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STUDYING INTENTION TO USE SHARIA E-COMMERCE ON GENERATION Z MUSLIMS IN CENTRAL JAVA USING TECHNOLOGY ACCEPTANCE MODEL AND EXTENDED THEORY OF PLANNED BEHAVIOUR

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Abstract: This study analyzes the factors influencing *Sharia* e-commerce adoption among Generation Z Muslims in Central Java using the Technology Acceptance Model and Extended Theory of Planned Behavior. Data collected from 125 respondents were analyzed using SmartPLS. The results show that all constructs positively influenced the intention to use Sharia e-commerce. Perceived Ease of Use had the greatest influence on Perceived Usefulness, followed by Ihsan and religiousness on attitudes Towards behavior. The integration of *Ihsan* and religiosity reflects the role of religious values in shaping e-commerce attitudes among Generation Z. From an institutional economics perspective, religiosity and Ihsan function as informal institutions that direct economic behavior. The bounded rationality framework shows that individuals are influenced by social and religious values during decision making. These findings encourage e-commerce players to consider transparency, security, and compliance with *Sharia*. Policymakers should support *Sharia* e-commerce guidelines and incentivize ethical digital platforms. Collaboration among regulators, Islamic financial authorities, and the National Sharia Council is needed for uniform digital economy standards.

Keywords: *Electronic commerce, Behavioral intention, Generation Z, Islamic economics, Technology adoption.*

Abstrak: Penelitian ini menganalisis faktor-faktor yang mempengaruhi niat menggunakan e-commerce Syariah di kalangan Muslim Generasi Z di Jawa Tengah menggunakan Model Penerimaan Teknologi (TAM) dan Teori Perilaku yang Direncanakan yang Diperluas (TPB). Data dikumpulkan dari 125 responden dan dianalisis menggunakan SmartPLS. Temuan menunjukkan bahwa semua konstruk berpengaruh positif dan signifikan terhadap niat menggunakan e-commerce Syariah. *Perceived Ease of Use* (PEOU) memiliki pengaruh terbesar terhadap *Perceived Usefulness* (PU), diikuti *Ihsan* (IH) dan *Religiousness* (RL) terhadap *Attitude Towards Behavior* (ATB). Integrasi Ihsan dan religiositas mencerminkan peran nilai-nilai agama dalam membentuk sikap terhadap penggunaan platform e-commerce, terutama di kalangan Generasi Z. Dari perspektif ekonomi institusional, religiositas dan Ihsan berfungsi sebagai institusi informal yang mengarahkan perilaku ekonomi. Kerangka rasionalitas terbatas menunjukkan bahwa individu dipengaruhi nilai-nilai sosial dan agama dalam pengambilan keputusan. Temuan ini mendorong pemain e-commerce mempertimbangkan transparansi, keamanan transaksi, dan kepatuhan Syariah. Pembuat kebijakan harus mendukung pedoman e-commerce Syariah dan memberikan insentif platform digital etis. Kolaborasi regulator, otoritas keuangan Islam, dan Dewan Syariah Nasional penting untuk memastikan standar yang seragam dalam ekonomi digital.

Kata kunci: *Adopsi teknologi, Ekonomi Islam, Generasi Z, Transaksi elektronik, Niat berperilaku*

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INTRODUCTION

The Internet has become an easily accessible tool for obtaining information and facilitating digital activities, including the rapid growth of online shopping through e-commerce platforms. According to the 2025 APJII survey, Indonesia's Internet penetration rate reached 80.66%, equivalent to 229.4 million users, an increase of 1.16% from the previous year.[1] This level of connectivity has helped drive the expansion of e-commerce, which offers practical and efficient transactions without space and time limitations. In Indonesia, the number of e-commerce users reached 58.63 million in 2023 and is projected to keep rising, with market penetration expected to reach 34.84% by 2029. As the country with the second-largest Muslim population in the world (±236 million people), Indonesia also holds significant potential for the growth of sharia-based e-commerce, supported by a large consumer base that prefers platforms aligned with Islamic values. [2]

Sharia E-commerce is an e-commerce platform or system that operates based on Islamic Economic laws. *Sharia*-based e-commerce not only focuses on online transactions, but also ensures that all aspects of the trade carried out are in accordance with Islamic sharia, including the products sold, the way of transactions, and the relationship between sellers and buyers.[3] The halal industry has a strategic role in improving the economy, so it should be developed in Indonesia. Several *Sharia* e-commerce in Indonesia Muslimarket, DGMall Syariah, Tokopedia Salam, Blibli Hasanah, and Shopee *Barokah* offer services that comply with the *Sharia* principles in e-commerce. This platform provides an alternative for consumers who want to shop halal, avoiding transactions that contain *usury* (interest), *gharar* (uncertainty), and *maysir* (gambling).[4] In this context, these platforms play an important role in influencing users' intention to transact, as they provide options that comply with Islamic law, including halal-certified product offerings and usury-free payment mechanisms.

[1] APJII (Asosiasi Penyelenggara Jasa Internet Indonesia), 'Survei Internet APJII 2025', 2025, https://survei.apjii.or.id.

[2] World Population Review, 'World Population by Country 2024', World Population Review, 2024, https://worldpopulationreview.com/.

[3] Afief El Ashfahany et al., 'Intention to Use Sharia E-Commerce: Applying a Combination of The Technology Acceptance Model and Theory of Planned Behavior', *Innovative Marketing* 19, no. 2 (2023): 184–97, https://doi.org/10.21511/im.19(2).2023.15.

[4] Gustita Arnawati Putri, Ari Kuncara Widagdo, and Doddy Setiawan, 'Analysis of Financial Technology Acceptance of Peer to Peer Lending (P2P Lending) Using Extended Technology Acceptance Model (TAM)', *Journal of Open Innovation: Technology, Market, and Complexity* 9, no. 1 (March 2023): 100027, https://doi.org/10.1016/j.joitmc.2023.100027; Mutiara Eka Putri et al., 'Potensi dan Tantangan Manajemen Pemasaran Syariah dalam Industri Marketplace Halal di Indonesia', *Scientific Journal of Economics, Management, Business, and Accounting* 14, no. 1 (2024): 73–91, https://e-journal.uniflor.ac.id/index.php/analisis/article/download/3598/2169.

Based on the results of a pre-survey with 35 respondents, 28.6% chose *Sharia* e-commerce due to its ease of use, 22.9% were influenced by other people or systems through applications and social media, 31.4% were interested in the perceived benefits, and 17.1% prioritized easy access to information. The pre-survey results also showed that as many as 60% of the respondents had never used *Sharia* E-Commerce. However, 57.1% of respondents were interested in using *Sharia* e-commerce. Therefore, it is important to understand the intention to use *Sharia* e-commerce services. This research mainly focuses on the intention of Generation Z in Central Java to use *Sharia* e-commerce because the development of *Sharia* e-commerce, especially in Indonesia, is still relatively new, and there is a high interest but not balanced with the use of *Sharia* e-commerce itself.[5]

Intention to use app features for online shopping can be explained through two main theories, namely the Technology Acceptance Model (TAM) and the Theory of Planned Behaviour (TPB). The TAM emphasizes two main factors: perceived usefulness and perceived ease of use.[6] Meanwhile, based on the TPB, the intention to use an application feature is influenced by three main factors: attitude, subjective norm, and perceived behavior control.[7]

According to the theory of planned behavior (TPB), Extended TPB is the development of TPB, which was originally developed by Ajzen.[8] In this study, the extended Theory of Planned Behavior (TPB) incorporates the variables of *Ihsan* and Religiosity. Within the e-commerce context, *Ihsan* is conceptualized as the provision of optimal service to customers, encompassing the delivery of clear and accurate product information, responsive customer service, and secure transactions. From an Islamic perspective, religiosity pertains to an individual's conduct and actions that are consciously aligned with Islamic teachings aimed at attaining the pleasure of Allah and accruing rewards for the hereafter. In Islam, Institutional Economics theory is instrumental in maintaining an equilibrium between individual and societal interests. The interplay between institutional economics and Islamic principles, particularly in economic practice, is strong. Islam provides moral and ethical frameworks that guide the operations of economic institutions, emphasizing principles such as fairness,

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[5] Isnatul Kasanah and Ani Faujiah, 'Pengaruh Perceived Ease of Use dan Perceived Usefulness Terhadap Minat Penggunaan E-Commerce Shopee Barokah', *Ico Edusha* 1, no. 2 (2021): 452–74.

[6] Viswanath Venkatesh and Fred D. Davis, 'A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies', *Management Science* 46, no. 2 (February 2000): 186–204, https://doi.org/10.1287/mnsc.46.2.186.11926.

[7] Icek Ajzen, 'The Theory of Planned Behavior', *Organizational Behavior and Human Decision Processes* 50, no. 2 (December 1991): 179–211, https://doi.org/10.1016/0749-5978(91)90020-T.

[8] Mark Conner and Christopher J. Armitage, 'Extending the Theory of Planned Behavior: A Review and Avenues for Further Research', *Journal of Applied Social Psychology* 28, no. 15 (August 1998): 1429–64, https://doi.org/10.1111/j.1559-1816.1998.tb01685.x.

transparency, and social responsibility. Consequently, this study examines the determinants of intention to use *Sharia* e-commerce.[9]

Using the Technology Acceptance Model (TAM) and theory of planned behavior (TPB) models can provide a deeper understanding of the factors that influence consumers' intention to adopt Islamic e-commerce. By understanding the motivations, attitudes, and barriers faced by Generation Z in using Islamic e-commerce platforms, this research can provide useful insights for platform developers, regulators, and Islamic financial institutions in designing more appropriate strategies to attract this market segment and foster more inclusive and sustainable growth of Islamic e-commerce.

Islamic e-commerce not only offers products that are physically halal, but also prioritizes the principles of Islamic transactions. In relation to e-commerce, the products traded must be far from the elements of forbidden in the content of the substance, and the way to obtain it must be far from the elements of usury, speculation, and contain elements of *gharar*. This platform provides an alternative for consumers who want to shop halal, avoiding transactions that contain *usury* (interest), *gharar* (uncertainty), or *maysir* (gambling).[10] In this context, these platforms play an important role in influencing users' intention to transact, as they provide options that comply with Islamic law, including halal-certified product offerings and usury-free payment mechanisms. This makes their business model, governance, and interactions between sellers and buyers normatively and operationally different from those of conventional e-commerce.

Therefore, the factors that influence the intention to use *Sharia* e-commerce cannot be simply equated with conventional platforms because there are considerations of religious values, beliefs in the *Sharia* system, and perceptions of moral appropriateness that form the basis of the decision. In addition, integrating the concept of bounded rationality in consumer decision-making can strengthen the theoretical justification of this study. Generation Z Muslims do not always make fully rational and informed decisions but are often influenced by limited information, time, social norms, and religious cognitive heuristics. In this context, the choice of an Islamic platform may be driven by the perceived Islamic values that they believe to be appropriate, even if the technical features or pricing are not necessarily superior to conventional platforms. Thus, the bounded rational approach provides a more

[9] Ronald Coase, 'The New Institutional Economics', *The American Economic Review* 88, no. 2 (1998): 72–74, JSTOR, http://www.jstor.org/stable/116895.

[10] Putri, Widagdo, and Setiawan, 'Analysis of Financial Technology Acceptance of Peer to Peer Lending (P2P Lending) Using Extended Technology Acceptance Model (TAM)'.

realistic and contextual lens for understanding how the intention to use Islamic e-commerce is formed among Generation Z Muslims in Central Java.

This study aimed to analyze the intention to use *Sharia* e-commerce among Generation Z Muslims in Central Java, given the unique characteristics of this age group, which grew up in the digital age and had a strong attachment to religious values. Generation Z is the newest generation born between 1997 and 2012 and they are widely considered as influencers of the previous generation.[11] Generation Z, known as digital natives, is the first generation to grow up in digital communication.[12] Generation Z tends to be more critical in choosing products and services, easily interacts with technology, including in the context of e-commerce, and often considers halal factors and *Sharia* compliance in every gen z intention to use e-commerce.

THEORITICAL FRAMEWORK

2.1 Theory of Consumer Behaviour

Consumer behavior theory explains the intention to use Sharia e-commerce. Consumer behavior refers to how consumers allocate income between different goods and services to maximize welfare.[13] Consumer behavior is influenced by price, income, and taste. Consumers tend to choose products at prices that match the value they receive (value for money). If the price is too high, consumers may delay their purchase, look for cheaper alternatives, or choose substitute products. Consumers' tastes or preferences reflect their personal wants and needs for a product or service. Tastes are influenced by various factors such as culture, trends, social environment, and experience. Consumers with higher incomes tend to have the ability to purchase more expensive or premium products, whereas consumers with lower incomes tend to choose more affordable products.[14] However, this study does not include the variables of price, taste, and income because the focus is on the intention to use Sharia e-commerce to avoid buying, and the availability of prices and opinions on non-suitability. Thus, it can be concluded that the right theories to explain the intention to use Sharia e-commerce are TAM and TPB.

2.2 Technology Acceptance Model (TAM)

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[11] Gopal P. Mahapatra, Naureen Bhullar, and Priyansha Gupta, 'Gen Z: An Emerging Phenomenon', *NHRD Network Journal* 15, no. 2 (April 2022): 246–56, https://doi.org/10.1177/26314541221077137.

[12] Hanna Reinikainen, Jaana T. Kari, and Vilma Luoma-aho, 'Generation Z and Organizational Listening on Social Media', *Media and Communication* 8, no. 2 (May 2020): 185–96, https://doi.org/10.17645/mac.v8i2.2772.

[13] Robert S. Pindyck and Daniel L. Rubinfeld, *Microeconomics*, 8th ed, The Pearson Series in Economics (Boston: Pearson, 2013).

[14] Pindyck and Rubinfeld.

The Technology Acceptance Model (TAM) was developed by Davis to understand the factors that influence the acceptance of new technology.[15] This model was used to understand the acceptance of the use of information systems. TAM was first introduced by Davis who modified the belief, attitude, intention, and user behaviour relationship which adopted from the components of the Theory of Reason Actioned (TRA). The purpose of TAM is to explain the determinants of acceptance of information-based technology in general. The TAM focuses on factors that determine a person's behavioral intentions in adopting new technology. This model also shows that certain factors can influence a person in making decisions about how and why they want to use new technology.[16]

2.3 Theory of Planned Behavior (TPB)

Theory of Planned Behaviour (TPB) is a concept proposed by Ajzen.[17] Decision making is the intention to do something that results from two factors: cognitive processes and behavioral intentions.[18] Ajzen added one behavioral control factor, thus changing the theory of intentional action to the theory of planned behavior, and the theory was later revised and expanded by Ajzen.[19] This theory is based on beliefs that can influence a person to perform a certain behavior. The belief perspective is implemented through a combination of various traits, characteristics, and characteristics of certain information, which then create a desire to behave.[20]

2.4 Extended Theory of Planned Behavior

The extended theory of planned behavior (ETPB) is the development of the theory of planned behavior (TPB) proposed by Ajzen.[21] The TPB states that a person's intention to perform a behavior is determined by three main factors: attitude towards behavior, subjective norms, and perceived behavioral control. In the context of institutional economics and bounded rationality-based studies, the variables of *Ihsan* and religiosity can be understood as a form of internalization of institutional norms that

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[15] Fred D. Davis, 'Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology', *MIS Quarterly* 13, no. 3 (September 1989): 319, https://doi.org/10.2307/249008.

[16] Davis.

[17] Ajzen, 'The Theory of Planned Behavior'.

[18] Martin Fishbein and Icek Ajzen, *Belief, Attitude, Intention, and Behavior: An Introduction to Theory and Research*, Addison-Wesley Series in Social Psychology (Reading, Mass: Addison-Wesley Pub. Co, 1975).

[19] Icek Ajzen, *Attitudes, Personality and Behavior*, 2. ed., reprint, Mapping Social Psychology (Maidenhead: Open Univ. Press, 2011).

[20] Raya Prasetya et al., 'Analisis Penerimaan Aplikasi E-Commerce Tokopedia Di Kalimantan Timur Menggunakan Model Theory of Planned Behavior (TPB)', *Kreatif Teknologi Dan Sistem Informasi (KRETISI)* 1, no. 1 (July 2023): 26–33, https://doi.org/10.30872/kretisi.v1i1.775.

[21] Ajzen, 'The Theory of Planned Behavior'.

are not only external but have become the framework for individual thinking and action. From an institutional economics perspective, values such as *Ihsan* (doing good and optimal because of the awareness of God's supervision) and religiosity (the level of one's faith and religious practices) are informal institutions that direct and limit individual economic behavior.

Based on the foundational ideas of Islamic economics, religiosity and *ihsan* are central to shaping Muslim economic behavior. Mannan emphasizes that economic actions in Islam are inseparable from moral consciousness governed by divine law, while Chapra explains that market behavior reflects human responsibility before God and must uphold justice and ethical conduct.[22] These classical insights are reinforced by contemporary Islamic marketing studies, which show that religiosity significantly influences Muslim consumer preferences in digital transactions, and that *ihsan*-based ethics strengthen trust and competitive advantage in Sharia-compliant business practices.[23] Furthermore, research on technology adoption in Muslim markets confirms that the intention to use Islamic digital services is affected not only by perceived benefits but also by ethical value and faith-based commitment.[24]

In this framework, the decision to use *Sharia* e-commerce platforms reflects multidimensional rationality, in which functional, ethical, and spiritual considerations converge. Thus, Muslim consumers' behavior is not driven merely by efficiency or material gain; rather, it integrates the pursuit of *halal* values, moral accountability, and eschatological awareness. The choice of a *Sharia*-compliant digital marketplace, therefore, represents both a rational consumer decision and a form of faith-expressive behavior rooted in religiosity and *Ihsan*.

These institutions are unwritten but have a strong influence in shaping individual expectations and preferences, including decision-making in the digital economy, such as e-commerce. Meanwhile, in the bounded rationality framework, individuals do not always act based on rational utility calculations alone but are also based on socially and religiously embedded values and beliefs. The decision to use Islamic e-commerce, for example, is not solely based on efficiency or convenience, but

[22] Muhammad Umer Chapra, *The Future of Economics: An Islamic Perspective* (Markfield: Kube Publishing Ltd, 2007); M. A. Mannan, 'Islamic Economics as a Social Science: Some Methodological Issues', *Journal of King Abdulaziz University: Islamic Economics* 1, no. 1 (1983), https://ssrn.com/abstract=3126914.

[23] Mohamad Sodikin, 'Competitive Advantages of Sharia Banks: Role of Ihsan Behavior and Digital Marketing in New Normal', *Journal of Digital Marketing and Halal Industry* 2, no. 1 (April 2020): 1–14, https://doi.org/10.21580/jdmhi.2020.2.1.5769; Mimma Maripatul Uula and Nun Maziyyah, 'How Far Has Islamic Marketing Topics Been Researched?', *Islamic Marketing Review* 1, no. 1 (December 2022), https://doi.org/10.58968/imr.v1i1.205.

[24] Kashif Azeem, Salman Masood Sheikh, and Saif Ur Rahman, 'Perceived Usefulness, Experience and FinTech Acceptance in Pakistan: An Economic Analysis', *Pakistan Journal of Humanities and Social Sciences* 11, no. 4 (November 2023), https://doi.org/10.52131/pjhss.2023.1104.0670.

also on the perception that the platform is in accordance with the value of *Ihsan* (doing good and optimal because of the awareness of God's supervision) and their level of religiosity. Thus, *Ihsan* and religiosity as derived variables from the extended theory of planned behavior represent how institutional norms and bounded rationality play a role in influencing behavioral intentions in a more contextual and holistic manner, especially in a religious Muslim population such as Generation Z in Indonesia. Based on the above explanation, the framework of this study is as follows:

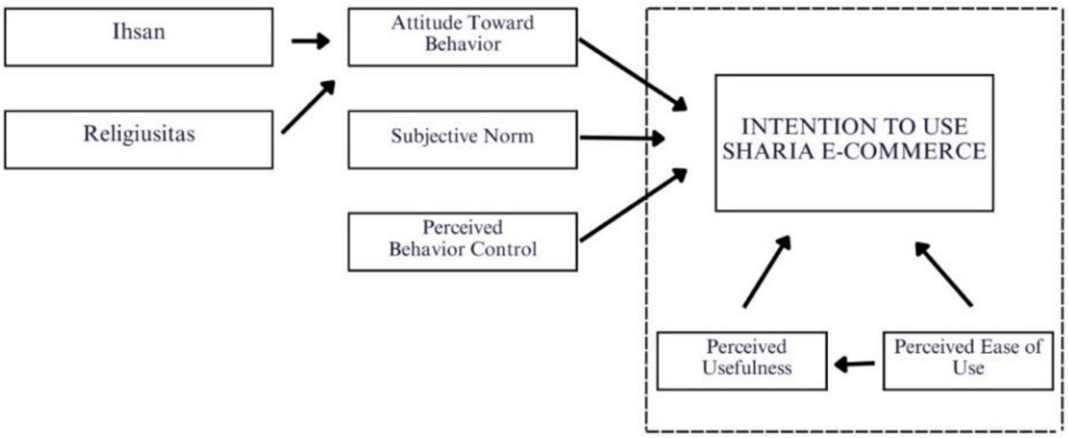

Figure 1. Conceptual Framework

As illustrated in Figure 1, the integration of Ihsan and religiosity within a model that combines the Technology Acceptance Model (TAM) and Extended Theory of Planned Behavior (TPB) is more effectively elucidated within the framework of Islamic behavioral economics. This approach facilitates a more realistic and contextually grounded understanding of Islamic e-commerce usage intentions by incorporating psychological factors and spiritual values that are distinctive to Muslim consumer behavior. This study's repositioning is expected to strengthen its theoretical justification and enhance scholarly contributions to the literature on digital technology adoption in the context of Islamic values. In the context of *Sharia* e-commerce, consumers with high levels of religiosity and *Ihsan* tend to be more selective about the platforms they use, considering aspects such as transaction halalness, price fairness, transparency, and *Sharia* compliance. Therefore, integrating these two constructs into behavioral models such as TPB or TAM is highly relevant for capturing the decision-making dynamics of Muslim consumers who are driven not only by functional benefits but also by moral and spiritual motivations.

METHODS

This study approach quantitative and gather data analysed using SmartPls. The respondents were evenly distributed online and offline, visiting the Generation Z community and friendship environment on campus, visiting relatives so that respondents who fit the criteria were found, and directed the process of filling out the questionnaire throughout the districts and cities in Central Java. The population of this study was the generation of Z Muslims in Central Java, with a total sample of 125 respondents. The respondents selected were included in the following criteria: 1) respondents aged 12-27 years, 2) respondents were Muslim, 3) respondents lived in Central Java, and) 4 respondents intended to use *Sharia* e-commerce. The questionnaire consisted of two parts: the demographic profile and identity of the respondents, and the statement items of each indicator of the research variables. The questionnaire items were measured using a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). A summary of all variables in this study is presented in Table 1.

The outer model test is divided into two tests. The first is the validity test, which includes convergent and discriminant validity tests. The second reliability test consisted of Cronbach's alpha test and composite reliability. The inner model test consisted of the R-square test, Q-square test, F-square test, and model fit. Hypothesis testing consists of statistical hypothesis, outcome hypothesis, level of confidence, and hypothesis testing. After this test was completed, direct and indirect effect analyses were performed.

Table 1. Operational Definition

Variable	Statement Items
Perceived Usefulness (PU)[25]	*Sharia* e-commerce helps me find halal and safe products *Sharia* e-commerce can increase convenience in shopping Using *sharia* e-commerce makes transactions more effective and efficient
Perceived Ease of Use (PEOU)[26]	How to use *sharia* e-commerce is easy to learn Ease of finding *sharia* e-commerce *Sharia* e-commerce is easy to use without technical difficulties
Attitude Toward Behavior (ATB)[27]	The use of *sharia* e-commerce is the best choice compared to conventional e-commerce Using *sharia* e-commerce is the right thing to do from a religious point of view I feel comfortable and satisfied using *sharia* e-commerce
Subjective Norm (SN)[28]	Most of the people I know use *sharia* e-commerce The influence of family and friends encourages me to use *sharia* e-commerce

[25] Ashfahany et al., 'Intention to Use Sharia E-Commerce: Applying a Combination of The Technology Acceptance Model and Theory of Planned Behavior'.

[26] Ashfahany et al.

[27] Ashfahany et al.

[28] Ashfahany et al.

Variable	Statement Items
	I am more likely to use sharia e-commerce because it is considered in accordance with the values adopted by the environment around me
Perceived Behavioral Control (PBC)[29]	I believe that I can use the features of *sharia* e-commerce without needing the help of others. There are no difficulties in conducting *sharia* e-commerce transactions I have full control over the use of *sharia* e-commerce
Ihsan (IH)[30]	I use *sharia* e-commerce because I feel supervised by Allah in every act of purchasing in e-commerce. I choose *sharia* e-commerce because I want to carry out transactions in accordance with pure intentions for good. I choose *sharia* e-commerce because transactions are free from elements of *usury* (interest), *gharar* (uncertainty), and *maisir* (speculation).
Religiosity (RL)[31]	I intend to use *shari*a e-commerce because it can provide peace and tranquility in life, because I believe there is no violation of religious teachings. I use *sharia* e-commerce because I understand about halal and haram in Islamic teachings. I use *sharia* e-commerce based on religious rules, one of which is prohibiting transactions that contain *usury* (interest), *gharar* (uncertainty), and *maisir* (speculation).
Intention to Use *Sharia* E-Commerce (IU)[32]	I intend to continue using *sharia* e-commerce in conducting online transactions I feel encouraged to use *sharia* e-commerce because the principles applied are in accordance with Islamic values I would recommend *sharia* e-commerce to others to use I have a strong desire to continue using *sharia* e-commerce services

DISCUSSION

5.1 Characteristics of Respondents

Klik atau ketuk di sini untuk memasukkan teks. The respondents were evenly distributed online and offline visiting the Generation Z community and friendship environment on campus, visiting relatives so that respondents who fit the criteria were found and directed in the process of filling out the questionnaire throughout the districts and cities in Central Java. All questionnaire indicators were said to be valid, and the majority of respondents were female (56%), the majority were between 20-23

[29] Ashfahany et al.

[30] Maripatul Uula and Maziyyah, 'How Far Has Islamic Marketing Topics Been Researched?'

[31] Ashfahany et al., 'Intention to Use Sharia E-Commerce: Applying a Combination of The Technology Acceptance Model and Theory of Planned Behavior'.

[32] Ashfahany et al.

years old (38.4%), the majority were education level undergraduates (S1) (43.2%), 69.6 respondent shade jobs as students/students, and the average income/pocket money of Rp1,000,001-Rp2,000,000/month is equivalent to 28.8%.

Table 2. Characteristics of Respondents Based on Region

Region	Number (Person)	Region	Number (Person)
Semarang City	4	Pekalongan District	3
Surakarta City	3	Pemalang District	4
Salatiga City	4	Purbalingga District	4
Kota Magelang City	4	Purworejo District	3
Kota Pekalongan City	3	Rembang District	3
Tegal City	4	Semarang District	3
Banyumas District	4	Sragen District	3
Batang District	3	Sukoharjo District	3
Blora District	3	Kendal District	4
Boyolali District	4	Temanggung District	3
Brebes District	4	Wonogiri District	4
Cilacap District	4	Wonosobo District	3
Demak District	4	Banjarnegara District	3
Grobogan District	4	Klaten District	4
Jepara District	4	Kudus District	3
Karanganyar District	4	Magelang District	4
Kebumen District	4	Pati District	4
Tegal District	3		
Total	67		58

Source: Primary data 2024, processed

5.2 Outer Model

According to Ghozali and Latan, outer model assessment includes evaluating the significance of the influence between constructs and variables, as well as the validity and reliability of latent constructs.[33] The results of the convergent validity analysis are presented in Table 3.

Table 3. Outer Loadings and AVE

Variable	Indicator Code	Outer Loadings	AVE
Attitude Toward Behavior	ATB1	0,891	0,792
	ATB2	0,845	
	ATB3	0,932	
Ihsan	IH1	0,932	0,859
	IH2	0,954	
	IH3	0,894	

[33] I. Ghozali and H. Latan, *Partial Least Squares: Konsep, Teknik, Dan Aplikasi Menggunakan Program Smart PLS 3.0*, 2nd edn (Semarang: Universitas Diponegoro Semarang, 2015).

Variable	Indicator Code	Outer Loadings	AVE
Intention to Use	IU1	0,972	0,925
	IU2	0,974	
	IU3	0,946	
	IU4	0,955	
Perceived Behavioral Control	PBC1	0,939	0,889
	PBC2	0,956	
	PBC3	0,933	
Perceived Ease of Use	PEOU1	0,977	0,931
	PEOU2	0,972	
	PEOU3	0,945	
Perceived Usefulness	PU1	0,958	0,897
	PU2	0,909	
	PU3	0,974	
Religiosity	RL1	0,934	0,873
	RL2	0,931	
	RL3	0,938	
Subjective Norm	SN1	0,868	0,735
	SN2	0,874	
	SN3	0,828	

Source: SmartPLS output, 2024

Each indicator in this study shows outer loadings> 0.70, which indicates that all indicators are feasible and valid for further analysis, while the AVE value is > 0.6, which indicates that the constructs in this study have good convergent validity.

Table 4. Heterotrait-Monotrait Value

	ATB	**IH**	**IU**	**PBC**	**PEOU**	**PU**	**RL**	**SN**
ATB								
IH	0,870							
IU	0,877	0,836						
PBC	0,655	0,701	0,714					
PEOU	0,718	0,758	0,857	0,577				
PU	0,620	0,607	0,739	0,541	0,630			
RL	0,855	0,814	0,692	0,647	0,546	0,676		
SN	0,730	0,868	0,861	0,719	0,771	0,665	0,651	

Source: SmartPLS output, 2024

Based on Table 4, the heterotrait-monotrait value for each variable was < 0.90. Thus, it can be concluded that all variable constructs used in this research model have good discriminant validity.

Table 5. Cronbach's Alpha and Composite Reliability

Variable	Cronbach's alpha	Description
Attitude Toward Behavior	0,870	Reliable
Ihsan	0,918	Reliable

Variable	Cronbach's alpha	Description
Intention to Use	0,973	Reliable
Perceived Behavior Control	0,937	Reliable
Perceived Ease of Use	0,963	Reliable
Perceived Usefulness	0,943	Reliable
Religiosity	0,927	Reliable
Subjective Norms	0,826	Reliable

Source: SmartPLS output, 2024.

Table 5 shows the results of the Cronbach's alpha value in this study that met the criteria, namely, > 0.7. Thus, it can be concluded that the variables in this study meet the reliability test criteria for the outer model and can be used in the next stage.

5.3 Inner Model

Table 6. Q-Square Test Results

Variable	Q-Square Value
Attitude Toward Behavior	0,537
Intention to Use	0,802
Perceived Usefulness	0,320

Source: SmartPLS output, 2024

The Q-square value is calculated using the blindfolding procedure, where its function is to measure how well the path model can estimate the original data value. The Q-Square Intention to Use value is 0.802 while the perceived usefulness variable has a value of 0.320, and attitude towards behavior variable has a value of 0.538. The value successfully fulfilled the Q-square test requirements, namely Q2> 0.000, which shows that the model used can predict the data well.

Table 7. Comparison of RMSE Values

Variable	RMSE (PLS)	RMSE (LM)
ATB1	1,022	0,964
ATB2	0,832	0,585
ATB3	0,838	0,787
IU1	0,723	0,700
IU2	0,651	0,618
IU3	0,542	0,579
IU4	0,564	0,578
PU1	0,875	0,780
PU2	0,979	0,849
PU3	0,887	0,632

Source: SmartPLS output, 2024

Based on Table 7, the RSME value in PLS is greater than the RMSE value in LM, thus indicating that this model has high predictive power.

Table 8. Path Coefficients

Variable	Original Sample (0)	T-Statistic	P-Values	Description

PU → IU	0,158	3,252	0,001	Significant
PEOU → IU	0,319	3,370	0,001	Significant
PEOU → PU	0,602	9,208	0,000	Significant
IH → ATB	0,496	4,315	0,000	Significant
RL → ATB	0,398	3,323	0,001	Significant
ATB → IU	0,340	5,763	0,000	Significant
SN → IU	0,187	2,233	0,026	Significant
PBC → IU	0,093	2,151	0,032	Significant

Source: SmartPLS output, 2024

As shown in Table 8, if the p-value is less than 5% or 0.050, it can be concluded that the variable has a positive and significant influence. Table 8 shows that all constructs had a positive and significant influence on the dependent variable. The most influential variable is the Perceived Ease of Use (PEOU) variable with a path coefficient value of 0.602 on Perceived Usefulness (PU), followed by the Ihsan (IH) variable on attitude Towards behavior (ATB) with an original sample of 0.496, and the relationship (RL) variable for Attitude Towards Behavior (ATB) with an original sample of 0.398.

The findings demonstrate that *Ihsan* and religiosity exert a decisive influence on Attitude Toward Behavior. This shows that Islamic consumer intention is shaped by internalized moral accountability and ethical self-regulation, grounded in spiritual consciousness. The evidence expands the explanatory strength of the Theory of Planned Behavior (TPB) by positioning moral–spiritual awareness as a central attitudinal driver, a dimension that has been neglected in mainstream technology-adoption studies.

This study advances prior research in several substantial ways. El Ashfahany et al. demonstrated that religiosity shapes positive attitudes toward e-commerce behavior.[34] The present study develops this line of inquiry by introducing *Ihsan* as a deeper moral construct that governs ethical awareness before individuals form behavioral judgments. The model also differs from Hamid et al., who relied on trust as an external trigger, and from Apau and Koranteng, who framed intention around risk and cybercrime.[35] The present evidence shows that internal moral agency can consistently guide intention even in situations where uncertainty in digital systems remains.

[34] Ashfahany et al., 'Intention to Use Sharia E-Commerce: Applying a Combination of The Technology Acceptance Model and Theory of Planned Behavior'.

[35] S. Hamid, M. Azhar, and Sujood, 'Behavioral Intention to Order Food and Beverage Items Using E-Commerce during COVID-19: An Integration of Theory of Planned Behavior (TPB) with Trust,"British', *Food Journal* 125, no. 1 (2023): 112-131,; Richard Apau and Felix Nti Koranteng, *Impact of Cybercrime and Trust on the Use of E-Commerce Technologies: An Application of the Theory of Planned Behavior*, Zenodo, 5 March 2020, https://doi.org/10.5281/ZENODO.3697886.

The findings offer a theoretical refinement by demonstrating that behavioral formation in *Sharia* e-commerce cannot be fully explained by utilitarian or risk-based constructs. The integration of *Ihsan* into TPB provides a more coherent explanation of decision-making among Muslim consumers by linking ethical awareness, spiritual accountability, and personal virtue to digital behavior. This creates a more sensitive development of TPB that aligns with Islamic moral psychology and better reflects behavioral patterns in Islamic market environments.

The *Ihsan* and religiosity variables had the largest and most significant influence on attitudes towards behavior (ATB), especially in the Z generation. As the Z generation is trying to learn something new and learning to know more about their religion, the *Ihsan* and religiosity values are strongly embedded and implemented in their daily activities. For instance, they are reluctant to use e-commerce, which provides ease but with a *usury*-like scheme when they delay their purchase. This phenomenon is captured by the significant impact of *Ihsan* and religiosity on attitudes towards behavior.

This result is in line with the perspective of institutional economics, where the theory is divided into two parts: informal and formal institutions, based on North's perspective.[36] As religiosity and *Ihsan* can be included in informal institutions that can shape people's attitudes, the significant results of these two variables in this study validate that the institutional economics perspective can be useful in explaining in more detail the role of ethics and religion on attitudes that are not well explained in the TPB.

In a societal context, this finding shows that people of the Z generation who uphold religious and moral values tend to consider the halal, honesty, and fairness aspects in online shopping activities.[37] This reflects that digital behavior is inseparable from prevailing social and religious norms, especially in a religious society such as Indonesia. Therefore, the role of Islamic organizations in collaboration with influencers, for instance, to enhance digital education related to maintaining *Ihsan* and

[36] Bekir Emre Kurtulmuş and Bernadette Warner, 'Informal Institutional Framework and Entrepreneurial Strategic Orientation: The Role of Religion', *International Journal of Entrepreneurship and Innovation Management* 20, no. 3/4 (2016): 160, https://doi.org/10.1504/IJEIM.2016.077959.

[37] Lixuan Zhang, Eric Smith, and Andrea Gouldman, 'The Effects of Individual Values on Willingness to Pay and Fairness Perceptions of Use Tax on Internet Purchases', in *Advances in Taxation*, ed. John Hasseldine (Emerald Publishing Limited, 2020), 197–221, https://doi.org/10.1108/S1058-749720200000027007; Yusuf Abubakar Muhtari and Madichie Nnamdi O., 'An Exploratory Enquiry into the Challenges of Modern Retailing on Muslim Consumers in Northern Nigeria', *African Journal of Business and Economic Research* 7, no. 1 (January 2012): 99–114, https://doi.org/10.10520/EJC120525; Chandra Suparno, 'Online Purchase Intention of *Halal* Cosmetics: S-O-R Framework Application', *Journal of Islamic Marketing* 12, no. 9 (July 2020): 1665–81, https://doi.org/10.1108/JIMA-09-2019-0192.

rising religiosity among the Z generation, will significantly spur the intention to use *Sharia* E-commerce.

Additionally, in terms of e-commerce practices, these results encourage industry players to not only focus on functional aspects, such as convenience, but also consider value elements, such as transparency, transaction security, and compliance with Sharia principles. This highlights the importance of Islamic marketing ethics. E-commerce, which is able to demonstrate commitment to these values, for example, by providing halal labelling, avoiding fraud, and maintaining service integrity, has the potential to build positive attitudes and loyalty from religious and ethical consumers.[38] Thus, synergy between religious values and ethical business practices is key to creating a sustainable and trusted digital ecosystem.

To develop a *Sharia* e-commerce platform, prioritizing the user experience through a simple and intuitive design, such as gamification, is essential.[39] It is important to conduct this research in several cities with high levels of e-commerce adoption or usage in Indonesia, such as Yogyakarta City, Bekasi City, and Depok City, to bring up the latest results and make comparisons using SEM PLS MGA. In addition, to capture more Muslim consumers interested in ethical and faith-based online shopping, e-commerce platforms can provide *Shariah*-compliant payment methods (success cases in MSMEs) and interest-free instalment plans. [40]

From a business and policy perspective, the Islamic e-commerce ecosystem requires alignment between both sides to thrive effectively. Policymakers can help by creating a regulatory framework that incorporates *Shariah* elements, compliance with prohibited *usury*, *gharars*, and *maysir* in digital transactions, and subsidizing halal certifications for MSMEs. On the business side, stakeholders are encouraged to adopt Islamic values in marketing, and operations honesty, social responsibility, and ethical business behavior are core Islamic principles. Teaching the principles of Islamic

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[38] K. M. Anwarul Islam et al., 'Effects of Brand Awareness, Religious Belief, and Brand Trust on Purchase Intentions of Halal Products among Young Consumers', *Innovative Marketing* 19, no. 4 (December 2023): 247–56, https://doi.org/10.21511/im.19(4).2023.20.

[39] Tamana Mominzada, Mohd Zaidi Bin Abd Rozan, and Najim Ahmad Aziz, 'CONSEQUENCES OF USER EXPERIENCE IN A GAMIFIED E-COMMERCE PLATFORM', *International Journal of Electronic Commerce Studies* 13, no. 1 (October 2021): 113, https://doi.org/10.7903/ijecs.2004.

[40] Liu Xiaoyan, Huang Lei, and Chen Xin, 'Interest-Free Installment Payment Strategy for Retailers under Third Party Payment Platform', *Proceedings of the 4th International Conference on Industrial and Business Engineering*, ACM, 24 October 2018, 29–33, https://doi.org/10.1145/3288155.3288174; Hendra Riofita, 'How Shariah-Compliant Digital Payments Influence Muslim Customer's Purchase Decision for Micro, Small and Medium Enterprises (MSMEs) Products through Sharia Entrepreneurship Principles', *Journal of Islamic Accounting and Business Research*, ahead of print, 17 June 2025, https://doi.org/10.1108/JIABR-06-2024-0202.

commercial ethics will help deepen relationships with consumers and strengthen brand loyalty and awareness over time.

CONCLUSION

The findings demonstrate that Muslim Gen Z consumers do not base their digital economic behavior merely on functional or technological benefits but on ethical and spiritual consciousness. Ihsan and religiosity emerged as the strongest determinants shaping attitudes toward behavior, confirming that moral accountability and faith-driven awareness play decisive roles in forming the intention to use *Sharia* e-commerce. This result advances the Theory of Planned Behavior by integrating Islamic moral constructs in the attitudinal dimension, offering a more comprehensive explanation of decision-making in Muslim consumer contexts.

The model also highlights that the combination of TAM and TPB is not sufficient without incorporating ethical variables, as Sharia e-commerce adoption is driven by multidimensional rationality: functional, ethical, and spiritual. Therefore, Sharia digital platforms with embedded transparency, halal assurance, and ethical service integrity are more likely to build loyalty and trust.

For policymakers, these findings emphasize the urgency of developing *Sharia*-compliant digital regulations and supportive incentives for ethical e-commerce ecosystems. Collaboration between regulators, Islamic authorities, and industry players is essential to ensure the integrity of online transactions and encourage a digital marketplace that aligns with Islamic commercial ethics. Future research should expand the demographic scope beyond Central Java and introduce additional behavioral or cultural variables to produce broader generalization and richer theoretical development.

This study was designed with a specific empirical boundary by focusing on Muslim Generation Z in Central Java and employing TAM–TPB constructs within a cross-sectional design. These boundaries ensure theoretical clarity and model focus; however, they also open opportunities for broader scholarly exploration in future studies. Extending the demographic scope to other regions, age groups, or cultural contexts would allow researchers to examine whether ethical–spiritual drivers operate similarly across diverse Muslim communities.

Future research may also adopt longitudinal, mixed-method, or experimental approaches to observe behavioral dynamics over time and uncover deeper psychological or institutional mechanisms underlying ethical digital consumption. Additional variables, such as trust, *halal* literacy, perceived *Sharia* compliance, and institutional support, may further enrich the explanatory power of Islamic consumer behavior models and contribute to the development of a more holistic framework for Sharia e-commerce adoption in the digital era.

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Conflicts of Interest

The authors declare no conflicts of interest regarding the publication of this paper.

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