



Gen Z's Muslim Customer Decision in Online Shopping: Estimating The Effects of Business Ethics and Prices Consciousness



Hesi Eka Puteri^{1*}, Niyara Arinda², Ayu Fonda³, Faisal Hidayat⁴, Habibatur Ridhah⁵

¹³⁴⁵Universitas Islam Negeri Sjech M.Djamil Djambek Bukittinggi, Indonesia

²University Selangor, Malaysia

*Corresponding Author : hesiekaputeri@gmail.com

Abstract. Online shopping behavior among young Muslim customers is indeed interesting to discuss, especially because this segment is unique. They are very aware of trends, familiar with social media, but have a limited budget for shopping. This study aims to predict the effects of Business Ethics and Prices Consciousness on Gen Z's Muslim customer decisions in adopting online shopping. This study is quantitative research with cross-sectional data based on a survey of 100 young Muslim active customers in West Sumatra Indonesia in 2024. These findings conclude that Gen Z's Muslim Online-shopping decisions are influenced positively by price consciousness with estimated coefficients of 0.504 (p-value = 0.001), while Business Ethics shows no effect. The dominance of rational motives from Gen Z's Muslim customers while doing online shopping has implications for policies for industry actors to be able to adjust relevant market driving strategies in developing the youth market segment. Young Muslim consumers claim to prefer online shopping because of rational reasons behind it such as discount offers attract consumer interest, transparent prices on the website, and also prices are more economical.

Keywords: Online Shopping; Consumers Behavior; e-Commerce; Prices Consciousness

1. Introduction

The rapid growth of online businesses in urban areas of Indonesia has significantly transformed consumption patterns, especially among young Muslim consumers. The ease of accessing products and services online has made shopping more convenient. Young Muslim consumers can find a wide range of halal products without geographical limitations. Online platforms often provide a variety of products that cater to the specific needs and preferences of Muslim consumers, such as modest fashion, halal food, and Islamic lifestyle products. The use of mobile apps and e-wallets has streamlined the online shopping experience, making it easier for young consumers to make purchases while staying within their budgets. The "eMarketer" survey published the number of e-commerce users in Indonesia in 2021 of 168.3 million users and is projected to increase to 212.2 million in 2023. Retail sales through e-commerce in Indonesia grew almost the same as Malaysia by 15% in this (<https://databoks.katadata.co.id/>; 2021).



Basically, online shopping decisions are motivated by various considerations, including rational motives or emotional motives in shopping. An individual always wants to know the process of how they act in making their consumption decisions and what factors influence it (Stankevich, 2017). (Smith & Rupp, 2003) identified some basic determinants in making decisions in online shopping refer to external influences (such as the website's marketing effort and also socio-cultural influence) and internal influences (such as psychological factors and personal considerations). In fact, this finding elaborates the main concept in consumers behavior that has been established since the 1990s (Kotler et al., 2003; Schiffman et al., 2010), with the development of technological factors that have become an important part of online business itself. Within the Unified Theory of Acceptance and Use of Technology (UTAUT) framework, it is revealed that website quality and Website brand equity are two important things for customers in adopting online fast food shopping, because these two things have significantly substantial influence Perceived Ease Of Use , and Perceived Usability (Akram et al., 2020). Driediger & Bhatiasevi (2019) also found that perceived ease of use, perceived usefulness, intention to use, subjective norm, and perceived enjoyment have a statistically significant relationship towards the acceptance of online grocery shopping in the case of Thailand customers.

In the case of young customers, the diversity of online shopping predictors refers more to practical things such as prices, promotions and artist trends. This youth market segment consists of those who do not yet have high incomes but want to have a high lifestyle and also like to follow the trending market flow. (H. Susanto et al., 2023; P. Susanto et al., 2023) has revealed that Price and Trust positively affect Customer Satisfaction in online shopping. Another research showed that the intention to continue purchasing in online shops is partly explained by access to information online, hedonic motivations and trust in e-commerce sites. Other research reveals the fact that online information generates trust, and the perception of online prices does not influence loyalty but has a positive influence on hedonic motivations (Santo & Marques, 2022). In case of young people (Othman et al., 2022) concluded that product quality and price explained 46.6 per cent of the variance in customer satisfaction in online shopping and (Bara et al., 2022) also confirmed that there is influence of price, promotion, product quality on online shop purchasing decisions among students. (Hilton 2022) found that digital marketing and advertising have an effect on customer satisfaction which can be moderated by price. Discounts are so valuable to consumers, (Zheng et al., 2017) concluded that coupon proneness and value consciousness play important roles in explaining e-loyalty towards online shopping platforms.

What about the position of business ethics as a predictor? . Sometimes young people don't really care about this and also its implementation in online shopping. It is observed in some cases that this is violated because they sometimes tend to care more about promos and discounts. It is true that Muslim customers must be aware of online business ethics, because it can create trust and maintain reputation in the digital world, but in the real fact they don't really care about this. Religious knowledge, religious commitment and halal certification affect consumers' actual purchase behavior of halal cosmetics (Shahid et al., 2022). In the perspective of Islamic consumers behavior, it is also revealed that Islamic ethics has a significant positive relationship on intention to purchase where attitude was the most influential component on Islamic ethics towards the intention to purchase. (Ramli et al., 2022).

Based on theoretical concepts about consumers behavior and also some previous studies, it was revealed that there are so many determinants of online shopping behavior. Competitiveness factors and rational motives are further analyzed in this study, with the hope of enriching studies in the field of Gen Z's online shopping behavior. This study aims to estimate the effects of business ethics and price consciousness on Gen Z's online shopping decisions. This study offers a theoretical contribution by predicting two strong predictors that are thought to dominate Gen Z's rational reasons for doing online shopping. Through this study it will be proven whether rational reasons such as price consciousness do have a strong influence on purchase decisions in online shopping, rather than the effects of business ethics. This research is also expected to contribute to stakeholders, online business actors and with all its supporting industries from upstream to downstream.

2. Literature Review Dan Hypotheses Development

Consumer behavior is the actions taken by individuals, groups or organizations related to the decision-making process in consuming goods and services, including the decision-making process that precedes it and the process that follows it. (Engel et al., 1995; Schiffman et al., 2010). Consumer behavior covers various aspects, such as how individuals or groups recognize needs, seek information, evaluate alternatives, and make decisions to buy goods or services. In addition, this behavior also involves psychological, social, and cultural factors that influence consumer choices.

Purchase decisions. Schiffman et al., (2010) have defined consumer behavior as the behavior that consumers display in searching for, purchasing, using, evaluating, and disposing of products and services that they expect will satisfy their needs". This process is usually divided into several stages, covering Problem Recognition: Consumers recognize a need or problem, Information Search: Consumers search for information about products or services that can satisfy the need, Alternative Evaluation: Consumers compare available options, Purchase Decision: Consumers choose which product or service to purchase, and Post-Purchase Behavior: After the purchase, consumers evaluate their satisfaction with the product or service. Furthermore, (Schiffman et al., 2010) also distinguish between rational motives and emotional motives in deciding to adopt goods and services. Emotional motives refer to subjective considerations, such as pride, fear, affection, obedience or status, while emotional motives refer to feelings or emotions.

In line with the development of consumer behavior theory, some conceptual studies have elaborated other factors that influence household consumption decisions, such as (Meixner et al., 2014) which revealed that gender, education, health, safety, nutritional value, responsibility, geographical area, quality certification, production methods, product labels, tastes, colors, credentials attributes influence the amount of information and one's consumption decisions. Meanwhile Bharucha (2018) has argued that product buying decisions are based on social media references, additional services, various sources of information available on these products and 74% of consumers rely on social media to make consumption decisions.

In contrast to the conventional purchase decision-making process, online shopping behavior is already biased from these main concepts (Smith & Rupp, 2003). The online purchasing model depends more on such things like the intensity of Web pages and

concerns over the e-security of online payments. Referring to the determinants revealed by Smith (2003), at the beginning of the development of studies on online shopping, there were several basic determinants that had been examined by several previous studies, and then became a reference in developing related studies. In the case of the fast food industry, it is revealed that convenience motivation and post-usage usefulness are two important factors that influence people's online shopping intentions for food delivery application services (Prabowo & Nugroho, 2019). One of the most frequently investigated cases about online shopping is the case of buying fast food online. Website quality and Website brand equity are two important things for customers in deciding to accept online fast food shopping, because these two things significantly influence perceived ease of use and perceived usefulness of customers. Limited time, access to fast food restaurants, comfort, convenience, and other reasons make many people decide to choose fast food online. Saghaian & Mohammadi (2018) who researched online fast food in Iran, found that fast food consumption decisions are influenced by time constraints, pleasure, education, income, employment, advertising, and also ease of access to fast food restaurants. (Akram et al., 2020). Driediger & Bhatiasavi (2019) also found that perceived ease of use, perceived usefulness, intention to use, subjective norms, and perceived enjoyment have a statistically significant relationship to the acceptance of online grocery shopping in Thailand. However, the happiness of customers in online shopping is also slightly affected by concerns about packaging pollution risk, where consumers' Packaging Pollution Risk Perception influences their purchasing intention (Guo et al., 2023).

Business Ethics and Online shopping. Since the early 2000s, online business ethics issues have been debated by various groups. Unlike conventional businesses where people can meet directly, online businesses rely on websites that can be accessed by everyone. This makes online business ethics very important to create trust and maintain reputation in the digital world. Online shopping is a lifestyle for young Muslims. Lifestyles that are often influenced by pre-influencers and YouTubers sometimes cause impulse buying for some customers when purchasing online shopping (Thelwall, 2021). Cases of customers in Arab countries during the pandemic found a positive relationship between the lifestyle and consumer attitude towards online shopping (Salem & Baidoun, 2022).

Some ethical principles that must be considered in online business covering transparency, privacy and data security, honesty in marketing, social responsibility, responsiveness to customer complaints, compliance with the law including consumer protection and intellectual property rights. Information must be presented clearly on the website because consumers have the right to know what they are buying. Marketers must avoid misleading advertising or excessive claims. Products must be marketed according to reality and marketers must comply with all applicable regulations and laws, including consumer protection and intellectual property rights. By implementing good business ethics, companies can build long-term relationships with customers and improve their reputation in the market. Ethical issues relating to e-commerce are identified, and privacy is highlighted both as central to the ethics of e-retailing and as a critical factor in its development (Whysall, 2000). (Nadeem et al., 2021) revealed that privacy, security, shared value, reliability and service recovery are the strongest determinants of consumers' ethical perceptions. These aspects strongly predict the consumers' value co-creation intentions. Consumers' participation also influences their

intention to engage in co-creating value, but this effect is stronger with the mediating role of the consumer's ethical perceptions. From an Islamic consumer behavior perspective, it is also revealed that Islamic ethics has a significant positive relationship on intention to purchase where attitude is the most affecting component on Islamic ethics towards the intention to purchase (Ramli et al., 2022).

Harga and Decision in Online Shopping. Price consciousness refers to a consumer's sensitivity to price when making a purchase decision. It indicates how much emphasis an individual places on price compared to other factors such as quality, brand, or convenience. Price consciousness is an important factor that influences consumer decisions in online shopping. Several studies show that consumers tend to look for the best deals and compare prices before making a purchase. Customer price consciousness in the context of online shopping is reflected in the consumer's attitude in comparing product prices from various e-commerce, before deciding to shop. Discounts and Promos are often the main attractions that encourage consumers to do online shopping. Sometimes consumers look at customer reviews and recommendations from previous buyers to ensure that they get a competitive price.

Some of previous studies revealed that price consciousness is an important reason in deciding online shopping. H. Susanto et al., (2023) concluded that Price and Trust have a positive and strong relationship to Customer Satisfaction of online shopping. Another research showed that the intention to continue purchasing in online shops is partly explained by access to online information, hedonic motivations and trust in e-commerce sites. It stands out that online information generates trust, and the perception of online prices does not influence loyalty but has a positive influence on hedonic motivations (Santo & Marques, 2022). Then, (Othman et al., 2022) also concluded that the two dimensions, namely product quality and price, explained 46.6 per cent of the variance in customer satisfaction in online shopping. There is influence of price, promotion, product quality on online shop purchasing decisions among students (Bara et al., 2022). how valuable discounts are for consumers, (Zheng et al., 2017) concluded that coupon proneness and value consciousness play important roles in explaining e-loyalty towards online shopping platforms

3. Methods

This study is a field research with a quantitative approach. The associative equation model is applied using multiple linear regression which is intended to test the relationship between the dependent variable and two predictors, which in this case is by further estimating the effects of business ethics and prices conciuosness on Gen Z as customers' decisions in deciding online shopping. The primary in this study was obtained through a questionnaire which was asked directly to the respondents by surveyors. The objects of this study are 100 respondents who are Gen Z Muslim customers who actively shop online in the last three months in Padang Pariaman District in West Sumatra Indonesia in 2024. Respondents are dominated by students and productive workers who really like practical things, including shopping online . Because there is no exact number about the total population, Quota sampling is used in this study with as many as 100 respondents. The number of samples was determined with reference to the criteria (Rao, 2012) which required the availability of at least 97 respondents for each case selected (5% significance level and 10% maximum margin of error).

Measurement indicators for latent variables were developed according to research needs and for each instrument item, respondents were asked for their opinions using a five-point Likert scale. To measure decision purchases in online shopping, the basic concept of consumer behavior initiated by (Keller & Kotler, 2010; Lamb et al., 2011; Schiffman et al., 2010) are implemented, and also the proposition derived from empirical previous studies (Puteri, Parsaulian, et al., 2022; Puteri, 2023). This measurement of online shopping potential is based on the results of a rating scale on several measurement indicators in the Buyer Decision Process, covering need recognition, information search, evaluation of alternatives, buying decisions and behavior after purchase (Puteri, Arinda, et al., 2022; Schiffman et al., 2010). Likewise, the measurement indicators for each independent variable were also developed from dimensions contained in previous studies

For analytical Method, the method of data analysis in this study was carried out using Multiple Linear Regression, which is applied to predict the effects of business ethics and Price consciousness on Gen Z's customers' decisions in deciding online shopping. The model can be formulated as follows:

$$Y = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \varepsilon$$

Note: Y is Decision in Online Shopping, X1 is business ethics, X2 is Price consciousness, β_i is parameter estimation, and ε is error terms

Causality analysis with multiple linear regression is implemented in some stages of testing, covering pre-research tests, such as tests of validity and reliability, tests of classical tests, and hypothesis testing (F-test, t-test and R Square). F-test aims to ensure that the predictor in the model has a simultaneous effect on the dependent variable, while the t-test is basically used to measure how strong the effect of the independent variables individually on the dependent variable is. R-Squared is a reference to see how far the model's ability can explain the effect of the independent variable on the variation of the dependent variable.

4. Results and Discussion

This results section shows some of the findings from the results of this study, which describes the estimation results in descriptive terms and also the results of analysis using Multiple Linear Regression. The estimation results from this model will further be used to analyze which factors are the driving factors for Gen Z's Muslim customers in deciding for online shopping.

Socio-Demographic of Respondents. Table 1 presented the Frequency Distribution of Respondents based on socio-demographic information, with 100 respondents who are Gen Z Muslim customers who actively shop online in the last three months in Padang Pariaman District in West Sumatra Indonesia in 2024. Respondents are dominated by students and productive workers who really like practical things, including online shopping. Respondents admitted that their favorite shopping platform was "Shopee" with 52.00 % of respondents and the rest were in other marketplaces.

Table 1 Socio-Demographic Information of Respondents

Characteristics	Description	Frequency	Percentage (%)
Gender	Male	46	46.00
	Female	54	54.00
Age (Years)	14 - 16	22	22.00
	17 - 19	12	12.00
	20 - 23	40	40.00
	24 - 29	26	26.00
Education Level	Junior High School	21	21.00
	Senior High School	12	12.00
	Diploma	20	20.00
	Bachelor degree	47	47.00
E-commerce Platform	Shopee	52	52.00
	Tokopedia	13	13.00
	Lazada	23	23.00
	Bukalapak	5	5.00
	Others	7	7.00

Source: Primary Data Processed, 2024

Testing of Validity and Reliability. To ensure that there is consistency of respondents' answers, a test of validity and reliability test was implemented. Based on Table 2, it can be observed that the average Cronbach's alpha for all constructs is greater than 0.6, so it can be confirmed that the item instruments in the questionnaire are reliable. Cronbach's alpha exceeding the minimum value of 0.6 (Hair et al., 1998) means that the constructs measured were statistically reliable and acceptable for further statistical analysis. Corrected item correlation, which represents a measure of validity with internal consistency, is above 0.3 for each instrument implemented, so that it can be concluded that there is consistency on the Likert scale used.

Table 2 Validity and Reliability

Construct	Item Instruments	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Business Ethics (X1)	Belief that transactions are free of Usury, Maysir and Gharar	0.651	0.901
	Uphold the principles of Islamic Law	0.650	0.901
	Products and services purchased are more fair and good	0.630	0.901
	Consumers are free to choose Products and services purchased	0.750	0.903
	Display products on the website according to what is sent	0.637	0.902
	Suitability between quality and price	0.741	0.904
	Transparency in product and service feature information	0.549	0.901
	Honesty in transaction	0.682	0.901
Price Consciousn	Product prices are in line with budget and perceived value.	0.635	0.901

ess (X2)	Prices of goods are more economical	0.731	0.901
	Prices are in line with quality	0.832	0.902
	Prices in online shops are more competitive than conventional ones	0.550	0.902
	Discount offers attract consumer interest.	0.528	0.901
	Transparent price on the website and can be compared with others	0.836	0.902
Online-Shopping Decision (Y)	Understanding of Online-Shopping convinced me to choose it	0.625	0.883
	I chose to do online-shopping because it suits my personality	0.656	0.849
	I prefer to shop online because of good reviews from other customers	0.637	0.883
	I prefer to shop online because of a satisfying experience	0.656	0.886
	I prefer to shop online because of a satisfaction for post purchasing	0.651	0.868

Result of Multiple Linear Regression. The estimation results of the Multiple Linear Regression model, which aims to show the effect of variables Business ethics and price consciousness one Gen Z's Online-shopping decision, are shown in Table 5.

Table 3 Result of Multiple Linear Regression

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	9.785	4.092		2.391	0.021
Business Ethics	0.222	0.166	0.194	1.343	0.186
Price Consciousness	0.504	0.137	0.533	3.684	0.001

a. Dependent Variable: Gen Z's Online-shopping Decision

The functional equation can be formulated as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

$$Y = 9.785 + 0.222 X_1 + 0.504 X_2 + \varepsilon$$

F-test = 20.071 (Sig.0.000)
 R-Squared = 0.461
 Adjusted R Square = 0.438

Note: Y is Gen Z's Online-shopping Decision, X_1 is business ethics, X_2 is price consciousness, β_0 is constant, β_i is estimation coefficient, and ε is Error term

The results show the F-test is 20.071 (Sig. 0.000), which means all independent variables in the model, covering business ethics and price consciousness, have a simultaneous effect on the dependent variable (Gen Z's Online-shopping decisions). Thus the regression model used is correct and can be used to predict further.

Furthermore, based on the t-Test, it shows the feasibility of the estimated coefficient in the model, which is the basis for measuring the effect of the independent variable individually on the dependent variable. Price consciousness influences Gen Z's Muslim customer decisions in deciding Online-shopping, with the estimated coefficients is 0.504 (p-value = 0.001). Meanwhile, the estimation coefficient for the Business Ethics is 0.222 (p-value = 0.186), showing no effect on Gen Z's online-shopping decision. R-Square is 0.461 and adjusted R Square is 0.438, which means business ethics and price consciousness can explain the achievement of the Online-shopping decision of 46.1%. The effect of other predictors excluded from the model is approximately 53.9%.

Discussion. To ascertain, whether price consciousness is a strong predictor for Gen Z's Muslim customers Online-shopping decision, can be guided by the results of multiple linear regression. It can be seen that price consciousness is a strong predictor for Gen Z's Muslim customers Online-shopping decision (coeff. = 0.504, p-value = 0.001). Elaborating further on these findings, it can be seen the achievements of each indicator of price consciousness as presented in Table 4.

Table 4 Average Level Of Achievement Of Price Consciousness

Price Consciousness Indicators	Average	Category
Product prices are in line with budget and perceived value.	3.112	high
Prices of goods are more economical	3.224	high
Prices are in line with quality	2.984	medium
Prices in online shops are more competitive than conventional ones	2.911	medium
Discount offers attract consumer interest.	3.512	high
Transparent price on the website and can be compared with others	3.424	high
Average	3.195	high

Source: Primary Data Processed, 2024

Price consciousness refers to a condition where consumers are very concerned about price when making purchasing decisions. In this state, consumers tend to compare prices from various brands and look for the best deals. This is often triggered by economic factors, such as budget constraints, or perfect information about the prices of various products. Price conscious consumers usually prefer products with lower prices or look for discounts and promotions. This consumer attitude can have an impact on marketing strategies and pricing strategies.

Muslim consumers claim to prefer online shopping as long as the features of the products and services purchased online provide a value for money for what they get. In the case of young people like this, we often find out that they do not really care about business ethics. Young consumer groups often care more about discounts and promotions offered in online shops than about the business ethics implemented in this industry. They tend to look for the best value for their money, and are often influenced by attractive offers and limited-time offers. Only a few young consumers may care about ethical practices, such as sustainability or fairness in trade, price and ease of access are often top priorities. This could have implications for businesses, who may need to adjust their marketing strategies to appeal to this group through creative and engaging

promotions, while still considering the ethical aspects of their operations to build long-term loyalty.

This study about young Muslim customer behavior can reveal the real fact phenomenon that as long as transactions with e-commerce are in line with personal consideration factors of customers and do not violate the basic concept in Islamic values, then young Muslims adopt online shopping, but price consciousness remains the main consideration as a rational motive. This study has enriched previous studies about online shopping (Puteri, 2023; Salem & Baidoun, 2022; Santo & Marques, 2022), the importance of price as rational motive in transaction (Bara et al., 2022; Othman et al., 2022; H. Susanto et al., 2023) in deciding online shopping, but off course in the difference perspective and case. This study principally contributes to policy, especially for regulators and digital businesses to develop market-driving strategies that refer to Muslim consumer behavior as their main market segment. In a competitive market, the best business people are those who are able to offer something above their customers' expectations. These findings can enrich studies in the field of marketing which continues to develop over time.

5. Conclusions

These findings conclude some important things about the behavior of young Muslim consumers in choosing online-shopping. Gen Z's Muslim Online-shopping decisions are influenced positively by price consciousness with estimated coefficients is 0.504 (p-value = 0.001), while Business Ethics shows no effect. These findings reveal the dominance of rational motives from young Muslim customers while doing online-shopping. Young Muslim consumers claim to prefer online shopping because of rational reasons behind it such as Discount offers attract consumer interest, Transparent price on the website and can be compared with others and Prices of goods are more economical. Under conditions where consumers are very concerned about price when making purchasing decisions, industry players can design a market driving strategy based on this behavior. Young people are a segment with budget constraints, that's why consumers tend to compare prices from various brands and look for the best deals. Tricky promotional strategies may often be used by sellers to manage this segment because business ethics are not attractive to them. Future research can be directed to a more intense study of neuro-marketing in Islamic consumer behavior frameworks, because research in this field is always interesting to analyze along with the development of digital marketing.

References

- Akram, U., Ansari, A. R., Fu, G., & Junaid, M. (2020). Feeling hungry? let's order through mobile! examining the fast food mobile commerce in China. *Journal of Retailing and Consumer Services*, 56, 102142.
- Bara, M. B., Pakpahan, G. R. E., Purba, E. I., & Tobing, E. L. (2022). The Influence Of Price, Promotion, Product Quality On Online Shop Purchasing Decisions Among Students. *Jurnal Ekonomi*, 11(01), 238–247.
- Bharucha, J. (2018). Social Media and Young Consumers Behavior. *International Journal of Supply Chain Management*, 7(December), 72–81.
- Driediger, F., & Bhatiasavi, V. (2019). Online grocery shopping in Thailand: Consumer acceptance and usage behavior. *Journal of Retailing and Consumer Services*, 48, 224–

237.

- Engel, J. F., Blackwell, R. D., & Miniard, P. W. (1995). *Consumer behavior*. The Dryden Press Fort Worth, TX.
- Guo, M., Wu, L., Tan, C. L., Cheah, J.-H., Aziz, Y. A., Peng, J., Chiu, C.-H., & Ren, R. (2023). The impact of perceived risk of online takeout packaging and the moderating role of educational level. *Humanities and Social Sciences Communications*, 10(1), 1–18.
- Hair, J. F., Anderson, R. E., Tatham, R. L., & William, C. (1998). *Multivariate data analysis*. Upper Saddle River, NJ: Prentice Hall.
- Keller, K. L., & Kotler, P. (2010). *Marketing Management*. Pearson College Div.
- Kotler, P., Bowen, J., Makens, J. C., Moreno, R. R., & Paz, M. D. R. (2003). *Marketing para turismo*. McGraw-Hill.
- Lamb, C. W., Hair, J. F., & McDaniel, C. (2011). *Essentials of marketing*. Cengage Learning.
- Meixner, O., Haas, R., Perevoshchikova, Y., & Canavari, M. (2014). Consumer Attitudes , Knowledge , and Behavior in the Russian Market for Organic Food. *International Journal on Food System Dynamics*, 5(November), 11–120. <https://doi.org/10.18461/ijfsd.v5i2.525>
- Nadeem, W., Juntunen, M., Hajli, N., & Tajvidi, M. (2021). The role of ethical perceptions in consumers' participation and value co-creation on sharing economy platforms. *Journal of Business Ethics*, 169, 421–441.
- Othman, M. Z., Ismail, I., Hasan, H. F. A., & Razali, F. (2022). *The Role of the Product Quality and Price in Achieving Customer Satisfaction in Online Shopping*.
- Prabowo, G. T., & Nugroho, A. (2019). Factors that influence the attitude and behavioral intention of Indonesian users toward online food delivery service by the Go-Food application. *Advances in Economics, Business and Management Research*, 72, 204–210.
- Puteri, H. E. (2023). *Elaborating Psychological and Personal Aspects in Choosing Online-Shopping for Indonesia Muslim Customers*. 9(4), 1–16.
- Puteri, H. E., Arinda, N., Dewi, S., & Sari, G. (2022). Self-Control and Consumptive Behavior Control in Purchasing Internet Services for Social Networking Among Muslim Millennials. *European Journal of Humanities and Social Sciences*, 2(6), 118–129. <https://doi.org/10.24018/ejsocial.2022.2.6.361>
- Puteri, H. E., Parsaulian, B., & Azman, H. A. (2022). Potential demand for Islamic banking: examining the Islamic consumer behavior as driving factor. *International Journal of Social Economics*, 49(7), 1071–1085. <https://doi.org/10.1108/IJSE-10-2021-0614>
- Ramli, M. S., Ayob, N. H., Juperi, N. Z. M., Razali, N. H. M., Johari, N. R., & Bin, M. S. (2022). The Influences between Customer Behaviors, Islamic Ethics toward Online Purchase Intention among Muslim Netizen in Malaysia. *Sciences*, 12(10), 409–420.
- Salem, M., & Baidoun, S. (2022). Factors affecting palestinian consumer behavioral intentions toward online shopping during COVID-19: The moderating role of perceived trust. In *Digital economy, business analytics, and big data analytics applications* (pp. 673–687). Springer.
- Santo, P. E., & Marques, A. M. A. (2022). Determinants of the online purchase intention: hedonic motivations, prices, information and trust. *Baltic Journal of Management*, 17(1), 56–71.
- Schiffman, L. G., Kanuk, L. L., & Wisenblit, J. (2010). *Consumer Behavior*. Tenth Edition. Pearson.
- Shahid, S., Parray, M. A., Thomas, G., Farooqi, R., & Islam, J. U. (2022). Determinants of

- Muslim consumers' halal cosmetics repurchase intention: an emerging market's perspective. *Journal of Islamic Marketing*, ahead-of-p(ahead-of-print). <https://doi.org/10.1108/JIMA-08-2021-0265>
- Smith, A. D., & Rupp, W. T. (2003). Strategic online customer decision making: leveraging the transformational power of the Internet. *Online Information Review*, 27(6), 418–432.
- Stankevich, A. (2017). Explaining the consumer decision-making process: Critical literature review. *Journal of International Business Research and Marketing*, 2(6).
- Susanto, H., Muamar, M., Prasetyo, D., Purnomo, E. C., & Riyadi, A. (2023). The influence of price and trust on consumer satisfaction in shopping online shop (Tokopedia) in Sampit. *Jurnal Ekonomi*, 12(01), 1052–1061.
- Susanto, P., Hoque, M. E., Nisaa, V., Islam, M. A., & Kamarulzaman, Y. (2023). Predicting m-Commerce Continuance Intention and Price Sensitivity in Indonesia by Integrating of Expectation-Confirmation and Post-acceptance Model. *SAGE Open*, 13(3), 1–22. <https://doi.org/10.1177/21582440231188019>
- Thelwall, M. (2021). Lifestyle information from YouTube influencers: some consumption patterns. *Journal of Documentation*, 77(6), 1209–1222.
- Whysall, P. (2000). Retailing and the Internet: a review of ethical issues. *International Journal of Retail & Distribution Management*, 28(11), 481–489. <https://doi.org/10.1108/09590550010356840>
- Zheng, X., Lee, M., & Cheung, C. M. K. (2017). Examining e-loyalty towards online shopping platforms. *Internet Research*, 27(3), 709–726. <https://doi.org/10.1108/IntR-01-2016-0002>