et al. (2011) state that website aesthetics positively impacts customer satisfaction in online shopping regardless of the user's intention to shop. Marketing research in online shopping shows a positive relationship between website design and customer satisfaction (Nia and Shokouhyar, 2020). In the context of job recruitment, Stone et al. (2017) find that job seekers can be more satisfied if recruiters pay attention to website aesthetic features such as attractiveness and formality. Per the explanation, the hypotheses in this study are:

H2: Website Aesthetics has a significant influence on Customer Satisfaction.

The Influence of Islamic Physical Attributes on Customer Satisfaction

Eid and El-Gohary (2015) state that the concept of Muslim Customer Perceived Value (MCPV), which includes two attributes of Islamic values (Islamic physical attributes and Islamic non-physical attributes), has a positive influence on tourist satisfaction. Furthermore, Battour (2011) states that Islamic attributes, destination attributes, and service quality positively influence tourist satisfaction. These opinions mean that the level of customer satisfaction is strongly related to their belief in the importance of an attribute and the higher their expectations are on how good the features are (Sobari et al., 2019). Based on the results of previous studies, the hypotheses in this study are:

H3: Islamic Physical Attributes have a significant effect on Customer Satisfaction.

The Influence of Customer Satisfaction on Purchase Intention

In previous studies, experts have discussed that online customers with satisfying experiences on websites are more likely to increase online purchase intention (Anderson and Srinivasan, 2003; Y. J. Wang et al., 2011). In his research, Ali (2016) states that customer satisfaction is a means to achieve customer loyalty and purchase intention goals. The relationship between customer satisfaction and purchase intention has been examined in various studies and has received considerable attention across multiple literature contexts of hospitality, restaurant, and tourism (Ali, 2016; Ryu et al., 2012), as well as in online contexts (Hsu et al., 2012; L. Wang et al., 2015). Based on this presentation, the hypotheses in this study are:

H4: Customer Satisfaction has a significant effect on Purchase Intention.
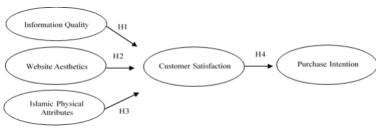
Figure 1: Empirical Model

Source: Author Data (2022)

2.3 Research Methods

This study uses a quantitative approach to examining a particular population or sample. The instrument used is online questionnaires distributed to respondents to collect data to test the hypotheses. The data population in this study are: Muslim women of 18 years old or above; they live in Greater Jakarta; they have browsed the website but have not purchased any products. A simple random sampling technique is then used by taking samples from the population. In testing the hypotheses, this study uses a Structural Equation Model (SEM) approach based on Partial Least Square (PLS). The first stage is the outer model (measurement model), testing the validity and reliability between constructs on their respective indicators. The next stage is the inner model (structural) to see the existence of the influence of the tested variables.

Information Quality

The operational definition of information quality is how good information is in a service and how that information is conveyed to users so that it can be helpful, easy to understand, enjoyable, complete, and up-to-date.

Website Aesthetics

The operational definition of website aesthetics is a decisive element in website design in simplicity, novelty, color combinations, and professional design.

Islamic Physical Attributes

The operational definition of Islamic physical attributes is all Islamic attributes that can be seen and touched, such as the availability of places to pray, halal products, and the arrangement of outlet layouts following sharia principles. However, since this research is applied to websites, Islamic physical attributes are all attributes that can be seen on the website.

Customer Satisfaction

The operational definition of customer satisfaction is an assessment of the online experience that shows the emotional affective reaction to service features after browsing a website that gives a positive attitude towards a pleasant website and the level of fulfillment related to the information presented.

Purchase Intention

The operational definition of purchase intention is customers' intention and desire to participate in online deals, including the possibility, intention, and prediction of transacting in the future.

2.4 Results and Discussion

There were 139 respondents in total who filled out the online questionnaires. The total number of respondents who answered "Yes" was 120 or 86.3%, and those who answered "No" was 19 or 13.7%. Therefore, the results of the sample in this study were 120 respondents. Among the 120 respondents, the age distribution is as follows: 89 or 74.2% were respondents aged 18-22; 22 or 18.3% were respondents aged 23-27 years; three or 2.5% were respondents aged 28-32; and six or 5% were respondents aged above or equal to 33. Thirty-one or 25.8% of respondents lived in Jakarta; 59 or 49.2% of respondents lived in Bogor; nine or 7.5% of respondents lived in Depok; nine or 7.5% of respondents lived in Tangerang; and 12 or 10% of respondents lived in Bekasi.

There were six people or 5% of respondents were students; 82 or 68.3% of respondents were college students; 22 or 18.3% of respondents were employees; four or 3.3% of respondents were civil servants; two or 1.7% of respondents worked as entrepreneurs; and four people or 3.3% of respondents were housewives.

Outer (Measurement) Model

The limit of the loading factor value is ≥0.7 to be accepted (Hair et al., 2014). The construct results of the first loading factor showed that there were still several indicators with a value

below 0.7, namely IQ1, IQ3, and IPA1. Therefore, the indicators must be deleted, and the loading factor calculation is carried out again to get indicators above 0.7. Next, in table 1, the average variance extracted (AVE) with a minimum value of 0.5 indicates that all variables are valid.

Measuring the level of variable reliability can be done by making sure the values of Composite Reliability and Cronbach's Alpha reach ≥0.7 for it to be accepted and reliable. In table 1, the results show that each variable has a Composite Reliability and Cronbach's Alpha values above 0.7. The values mean that all variables have good reliability.

Table 1. Cross Loading, Average Variance Extracted, Cronbach's Alpha and Reliability

Variable	Indicator	Description	Factor Loading	AVE	Cronbach's Alpha	Reliability
Information Quality	**IQ2**	Muslim fashion official websites provide clear information	0.761	0.601	0.780	0.858
	IQ4	Muslim fashion official websites provide reliable information	0.746			
	IQ5	Muslim fashion official websites provide complete information	0.797			
	IQ6	Muslim fashion official websites provide the latest information	0.797			
Website Aesthetics	**WA1**	The display layout on Muslim fashion official websites looks well structured	0.704	0.615	0.791	0.864
	WA2	The design of Muslim fashion official websites looks attractive	0.831			
	WA3	The color composition on Muslim fashion official websites looks attractive	0.803			
	WA4	The display layout on Muslim fashion official websites looks professionally designed	0.793			
Islamic Physical Attributes	**IPA2**	Muslim fashion official websites provide products at reasonable prices that match the quality	0.782	0.782	0.840	0.884

	IPA3	Muslim fashion official websites provide quality products	0.783			
	IPA4	Muslim fashion official websites as a whole reflect the appeal of Islam	0.772			
	IPA5	Muslim fashion official websites reflect Islamic nuances	0.745			
	IPA6	Models on Muslim fashion official websites apply an Islamic dress code	0.802			
Customer Satisfaction	**CS1**	Feel delighted with the information provided by Muslim fashion official websites	0.825			
	CS2	Have a positive attitude when searching on Muslim fashion official websites	0.872	0.736	0.821	0.893
	CS3	Satisfied with the interaction on Muslim fashion official websites	0.876			
Purchase Intention	**PI1**	May transact using Muslim fashion official websites in the future	0.849			
	PI2	If given the opportunity, intend to use Muslim fashion official websites	0.932	0.782	0.860	0.915
	PI3	If given the chance, in future will think should use the official Muslim fashion website	0.870			

Source: Processed Data (2022)

Inner (Structural) Model

Structural model evaluation was carried out to see the correlation between the measured constructs, which was the t-test of the partial least square itself. The review was done by looking at the R-Square model, estimating path coefficients with bootstrapping procedures, and hypothesis testing. The value is considered significant if the t-statistic value is greater than 1.96 (significance level 5%) for each path relationship and with a P-Values <0.5.

Table 2. Path Coefficients

Variable	Original Sample (O)	T Statistics (|O/STDEV|)	P Values	Status
Information Quality -> Customer Satisfaction	0.321	3.289	0.001	Significant
Website Aesthetics -> Customer Satisfaction	0.376	3.474	0.001	Significant
Islamic Physical Attributes -> Customer Satisfaction	0.140	1.648	0.100	Not Significant
Customer Satisfaction -> Purchase Intention	0.520	6.806	0.000	Significant

Source: Processed Data (2022)

The Effect of Information Quality on Customer Satisfaction

The analysis results show that the original sample value is 0.321, the t-statistic is 3.289, and the p-value is 0.001. The values mean that the information quality variable positively and significantly influences customer satisfaction. This study result is in line with several previous studies, such as by Patma et al. (2021), which propose that information quality and experience can provide customer satisfaction if both variables meet the perceived value.

Overall, the respondents agree that the information provided by the Muslim fashion official websites conveys useful, straightforward, engaging, complete, and up-to-date messages, so they feel satisfied. In particular, the respondents think that Muslim fashion official websites provide understandable information. When the information has a clear and credible message which meets expectations, it increases the chances of attracting and retaining customers. The statement is reinforced by Patma et al. (2021), who propose that customer satisfaction can be created when the information given meets their expectations.

Running a business in Islamic law must also be based on honesty in providing information. Following the Qur'an Surah Al-Baqarah verse 42, the Muslim fashion official websites that we examine must display data on their pages that are valid and accurate in describing the products they offer without mixing true information with a false one.

The Effect of Website Aesthetics on Customer Satisfaction

The analysis results show that the original sample value is 0.376, the t-statistic is 3.474, and the p-value is 0.001. The values mean the relationship between the website aesthetics variable and customer satisfaction is significantly positive. This study result is in line with Nia and Shokouhyar (2020). They find that website aesthetics influences customer satisfaction and state that the aesthetics displayed on e-commerce websites are instruments in creating effective communication with users.

The result is also similar to the research of Ramírez-Correa et al. (2018), which shows a significant direct influence of website visual aesthetics on customer satisfaction. Based on this finding, most respondents agree that the aesthetic elements of simplicity, novelty, color combinations, and professional designs displayed by the Muslim fashion official websites have met their expectations.

From an Islamic perspective, presenting the best in *muamalah* or buying and selling is a must. Likewise, online Muslim fashion stores should display beauty or aesthetic values on their official websites. In showing aesthetic values to achieve customer satisfaction and generate purchase intentions, the stores should aim for the benefit of the hereafter and reach the blessing of Allah SWT.

The Influence of Islamic Physical Attributes on Customer Satisfaction

After testing the hypothesis, it was found that Islamic physical attributes have no significant effect on customer satisfaction. The analysis results show that the original sample value is 0.140, the t-statistic is 1.648, and the p-value is 0.100. Most respondents feel that Islamic physical attributes show a positive direction. The features can potentially be considered on Muslim fashion official websites but are not the main factor in customer satisfaction.

The finding is different from previous research conducted by Sobari et al. (2019). The object of the research was halal wellness services in a Muslim salon. At a salon, customers can see, touch, feel, and use Islamic physical attributes such as cosmetics, equipment, atmosphere, etc.

This research is in line with the study of Rahayu (2020), where the respondents do not find Islamic physical attributes important because of the infrequent use of these services by customers in Islamic banking. The novelty in this study is that Islamic physical attributes do not affect customer satisfaction because the respondents do not pay too much attention to them. Customers visiting the websites are aware that the products sold are Muslim clothing which has shown Islamic values as a cover for Muslim women, which is contained in the Qur'an Surah Al-A'raf verse 26.

The Influence of Customer Satisfaction on Purchase Intention

The test results show the original sample value is 0.520, the t-statistic is 6.806, and the p-value is 0.000. The values mean that the customer satisfaction variable has a significant positive effect on purchase intention.

The finding is similar to research from Ali (2016), which states that customer satisfaction has a significant influence on increasing purchase intentions in the context of hotel website quality. Overall, the respondents agree that the online experience gained from browsing Muslim fashion official websites provides a pleasant, positive attitude and sense of fulfillment regarding the information presented.

The positive attitude and sense of fulfillment encourage the respondents' intention and desire to participate in online deals. The deals include the possibility of transacting, planning to use, and browsing Muslim fashion official websites in the future.

3. Conclusions

Regarding Muslim fashion official websites, the findings are: information quality has a significant positive influence on customer satisfaction; website aesthetics has a significant positive influence on customer satisfaction; Islamic physical attributes have no significant influence on customer satisfaction; customer satisfaction has a significant positive influence on purchase intention.

Therefore, it is vital to provide satisfaction when customers browse websites. Customer satisfaction can be achieved through the information received from the websites, interaction on the websites, and generating a positive attitude in customers through quality information and website aesthetics.

For further researchers to get more comprehensive results, other variables might be added and evaluated to determine their influence on customer satisfaction or purchase intention on websites either directly or indirectly. For business people or online Muslim fashion stores, this study can be used to provide information on how to increase customer satisfaction and raise customer purchase intentions on Muslim fashion official websites. The quality and performance of variables tested in this study might be maintained or improved.

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