

# “Intention to use sharia e-commerce: Applying a combination of the technology acceptance model and theory of planned behavior”

<b>AUTHORS</b>	Afief El Ashfahany  Fatimah Azzahra  Yayuli  Ibrahim Musa Unal 
<b>ARTICLE INFO</b>	Afief El Ashfahany, Fatimah Azzahra, Yayuli and Ibrahim Musa Unal (2023). Intention to use sharia e-commerce: Applying a combination of the technology acceptance model and theory of planned behavior. <i>Innovative Marketing</i> , 19(2), 184-197. doi: <a href="https://doi.org/10.21511/im.19(2).2023.15">10.21511/im.19(2).2023.15</a>
<b>DOI</b>	<a href="http://dx.doi.org/10.21511/im.19(2).2023.15">http://dx.doi.org/10.21511/im.19(2).2023.15</a>
<b>RELEASED ON</b>	Thursday, 01 June 2023
<b>RECEIVED ON</b>	Monday, 16 January 2023
<b>ACCEPTED ON</b>	Tuesday, 23 May 2023
<b>LICENSE</b>	 This work is licensed under a <a href="https://creativecommons.org/licenses/by/4.0/">Creative Commons Attribution 4.0 International License</a>
<b>JOURNAL</b>	"Innovative Marketing "
<b>ISSN PRINT</b>	1814-2427
<b>ISSN ONLINE</b>	1816-6326
<b>PUBLISHER</b>	LLC “Consulting Publishing Company “Business Perspectives”
<b>FOUNDER</b>	LLC “Consulting Publishing Company “Business Perspectives”



NUMBER OF REFERENCES

**61**



NUMBER OF FIGURES

**2**



NUMBER OF TABLES

**7**

© The author(s) 2023. This publication is an open access article.



## BUSINESS PERSPECTIVES



LLC "CPC "Business Perspectives"  
Hryhorii Skovoroda lane, 10,  
Sumy, 40022, Ukraine  
[www.businessperspectives.org](http://www.businessperspectives.org)

**Received on:** 16<sup>th</sup> of January, 2023

**Accepted on:** 23<sup>rd</sup> of May, 2023

**Published on:** 1<sup>st</sup> of June, 2023

© Afief El Ashfahany, Fatimah Azzahra,  
Yayuli, Ibrahim Musa Unal, 2023

Afief El Ashfahany, M.Sc., Department  
of Islamic Economics and Law,  
Faculty of Religion, Muhammadiyah  
University of Surakarta, Indonesia.  
(Corresponding author)

Fatimah Azzahra, Department of  
Islamic Economics and Law, Faculty of  
Religion, Muhammadiyah University of  
Surakarta, Indonesia.

Yayuli, MPL., Department of Islamic  
Economics and Law, Faculty of  
Religion, Muhammadiyah University of  
Surakarta, Indonesia.

Ibrahim Musa Unal, M.Sc., College of  
Islamic Studies, Hamad Bin Khalifa  
University, Qatar.

Afief El Ashfahany (Indonesia), Fatimah Azzahra (Indonesia),  
Yayuli (Indonesia), Ibrahim Musa Unal (Qatar)

# INTENTION TO USE SHARIA E-COMMERCE: APPLYING A COMBINATION OF THE TECHNOLOGY ACCEPTANCE MODEL AND THEORY OF PLANNED BEHAVIOR

## Abstract

This study aims to build a framework for the variables affecting interest in sharia e-commerce, such as attitude, subjective norms, perceived behavior control, perceived usefulness, perceived ease of use, and religiosity. Using a convenience sampling method, this analysis involved 212 young people, who represent the most significant proportion of e-commerce clients. The survey measurements and hypotheses testing used the partial least square structural equation modeling (PLS-SEM) approach. The results of the study show that attitude ( $\beta = 0.261$ ,  $p = 0.000$ ), subjective norm ( $\beta = 0.264$ ,  $p = 0.000$ ), perceived usefulness ( $\beta = 0.241$ ,  $p = 0.013$ ), and perceived ease of use ( $\beta = 0.185$ ,  $p = 0.032$ ) have a positive relationship with intention to use sharia e-commerce for youths. In addition, perceived ease of use ( $\beta = 0.759$ ,  $p = 0.000$ ) also significantly affects perceived usefulness as a moderator to intention. In comparison, perceived behavior control ( $\beta = -0.042$ ,  $p = 0.505$ ) was an insignificant factor in using sharia e-commerce. This study also shows that religiosity ( $\beta = 0.648$ ,  $p = 0.000$ ) is essential in a person's attitude toward intending to use sharia e-commerce. The insignificant relationship between perceived behavior control and intention to use sharia e-commerce is believed to be because both conventional and sharia e-commerce are easily operated. Thus, youth people have not noticed many differences in using sharia e-commerce.

## Keywords

religiosity, sharia e-commerce, theory of planned  
behavior, technology acceptance model

## JEL Classification

D12, D22, L81

## INTRODUCTION

As technology and digital information develop rapidly, it encourages people to live practical life by carrying out various daily activities (Nurmalasari, 2022). This development is also in line with the ease of internet access obtained. One example of technological and internet advances is shopping online through e-commerce (Munawir, 2021). E-commerce is a form of advancement of technology in the field of trade. Through e-commerce, the traditional trading concept that requires traders and buyers to meet in person has changed to a long-distance vision (Permana et al., 2021). Thus, consumers can choose and collect goods and compare information more freely without being limited by space and time. With the convenience offered by e-commerce, more and more people use e-commerce both as buyers and sellers (Munawir, 2021). Commodities in e-commerce are available in various quality, goods, and price offers (Herzallah & Mukhtar, 2016).



This is an Open Access article,  
distributed under the terms of the  
[Creative Commons Attribution 4.0  
International license](https://creativecommons.org/licenses/by/4.0/), which permits  
unrestricted re-use, distribution, and  
reproduction in any medium, provided  
the original work is properly cited.

### Conflict of interest statement:

Author(s) reported no conflict of interest

Given that Indonesia has the world's largest Muslim population, one of the many products is halal goods. Indonesian people's consumption interest in halal-certified products and Muslim fashion is very high (Febriandika et al., 2020). This high consumer interest has prompted e-commerce (Tokopedia, Shopee, Blibli, and Lazada) to launch special features to meet consumer needs in the Indonesian sharia market. For example, sharia e-commerce in Indonesia implements a payment system without a credit card (Faiza et al., 2022). In addition, sharia e-commerce applies sharia-compliant practices that do not contain usury or interest (Ashfahany et al., 2022). However, many people still need to learn about the features of sharia e-commerce from platforms in Indonesia. There is a need for insight and public awareness in utilizing halal online shopping sites (Kasanah & Faujiah, 2022).

## 1. LITERATURE REVIEW AND HYPOTHESES

Indonesia has the world's largest Muslim population (Febriandika et al., 2023). With so many modifications to economic development strategies, the development of the Islamic economy in Indonesia has been reasonably rapid (Febriandika et al., 2020). In a country with most Muslims like Indonesia, the sharia e-commerce market is crucial. E-commerce is an online channel that can be accessed via a computer where business activities are carried out and employed by consumers to obtain information. The process begins by providing consumer information services by making choices (Kotler & Armstrong, 2018). E-commerce, such as it is, refers to using the internet and devices with web browsers to manage product sales and purchases (Aco & Endang, 2017). With the launch of the sharia e-commerce feature, the products sold are also guaranteed to be halal, transactions are safe, and consumers never use credit cards, which contain usury (Juliana et al., 2022).

The relationship between perceived ease of use, subjective norms, and perceived usefulness has been widely examined. For example, Daragmeh et al. (2021) investigated the impact of subjective norms, perceived usefulness, and perceived ease of use in fintech payments. The study shows that subjective norms, perceived usefulness, and the perceived risk of Covid-19 affect behavioral intention. However, perceived ease of use has no direct effect on behavioral intention. Nurmalasari (2022) tested subjective norms, perceived ease of use, and perceived usefulness in the context of Linkaja Syariah. It was found that subjective norms affected perceived usefulness and perceived ease of use. At the same time, perceived ease of use and perceived usefulness do not significantly influence in-

attention. Furthermore, perceived ease of use has a significant effect on perceived usefulness.

The results of the previous studies that examined the connections between subjective norm, perceived usefulness, perceived ease of use, perceived behavior control, attitude, intention, desires, and actual behavior have been inconsistent. For example, Aji and Dharmmesta's (2019) results regarding the relationship between subjective norm and dogmatism are related, but subjective norm takes the relationship and strengthens dogmatism. Kalinić et al. (2020) examined the connection between subjective norms and perceived usefulness and found significant results.

Yupitri and Sari (2012), in the context of Bank Syariah Mandiri, showed that the facility factor, with a value of 0.469, influences non-Muslim clients' decisions to utilize Islamic banks. With a value of 0.730, the promotion factor, in contrast, considerably affects non-Muslim clients' preference to use Islamic banks. With a value of 0.529, product factors considerably influence non-Muslim clients' choice to use Islamic banks. According to Hapsari and Beik (2014), analyzing non-Muslim and Muslim respondents in the context of Islamic bank services, 68% think Islamic banks are superior to conventional banks. This is because products from Islamic banks are more transparent (by 46.34%).

This study employed the theory of planned behavior and the technology acceptance model to explain consumer intentions to use sharia e-commerce. The theory of planned behavior connects beliefs and attitudes. With this, people evaluate attitudes toward specified behavior, where beliefs are subjective, and behaviors impact something specific (Hill et al., 1996). Subjective norms, attitude, perceived behavior control are the compo-

nents of the theory of planned behavior (TPB), while perceived usefulness and perceived ease of use are components of the technology acceptance model (TAM). According to TAM, user perceptions of a technology's utility are determined by its simplicity (Aji & Dharmmesta, 2019). Moreover, the extended variable, religiosity, measures a person's commitment to religion.

The theory of planned behavior assumes that an individual's behavior is not only under his or her own control but also requires behavioral management that will affect their intents and actions (Putra, 2014). Attitude is an evaluation of one's wholeness regarding positive or negative for expressing certain behaviors (Wikamorys & Rochmach, 2017). According to Ajzen and Fishbein (2005) and Nurmalasari (2022), ideas regarding the effects of conduct are influenced by attitudes and actions. Each behavioral belief reconciles the behavior with the results obtained from that behavior. Ayudya and Wibowo (2018) discovered a positive and substantial association between attitude and intention. Fitriana et al. (2022) demonstrate that attitude outcomes have a positive and significant impact. Shah Alam and Mohamed Sayuti (2011) discovered that attitude positively affected the intention to consume halal food.

Subjective norms are people's judgments of those who have engaged in behavior recently or in the past (Ajzen, 1991). They are influenced by beliefs and motivations in which there are people involved. According to Gu et al. (2009), subjective norms positively and significantly affected Muslim interest in utilizing e-money. The relationship between subjective norms and intention to pay for halal transportation is positive (Ngah et al., 2021). Sumadi (2022) shows that subjective norm significantly positively affects buying behavior of food items with the halal logo. According to Utomo et al. (2021), the setting of the subjective norm toward halal business positively affects the intention to use Islamic financial products.

According to Ajzen (1991), perceived behavior control is the judgment of how easy or difficult an activity is. To explain the control of perceived behavior, Ajzen (1991) differs from the locus of control proposed by Rotter (1996). The control center relates to a person's relatively stable beliefs in var-

ious situations (Ramdhani, 2011). This theory also reflects the experience and predicts future obstacles (Sulistiyarini, 2012). In the context of e-money, Nugroho et al. (2018) discovered that perceived behavior control significantly improved intention. Hatta et al. (2017), in the context of accounting knowledge, show that perceived behavior control positively affects knowledge-sharing behavior. Viewing halal-certified food, Iranmanesh et al. (2020) found that perceived behavior control did not have an impact on willingness to pay. Ashraf (2019) showed that perceived behavior control positively affects intention toward halal food.

Perceived usefulness is a situation where individuals believe in the usefulness of a particular technology whose performance will increase (Shomad, 2012). Davis (1989) used this variable to measure perceived usefulness, where it 1) makes work faster; 2) is useful; 3) increases productivity; 4) increases effectiveness; and 5) develops work performance. Fitriana et al. (2022) showed that perceived usefulness positively and significantly affects individuals using the bill payment feature through Shopee e-commerce. It also positively affects actual system utilization in LinkAja Syariah services in the context of sharia digital payments (Hasanah et al., 2021). Ayyub et al. (2020) found that perceived usefulness has a positive effect on the intention to use Islamic banking.

A person's perception of ease of use is that technology is simple to use and understand (Sulistiyarini, 2012). The degree to which people feel using a given technology will be accessible is called ease of use (Davis, 1989). Perceived ease of use is crucial for assessing the system's proper use with end users' perspectives of how they utilize information technology (Shandyastini & Novianti, 2016). Ha et al. (2019) show that perceived ease of use positively affects consumers' intentions to shop online. Ha (2020) indicates that perceived ease of use positively and significantly affects an interest in shopping online. A study on halal status in products by Giyanti et al. (2019) found that perceived ease of use positively affected intentions but not significantly.

Gu et al. (2009) argue that intention to use describes individuals' will to try and be motivated to perform a behavior. Morwitz and Munz (2021) state that intention is widely used in research, especially

in marketing and psychology. Dewi and Warmika (2016) indicated that someone with an intention or desire would behave to get this desire. Rahmatika and Fajar (2019), in the context of using e-money, showed that intention is positively and significantly affected by TPB variables such as attitude, subjective norms, and perceived behavior control.

Attitudes and behavior can be formed from religious factors. Religious preferences influence consumer behavior (Shah Alam & Mohamed Sayuti, 2011). Religiosity is the extent to which a person is committed to the faith, and one's attitudes and behavior are reflected in that religion (Johnson et al., 2001). Several studies have revealed that religiosity positively and significantly affects attitude. For example, Abd Rahman et al. (2015) and Najib et al. (2022) indicated a positive and substantial association between religion and attitude toward halal cosmetics. According to Garg and Joshi (2018), religiosity positively affects attitude in the context of halal products. In consuming halal food, religiosity positively affects the attitudes of Muslim tourists (Hanafiah & Hamdan, 2021).

On the other hand, according to the technology acceptance model, perceived ease of use also affects perceived usefulness and directly affects intention. Perceived ease of use connects to intention indirectly through perceived usefulness (Davis, 1989). Giyanti et al. (2019) provide strong evidence that perceived ease of use affects perceived usefulness for intention to find information regarding the halalness status of products.

Based on the literature review, this study develops a model for the factors that influence intention to use sharia e-commerce, including attitude, subjective norms, perceived behavior control, perceived usefulness, perceived ease of use, and religiosity combining the theory of planned behavior and technology acceptance model. The following hypotheses are put (Figure 1):

- H1: *Attitude positively and significantly affects the intention to use sharia e-commerce.*
- H2: *Subjective norm positively and significantly affects the intention to use sharia e-commerce.*
- H3: *Perceived behavior control positively and significantly affects the intention to use sharia e-commerce.*
- H4: *Perceived usefulness positively and significantly affects the intention to use sharia e-commerce.*
- H5: *Perceived ease of use positively and significantly affects the intention to use sharia e-commerce.*
- H6: *Religiosity positively and significantly affects attitude.*
- H7: *Perceived ease of use positively and significantly affects the relationship between intention and perceived usefulness.*

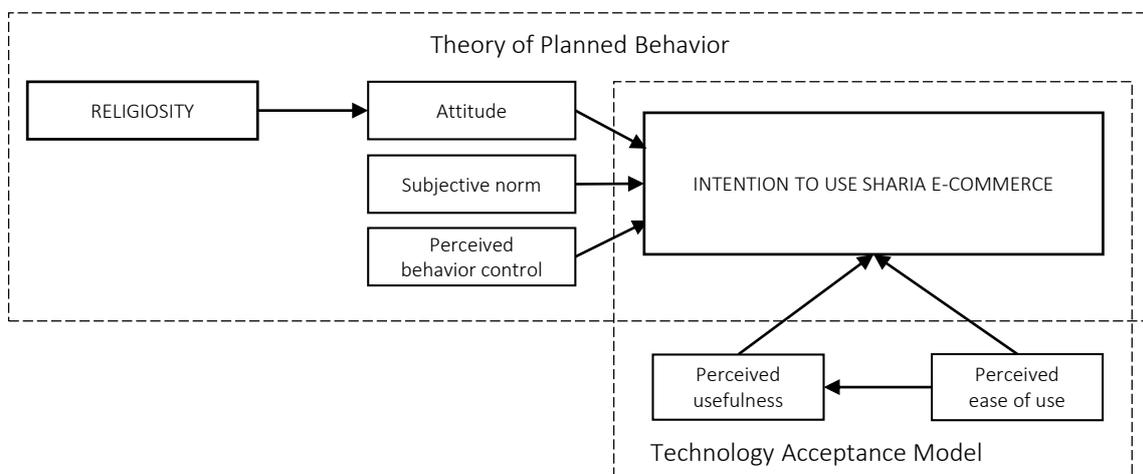


Figure 1. Research model

## 2. METHODOLOGY

A quantitative research methodology is used. The object of this study focuses on sharia e-commerce users. To collect the data, a convenience online questionnaire was employed. The data collected were then separated into two parts; the first is a set that identifies the sample's demographic information, and the second measures the theoretical structure of the research model. To construct a set of questionnaire questions (measurement indicators), indicators for attitude are adapted from Sulistiyarini (2012) and Utomo et al. (2021). Subjective norm indicators are adapted from Nurmalasari (2022). Three indicators of perceived behavior control are taken from Hanafiah and Hamdan (2021). Measurement indicators of perceived usefulness are adapted from Rahmi and Adhy (2019), Park et al. (2014), and Shandyastini and Novianti (2016). Nurmalasari (2022) and Aji et al. (2019) suggested perceived ease of use indicators. Utomo et al. (2021) and Juliana et al. (2022) provided three items to evaluate consumer religiosity. Three measurement items for intention are taken from Sulistiyarini (2012) and Aji et al. (2021).

The study population is the general public who use sharia-based or non-sharia-based e-commerce throughout Indonesia. The research model and structured hypotheses are evaluated using a research methodology and questionnaire. The approach used to collect data is a purposive sam-

pling method. Sampling is conducted online, and a questionnaire link is developed using Google and shared on Indonesian social media. Two hundred twelve respondents in this study are differed in age and occupation. In addition to the purposive sampling method, this study also used the snowball sampling method, in which the participants voluntarily became part of the study.

The partial least square (PLS) method and SmartPLS software were utilized for data analysis to test and analyze data from the respondents. Model testing in PLS-SEM consists of reliability and validity model testing and model prediction. The average variance extracted (AVE), cross-loadings, Cronbach's alpha (CA), and composite reliability (CR) are external model indicators. At the same time, R Square and Q2 predictive relevance are used in measuring the internal model. Then, to calculate the model estimates, the Fornell-Larcker criterion is used with the PLS bootstrapping method, while relevant predictive value was measured using the PLS blindfolding method. The detail of measurement indicators in conjunction with factor loading, CR, AVE, and CA scores are shown in Table 1. CA score and CR for each construct is more than 0.70, which means that all variables are credible. The factor loading, AVE, and extreme loading values are employed to measure convergent validity. The results of all factor loading values are above 0.60, while the AVE value is above 0.50, which means all constructs are valid.

**Table 1.** Measurement model

Source: Own calculations.

Variable	Items	Factor Loading	CR	AVE	CA
Attitude	For me, it is essential to use sharia e-commerce instead of using regular e-commerce	0.898	0.934	0.779	0.905
	Using sharia e-commerce is my own choice (not coercion of others or anyone else)	0.825			
	For me, it is enjoyable to use sharia e-commerce compared to using ordinary e-commerce	0.868			
	I like using sharia e-commerce compared to regular e-commerce	0.935			
Subjective norm	Most of the people I know do sharia e-commerce	0.792	0.911	0.721	0.871
	Most of the people I know use sharia e-commerce	0.826			
	People around me influenced me to use sharia e-commerce	0.872			
	Most of the people I know think I have to use sharia e-commerce	0.901			
Perceived behavior control	I understand how to order products/transact in sharia e-commerce	0.905	0.913	0.777	0.856
	I am confident that I can order/transact products in sharia e-commerce	0.871			
	I find it easier to order in sharia e-commerce compared to regular e-commerce	0.868			

**Table 1 (cont.).** Measurement model

Variable	Items	Factor Loading	CR	AVE	CA
Perceived usefulness	Sharia e-commerce helps present the required products safely and with halal certification	0.866	0.941	0.799	0.916
	Using sharia e-commerce gives me a sense of comfort	0.912			
	I am sure that sharia e-commerce does not contain illicit transactions or Maysir (speculation)	0.892			
	For me, sharia e-commerce has a good reputation	0.905			
Perceived ease of use	Learning how to use sharia e-commerce is easy	0.888	0.942	0.802	0.918
	Easy to get information about halal products in sharia e-commerce	0.855			
	Using sharia e-commerce is easy	0.918			
	The use of sharia e-commerce is clear and understandable	0.920			
Intention	I intend to use sharia e-commerce	0.913	0.952	0.831	0.932
	With the same facilities and prices, I will prioritize choosing sharia e-commerce compared to non-sharia	0.904			
	I would recommend others to give sharia e-commerce a try	0.911			
	I intend to use sharia e-commerce in the future	0.918			
Religiosity	I buy products in sharia e-commerce because it can provide peace and tranquility in life because I am sure that no religious attrition is violated	0.913	0.942	0.843	0.907
	I buy products in sharia e-commerce because I know about halal and haram in Islamic teachings	0.939			
	I use sharia e-commerce based on religious rules, one of which is prohibiting transactions that contain Riba, Gharar (obscurity), and Maisir (speculation)	0.901			

### 3. RESULTS

The total sample collected in this study is 212 respondents. Of these respondents, 143 (67.5%) are female, and 69 (32.5%) are male, with the age below 25 years (90.6%). Respondents' religions vary, but most are Muslim (96.2%). Most of them are students (73.1%), with their last education dominated by senior high school (67.9%) and undergraduate (30.7%). In terms of income, most respondents are still under parental care. Most respondents are from the islands of Java and Bali, as many as 92.5% or 196 respondents (Table 2).

**Table 2.** Demographics

Source: Own calculations.

Characteristic	Frequency	(%)
<b>Gender</b>		
Female	143	32.5%
Male	69	67.5%
<b>Age</b>		
Below 25	192	90.6%
25-35	13	6.1%
36-45	1	0.5%
Above 45	6	2.8%
<b>Religion</b>		
Islam	204	96.2%
Christianity	6	2.8%
Buddhism	1	0.5%
Hindu	1	0.5%

<b>Education</b>		
Junior High School	1	0.5%
Senior High School	144	67.9%
Undergraduate	65	30.7%
Postgraduate	2	0.9%
<b>Occupation</b>		
Civil Servant	18	8.5%
Self Employed	9	4.2%
Employee	27	12.7%
Student	155	73.1%
Others	18	8.5%
<b>Income</b>		
No income	119	56.1%
Below Rp 1.000.000	34	16%
Rp 1.000.000- Rp 2.000.000	25	11.8%
Rp 2.100.000-Rp 3.000.000	9	4.2%
Rp. 3.100.000-Rp 4.000.000	10	4.7%
Rp 4.100.000-Rp 5.000.000	8	3.8%
>Rp 5.000.000	7	3.3%
<b>Origin</b>		
Java Bali Island	196	92.5%
Kalimantan Island	5	2.4%
Sumatra Island	7	3.3%
Sulawesi Island	2	0.9%
Nusa Tenggara Island	2	0.9%

Two criteria are used to measure discriminant validity: the Fornell-Larcker criterion and the cross-loading factor. The value of Fornell-Larcker and cross-loading assigned to each indicator must be greater than the correlation of other variables. There are no concerns with convergent or discri-

minant validity with any of the items in this study. After measuring the validity and reliability, the next step is to test the structural model.

Based on the discriminant validity results in Table 3, each variable item has a value greater than the other variables' value. For instance, the attitude variable with a value of 0.883 is greater than the variables below. The perceived ease of use variable value of 0.896 is greater than the value below. Meanwhile, to pass cross-loading criteria, the val-

ue of each indicator under the same construct to their own construct variable must be greater than the value of another construct (Table 4). Both discriminant validity test (Fornell-Larcker and cross-loading) results showed that the item variable's value was greater than the other variables, so the discriminant variable in this study was good.

Using a bootstrapping method, the structural model was evaluated by looking at the R square, path coefficients, and t-values (Andriani & Putra, 2019).

**Table 3.** Fornell-Larcker criterion

Source: Own calculations.

Fornell-Larcker	ATT	INT	PBC	PEU	PU	REL	SN
ATT	0.883						
INT	0.681	0.912					
PBC	0.662	0.611	0.882				
PEU	0.571	0.631	0.706	0.896			
PU	0.681	0.690	0.725	0.759	0.894		
REL	0.648	0.746	0.676	0.694	0.768	0.918	
SN	0.673	0.659	0.663	0.545	0.608	0.577	0.849

**Table 4.** Cross-loadings

Cross Loading	ATT	INT	PBC	PEU	PU	REL	SN
ATT1	0.899	0.654	0.591	0.524	0.611	0.61	0.637
ATT2	0.825	0.544	0.596	0.513	0.589	0.549	0.478
ATT3	0.868	0.571	0.56	0.472	0.565	0.519	0.6
ATT4	0.935	0.627	0.591	0.505	0.638	0.605	0.651
INT1	0.625	0.913	0.568	0.583	0.625	0.659	0.628
INT2	0.657	0.904	0.572	0.603	0.664	0.691	0.555
INT3	0.628	0.911	0.522	0.567	0.614	0.669	0.649
INT4	0.567	0.918	0.566	0.546	0.61	0.702	0.569
PBC1	0.525	0.511	0.905	0.613	0.62	0.573	0.578
PBC2	0.539	0.534	0.871	0.654	0.65	0.61	0.481
PBC3	0.677	0.567	0.868	0.599	0.645	0.601	0.686
PEU1	0.446	0.513	0.626	0.888	0.656	0.586	0.447
PEU2	0.446	0.531	0.574	0.855	0.649	0.559	0.429
PEU3	0.614	0.611	0.649	0.918	0.726	0.686	0.54
PEU4	0.526	0.6	0.676	0.92	0.685	0.647	0.527
PU1	0.562	0.581	0.674	0.607	0.866	0.631	0.498
PU2	0.634	0.642	0.716	0.699	0.912	0.715	0.558
PU3	0.614	0.58	0.577	0.662	0.892	0.68	0.515
PU4	0.623	0.655	0.627	0.738	0.905	0.715	0.596
REL1	0.618	0.679	0.619	0.68	0.75	0.913	0.526
REL2	0.614	0.676	0.654	0.631	0.71	0.939	0.549
REL3	0.55	0.702	0.585	0.598	0.651	0.901	0.514
SN1	0.51	0.437	0.561	0.429	0.436	0.395	0.792
SN2	0.585	0.651	0.553	0.509	0.584	0.579	0.826
SN3	0.585	0.549	0.558	0.425	0.476	0.454	0.872
SN4	0.594	0.562	0.582	0.472	0.541	0.499	0.901

Note: ATT = Attitude, INT = Intention, PBC = Perceived behavior control, PEU = Perceived ease of use, PU = Perceived usefulness, REL = Religiosity, SN = Subjective norm.

Table 5 shows the result of R<sup>2</sup> and Q<sup>2</sup>. Attitude's R<sup>2</sup> value of 0.421 means the independent variable, religiosity, can explain 42% (Rsquare = 0.421) of the attitude variable. Meanwhile, subjective norm, attitude, perceived behavior control, perceived usefulness, perceived ease of use, and religiosity could explain 60.9% (R square = 0.606) of the intention to use sharia e-commerce. At the same time, perceived usefulness is explained by perceived ease of use (57.7%; R square = 0.577). According to Sarstedt et al. (2017), a Q Square value of more than 0 indicates the model has good relevance. This study found that Q Square was 0.322, 0.496, and 0.452 for attitude, intention, and perceived usefulness in using sharia e-commerce. This explains that the model has good predictive power for research subjects.

**Table 5.** R square results

Source: Own calculations.

Endogenous Variable	R Square	Q Square
ATT	0.421	0.322
INT	0.609	0.496
PU	0.577	0.452

Note: ATT = Attitude, INT = Intention, PU = Perceived usefulness.

Table 6 shows the path coefficients, t-statistics, and significant levels to test all hypotheses. Hypotheses 1, 2, 3, and 6 belong to the theory of planned behavior, while hypotheses 4, 5, and 7 belong to the technology acceptance model. First, the path coefficient's findings indicate that the relationship between attitude and intention to use sharia e-commerce (ATT→INT) is significant and positive ( $\beta = 0.261, t = 3.872$ ); thus, hypothesis 1 is accepted. Second, the results of the path coefficient also explain that the correlation between subjective norm and intention to use sharia

e-commerce (SN→INT) is significant and positive ( $\beta = 0.264, t = 3.632$ ); thus, hypothesis 2 is accepted. Third, the correlation between perceived behavior control and intention to use sharia e-commerce (PBC→INT) is negative and insignificant ( $\beta = -0.042, t = 0.505$ ); thus, hypothesis 3 is rejected.

The correlation between perceived usefulness and intention to use sharia e-commerce (PU→INT) is significant and positive ( $\beta = 0.241, t = 2.461$ ); thus, hypothesis 4 is accepted. Fifth, the path coefficient explains that the correlation between perceived ease of use and intention to use sharia e-commerce (PEU→INT) is significant and positive ( $\beta = 0.185, t = 2.155$ ); thus, hypothesis 5 is accepted. Sixth, the relationship between religiosity and attitude (REL→ATT) is significant and positive ( $\beta = 0.648, t = 14.340$ ); thus, hypothesis 6 is accepted. Seventh, path coefficient analysis shows that the correlation between perceived ease of use and perceived usefulness (PEU→PU) is significant and positive ( $\beta = 0.759, p = 0.000$ ); thus, hypothesis 7 is accepted.

Table 7 shows the direct effect between religiosity and intention (REL→INT) and the indirect effect between religiosity and attitude and intention (REL→ATT→INT). The path coefficient and t-statistics for both direct and indirect effects show the same score ( $\beta = 0.163, t = 3.624$ ), meaning religiosity is positively and significantly affecting the intention to use sharia e-commerce directly or indirectly.

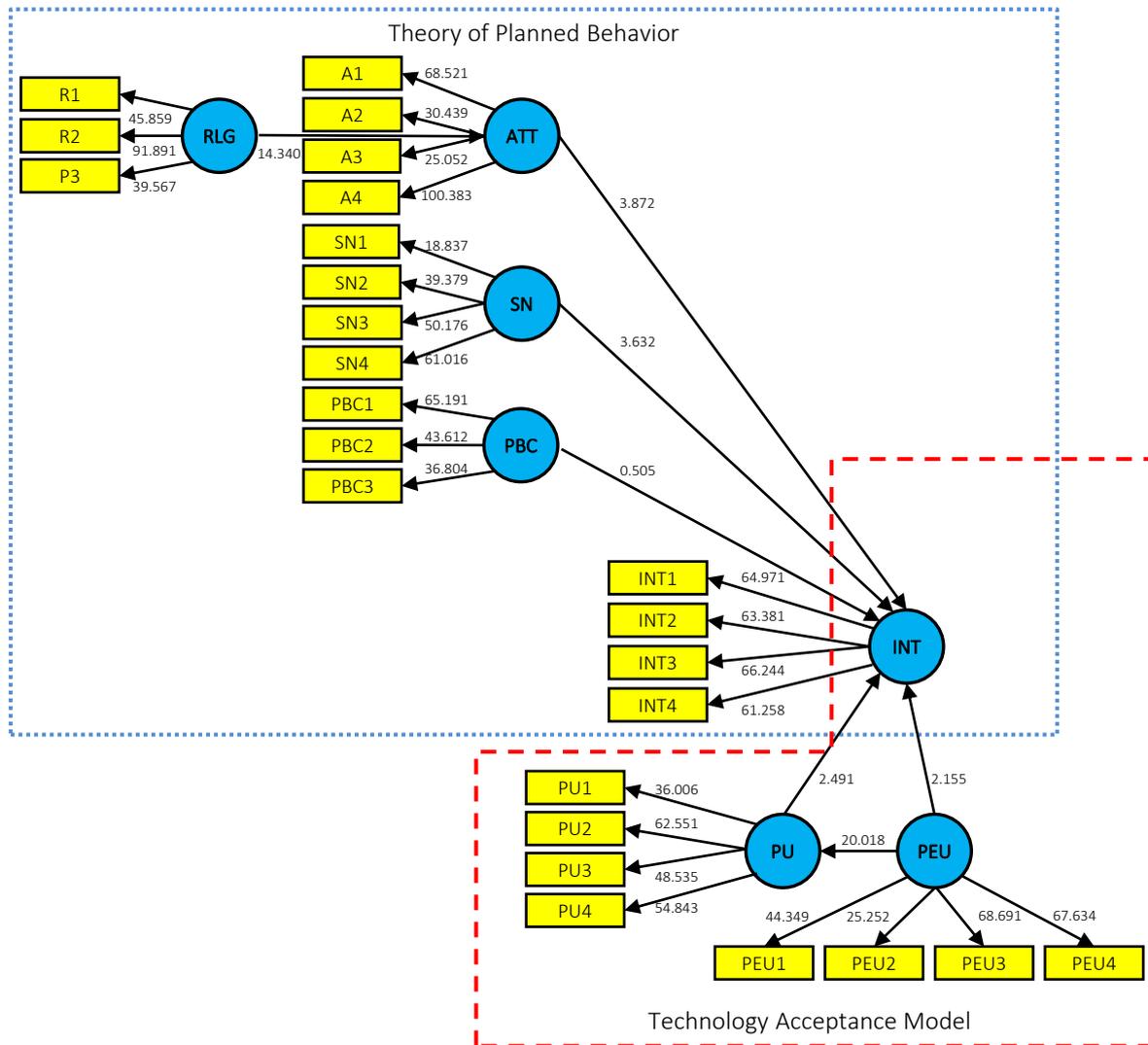
In addition, Figure 2 shows the findings of the research model from Smart PLS data running. The number between each construct variable (blue color) and between indicators (yellow color) and construct variable indicates t-statistics.

**Table 6.** Path coefficients, t-statistics, and significant levels

Source: Own calculations.

Hypothesis	Path coefficients	t-statistics	p-values	Effect size	Decision	Theoretical framework
H1:ATT→INT	0.261***	3.872	0.000	0.072	Supported	TPB
H2:SN→INT	0.264***	3.632	0.000	0.082	Supported	TPB
H3:PBC→INT	-0.042	0.505	0.614	0.002	Rejected	TPB
H4:PU→INT	0.241**	2.461	0.013	0.046	Supported	TAM
H5:PEU→INT	0.185**	2.155	0.032	0.033	Supported	TAM
H6:REL→ATT	0.648***	14.340	0.000	0.725	Supported	TPB
H7:PEU→PU	0.759***	20.018	0.000	1.361	Supported	TAM

Note: Significance level \*  $p < 0.1$ ; \*\*  $p < 0.05$ ; \*\*\*  $p < 0.001$ ; ATT = Attitude, INT = Intention, PBC = Perceived behavior control, PEU = Perceived ease of use, PU = Perceived usefulness, REL = Religiosity, SN = Subjective norm; TPB = Theory of planned behavior; TAM = Technology acceptance model.



Note: ATT = Attitude, INT = Intention, PBC = Perceived behavior control, PEU = Perceived ease of use, PU = Perceived usefulness, REL = Religiosity, SN = Subjective norm.

Figure 2. Moderation modeling

Table 7. Direct and indirect effects

Source: Own calculations.

Path	Path coefficients	t-statistics	p-values
<b>Direct Effect</b>			
REL→INT	0.169	3.624	0.000
<b>Indirect Effect</b>			
REL→ATT→INT	0.169	3.624	0.000

Note: ATT = Attitude, INT = Intention, REL = Religiosity.

## 4. DISCUSSION

The intention to use sharia-based products has been widely studied. However, there needs to be more studies that explore sharia e-commerce, in particular behavior studies. In order to expand the

body of knowledge regarding sharia e-commerce behavior, this paper explores factors that affect the intention to use sharia e-commerce by combining the theory of planned behavior and the technology acceptance model. The novelty in this study lies in expanding the use of the theory of planned

behavior by adding religiosity and combining all variables with the technology acceptance model. The theory of planned behavior helps to predict individual consumer behavior toward sharia e-commerce. It can show future consumer behavior by increasing prediction power (Mondéjar-Jiménez et al., 2016; Conner, 2015; Ngah et al., 2021). While the technology acceptance model is useful in predicting the ease and benefits of sharia trading, the benefits and conveniences of sharia e-commerce are greater than those of conventional e-commerce.

Of the seven hypotheses, six are supported, while only hypothesis three is rejected. The results show that hypothesis 1 is supported, with a t-statistic value of 3.817. This is in line with Hanafiah and Hamdan (2021), who confirmed that attitude significantly affects intention in the context of halal food. These results show that consumers can maintain the quality of halal items and transactions free of usury and uncertainty by adopting a positive attitude and employing sharia e-commerce.

Hypothesis 2 is supported, with a t-statistic value of 3.817. The intention to use sharia e-commerce and subjective norm have a positive connection. These results align with Aji et al. (2021), who found that subjective norm significantly improves the intention to use e-money. This is because the respondent's family encourages the respondent to use sharia e-commerce and also because the majority of Indonesia's population is Muslim, thus motivating consumers to choose sharia-compliant e-commerce.

Hypothesis 3 is rejected. This is inconsistent with Halim et al. (2020) and Shah Alam and Mohamed Sayuti (2011), who found a positive and significant relation between perceived behavior control and intention toward halal food purchases. In this case, respondents felt they could not use sharia e-commerce. This is because consumers perceived the same easiness of Islamic and conventional e-commerce. Thus, consumers have yet to find any difficulties in controlling sharia e-commerce. This is supported by the analysis results of perceived usefulness and perceived ease of use, which show positive results on the ease and benefits of sharia e-commerce.

The results of hypotheses 4 and 5 show that perceived usefulness and perceived ease of use significantly influence intention. This supports Aji et al. (2019) and Aji et al. (2021). The findings show that the customer believed that sharia-compliant e-commerce is beneficial, while positive values of perceived ease of use are because consumers perceive that practical use of sharia e-commerce is as simple as conventional e-commerce.

Hypothesis 6 explores the role of religiosity since this variable addition provides a better understanding of consumer behavior when utilizing sharia e-commerce. The result shows that religiosity has a significant impact on a person's attitude toward sharia e-commerce. In particular, this study also found that religiosity possesses strong evidence affecting intention both directly and indirectly. This is consistent with Hanafiah and Hamdan (2021) and Ngah et al. (2021). Understanding religion can affect the use of sharia e-commerce – the higher religious beliefs, the greater the knowledge of halal and sharia products. Therefore, consumer religiosity can be reflected in the decision to use sharia e-commerce.

Finally, analysis of the relationship between perceived ease of use and perceived usefulness confirms that, in addition to perceived ease of use directly influencing intention to use sharia e-commerce, perceived ease of use indirectly influences intention through perceived usefulness. This emphasized the importance of perceived ease of use in influencing intention. The findings support Giyanti et al. (2019), who found that perceived ease of use significantly affects perceived usefulness in online halal searching.

This study can benefit various parties, such as e-commerce service providers and sellers in sharia e-commerce, who can develop new strategies, models, and methods for promoting sharia e-commerce. Besides, the contribution of this study to the literature in this field is an understanding of the determining factors in using sharia e-commerce that will help e-commerce companies and policymakers to promote sharia e-commerce more effectively. These findings may also reflect consumers' attitudes toward sharia e-commerce in other Muslim countries.

## CONCLUSION

This paper explores the factors that affect consumer intention to use sharia e-commerce with a combination of the technology acceptance model and the theory of planned behavior. Based on both theoretical frameworks, the study developed a model that explains the intention to use sharia e-commerce by several factors: attitude, subjective norm, perceived behavior control, perceived usefulness, and perceived ease of use, adding one additional variable – religiosity.

The data were collected through an online convenience survey of 212 youth people as representative of e-commerce clients, while data analysis was processed through a partial least square approach. This study found that attitude, subjective norm, perceived usefulness, perceived ease of use, and religiosity significantly and positively affect the intention to use sharia e-commerce. In contrast, perceived behavior control does not have a significant effect. Consumers perceive both Islamic and conventional e-commerce as easy to use. Thus, consumers have yet to find any significant differences in sharia and conventional e-commerce. This is supported by the analysis of the correlation between perceived usefulness and perceived ease of use results, which show the benefits and ease of adopting sharia e-commerce. This study also found that religiosity has direct and indirect effects on intention. This finding strengthens the role of religiosity in halal intention, especially sharia e-commerce intention.

This study is one of the supporting references for further investigation. However, it has several limitations. First, various characteristics of respondents in terms of age, race, and non-Muslim religion can be added. However, the study's results are still significant in extending the body of knowledge. It is hoped that further research could be developed by adding another extended variables, and the scope of the subsequent research is expected to be more comprehensive.

## AUTHOR CONTRIBUTIONS

Conceptualization: Afief El Ashfahany, Fatimah Azzahra, Yayuli, Ibrahim Musa Unal.

Data curation: Afief El Ashfahany.

Formal analysis: Afief El Ashfahany, Fatimah Azzahra, Yayuli.

Funding acquisition: Afief El Ashfahany.

Investigation: Fatimah Azzahra, Yayuli.

Methodology: Afief El Ashfahany, Ibrahim Musa Unal.

Project administration: Afief El Ashfahany, Ibrahim Musa Unal.

Resources: Afief El Ashfahany, Ibrahim Musa Unal.

Software: Fatimah Azzahra, Yayuli.

Supervision: Afief El Ashfahany, Fatimah Azzahra, Yayuli, Ibrahim Musa Unal.

Validation: Ibrahim Musa Unal.

Visualization: Fatimah Azzahra, Yayuli.

Writing – original draft: Fatimah Azzahra, Yayuli.

Writing – review & editing: Afief El Ashfahany, Ibrahim Musa Unal.

## FUNDING

The authors received financial support for the research, authorship, and publication of this article from Universitas Muhammadiyah Surakarta, Indonesia under Integration Research Grant Program (HIT).

## REFERENCES

1. Abd Rahman, A., Asrarhaghghi, E., & Ab Rahman, S. (2015). Consumers and halal cosmetic products: Knowledge, religiosity, attitude, and intention. *Journal of Islamic Marketing*, 6(1), 148-163. <https://doi.org/10.1108/JIMA-09-2013-0068>
2. Aco, A., & Endang, A. H. (2017). Analisis bisnis e-commerce pada mahasiswa Universitas Islam Negeri Alauddin Makassar. *Jurnal Teknik Informatika*, 2, 1-13. (In Indonesian).
3. Aji, H. M., & Dharmmesta, B. S. (2019). Subjective norm vs dogmatism: Christian consumer attitude towards Islamic TV advertising. *Journal of Islamic Marketing*, 10(3), 961-980. <https://doi.org/10.1108/JIMA-01-2017-0006>
4. Aji, H. M., Berakon, I., & Riza, A. F. (2021). The effects of subjective norm and knowledge about riba on intention to use e-money in Indonesia. *Journal of Islamic Marketing*, 12(6), 1180-1196. <https://doi.org/10.1108/JIMA-10-2019-0203>
5. Aji, H. M., Berakon, I., Muafi, & Kholid, M. N. (2019). The moderating role of knowledge about riba on intention to use e-money: Findings from Indonesia. *2019 IEEE 6th International Conference on Industrial Engineering and Applications, ICIEA 2019* (pp. 588-593). Tokyo, Japan. <https://doi.org/10.1109/IEA.2019.8714982>
6. Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179-211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
7. Ajzen, I., & Fishbein, M. (2005). The influence of attitudes on behavior. In D. Albarracín, B. T. Johnson, & M. P. Zanna (Eds.), *The handbook of attitudes* (pp. 173-221). Lawrence Erlbaum Associates Publishers.
8. Andriani, R., & Putra, W. B. T. S. (2019). The intersection of marketing and human resource disciplines: Employer brand equity as a mediator in recruitment process. *International Journal of Innovative Science and Research Technology*, 4(12), 465-475.
9. Ashfahany, A. El, Alam, A., Wulandari, Z., & Ardiansyah, I. (2022). Peningkatan pemahaman prinsip-prinsip syariah dalam bisnis online digital marketing. *Abdi Psikonomi*, 3(1), 01-09. (In Indonesian). <https://doi.org/10.23917/psikonomi.v3i1.413>
10. Ashraf, M. A. (2019). Islamic marketing and consumer behavior toward halal food purchase in Bangladesh: An analysis using SEM. *Journal of Islamic Marketing*, 10(3), 893-910. <https://doi.org/10.1108/JIMA-03-2018-0051>
11. Ayudya, A. C., & Wibowo, A. (2018). The intention to use e-money using theory of planned behavior and locus of control. *Jurnal Keuangan dan Perbankan*, 22(2), 335-349. <https://doi.org/10.26905/Jkdp.V22i2.1691>
12. Ayyub, S., Xuhui, W., Asif, M., & Ayyub, R. M. (2020). Determinants of intention to use Islamic banking: A comparative analysis of users and non-users of Islamic banking: Evidence from Pakistan. *International Journal of Islamic and Middle Eastern Finance and Management*, 13(1), 147-163. <https://doi.org/10.1108/IMEFM-05-2017-0135>
13. Conner, M. (2015). Extending not retiring the theory of planned behaviour: A commentary on Sniehotta, Preseau and Araújo-Soares. *Health Psychology Review*, 9(2), 141-145. <https://doi.org/10.1080/17437199.2014.899060>
14. Daragmeh, A., Lentner, C., & Sági, J. (2021). Fintech payments in the era of COVID-19: Factors influencing behavioral intentions of "Generation X" in Hungary to use mobile payment. *Journal of Behavioral and Experimental Finance*, 32, 100574. <https://doi.org/10.1016/J.jbef.2021.100574>
15. Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319-340. <https://doi.org/10.2307/249008>
16. Dewi, N. M. A. P., & Warmika, I. G. K. (2016). Peran persepsi kemudahan penggunaan, persepsi manfaat dan persepsi resiko terhadap niat menggunakan mobile commerce di kota Denpasar. *E-Jurnal Manajemen Unud*, 5(4), 251442. (In Indonesian). Retrieved from <https://ojs.unud.ac.id/index.php/Manajemen/article/view/18029>
17. Faiza, I., Nurani, L., Permatasari, I., & Adinugraha, H. H. (2022). Fitur halal shopee barokah sebagai preferensi belanja online Muslim di era digital. *Jurnal Publikasi Sistem Informasi dan Manajemen Bisnis*, 1(1), 77-87. (In Indonesian). <https://doi.org/10.55606/jupsim.v1i1.198>
18. Febriandika, N. R., Millatina, A. N., Luthfiyatillah, & Herianingrum, S. (2020). Customer e-loyalty of Muslim millennials in Indonesia: Integrated model of trust, user experience and branding in e-commerce webstore. *Proceedings of the 2020 11th International Conference on E-Education, E-Business, E-Management, and E-Learning* (pp. 369-376). Osaka, Japan. <https://doi.org/10.1145/3377571.3377638>
19. Febriandika, N. R., Wijaya, V., & Hakim, L. (2023). Gen-Z Muslims' purchase intention of halal food: Evidence from Indonesia. *Innovative Marketing*, 19(1), 13-25. [https://doi.org/10.21511/Im.19\(1\).2023.02](https://doi.org/10.21511/Im.19(1).2023.02)
20. Fitriana, R., Safitri, S. T., & Wiguna, C. (2022). Faktor penentu penerimaan teknologi sistem pembayaran tagihan bulanan melalui e-marketplace menggunakan metode combined-theory of planned behaviour-technology acceptance model (C-TPB-TAM). *Jurnal Ilmiah NERO*, 7(1). (In Indonesian). Retrieved from <https://nero.trunojoyo.ac.id/index.php/nero/article/view/318/185>

21. Garg, P., & Joshi, R. (2018). Purchase intention of "halal" brands in India: The mediating effect of attitude. *Journal of Islamic Marketing*, 9(3), 683-694. <https://doi.org/10.1108/JIMA-11-2017-0125>
22. Giyanti, I., Suparti, E., & Sutopo, W. (2019). Predicting online search intention for validating product halalness status. *Proceedings of the International Conference on Industrial Engineering and Operations Management* (pp. 3571-3581).
23. Gu, J. C., Lee, S. C., & Suh, Y. H. (2009). Determinants of behavioral intention to mobile banking. *Expert Systems with Applications*, 36(9), 11605-11616. <https://doi.org/10.1016/j.eswa.2009.03.024>
24. Ha, N. T. (2020). The impact of perceived risk on consumers' online shopping intention: An integration of TAM and TPB. *Management Science Letters*, 10(9), 2029-2036. <https://doi.org/10.5267/j.msl.2020.2.009>
25. Ha, N. T., Nguyen, T. L. H., Nguyen, T. P. L., & Nguyen, T. D. (2019). The effect of trust on consumers' online purchase intention: An integration of TAM and TPB. *Management Science Letters*, 9(9), 1451-1460. <https://doi.org/10.5267/j.msl.2019.5.006>
26. Halim, E., Januardin, R., & Hebrard, M. (2020). The impacts of e-payment system and impulsive buying to purchase intention in e-commerce. *Proceedings of 2020 International Conference on Information Management and Technology* (pp. 847-852). Bandung, Indonesia. <https://doi.org/10.1109/Icim-tech50083.2020.9211154>
27. Hanafiah, M. H., & Hamdan, N. A. A. (2021). Determinants of Muslim travellers halal food consumption attitude and behavioural intentions. *Journal of Islamic Marketing*, 12(6), 1197-1218. <https://doi.org/10.1108/JIMA-09-2019-0195>
28. Hapsari, F. T., & Beik, I. S. (2014). Analisis faktor-faktor yang memengaruhi nasabah non-muslim dalam menggunakan jasa Bank Syariah Di DKI Jakarta. *Al-Muzara'ah*, 2(1), 75-94. (In Indonesian). <https://doi.org/10.29244/Jam.2.1.75-94>
29. Hasanah, U., Rusydi, M., Maulana, C. Z., Maftukhatushalikhah, M., & Azwari, P. C. (2021). Penggunaan digital payment syariah pada masyarakat di kota Palembang: Pendekatan teori technology acceptance model (TAM) pada Layanan Syariah Linkaja. *Jurnal Intelektualita: Keislaman, Sosial dan Sains*, 10(1), 93-107. (In Indonesian). <https://doi.org/10.19109/Intelektualita.V10i1.8410>
30. Hatta, M., Baihaqi, B., & Ramahdaniati, R. (2017). Perilaku berbagi pengetahuan akuntansi pada dosen akuntansi kota Bengkulu: Pendekatan theory of planned behavior (TPB). *Jurnal Akuntansi, Ekonomi dan Manajemen Bisnis*, 5(1), 26-44. (In Indonesian). <https://doi.org/10.30871/jaemb.v5i1.449>
31. Hill, M., Mann, L., & Wearing, A. J. (1996). The effects of attitude, subjective norm and self-efficacy on intention to benchmark: A comparison between managers with experience and no experience in benchmarking. *Journal of Organizational Behavior*, 17(4), 313-327. Retrieved from <https://www.jstor.org/stable/2488544>
32. Herzallah, F., & Mukhtar, M. (2016). The effect of technology, organization factors on e-commerce adoption among Palestinian SMEs. *Indian Journal of Science and Technology*, 9(38), 1-14. <https://doi.org/10.17485/Ijst/2016/V9i38/101279>
33. Iranmanesh, M., Mirzaei, M., Parvin Hosseini, S. M., & Zailani, S. (2020). Muslims' willingness to pay for certified halal food: An extension of the theory of planned behaviour. *Journal of Islamic Marketing*, 11(1), 14-30. <https://doi.org/10.1108/JIMA-03-2018-0049>
34. Johnson, B. R., Jang, S. J., Larson, D. B., & De Li, S. (2001). Does adolescent religious commitment matter? A reexamination of the effects of religiosity on delinquency. *Journal of Research in Crime and Delinquency*, 38(1), 22-44. <https://doi.org/10.1177/0022427801038001002>
35. Juliana, J., Rizaldi, M. W., Al-Adawiyah, R. A., & Marlina, R. (2022). Halal awareness: Pengaruhnya terhadap keputusan pembelian konsumen Shopee dengan religiositas sebagai variabel moderasi. *Coopetition: Jurnal Ilmiah Manajemen*, 13(2), 169-180. (In Indonesian). <https://doi.org/10.32670/Coopetition.V13i2.1423>
36. Kalinić, Z., Liébana-Cabanillas, F. J., Muñoz-Leiva, F., & Marinković, V. (2020). The moderating impact of gender on the acceptance of peer-to-peer mobile payment systems. *International Journal of Bank Marketing*, 38(1), 138-158. <https://doi.org/10.1108/IJBM-01-2019-0012>
37. Kasanah, I., & Faujiah, A. (2022). Pengaruh perceived ease of use dan perceived usefulness terhadap minat penggunaan e-commerce Shopee barokah. *ICO EDUSHA*, 2(1), 452-474. (In Indonesian). Retrieved from <https://prosiding.stainim.ac.id/index.php/prd/article/view/166>
38. Kotler, P., & Armstrong, G. (2018). *Principles of marketing* (17<sup>th</sup> ed.). Pearson.
39. Mondéjar-Jiménez, J. A., Ferrari, G., Secondi, L., & Principato, L. (2016). From the table to waste: An exploratory study on behaviour towards food waste of Spanish and Italian youths. *Journal of Cleaner Production*, 138, 8-18. <https://doi.org/10.1016/j.jclepro.2016.06.018>
40. Morwitz, V. G., & Munz, K. P. (2021). Intentions. *Consumer Psychology Review*, 4(1), 26-41. <https://doi.org/10.1002/Arp.1061>
41. Munawir, D. (2021). Pengaruh halal awareness dan efektivitas iklan: Terhadap keputusan pembelian pada tokopedia salam. Universitas Islam Negeri Syarif Hidayatullah Jakarta. (In Indonesian). Retrieved from <https://repository.uinjkt.ac.id/dspace/>

- [bitstream/123456789/58810/1/DEDE%20MUNAWIR-FEB.pdf](https://doi.org/10.21511/im.19(2).2023.15)
42. Najib, M. F., Kusdiana, W., & Razli, I. A. (2022). Local halal cosmetic products purchase intention: Knowledge, religiosity, attitude, and Islamic advertising factors. *Journal of Islamic Economic Laws*, 5(2), 177-198. <https://doi.org/10.23917/jisel.V5i2.19199>
  43. Ngah, A. H., Gabarre, S., Eneizan, B., & Asri, N. (2021). Mediated and moderated model of the willingness to pay for halal transportation. *Journal of Islamic Marketing*, 12(8), 1425-1445. <https://doi.org/10.1108/JIMA-10-2019-0199>
  44. Nugroho, A., Najib, M., & Simanjuntak, M. (2018). Factors affecting consumer interest in electronic money usage with theory of planned behavior (TPB). *Journal of Consumer Sciences*, 3(1), 15. <https://doi.org/10.29244/Jcs.3.1.15-27>
  45. Nurmalasari, I. (2022). *Niat konsumen non-Muslim dalam menggunakan dompet digital syariah: Studi pada linkaja syariah*. Universitas Islam Indonesia. (In Indonesian). Retrieved from <https://dspace.uii.ac.id/handle/123456789/37758>
  46. Park, N., Rhoads, M., Hou, J., & Lee, K. M. (2014). Understanding the acceptance of teleconferencing systems among employees: An extension of the technology acceptance model. *Computers in Human Behavior*, 39, 118-127. <https://doi.org/10.1016/j.chb.2014.05.048>
  47. Permana, A. E., Reyhan, A. M., Rafli, H., & Rakhmawati, N. A. (2021). Analisa transaksi belanja online pada masa pandemi Covid-19. *Jurnal Teknoinfo*, 15(1), 32-37. (In Indonesian). <https://doi.org/10.33365/jti.V15i1.868>
  48. Putra, A. (2014). Pengujian personal financial behavior, planned behavior terhadap self control behavior dengan theory planned of behavior. *Jurnal Ilmiah Wahana Akuntansi*, 9(1), 1-19. (In Indonesian). Retrieved from <https://journal.unj.ac.id/unj/index.php/wahana-akuntansi/article/view/862>
  49. Rahmatika, U., & Fajar, M. A. (2019). Faktor-faktor yang mempengaruhi minat penggunaan electronic money: Integrasi model TAM-TPB dengan perceived risk. *Nominal: Barometer Riset Akuntansi dan Manajemen*, 8(2), 274-284. <https://doi.org/10.21831/Nominal.V8i2.26557>
  50. Rahmi, A., & Adhy, S. (2019). Analysis of server-based electronic money acceptance using partial least square method. *3rd International Conference on Informatics and Computational Sciences: Accelerating Informatics and Computational Research for Smarter Society in the Era of Industry 4.0* (pp. 1-6). Semarang, Indonesia. <https://doi.org/10.1109/Icicos48119.2019.8982382>
  51. Ramdhani, N. (2011). Penyusunan alat pengukur berbasis. *Buletin Psikologi*, 19(2), 55-69. (In Indonesian).
  52. Rotter, J. B. (1996). Generalized expectancies for internal versus external control of reinforcement. *Psychological Monographs*, 80(1), 1-28. Retrieved from <https://pubmed.ncbi.nlm.nih.gov/5340840/>
  53. Sarstedt, M., Ringle, C. M., & Hair, J. F. (2017). Partial least squares structural equation modeling. In C. Homburg, M. Klarmann, & A. Vomberg (Eds.), *Handbook of Market Research* (pp. 1-40). Springer. [https://doi.org/10.1007/978-3-319-05542-8\\_15-1](https://doi.org/10.1007/978-3-319-05542-8_15-1)
  54. Shah Alam, S., & Mohamed Sayuti, N. (2011). Applying the theory of planned behavior (TPB) in halal food purchasing. *International Journal of Commerce and Management*, 21(1), 8-20. <https://doi.org/10.1108/10569211111111676>
  55. Shandyastini, N. M., & Novianti, K. D. P. (2016). Analisis e-learning STMIK stikom bali menggunakan technology acceptance model. *Jurnal TEKNOIF*, 4(2), 1-6. (In Indonesian). <https://doi.org/10.21063/jtif.2016.V4.2.1-6>
  56. Shomad, A. C. (2012). Kemudahan, dan persepsi risiko terhadap perilaku penggunaan e-commerce. *Jurnal Ilmiah Mahasiswa FEB Universitas Brawijaya*, 1(2), 1-20. (In Indonesian).
  57. Sulistiyarini, S. (2012). Pengaruh minat individu terhadap penggunaan mobile banking: Model kombinasi technology acceptance model (TAM) dan theory of planned behavior (TPB). *Jurnal Ilmiah Mahasiswa FEB Universitas Brawijaya*, 1(2), 1689-1699. (In Indonesian).
  58. Sumadi, S. (2022). Determinan perilaku beli produk bahan makanan berlogo halal. *Benefit: Jurnal Manajemen dan Bisnis*, 7(1), 24-40. (In Indonesian). Retrieved from <https://journals.ums.ac.id/index.php/benefit/article/view/18058>
  59. Utomo, S. B., Sekaryuni, R., Widarjono, A., Tohirin, A., & Sudarsono, H. (2021). Promoting Islamic financial ecosystem to improve halal industry performance in Indonesia: A demand and supply analysis. *Journal of Islamic Marketing*, 12(5), 992-1011. <https://doi.org/10.1108/JIMA-12-2019-0259>
  60. Wikamorys, D. A., & Rochmach, T. N. (2017). Aplikasi theory of planned behavior dalam membangkitkan niat pasien untuk melakukan operasi katarak. *Indonesian Journal of Health Administration*, 5(1), 32-40. (In Indonesian). <https://doi.org/10.20473/jaki.v5i1.2017.32-40>
  61. Yupitri, E., & Sari, R. L. (2012). Analisis faktor-faktor yang mempengaruhi non Muslim menjadi nasabah bank syariah mandiri di medan. *Jurnal Ekonomi dan Keuangan*, 1(1), 46-60. (In Indonesian). Retrieved from <https://media.neliti.com/media/publications/14867-ID-analisis-faktor-faktor-yang-mempengaruhi-non-muslim-menjadi-nasabah-bank-syariah.pdf>