

Muslim Students' Intention to Search for a Life Partner over the Internet  
*(Niat Pelajar Islam untuk Mencari Pasangan Hidup melalui Internet)*

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ABSTRACT

This study aims to examine factors that could influence Muslim students' intention in searching for a life partner over the internet. The Theory of Planned Behaviour is adapted as a theoretical framework and four hypotheses are proposed. Data collection was conducted using a self-administered questionnaire and analysed using Partial Least Square-Structural Equation Modeling. The result of the study provides support towards all the hypotheses. Attitude, subjective norms, perceived behavioural control and trust are found to be positively and significantly related to intention. These findings offer knowledge to the online matrimonial site operators on the important factors to be considered in attracting prospective users. In addition, the study has also empirically tested the applicability of the Theory of Planned Behaviour in the context of the internet as a medium to search for a life partner among Muslim students. The study is among a few marketing researches available in the context of online matrimonial services.

Keywords: Intention, internet, life partner, online matrimonial, theory of planned behaviour

ABSTRAK

*Kajian ini bertujuan untuk mengkaji faktor-faktor yang mempengaruhi niat pelajar di dalam mencari pasangan hidup melalui internet. Teori Tingkahlaku Terancang telah digunakan sebagai kerangka teoretikal dan empat hipotesis dicadangkan. Data kajian dikumpulkan menggunakan borang soal-selidik dan dianalisa menggunakan teknik Partial Least Square-Structural Equation Modeling. Keputusan kajian menyokong kesemua hipotesis yang dicadangkan. Sikap, norma subjektif, tanggapan kawalan tingkah laku dan kepercayaan didapati mempunyai hubungan yang signifikan dan positif dengan niat. Hasil kajian ini memberikan pengetahuan kepada pengusaha laman cari jodoh mengenai faktor-faktor penting yang perlu diberikan perhatian dalam menarik bakal pengguna. Selain itu, kajian ini juga menguji kesesuaian Teori Tingkahlaku Terancang untuk digunakan di dalam konteks internet sebagai medium untuk mencari pasangan di kalangan pelajar Islam. Kajian ini adalah antara beberapa kajian pemasaran yang wujud di dalam konteks perkhidmatan cari jodoh secara dalam talian.*

*Kata Kunci: Niat, internet, pasangan hidup, cari jodoh dalam talian, teori tingkahlaku terancang*

## INTRODUCTION

In 1950s, marriage among Malay Muslims in Malaysia is usually arranged by parents (Jones, 1981). However, over the years, there is a sharp decline in the traditional way of arranged marriage in most countries in South East Asia including Malaysia which among others is attributed to the increase in education level, development and urbanisation, also the involvement of women in economic activity (Jones, 2010; Yeung et al., 2018). Unfortunately, the collapse of the arranged marriage system without a solid replacement is not easily dealt with by some young people, which causes a rise in singlehood (Jones, 2010). Data from the Population and Housing Census 2010 showed that the number of singles in Malaysia aged 25 and above has reached to 2.5 million individuals (“Survey: 60.4% men unmarried,” 2012), in which one of the reasons cited is related to the inability to find a suitable partner (LPPKN, 2016). This situation has led to the increasing role of the internet, especially online matrimonial and online dating sites, to be used as an option of finding partners (Agrawal, 2015; Wiederhold, 2020).

The utilization of information technology to search for a partner can be traced back as early as the 1960s in the United States when the computer has been used to match people based on data generated from questionnaires, popularly known as ‘scientific matching’ (Hardey, 2002). Over the years, internet dating sites have attracted the attention of United States (US) singles, with a strength of almost 49.7 million in number, out of 54.4 million singles in the US (Matthews, 2018). In western countries, singles start to use matrimonial services, dating services and personal advertisements in order to find partners (Bonilla-Zorita et al., 2020; Donn & Sherman, 2002). Worldwide, the online Muslim Matrimonial business recorded an impressive 81% growth year-on-year (Muth, 2011). In Malaysia, study by YouGov reveals that regardless of religion, 29% of Malaysians have used online dating applications (Vijandren, 2017). Various online agencies have been set up, including *halalspeeddating.com*, *SingleMuslim.com*, *baituljannah.com*, *myjodoh.net*, and *baitulmuslim.com*. However, there is some stigma related to the usage of the internet as a medium to find a life partner. This risk and stigma attached to online agencies may affect an individual attitude and intention also other people’s perception towards the effort of searching for a partner over the internet, thus limiting single individual options and opportunities of forming a good relationship (Cali, Coleman and Campbell, 2013). This situation led to the interest to explore intention to choose internet as one of the main

medium in finding a life partner by adapting the Theory of Planned Behaviour.

While various studies have been done on Western college students’ attitudes and behaviour towards online dating sites (Poley & Luo, 2012; Tong et al., 2018), limited studies could be found from the Muslim students’ perspective. This study, therefore, aims to determine Muslim students’ intention to use the internet, especially the online matchmaking sites, to find a life partner. Specifically, it will look into the influence of four constructs which are attitude, subjective norms, perceived behavioural control and trust towards the intention.

## LITERATURE REVIEW

The Theory of Planned Behaviour is an extension of the Theory of Reasoned Action (TRA), which was developed due to the inability of TRA in explaining behaviour that an individual has no complete control (Ajzen, 1991). In the Theory of Reasoned Action, an individual attitude combined with the subjective norm towards a particular behaviour is predicted as factors that could influence intention, but in the Theory of Planned Behaviour, a perceived behavioural control was added to the former two variables as a factor that could predict intention and behaviour more accurately (Ajzen, 1991).

In general, according to TPB, an individual intention to perform a behaviour is determined by his or her attitude towards the behaviour, subjective norms, and perception of the control that they have over the behaviour. Subjective norm is related to what other people think about either or not the individual should perform the behaviour. In a similar context, perceived behavioural control refers to an individual perception of whether or not he could perform the specific behaviour (Knabe 2009).

TPB has been used to predict intention in various areas including halal food purchasing (Alam & Sayuti 2011), soccer event attendance (Eddosary et al. 2015), and usage of bike sharing (Si et al., 2020). In the context of online study, TPB also has been used to understand online shopping behaviour (Yi Jin et al. 2015), cybercounseling usage (Teo et al., 2020) and cyberslacking intention (Rana et al., 2019). Most of these studies found valid evidence on the ability of the three constructs which are attitude, subjective norms and perceived behavioural control to predict intention and behaviour as proposed by the theory, thus lending support to the relevance of using TPB in understanding the intention to search for a life partner over the internet.

In addition, as trust is a vital component in influencing online behaviour (Cheung & To, 2017), this study added trust as an additional factor influencing intention. This is supported by the social cognitive theory which stated that an individual behavioural intention is a function of cognitive and environmental behaviour including trust (Bandura, 1986; Boateng et al., 2016)(Bandura, 1986; Cheung & To, 2017).

#### Attitude

Attitude refers a person evaluation has towards an object, which is either positive or negative. In this context, it relates to the belief a person has about an object or behavior. If a person believes that the result of performing an action is favourable, he or she would have a favourable attitude towards it while a person that believe conducting certain behaviour will bring negative outcome will have an unfavourable attitude towards it (Ajzen, 1991). Attitude, according to the definition, is more personal in nature and therefore relates more to individual personal beliefs or known as behavioral belief. Previous studies have proved the existence of a positive relationship between attitude and intention. For example, from the psychological study, attitude is said to positively influence an individual intention to post his or her selfies on social media (Kim et al., 2016). On the other hand, in the business study, attitude plays a key role in influencing intention to buy luxury fashion goods (Jain, Khan, & Mishra 2017), determining intention to use smart home services (Yang, Lee, & Zo 2017) and predicting intention to donate to a charitable cause (Pavlova & Silbereisen 2015). However, the consistency of the attitude predictive power towards intention is not stable as some study found that attitude is not significant in predicting users' online privacy protection intention (Saeri et al. 2014). Nevertheless, based on the significant result found by most studies, it is hypothesized that:

Hypothesis 1: There is a positive and significant relationship between attitude and Muslim students' intention to search for a life partner over the internet.

#### Subjective Norm

In contrary to attitude, the subjective norm is influenced by social pressure. Referred to as normative belief, it is concerned with whether individuals or groups considered important in a person's life would approve or disapprove the behavior (Ajzen, 1991). A person who believes that most of his referent group would prefer him to perform the behavior would feel the urge to do so, while those who think his or her referent group

is unfavourable towards the behavior will try to avoid it. The relationship between subjective norms and intention also has been recognised to be significant. In the online environment, perception towards important others' approval and act on protecting their privacy over Facebook is said to influence individuals' intention to protect themselves too (Saeri et al., 2014). On the other hand, in the case of green hotel, Yarimoglu and Gunay (2020) found that subjective norms also influence Turkish customers' intention to visit this kind of hotel. Other than that, Shin, Im, Jung, and Severt (2018) indicate that subjective norms are positively correlated with consumers' intention to choose menu with organic ingredients in restaurant, while Amin and Chong (2011) stated that subjective norms positively correlated with intention to use Ar-Rahnu in Sabah. Hence, it is therefore hypothesized that:

Hypothesis 2: There is a positive and significant relationship between subjective norms and Muslim students' intention to search for a life partner over the internet.

#### Perceived Behavioural Control

Perceived behavioural control could be explained as an individual judgement on whether or not he or she can perform the specific behaviour (Knabe 2009). The more an individual believes that he holds control towards a certain act, the more the intention towards performing that act (Pavlova & Silbereisen 2015). From the perspective of TPB, perceived behavioural control, together with intention, would be able to directly predict behaviour (Ajzen, 1991). The higher the person understands the behaviour, the greater the ability of perceived behavioural control to predict behaviour directly. In the case of online matrimonial services, the usage of an online agency may be influenced by a person's ability to use computers and the internet. Therefore, a person's perceived behavioural control towards computer and information technology skills may have an impact on the usage intention (Kang et al. 2006). In general, most studies conducted in the past have focused on the influence of perceived behavioural control towards intention. For example, an individual perception towards the control that his or her has in searching for information and in using technology is found to be significant in explaining intention to shop online (Rehman et al., 2019). Perceived behavioural control also positively determine individual intention toward sharing bicycle for sustainable purpose in China (Si et al., 2020). As such, it is hypothesized that:

Hypothesis 3: There is a positive and significant relationship between perceived behavioral control

and Muslim students' intention in searching for a life partner over the internet.

### Trust

Trust is important in the online environment as it helps users to deal with uncertainty. The previous study stated that concerns on privacy and security issues have caused some people reluctant to use online transactions (George, 2004). In the context of online matrimonial, the study has shown that women would put extra caution in meeting someone they knew over the internet, compared to those they befriended face-to-face (Cali, Coleman & Campbell 2013). Respondents of other studies believe that there are some risks involved in using the internet to find partners, among others, including the risk of being lied to, emotional and physical risk, sexual risk and risk of meeting a dangerous person online (Couch, Liamputtong & Pitts 2012). As such, Kang and Hoffman (2011) hypothesised that trust plays a role in predicting the individual likelihood of using internet dating sites. Although the result of the study is significant, it is interesting to note that respondents who have trust towards others have less preference towards online dating. This could be related to several factors, including the ability to control personal information online is less important for those who have more trust towards others, thus discouraging them from using online dating sites. On the other hand, the previous study stated that one of the main concerns people felt when using internet dating services is on the matter of honesty (Kang & Hoffman 2011). As such, in order to ensure the success of an online relationship, long-term trust is one of the most important factors that need to be developed (Salo & Karjaluo 2007). In general, the relationship between trust and intention has been proven by previous studies. For example, it is found that consumer trust towards the internet would influence their willingness to purchase online (George, 2004). However, another study found no significant relationship between trust in either intention or behaviour (Saeri et al., 2014). Considering the lack of face-to-face communication between individuals in the online matrimonial sites (Kang & Hoffman 2011), trust is, therefore, one of the important aspects that need to be given an attention. As such, it is hypothesized that:

Hypothesis 4: There is a positive and significant relationship between trust and Muslim students' intention in searching for a life partner over the internet.

The model in figure 1 shows the link between the constructs:

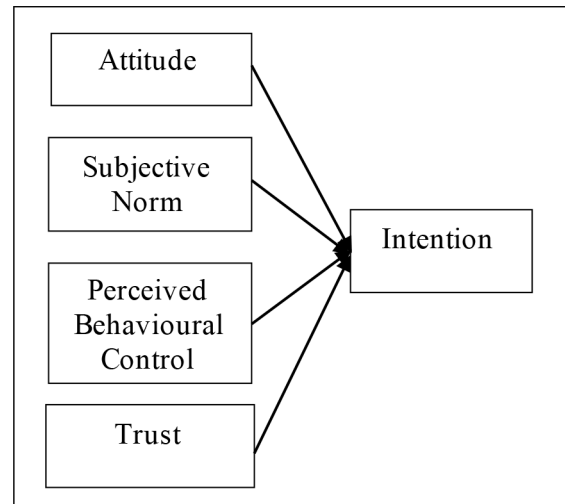


FIGURE 1. Research Framework

## RESEARCH METHODOLOGY

Data were collected from a total of 193 undergraduate and postgraduate students of the International Islamic University Malaysia (IIUM). 13 questionnaires were invalid and were dropped from further analysis due to the incomplete response. The questionnaires were distributed to the respondents using a convenience sampling method. Students in the university were approached in convenient locations, including the library, cafeteria, faculty and mosque. The IIUM students were selected because of the mixed population of the students between Malaysian Muslims and Muslims from the other part of the world, thus providing a result that could provide a bigger picture than only one ethnic background.

The questionnaire comprised 20 items measuring the elements of the extended TPB model; attitudes, subjective norms, perceived behavioural control, trust and intention. Items in the questionnaire were adapted from Dutta and Singh (2014); Eddosary et al. (2015); George (2004); Pavlou and Fygenson (2006), and Shih and Fang (2004). A 5-point Likert scale was used to measure all the 20 items from range 1 (strongly disagree) to 5 (strongly disagree).

## FINDINGS

### Descriptive Analysis

In general, from the total 180 respondents, 52.8% are female, while the other 47.2% are male. The majority

of the respondents are between the age of 18-21, which comprises of 47.2% from the total sample. 82.7% were bachelor's degree students, while the others are currently pursuing master's or PhD. 69.4% of the respondents are Malaysian, while the other 30.6% includes students of various nationalities, including Bangladeshi, Bosnian, Bruneian, Indonesian, Nigerian, Indian, Singaporean, Somalian, Sudanese and Yemenis. In terms of experience, the majority or 75.6% of the respondents have no experience in joining the online matchmaking site. 23.9% of students who have used the service stated several reasons for joining it, including looking for a long-term relationship (7.8%), finding spouses to get married (8.3%) and looking for a casual relationship (8.3%).

#### PLS-SEM Analysis

In analysing the data, a variance-based structural equation modelling (SEM) through Smart PLS version

3.0 was used to test the hypotheses. Smart PLS was adopted as it has minimal restriction on the sample size and could tolerate non-normality in the data distribution (Hair et al. 2019). In order to do so, a two-step procedure was conducted, which involves the evaluation of the measurement model and the structural model. The measurement model assesses the convergent validity and discriminant validity, while the structural model deals with hypotheses testing.

Table 1 depicts the assessment of convergent validity. All indicators achieve satisfactory loadings except for ATT2, which has been deleted. The value of composite reliability (CR) ranges between 0.863 and 0.936, indicating that the indicators measuring the construct possess a high internal consistency. In addition, the Average Variance Extracted (AVE) are all above the threshold value 0.5 (Hair et al. 2014; Ramayah et al. 2018). Thus, based on the result, it can be concluded that convergent validity has been established.

TABLE 1. Convergent Validity Assessment

Construct	Item	Loadings	CR	AVE	Convergent Validity
Attitude	ATT1	0.817	0.839	0.636	Yes
	ATT2	Deleted			
	ATT3	0.717			
	ATT4	0.852			
Subjective Norm (SN)	SN1	0.780	0.920	0.698	Yes
	SN2	0.882			
	SN3	0.857			
	SN4	0.882			
	SN5	0.771			
Perceived Behavioural Control (PBC)	PBC1	0.763	0.905	0.705	Yes
	PBC2	0.845			
	PBC3	0.882			
	PBC4	0.863			
Trust	TRUS1	0.708	0.875	0.637	Yes
	TRUS2	0.846			
	TRUS3	0.848			
	TRUS4	0.782			
Intention	I1	0.924	0.936	0.829	Yes
	I2	0.939			
	I3	0.868			

On the other hand, Tables 2 and 3 display the assessment of discriminant validity using Fornell and Larcker (1981) criterion as well as the heterotrait-monotrait ratio of correlation (Henseler, Ringle,

& Sarstedt 2015). The result in Table 2 shows that the square root of AVE is larger than the construct correlation, indicating that the discriminant validity is established. This is supported by the result of the

HTMT assessment in Table 3, which shows that all the values fulfil the criterion of  $HTMT_{.90}$  (Gold, Malhotra & Segars 2001) and  $HTMT_{.85}$  (Kline, 2015), indicating that discriminant validity has been attained.

TABLE 2. Assessment of Discriminant Validity (Fornell and Larcker 1981)

	1	2	3	4	5
1. Attitude	0.798				
2. Subjective Norm	0.676	0.836			
3. PBC	0.505	0.526	0.84		
4. Trust	0.541	0.479	0.477	0.798	
5. Intention	0.616	0.63	0.584	0.518	0.911

TABLE 3. Assessment of Discriminant Validity (HTMT)

	1	2	3	4	5
1. Attitude	-				
2. Subjective Norm	0.812				
3. PBC	0.635	0.587			
4. Trust	0.677	0.532	0.558		
5. Intention	0.741	0.694	0.654	0.583	-

Next, the structural model is assessed in Table 4 and Table 5. Overall, the result in Table 4 shows that there are no collinearity issues among the constructs as the VIF values are less than 3.3 (Hair et al. 2017). In a similar vein, attitude, subjective norm, perceived behavioural control and trust explain 53.5% of the variance in intention. In addition, all the constructs are

found to have small effect size to intention (attitude,  $f^2 = 0.050$ ; subjective norm,  $f^2 = 0.080$ ; perceived behavioural control,  $f^2 = 0.093$  and trust,  $f^2 = 0.028$ ) (Cohen 1988). On the other hand, the predictive relevance  $Q^2$  of the path model is also assessed. The  $Q^2$  value of intention is larger than zero ( $Q^2 = 0.411$ ), indicating that the model has sufficient predictive relevance.

TABLE 4. Assessment of Structural Model

Constructs	VIF Intention	R Square	Q square	Effect Size Intention
Attitude	2.123			0.050
Subjective Norm	2.034			0.080
PBC	1.556			0.093
Trust	1.554			0.028
Intention		0.535	0.411	

Table 5 denotes the assessment of the path coefficient of each proposed hypothesis. In general, all hypotheses are supported. Attitude ( $\beta = 0.223$ ,  $p < 0.05$ ,  $LLCI = 0.102$ ,  $ULCI = 0.346$ ), subjective norm ( $\beta = 0.275$ ,  $p < 0.05$ ,  $LLCI = 0.163$ ,  $ULCI = 0.381$ ), perceived behavioural control ( $\beta = 0.295$ ,  $p < 0.05$ ,  $LLCI = 0.141$ ,

$ULCI = 0.357$ ), and trust ( $\beta = 0.142$ ,  $p < 0.05$ ,  $LLCI = 0.045$ ,  $ULCI = 0.238$ ) are all significantly related to intention. Among the four constructs, the subjective norm has the largest path coefficient ( $\beta = 0.275$ ), followed by perceived behavioural control ( $\beta = 0.259$ ) and attitude ( $\beta = 0.223$ ).

TABLE 5. Assessment of Path Coefficient

Relationship	Path Coefficient	Std Error	t-statistics	sig	5% (LLCI)	95% (ULCI)
Attitude ->						
Intention	0.223	0.074	3.026	0.001	0.102	0.346
SN -> Intention	0.275	0.066	4.145	0.000	0.163	0.381
PBC -> Intention	0.259	0.064	4.026	0.000	0.141	0.357
Trust -> Intention	0.142	0.059	2.421	0.008	0.045	0.238

## CONCLUSION

The purpose of this study is to understand the applicability of the Theory of Planned Behaviour in the context of online matrimonial. Specifically, the study aims to examine the influence of attitude, subjective norms, and perceived behavioural control towards intention as highlighted by the theory. The study also added trust towards the internet as a medium to search for a life partner and attempts to determine its relationship with Muslim students' intention to use the service.

The PLS-SEM analysis conducted indicated that all the variables are positively related with intention. This result indirectly shows the robustness of the TPB in predicting intention. Specifically, in line with previous studies either in the context of online transaction or other industries, the study indicated that attitude (Kang et al. 2006; Lobb, Mazzocchi & Traill 2007; Pavlova & Silbereisen 2015), subjective norms (Amin & Chong 2011; Lada, Tanakinjal & Amin 2009; Taib, Ramayah & Razak 2008), perceived behavioural control (Kang et al., 2006; Pavlova & Silbereisen 2015) and trust (George 2004; Kang & Hoffman 2011) are positively related to intention.

This result offers several implications. Among others, online matrimonial site operators could use the four aspects to plan an appropriate strategy to attract prospective users. For example, first, from the aspect of attitude, since attitude is significant in influencing intention, the site operators must create conditions that would make people develop a positive attitude towards the service. This is important as an individual decision to register for the service would depend on his/her favourable opinion or appraisal towards the behaviour in question (Ajzen, 1991). Second, it is also important for the site operators to ensure that the service is not only positively evaluated by the target customers, but also by society at large. This is because the result shows that subjective norms play the biggest role in influencing intention to use internet to find partner, which is not only proven by this study, but also by

other internet dating site study in the context of Western society (Chan, 2017). As mention earlier, there are some stigma related with the online matrimonial service, which may limit individual interest towards using it. In order to rectify this, the site operators may attempt to get positive publicity through mainstream media, so that more people would not only know the service, but also have favourable feelings towards it. In addition, it is also important to tackle any negative incidents happen because of the service carefully and positively, so that it would not turn to bad word-of-mouth. Besides that, online matrimonial service operators could also work together with related government agencies through sponsorship and any suitable programme to create positive feelings in the society towards the service, thus increase people's acceptance. Third, as perceived behavioural control is also important in influencing intention, online matrimonial site operators should ensure that the procedures or access in getting the service is convenient to every target customer. For example, instead of only depending on the website, these operators could develop mobile applications that are more user-friendly and could be accessed anytime and anywhere. Not only that, the reasonable fee is also one of the main criteria that may attract users, as a high fee charge may hinder people from using it. Finally, it is also important for the site operators to ensure that the service could be trusted by the customers. Among others, the operators may require certain documents to ensure that the person registered for their service is genuine and not scammers. For some operators, they even go further by checking the criminal record of the users, so that trustworthiness could be built.

In general, the study is limited in several aspects, including the small sample size and the convenience sampling used that make generalizability of the result is limited. In addition, the choice of majority undergraduate students as respondents may also cause bias to the findings since most of them may feel less important to find a life partner, especially as they have more opportunities to form a social relationship in the university environment. Future studies could try to

specify the respondents to single individuals over the age of 25 as a relevant sample. In addition, scholars could also test the moderating effects of demographic traits such as age and gender in future studies.

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