

Antecedents of Muslim Attitudes and Online Purchase Intentions: The Effects of Website Design

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ABSTRACT

This paper examines the effects of website quality and navigation experience on the attitude and online purchase intention of Muslims women. Website service quality consists of transaction-related services and pre-purchase services. Data was obtained from 318 respondents aged at least 17 years and analysed via descriptive analysis and partial least-squares. The results indicate that transaction-related services and pre-purchase services significantly influence navigation experience, which, in turn, influences customer attitudes and online purchase intentions.

Keywords: e-commerce, fashion, Islamic purchase intention, pre-purchase, transaction

INTRODUCTION

Muslim women or Muslimas statistically have become one of the fastest-growing customer segments in the world. This study is based on a report developed by global marketing communications agency J. Walter Thompson, which shows

that young Muslimas, especially those in Malaysia and Indonesia, are influencing many industries, especially the halal fashion industry (Johnson, 2017). The estimated revenue from this segment was \$44 billion in 2015 (Reuters, 2016).

In general, fashion can be considered as part of consumer culture that defines one's identity (Barthes, 1983). Fashion is used to communicate social identity as a code and a form of self-expression (Cardoso, Costa, & Novais, 2010). The spread of Islam around the world has helped the development of Muslim lifestyles globally, including in the field of Islamic fashion. One of the products typical of Islamic fashion is the

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hijab, which can be defined as an instrument of empowerment, a fashion statement, or a form of personal expression. In the Islamic context, wearing a hijab is more than just covering a person's hair; it symbolises modesty, morality, and a harmonious interaction between a Muslim woman and society (Blakeman & Blakeman, 2014). The hijab is a symbol of Islamic belief that differentiates the roles of women and men (Hassan & Harun, 2016).

The marketing of Islamic fashion products itself is diverse, ranging from offline sales via boutiques or at online stores. The sales of fashion products using online stores are rapidly growing to target a broader market segment. Consumers have higher preferences to shop online because online shopping provides the convenience of shopping at home (Jiang, Yang, & Jun, 2013). Based on the research report, modest fashion has become one of the most active Islamic economic sectors that has attracted Muslim millennials. More than 101,000 Muslims in Indonesia, Malaysia, and Pakistan use the online platform to conduct activities related to modest fashion (Reuters, 2016).

Despite its strong growth, the online fashion sector face stiff competition, as the Internet has turned people into savvy online shoppers, which leads them to discard brand loyalty if a product is available at a lower price elsewhere (Degeratu, Rangaswamy, & Wu, 2000). The stiff competition among existing fashion retailers forces entrepreneurs to differentiate retail stores through unique or distinctive market positioning, which

combines price and product differentiation to provide competitive advantages (Day & Wensley, 1988). Therefore, many online fashion retailers who sell a product targeted at the Muslimas have used Islamic principles as a unique market positioning.

The constant growth of business-to-consumer (B2C) e-business has shifted B2C focus from the internal management tools to more customer-directed applications, as the power of e-commerce has also shifted from business to the consumer (Cenfetelli, Benbasat, & Al-Natour, 2008). Thus, online vendors try to provide an increasing array of services that support and increase their core products or services to increase purchase intention (Cenfetelli et al., 2008). One of the important factors that influence consumers before they decide to purchase a product in an online store is navigation experience (Küster, Vila, & Canales, 2016). Navigation experience is influenced by website service quality which consists of two main factors - transaction-related services and pre-purchase services (Küster et al., 2016).

Navigation plays an essential role in creating great user experience, as the restricted navigation reduces the probability of the consumer flow experience, which leads to negative attitudes and site avoidance behaviour (Dailey, 2004). In contrast, good navigation experience positively influences consumer attitude and purchase intention (Küster et al., 2016).

To date, only a few studies have examined the effect of website service quality and navigation experience on customer attitude and purchase intention (Küster et al., 2016).

Scholars who specifically examined the effect of website service quality on online shopping behaviour have called for more research on website service quality and navigation experience in different customer segments (Küster et al., 2016). In addition, most of the literature discusses Islamic positioning in the context of Islamic banking (Muhamad, Melewar, & Alwi, 2012). Only a few studies, to the best of our knowledge, discuss Islamic positioning in the Islamic fashion industry (Gökariksel & Secor, 2009). Thus, the current study examines the effect of website service quality on navigation experiences, attitudes, and online purchase intention of Muslimas at Islamic fashion stores.

LITERATURE REVIEW

Islamic Positioning

Positioning refers to the act of designing the company's offering and image to occupy a distinctive place in the target market's mind (Kotler, Wong, Saunders, & Armstrong, 2013). In positioning activity, the marketer selects the target segment by offering a competitive advantage, which defines how it will compete with its competitor (Brooksbank, 1994). There are seven types of positioning approaches, one of which is the cultural symbol. To date, a great majority of studies discusses the positioning in Islamic banks and Islamic financial institutions (Awan & Bukhari, 2011; Muhamad et al., 2012).

Female empowerment within the Muslim community drives demand on modest but fashionable Islamic fashion

(Mellery-Pratt, 2014). The social movement raises the question among Muslimas on "How do I dress myself for the modern world?" (Mellery-Pratt, 2014). According to Reina Lewis, professor of cultural studies at The London College of Fashion, the Internet has allowed the proliferation of online Islamic fashion stores, as it requires lower overhead and with a wider reach compared with the offline store (as cited in Mellery-Pratt, 2014). As a consequence, the growing market for Muslim fashion has also led many Muslim entrepreneurs to attach Islamic identity and position their companies, stores, products, and websites using Islamic cultural symbols (Gökariksel & Secor, 2009).

Transaction-Related Services and Pre-purchase Services

A firm's website nowadays has become an integral part of its customer service systems (Piccoli, Brohman, Watson, & Parasuraman, 2004). Therefore, website quality becomes an important factor that influences customer transaction. Website quality is a multidimensional construct comprising transaction-related service and pre-purchase services (Hoekstra, Huizingh, Bijmolt, & Krawczyk, 2015; Küster et al., 2016; Szymanski & Hise, 2000). According to Küster et al. (2016), transaction-related services comprise three indicators: billing and paying mechanisms, delivery arrangements, and security privacy, while pre-purchase services consist of product pricing, support and product search evaluation, and website appearance.

The first dimensions of transaction-related services are billing and paying mechanisms. Billing and paying mechanisms refer to additional services that integrate the act of billing and collecting payment (Piccoli et al., 2004). Refund and billing disputes are frequent in online shopping activities (Liu, He, Gao, & Xie, 2008). High-quality billing and paying mechanisms would help the entrepreneur to attract more consumers, facilitate faster payment, and ensure a secure environment for both the buyer and seller during every transaction (Relander, 2016).

The second dimension of transaction-related services is the delivery arrangement. Delivery arrangement refers to a variety of delivery options provided to the customers in terms of speed and courier service provider (Otim & Grover, 2006). Regardless of delivery arrangement options provided, on-time delivery is invaluable to the customer (Yang, Peterson, & Cai, 2003). In addition, delivery cost is an important criterion in delivery arrangement (Li & Ou, 2007).

Security and privacy is the third dimension of transaction-related services (Küster et al., 2016). Maintaining positive security and privacy perceptions are crucial to sustaining electronic commerce activity (Shneiderman, 2000). Among several indices that influence consumer trust on e-commerce such as privacy statements, third-party privacy seals, third-party security seals, and security features, security issues rank top (Tariq & Eddaoudi, 2009).

According to Otim and Grover (2006), all the above-mentioned transaction-related

services, such as delivery arrangements, privacy/security policy and billing and payment mechanism simultaneously influence navigation experiences. The consumers' navigation experience can be developed through the availability of convenient delivery arrangement, billing and paying mechanism, and secure website (Küster et al., 2016). Thus, the following hypothesis is developed:

H₁: Transaction-related services have a positive and significant influence on navigation experiences.

As previously mentioned, pre-purchase services consist of three dimensions: product pricing, support and product search evaluation, and web appearance (Küster et al., 2016). Consumers frequently use the Internet to learn more about a product. Websites that provide product and pricing information undoubtedly will result in a more satisfying online experience (Burke, 2002).

To provide a positive online experience for potential buyers, vendors try to provide rich and easy to access content (Cyr, 2013). However, as consumers currently have more limited time to shop and are exposed to a significant amount of information, they need support from so-called product search and evaluation (Koufaris, Kambil, & LaBarbera, 2001; Lucian, 2014). Product search and evaluation describe the website mechanisms that allow customers to rapidly search and evaluate products and features that make it significantly easier for them to find information or content (Otim &

Grover, 2006). An excellent support for product search and evaluation will reduce the customers' time and effort spent in researching the product (Jarvenpaa & Toad, 1996). Precise, broad, comprehensive, and logically presented and organised product information is important for consumers (Cyr, 2013).

Web appearance reflects an aesthetic dimension of the website. It shows an attractiveness or overall look and design of the website (Otim & Grover, 2006). Buyer's perception about a website is largely influenced by the site's visual appeal (Peng, Peak, Prybutok, & Xu, 2017). Website aesthetics helps online shoppers assess service quality and stimulates affective experiences of using the website, and these organismic responses positively affect transaction-related behaviors (Wang, Minor, & Wei, 2011).

Product pricing, support of product search and evaluation, and web appearance form the pre-purchase services experience which in turn influences customers navigation experiences (Küster et al., 2016). Based on that, the following hypothesis is proposed:

H₂: Pre-purchase services have a positive and significant influence on navigation experiences.

According to Hoekstra et al. (2015), information and transaction-related functions of a website have a significant positive impact on the success of a site regarding consumer attitudes. Companies can improve site performance through

the provision of relevant site functions during the consumer purchase process, i.e., transactional and pre-purchase levels. Küster et al. (2016) found that transaction-related services have a positive impact on attitude towards e-retailers. Thus, the following hypothesis is developed:

H₃: Transaction-related services have a positive and significant influence on attitude towards a website.

A website that provides greater product and pricing would lead to better consumer attitudes (Koufaris, 2002). Support of product search and evaluation is also an important factor that influences customer attitudes toward e-retailers (Kolesar & Galbraith, 2003). In addition to product pricing, a good web appearance would also induce positive feelings in consumers (Koufaris, 2002; Liu et al., 2008). All three variables make up the foundation of the pre-purchase services. Thus, the following hypothesis is proposed:

H₄: Pre-purchase services have a positive and significant influence on attitude to a website.

In addition to the services offered, the navigation experience is also predicted to have a positive attitude toward the website determinant. Consumers who experience good Web navigation are more apt to become involved in online activities as they find the interaction gratifying (Novak, Hoffman, & Yung, 2000). A good website navigation experience would erase the customer's self-consciousness and sense of

time and creates a positive attitude toward the website (Novak et al., 2000). Thus, the following hypothesis is proposed:

H₅: Navigation experiences have a positive and significant influence on attitude toward a website.

In the context of when a transaction is not yet completed, the entrepreneur wants to know whether, after the consumer has a navigation experience, he or she will make a purchase on the relevant site in the future. Attitude towards a website is one of the

factors affecting purchase intention (Floh & Treiblmaier, 2006). The same finding was reported by Otim and Grover (2006), and Küster et al. (2016), which show that attitude toward a website has a positive effect on purchase intention. Thus, the hypothesis proposed in this study is:

H₆: Attitude toward a website has a positive and significant impact on purchase intention.

Based on the above discussion, the following research framework is developed:

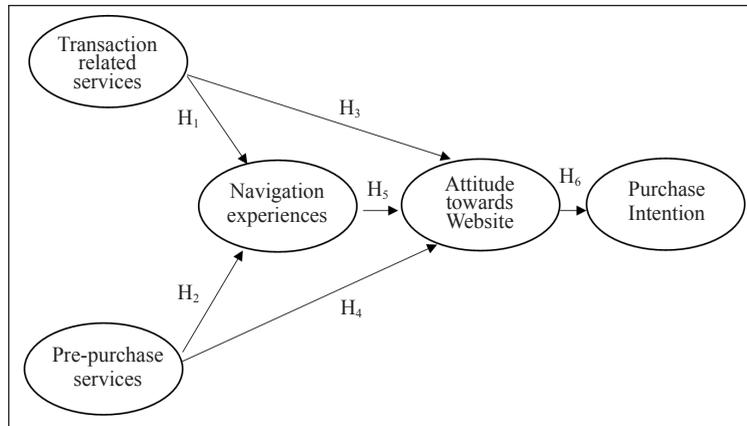


Figure 1. Research framework
Adapted from Küster, Vila and Canales (2016)

METHOD

The target sample of this study is Muslimas, aged over 17 years, who are users of Islamic fashion products and have had an online shopping experience. The Hijup site is chosen as representing an online store with Islamic positioning specialising only in selling fashion products suitable for hijab donning Muslimas. In addition, Hijup is the first Islamic fashion e-store in Indonesia. The reason for choosing this target group

is that women of this age are the most important consumers of Islamic fashion products and target market of Islamic fashion products.

The method used in this study is nonprobability sampling, in which each member of the population does not have an equal opportunity to be included in a sample. The nonprobability sampling technique used is judgmental sampling by the required characteristics.

The sample size in the study follows the guideline of the sampling size in which it should have a minimum number of five times of items (Hair, Black, Babin, & Anderson, 2010). Therefore, the number of respondents used in this study is a minimum of 160 (obtained from 32 question items multiplied by five).

The researchers contacted 500 potential respondents via e-mail, but only 318 of them had agreed to participate in the online survey which consisted of 32 items. Thus, this study had a response rate of 63.6%. Before the respondents answered the questions, they were required to conduct the online purchase at the Hijup website.

Delivery arrangements dimension scale, e.g., “the delivery arrangements are clear and detailed” (four items), security scale (three items), e.g., “I found secure to buy on this web”; and billing and payment scale (two items), e.g., “I found easy to buy in this web,” were used to measure the transaction-related variable (Küster et al., 2016; Liang & Lai, 2002; Otim & Grover, 2006; Torkzadeh & Dhillon, 2002).

The pre-purchase services variable was measured by the support product search and evaluation scale (eight items), e.g., “I found the website fast and dynamic”; web appearance scale (four items), e.g., this website offers a global and complete information about all the products sold”; and product pricing scale (four items), e.g., price information is clear (Küster et al., 2016; Lee & Lin, 2005; Otim & Grover, 2006). Navigation experience was measured using a five-items scale, e.g., “I think I have taken

the correct decision to use this website” (Flavián, Guinalú, & Gurrea, 2006; Küster et al., 2016). The attitude toward website scale, which consists of five items, e.g., “This website connects with me” (Chen & Wells, 1999; Ko, Cho, & Roberts, 2005; Küster et al., 2016). Purchase intention was measured using a three-item scale, e.g., “I would buy from this online store with Islamic positioning” (Belanger, Hiller, & Smith, 2002; Küster et al., 2016; Lee & Lin, 2005).

Data was analysed using partial least-squares (PLS), as it was not normally distributed, and no further transformation was needed.

RESULTS

Based on its demographic characteristics, the majority of the sample of the study was higher education students (79.56%), single (93.08%), and spent around IDR100,000 – s/d IDR300,000 (49.96%) on clothing.

Validity and reliability analysis on the measurement shown in Table 2 shows that all the variable validity and reliability can be seen from the average variance extracted (AVE > 0.5) and composite reliability (CR > 0.7).

Based on the value of R^2 in Table 3, the value of goodness of fit is equal to 0.7849, which is considered as a high model fit.

Based on Table 4, delivery arrangements (DA) is the stronger variable affecting transaction-related services with $\beta = 0.4298$. The result indicates that delivery arrangement has a higher impact than the billing and payment mechanism (BP), which

has a β -value of 0.3244 or security and privacy (SEC) with a value of $\beta = 0.3181$.

The PLS analysis shows that for pre-purchase services, support of product search and evaluation is found to have a stronger influence on pre-purchase service.

Furthermore, of the three variables that affect attitude towards a website, navigation experiences have the strongest impact. Last, the highest value is related to attitude toward the website on purchase intention.

Table 1
Demographic characteristics

	Variable	Frequency	Percentage
Occupation	Students	253	79.56%
	Employee	29	9.12%
	Homemaker	11	3.46%
	Entrepreneur	9	2.83%
	Others	16	5.03%
	Total	318	100%
Marital Status	Single	296	93.08%
	Married with children	18	5.66%
	Married without children	4	1.26%
	Total	318	100%
Monthly fashion expenditure	< IDR100,000, -	54	16.98%
	IDR100,000, - s/d IDR300,000, -	158	49.69%
	IDR300,001, - s/d IDR600,000, -	73	22.96%
	IDR600.001, - s/d IDR900.000, -	20	6.29%
	IDR900.001, - s/d RIDR1.200.000, -	5	1.57%
	>IDR1.200.000, -	8	2.52%
	Total	318	100%

Table 2
Validity and reliability analysis

Variable	Average Variance Extracted	Composite Reliability
Transaction-related services	0.6910	0.9571
Billing and paying mechanism	0.7972	0.9218
Delivery arrangement	0.7921	0.9384
Security privacy	0.7965	0.9215
Pre-purchase services	0.6335	0.9499
Product pricing	0.7321	0.8912
Support and product search evaluation	0.7645	0.9285
Website appearance	0.7377	0.9183
Navigation experience	0.8386	0.9397
Attitude toward website	0.7703	0.9303
Purchase intention	0.7300	0.9150

Table 3
Goodness of fit

Variable	R ²	Communality
Transaction-related services	1.0000	0.6910
Billing and paying mechanism	-	0.7972
Delivery arrangement	-	0.7921
Security privacy	-	0.7645
Pre-purchase services	1.0000	0.6335
Support and product search evaluation	-	0.7645
Website appearance	-	0.7377
Product pricing	-	0.7321
Navigation experience	0.7349	0.8386
Attitude toward website	0.6635	0.7703
Purchase intention	0.6921	0.7300
Average	0.8181	0.7530

Gof = $\sqrt{0.8181 \times 0.7530} = 0.7849$

Table 4
Hypotheses testing result

Hy-pothesis	Variable	Dimension	β	B	t-Statistics	Results
H ₁	Transaction related services navigation experiences		0.4707		6.8853	Significant
		Billing and paying mechanism → transaction-related services		0.3244	45.3788	Significant
		Delivery arrangement → transaction related services		0.4298	54.1073	Significant
		Security privacy → transaction-related services		0.3181	38.7106	Significant
H ₂	Pre-purchase services → navigation experiences		0.4160		5.9557	Significant
		Product pricing → pre-purchase services		0.2904	39.4504	Significant
		Support and product search evaluation → pre-purchase services		0.4106	38.2734	Significant
		Website appearance → pre-purchase services		0.3837	48.0198	Significant

Table 4 (continue)

Hy-pothesis	Variable	Dimension	β	B	<i>t</i> -Statistics	Results
H ₃	Transaction-related services → attitude toward the website		0.3217		4.4090	Significant
H ₄	Pre-purchase services → attitude toward the website		0.2019		2.3821	Significant
H ₅	Navigation experiences → attitude toward the website		0.3371		4.2086	Significant
H ₆	Attitude toward the website → Purchase intention		0.8319		38.8174	Significant

The result of the hypothesis testing analysis in Table 4 also shows that the transaction-related services have a positive and statistically significant influence on navigation experience (NAV) because the *t*-value (*t*-value = 6.8853) is larger than 1.64. Hence, hypothesis H₁, which proposes that transaction-related services have a positive and significant influence on navigation experiences (NAV), is accepted.

Based on its β -value, the delivery arrangement is the strongest dimension that has an influence on the transaction-related services ($\beta = 0.4298$), followed by billing and paying mechanism ($\beta = 0.3244$) and security privacy ($\beta = 0.3181$).

Similar to the first hypothesis, a significant relationship is also found between pre-purchase services with navigation experience (NAV) because the *t*-value is larger than 1.64. Based on its β -value, support and product search evaluation is the strongest dimension that has an influence on the pre-purchase services ($\beta = 0.4106$),

followed by website appearance ($\beta = 0.3837$) and product pricing ($\beta = 0.2904$).

A positive and significant figure of *t*-value (4.4090) in the relationship between transaction-related services and attitude toward website indicates that hypothesis H₃ is also accepted.

Pre-purchase services is also positively influenced by attitude towards a website as the *t*-value (2.3821) is larger than 1.64. Hence, H₄ hypothesis, which claims that pre-purchases service has a positive and significant influence on attitude toward a website, is accepted.

The H₅ hypothesis testing shows a positive and statistically significant navigation experiences (NAV) on attitude toward a website with *t*-value (4.2086).

A similar result was also found on the relationship between attitude toward the website with purchase intention (INT). The *t*-value (38.8174) is larger than 1.64 and thus, hypothesis H₆ is accepted.

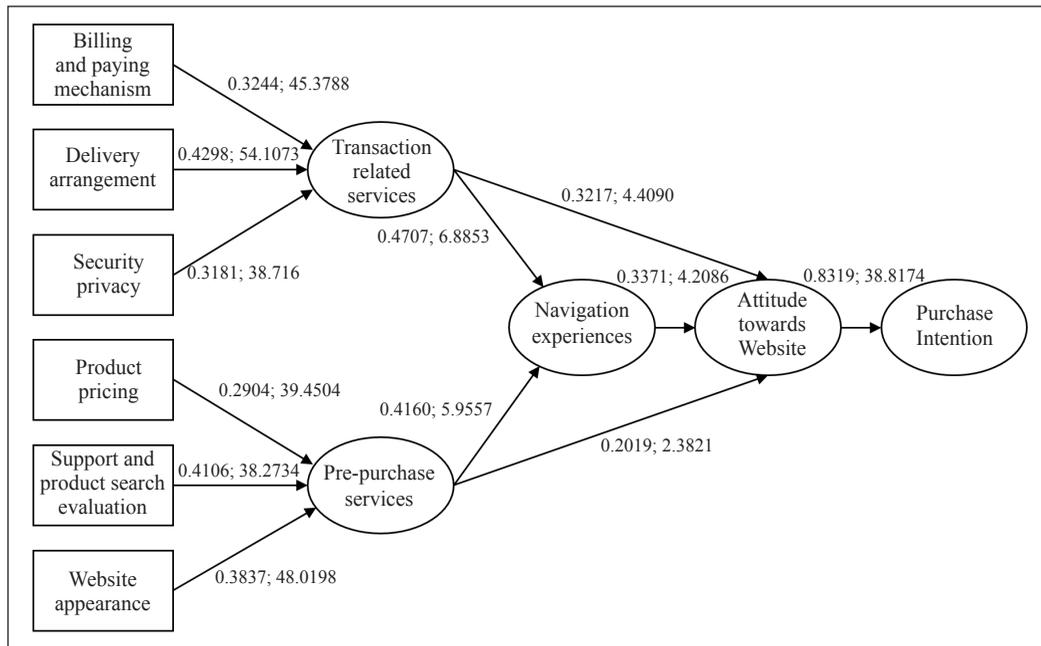


Figure 2. Measurement model

Figure 2 shows the relationship between the researched variables and their dimensions. The results show that transaction-related and pre-purchase services have a positive and statistically significant influence on the navigation experience. However, based on the β -value of each factor, transaction-related services ($\beta = 0.4707$) have a stronger influence on navigation experience compared with pre-purchase services ($\beta = 0.4160$).

A similar pattern also was found in the relationship between transaction-related services and pre-purchase services on attitude toward a website. Transaction-related services ($\beta = 0.3217$) have a stronger influence on attitude toward a website compared with the pre-purchase services ($\beta = 0.2019$). However, the attitude toward a website was affected more by the navigation

experience ($\beta = 0.3371$) compared with the transaction-related services and pre-purchase services on attitude toward a website. In other words, the indirect effect of transaction related services and pre-purchase services on attitude toward a website via navigation experience is higher compared with its direct effect. The result also shows that the attitude toward a website has a strong influence on purchase intention ($\beta = 0.8319$)

DISCUSSION

The future of an Islamic fashion online store depends on what drives Muslimas to make an online purchase. The current study adapted the research model proposed by Küster et al. (2016), which examined the impact of the navigation experiences on attitudes and online purchase intention

of Muslimas from stores with an Islamic positioning. Küster et al. (2016) conducted his study using a fictitious website while the current study used a real website. In addition, this study targeted only Muslim women or Muslimas, as the website is specifically targeted toward Muslim women. This research contributes toward filling a gap in the Islamic marketing discipline on the importance of Islamic positioning to Islamic business; but our understanding of this phenomenon in Internet settings is limited. The current study also provides empirical evidence on the importance of website quality on navigation experience, attitudes, and online purchase intention of Muslimas.

The current study has crucial differences compared with Küster et al. (2016), namely the effect of delivery arrangement on transaction-related services. While Küster et al. (2016) found the influence of delivery arrangement on transaction-related services was statistically insignificant, the current study found the contrary where the former was the stronger variable that influenced transaction-related services. This is consistent with previous studies, which show the importance of speed and cost of delivery as a component of delivery arrangement in an e-commerce setting (Otim & Grover, 2006; Yang et al., 2003).

According to Küster et al. (2016), transaction-related services have a lower influence on navigation experience compared with pre-purchase services. In contrast, the current study found that transaction-related services have a higher

impact on navigation experience compared with pre-purchase services. The study indicates the significant effects of billing and payment mechanism, delivery arrangements and security and privacy variables on female only customers. It is likely female buyers are concerned over security and privacy, the risks related to online purchase (Garbarino & Strahilevitz, 2004). Therefore, the current study which examines female-only sample found a higher impact on the security and privacy as the component of transaction-related services.

The third differences lie in the relationship between transaction-related services, pre-purchase services, and navigation experience on attitude toward a website. Küster et al. (2016) found no significant influence of pre-purchase services on attitude toward a website. In other words, their study found that attitude toward a website is only directly influenced by two variables: transaction-related services and pre-purchase services. The effect of pre-purchase service on purchase intention is indirect via the navigation experience. In contrast, the current study found that all three variables—transaction-related services, pre-purchase services, and navigation experience—significantly influence attitude towards a website. Therefore, the current study confirms the findings of previous studies that investigated those aforementioned variables (Hoekstra et al., 2015; Kolesar & Galbraith, 2003; Koufaris, 2002; Liu et al., 2008; Novak et al., 2000).

Similar to Küster et al. (2016), the current study found that the attitude toward a website is strongly influenced by the consumer's purchase intention. Findings of previous studies that pointed to the robust relationship between attitude toward a website and online purchase intention are also supported in the current study (Floh & Treiblmaier, 2006; Otim & Grover, 2006).

CONCLUSION

The result of the study shows that attitude toward a website has a powerful influence on Muslimas' online purchase intentions from fashion stores that have an Islamic positioning. The attitude towards a website is directly influenced by the transaction-related services and pre-purchase services and indirectly via navigation experience. The direct effect of navigation experience is higher compared with the transaction-related services and pre-purchase services, which shows the importance of navigation experience as the integration between the transaction-related services and pre-purchase services.

Based on the above discussion, the following managerial implications can be identified. First, the online store with Islamic positioning should consider both transaction-related services and pre-purchase services to induce a positive navigating experience. In terms of transaction-related services, the e-retailer with Islamic positioning should provide fast, timely, details and clear refund policy, as those delivery arrangement aspects are the most significant factors that influence transaction-related

services. An online store with Islamic positioning should also consider the billing and paying mechanism and security aspects as both dimensions positively influence the Muslimas' navigation experience.

The results also imply that fashion e-retailers with an Islamic positioning should ensure that their websites have an attractive appearance by using a variety of colours and attractive images as Muslimas typically place a high importance on this dimension compared with product pricing and support and product search evaluation.

The research contributes to knowledge in three main ways. First, the study provides a strong evidence on the robustness of the effects of both transaction related services and pre-purchase services on the overall navigation experience despite the use of one gender only. Second, the study applies the model to a different type of store, namely that with an Islamic positioning.

This study has some limitations. First, given that the findings in this study pertain to online fashion stores with Islamic positioning, future research should examine other types of online stores. Second, an online store with an Islamic positioning and a conventional one without a religious component can be compared. The suggested study might provide some interesting insights about the robustness of the relationship between website service quality, navigation experience, attitudes, and purchase intention. Last, the current study indicates that navigation experience has a strong influence on consumer attitudes and purchase intention despite different

samples and contexts of the study. However, the degree of influence of the factors on the transaction-related services and pre-purchase services might be contingent upon the study sample or settings. Therefore, it is recommended for the future researchers to test the model in different samples and context.

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