

Religiosity as a Moderator between Planned Behavior Factors and Online Shopping Intention

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Setiawan bin Lahuri

Universitas Darussalam Gontor
binlahuri@unida.gontor.ac.id

Nurmalasari Mulia Putri

Universitas Darussalam Gontor
nurmalasarimuliaputri52@student.hes.unida.gontor.ac.id

Rusyda Afifah Ahmad

Universitas Darussalam Gontor
rusydaafifahahmad@unida.gontor.ac.id

Akhmad Affandi Mahfudz

Universitas Darussalam Gontor
affandi@unida.gontor.ac.id

ABSTRACT

The rapid evolution of the digital era has transformed consumer behavior patterns. It is influenced by several factors, including social media, ease of use, lifestyle, and price. This study attempts to investigate the influence of social media, ease of use, prices, lifestyle, and religiosity on online shopping behavior. This research offers a quantitative approach and uses the Structural Equation Modeling (SEM) method to analyze the influence of social media, ease of use, price, lifestyle, and religiosity on 300 Muslim consumer respondents, with religiosity as a moderator variable. This research results show that social media, ease of use, price, and lifestyle significantly impact online shopping behavior. However, religiosity has no direct or moderating effect on this relationship. This finding indicates that Muslim consumers prioritize rational factors such as price, convenience, and lifestyle compared to religiosity values in making online shopping decisions. The implications of this study display that Muslim customers are anticipated to prioritize the aspect of religiosity in terms of consumption. Meanwhile, online business actors are also expected to provide as much convenience as possible in online shopping transactions. Moreover, the government should be able to make regulations that regulate or limit online sales.

Keywords: *Social Media, Ease of Use, Price, Lifestyle, Religiosity, Online Shopping Behavior*



INTRODUCTION

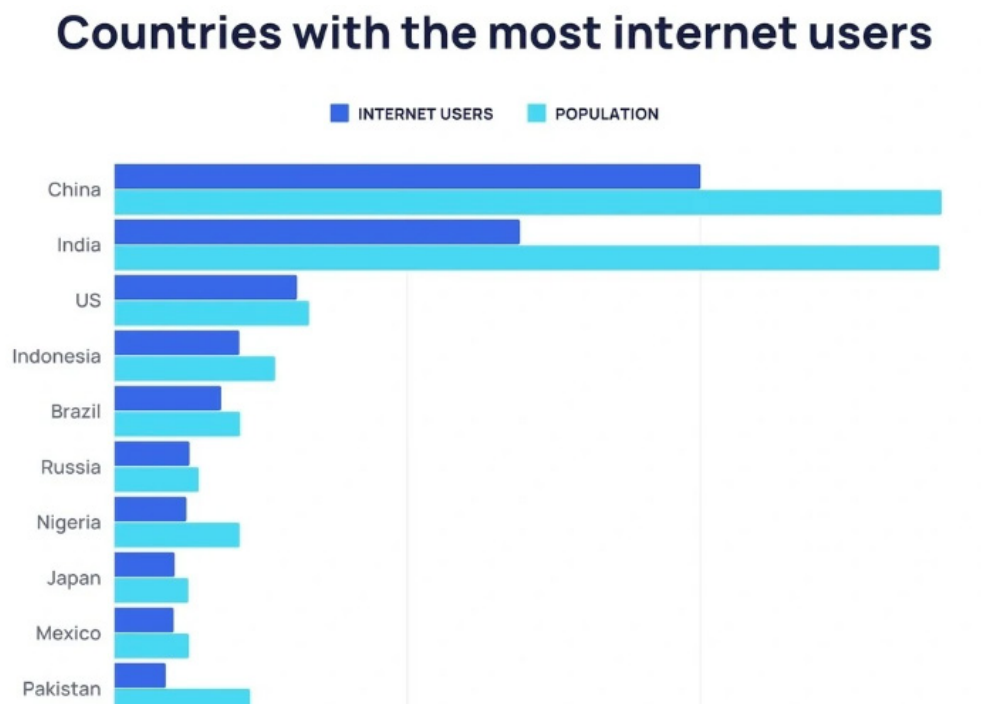
Globalization has had a massive impact on human life with changes in various fields, including changes in the field of technology and information

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(Widarwati et al., 2019). Advances in information technology affect communication and information that is currently all done digitally (Supriyanto et al., 2023). Indonesian Internet Service Providers Association (APJII) explains that there were a total of 215,626,156 internet users in Indonesia in 2023 out of 275,773,901 people. This has encouraged the emergence of various online shopping and selling sites (Hafni et al., 2020). Popular online shopping and selling sites include Blibli, Sociolla, Tokopedia, Orami, Bukalapak, Lazada, and JD.ID, Bhineka, Shopee and Ralali (Saswiana et al., 2020). Currently, the Internet has become a necessity in economic activities; thus, many of economic activities have switched to using the online system, especially in buying and selling activities (Harahap, 2018).

Now, social media plays an essential role in the everyday lives of many customers. Social media has become an integral aspect of individuals' lives and is profoundly rooted in daily consumer interactions (Kv et al., 2021). Social media has several functions, such as information facilities, knowledge transfer services, and also means of expressing opinions through web-based platforms in the form of applications or media. According to Kurdi et al. (2024), marketing through social media has an immediate and significant impact. This is shown by data sourced from the *We Are Social* website, which shows that Indonesia is the sixth country where people often shop online.

Figure 1
Countries with The Highest Percentage of Internet Users Who Buy Goods Online



During the third trimester of 2023, Shopee was the most visited Indonesian e-commerce site in the marketplace category, according to SimilarWeb data. Tokopedia, Lazada, Blibli, and Bukalapak followed Shopee on the list. Interestingly, Shopee had an average of 216 million accesses monthly, whereas Blibli experienced a 5% rise in average site visits. This is the only site where visitor growth has increased. Adding live streaming is one strategy used by several markets to draw in customers (Amin & Fikriyah, 2023). The live streaming feature facilitates communication between sellers and buyers in matters relating to products sold, including product quality, size, and materials, in detail so that consumers can get quality products (Handayani et al., 2022).

Meanwhile, social media is a factor that affects online shopping behavior. Social media, defined by Kotler and Keller (2012, as cited in Lubis & Fauzi, 2016), is a medium to connect with each other and even share information in the form of pictures, videos, text, and audio (Lubis & Fauzi, 2016). According to research conducted by Baroroh et al. (2022), social media has enhanced user accessibility, influencing purchasing decisions. In addition, price factors can influence consumers' online shopping behavior. According to Mariam et al. (2022), price is identified as an aspect of a marketing mix that creates money and may be exchanged for goods and services (Baroroh et al., 2022). Marketplaces usually offer prices much cheaper than market prices. Therefore, research shows that price influences online shopping behavior (Rahayu & Susanti, 2022).

Purchasing behavior is not only done to meet address needs while simultaneously satisfying wants, self-concepts, and lifestyle demands (Zaki & Elseidi, 2024). Apart from social media, the simplicity of use and price are significant factors that impact purchasing decisions, with lifestyle considerations stemming from a fear of missing out (FoMO) also playing a crucial role (Priantina & Sopian, 2022). This is due to environmental stimuli (Nurhayati & Hendar, 2020). Shopping is a fun activity for most people. Thus, people find it difficult to avoid shopping habits (Eger et al., 2021).

A shopping lifestyle represents a person's decision of how to spend their time and money (Memon et al., 2019). Meanwhile, in controlling one's lifestyle, a religious aspect is needed (Khan et al., 2022). Two main factors influence consumer behavior: affiliation and religious devotion (Rehman et al., 2022). Research shows that a person's religiosity has a positive effect on individual behavior in deciding to buy goods (Zaki & Elseidi, 2024). Meanwhile, there are Muslim people who are not affected by religion or religious principles,

such as the research from Memon et al. (2019). In this case, religiosity plays a significant role in a person's consumption behavior (Lahuri et al., 2023), where the individual with high religiosity should consume goods under the rules taught by Islam or following sharia principles.

Although numerous earlier studies have addressed the effect of price, lifestyle, and ease of use in affecting purchasing decisions, few have investigated in depth how religiosity shapes consumer behavior, especially among Muslim consumers. Furthermore, although platforms such as Shopee and Tokopedia dominate the e-commerce market, there is little research on how their features align with sharia principles and how this alignment affects consumer trust and decision-making.

Therefore, this study is interested in examining how social media, ease of use, price, lifestyle, and religiosity influence Muslim consumer behavior in the marketplace, particularly in the use of the Shopee application, and how religion modifies the association between Muslim consumer behavior, social media, ease of use, price, and lifestyle.

LITERATURE REVIEW

Consumer Behavior Theory Regarding Islamic Principles of Consumption

Behavior is a response or reaction from an individual manifested in a movement or attitude obtained not only from the body or speech (Julianti, 2021). Consumer behavior examines the processes by which individuals, groups, or organizations select, obtain, and purchase things or concepts to fulfill their desires, along with the implications of these decisions on society and consumers. It looks at how consumers make decisions and how feelings impact purchasing decisions (Sharma, 2023). In addition, consumer behavior is a theory that studies how humans choose between the many choices they face by utilizing their resources (Fajri, 2019).

In Islam, consumer behavior can be understood as any human activity that involves purchasing or utilizing goods or services while adhering to the guidelines of Islamic teachings and that benefits the general populace (Rakhmawati et al., 2021), in which case a person only focuses on lust without considering needs (Pangastuti et al., 2021).

The development model of this research fundamentally draws upon the theory of consumption behavior within an Islamic framework, emphasizing the necessity for individuals to consider the implications of their consumption choices in the afterlife (Ghafur, 2016). In consumption behavior, a Muslim will always pay attention to Islamic teachings related to aspects that will fulfill the happiness of the world and the hereafter (Sitepu, 2017).

In Islamic teachings, consumption is highly emphasized and taken into consideration (Waluya et al., 2022). First, consumption is more directed towards the aspect of *maslahah* (public interest) rather than utility. Achieving *maslahah* is the goal of Islamic law. Second, Islam prohibits excessive consumption of a good or service. Third, Islam also emphasizes that consumption can be done if we pay attention to others who cannot afford it. Thus, the aspects of zakat, infaq, and shadaqah are emphasized.

Online Shopping

Online shopping is a procedure undertaken by a consumer to acquire products and services using the internet (Olutade, 2021). There are five benefits to shopping online. First, online shopping makes consumers more comfortable. Consumers can shop online anywhere. Second, shopping online can save time. Third, buyers do not need to go around the shopping center and do not need to queue for the desired item. Fourth, online shopping facilitates customers' access to information on available goods and services. Fifth, online shopping facilitates the comparison of desired goods and services for consumers (Pradhana & Sastiono, 2019).

Social Media

Social media can be interpreted as a means to interact between one person and another by creating, exchanging information, and sharing ideas in a virtual community space and a network (Harrigan et al., 2021). The positive impact of social media is that it facilitates interaction with many people, overcoming distance and time problems and expanding relationships (Cheung et al., 2021). Since their inception, social media platforms like Facebook have emerged as a key tool for business promotion because they enable customers to have conversations about the goods and services they like or wish to purchase, which affects their purchasing decisions (Chaturvedi & Gupta, 2014). Social media, which is growing rapidly in Indonesia, includes TikTok, Instagram, Facebook, Twitter, YouTube, WhatsApp, Line, and others.

Social media activities concentrate on generating material that captivates attention and prompts readers to engage and disseminate it throughout their network of acquaintances (Aziz et al., 2024).

People use Social Media Live Streaming (SMLS) to meet their needs for media qualities, social identity, and value. Considering these results, we present six configurations that result in either high or low purchase intentions and offer theoretical arguments in support of them. As a result, our study advances the study and application of SMLS in online shopping (Bawack et al., 2023). In light of this, the study proposes the first hypothesis listed below:

H1: Social media has a significant effect on Muslim consumer behavior in the Shopee marketplace.

Ease of Use

Ease of use is one of the considerations for online shoppers (Rahmat, 2019). The ease of use obtained during online shopping will affect consumer shopping behavior (Hasyim et al., 2022). Perceived ease of use of technology is correlated with individual beliefs that the technology is able to increase work productivity (Rahayu & Susanti, 2022). Online shopping offers many conveniences, including a reasonably clear description of the products being sold, multiple payment options, the option to pay with a Cash On Delivery (COD) system once the goods arrive, and numerous alluring promotions like free shipping and discounts (Hyun et al., 2022).

Perceived ease of use was mentioned by Lubis et al. (2022), which is how easily users can access and use computer technology. Ease of use could be described as the extent to which an individual feels that using technology will involve less effort (Oentario et al., 2017). This convenience factor relates to how operational transactions are online. Sandora (2020) explains that ease of use denotes the lucidity and simplicity of engagement with a system, the facility of utilizing the system to execute necessary tasks, the exertion needed to interface with the system, and the overall user-friendliness of the system. Considering this, the study advances the subsequent second hypothesis:

H2: Ease of use has a significant effect on Muslim consumer behavior in the Shopee marketplace.

Price

Pricing is the process of establishing the monetary value a manufacturer may get for goods and services (Harahap et al., 2022). Consumers' judgments

on price were impacted by information and facts about the cost of the product or transaction and its accessibility through mass media (Kim & Ku, 2016). Price is a component of a company's marketing plan that tries to create value so that customers will always use the goods and services being supplied (Arruan et al., 2020). Considering this, the study advances the third theory, which is as follows:

H3: Price has a significant effect on Muslim consumer behavior in the Shopee marketplace.

Lifestyle

Lifestyle is a combined framework comprising a person's attitudes, beliefs, interests, views, and behaviors (Ayu, 2019). Lifestyles change faster than values. Thus, marketers must maintain track of current lifestyle trends of targets and represent them in product creation, communication messages, or marketing strategy (House et al., 2021). A lifestyle is a way of responding to interests, hobbies, and viewpoints. A person's lifestyle is defined as their customs that align with the times or behaviors that set them apart from others (Imani et al., 2022). According to Kotler et al. (2016), lifestyle is a basic and unique expression of human activities. Lifestyle reflects a person's pattern of life, including his activities, interests, and world views. Currently, consumer purchasing behavior is strongly influenced by individual lifestyles (Pura & Madiawati, 2021). This study then puts forward the following four hypotheses based on this:

H4: Lifestyle has a significant effect on Muslim consumer behavior in the Shopee marketplace.

Religiosity

Islam's five components of religiosity are as follows. First, aspects of faith include people's relations with Allah the Almighty, the Prophets, Malaikats, and other entities. Islam is reflected in the regularity and fervor of prescribed acts of devotion, including zakat, fasting, and prayer (Ratnasari et al., 2021). The *Ihsan* element is concerned with the sense and feeling of God's presence and the terror of disobeying the commandments. Second, aspects of knowledge concerning a person's comprehension of religious teachings. Third, the act of helping others, protecting the weak, and working are all examples of behavior that fall under the charitable aspect (Najib et al., 2022).

According to Li et al. (2018), religiosity is a structure of beliefs, values, and behaviors that highlight worldly issues and summarise their overall meaning in a deep belief. Muslim scholars also present that the indicators of religious Islam include belief, attitude, knowledge, and practice (Tuhin et al., 2022).

The dimensions that allow for the dimension of religiosity include doctrinal, intrinsic, extrinsic, religious education, sensitivity, products, current issues, religiosity, religious disorganization, religious pretensions and hedonism, intrapersonal, interpersonal, ideology, ritual, meditation, experiential, consequential, Islamic world view, religious personality, intrinsic and extrinsic (Tuhin et al., 2022).

H5: Religiosity has a significant effect on consumer behavior

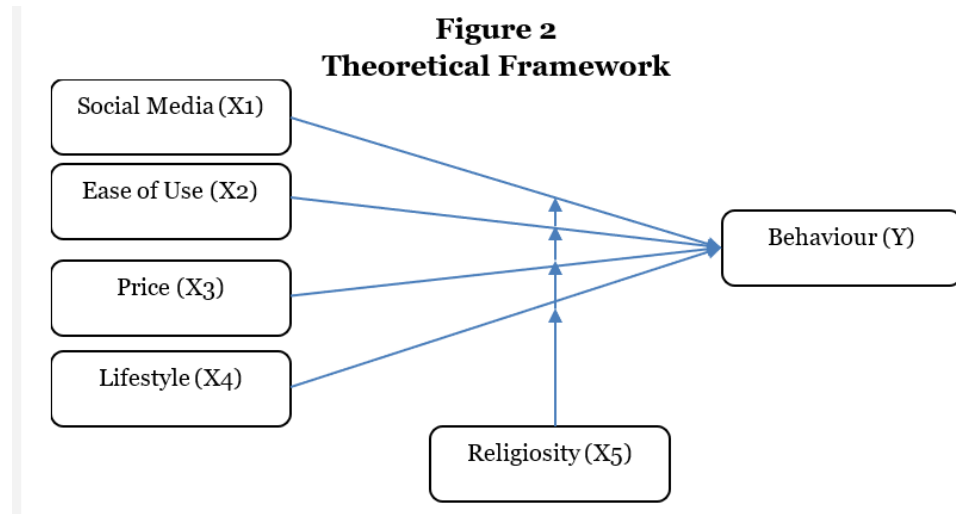
Religiosity is an important factor in controlling a person's actions or behavior and influencing preferences and decision-making (Kaur et al., 2023). This study uses religiosity as a moderating factor between social media, ease of use, price, lifestyle, and Muslim consumer behavior.

The role of religiosity in moderating social media factors is used to find clear information, such as consumers with a level of religiosity always prioritize certified halal products and brands. Ease of use of technology also influences consumer religiosity in determining features that support transactions per Islamic principles, such as applications that provide zakat payment options or charitable donations (Battour et al., 2023). Moreover, other supporting factors such as price and style also require a level of religiosity in considering price fairness in which the product offering does not contain any usury elements, such as in the case of the Shopee pay later (SPayLater), which offers high discounts, meaning that consumers are asked to make credit transactions. It is clear that according to the Indonesian Council of Ulama (MUI), pay-later features are not in accordance with sharia (Komaria, 2023). Meanwhile, a lifestyle accompanied by a level of religiosity can encourage consumers to avoid purchasing unnecessary goods (Zaki & Elseidi, 2024).

Theoretical Framework

This study highlights the characteristics that drive a person to make purchases online. Where the variance is tried to be explained by independent variables, namely social media variables (X1), ease of use (X2), price (X3), and lifestyle (X4), and the dependent endogenous latent variable online

shopping behavior (Y) and based on these latent factors, hypotheses can be developed in addition; researchers examined the indirect relationship between independent exogenous latent factors and dependent endogenous latent variables with the moderating variable religiosity (X5).



RESEARCH METHOD

This study is a prime instance of quantitative descriptive research. Quantitative research is defined as the presentation and analysis of data using statistical testing. Quantitative research techniques are positivist research methods that are used to conduct studies on specific populations or samples, gather data using research instruments, and test prepared hypotheses.

This research employs the Structural Equation Modeling (SEM) approach using version 4 software to analyze the data. It characterizes SEM as a multivariate analytical method that integrates factor analysis and route analysis. This enables researchers to concurrently assess and quantify the link between latent and observable variables using several indicators. SEM is also characterized as using two or more structural equations to represent multivariate relationships.

SEM involves two primary components: measurement equations and structural equations. It encapsulates the correlation between latent variables, which are not immediately measurable, and their observable counterparts. This work created an SEM based on the idea of service quality (SERVQUAL). The factors that underpin other variables are interconnected through correlation. This research will employ the Partial Least Square (PLS) methodology for data management, utilizing the SmartPLS software.

Research Design (Second Heading)

This study focuses on quantitative research, focusing on independent factors such as social media, ease of use, prices, and lifestyle in relation to the dependent variable of online purchasing behavior among Muslim customers. The moderating variable in this research is religiosity.

Participants/Sample Selection and Data Sources (Second Heading)

The population of this research is all Muslim consumers, who are social media users and marketplace users. This study uses a sampling technique because the population is enormous and spread uncertainly. According to Hair (2021), the sample size cannot be factor analyzed if it is less than 50; the sample size should generally be 100 or more; the minimum requirement is at least five times the number of variables, with a more acceptable standard being ten times the number of variable indicators to be examined and evaluated. This study had 240 indicators, necessitating a minimum of 120 respondents and a maximum of 240 respondents.

This research was conducted in several major cities on the island of Java, namely, Jakarta, Bandung, Yogyakarta, and Surabaya, which are part of Indonesia. The following data on the classification of research respondents based on gender is shown in Table 1.

Table 1
Results of Gender Description

Gender	Quantity (n)	Percentage (%)
Male	80	27%
Female	220	73%
Total	300	100%

Based on Table 1, the research respondents were predominantly female compared to male respondents. This is indicated by the number of female respondents, totaling 220 people with a percentage of 73%, compared to male respondents totaling 80 people with a percentage of 27%.

Instrumentation/Data Collection (Second Heading)

A questionnaire is used to collect the data used in research. This research was conducted through the Google form application to distribute questionnaires

to respondents who are Indonesian citizens, Muslims, social media users, and have shopped in the marketplace. The questionnaire is an instrument used in research to obtain data from the field or research sources. The questionnaire is administered by presenting a series of questions or written statements for responders to answer. The questionnaire method was selected as it allows study participants to complete the statements offered by the researcher. The questionnaire that the researcher used in this study was a closed question, which did not give respondents the freedom to answer because alternative answers had been provided by the researcher. The researchers produced the questionnaire instructions based on five criteria in the study.

RESULTS

The data in this study was analyzed in two stages: measurement model analysis (outer model) and structural model analysis (inner model).

Measurement Model Assessment (Outer Model)

This study used three criteria to assess the outer model, and a tool in the form of SmartPLS version 4 software was used.

Convergent Validity

Convergent validity in a measurement model can be observed based on the correlation between indicator and construct/variable scores. Output and Average Variance Extracted estimates are seen from the choice of reliability and construct validity. It can be concluded that the validity is established when the Average Variance Extracted (AVE) reaches a value of 0.50. The results of this study show the following values:

Table 2
Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)	Result
Behavior	0,769	Valid
Ease of Use	0,818	Valid
Lifestyle	0,720	Valid
Media Social	0,726	Valid
Price	0,729	Valid
Religiosity	0,801	Valid

Source: Processed data based on SmartPLS 4 output, 2023

In addition, the results of construct validity also show good quality as measured by Average Variance Extracted (AVE). All variables have adequate AVE values, ranging from 0.720 to 0.818. These values indicate that most data variation can be explained by the measured constructs, giving confidence that the measured variables are in accordance with the intended concepts.

Discriminant Validity

The study model's validity can be evaluated by analyzing the cross-loading value linked to each indicator. Discriminant validity is attained when the cross-loading value of each indicator for the pertinent variable surpasses the cross-loading values of other variables in the model.

Composite Reliability

Composite reliability is a technique employed to evaluate the reliability of the measured construct (variable). Variables are considered to possess a composite reliability value and a Cronbach's alpha value exceeding 0.7. Table 3 is presented here displaying the composite reliability values alongside the Cronbach alpha values for each variable construct:

Table 3
Cronbach Alpha Value dan Composite Reliability

Variable	Cronbach's Alpha	Composite Reliability	Result
Behavior	0,925	0,928	Reliable
Ease of Use	0,944	0,944	Reliable
Lifestyle	0,922	0,928	Reliable
Media Social	0,906	0,906	Reliable
Price	0,875	0,876	Reliable
Religiosity	0,939	0,95	Reliable

Source: Processed data based on SmartPLS 4 output, 2023

The table above indicates that the composite reliability and Cronbach's alpha values for each construct exceed 0.7. Thus, it may be concluded that the constructs in this study showed sufficient reliability, as the criteria for composite reliability have been satisfied.

Hypothesis Testing

Following a comprehensive evaluation of both the outer and inner models, the subsequent phase involves hypothesis testing. This process employs bootstrapping techniques within the SmartPLS software. Below is Table 4 showing hypothesis testing results using the bootstrapping method:

Table 4
Hypothesis Testing Result

	Original sample (O)	T statistics	P values	Status	Description
EU -> BHV	0,261	2,527	0,012	Support	Significant Positive
LS-> BHV	0,132	2,103	0,036	Support	Significant Positive
MS -> BHV	0,219	2,497	0,013	Support	Significant Positive
P-> BHV	0,328	4,538	0,000	Support	Significant Positive
R-> BHV	0,005	0,057	0,954	Support	Not Significant
R x EU -> BHV	-0,093	0,627	0,531	No Support	Not Significant
R x L -> BHV	0,091	1,213	0,225	Support	Not Significant
R x P-> BHV	0,034	0,378	0,706	Support	Not Significant
R x MS -> BHV	0,059	0,476	0,634	Support	Not Significant

Source: Processed data based on SmartPLS 4 output, 2023

Information:

- EU: Ease of Use
- LS: Lifestyle
- MS: Media Social
- P: Price
- R: Religiosity
- BHV: Behavior

The results of testing the initial hypothesis reveal the connection between social media factors and online shopping behavior. The path coefficient was found to be 0.291, and the p-value shows a value of 0.013, which is smaller than 0.05 (5%). This indicates that social media exerts a beneficial and noteworthy impact on online shopping behavior. The result above indicated that the third hypothesis is accepted.

The results of testing the second hypothesis clearly demonstrate the relationship between the ease of use variable and online shopping behavior. With a p-value of 0.012 and a path coefficient of 0.261, which is less than 0.05

(5%), it was discovered that ease of use significantly and favorably influences online shopping behavior. In light of the test results, the first hypothesis is accepted.

The results of testing the third hypothesis can be observed in the connection between the price variable and online shopping behavior. It was found that the path coefficient of 0.328 P-Value shows a value of 0.000, which is smaller than 0.05 (5%). This indicates that social media exerts a beneficial and noteworthy impact on online shopping behavior. Based on the test results, the fourth hypothesis is accepted.

The relationship between lifestyle factors and online purchasing behavior results from assessing the fourth hypothesis. With a p-value of 0.036, less than 0.05 (5%), and a path coefficient of 0.132, it was discovered that lifestyle factors significantly and favorably influence online shopping behavior. The second hypothesis is accepted in light of the test results.

The findings of testing the fifth hypothesis reveal the correlation between religiosity factors and online shopping behavior. It was found that the path coefficient is 0.005 with a p-value of 0.954, which is greater than 0.05 (5%), indicating a relationship between religiosity and consumer behavior even though it is not statistically significant with a correlation value > 0.05 . It can be said that religious aspects do not significantly influence consumer behavior in the context under study. The fifth hypothesis is not accepted considering the study's outcomes.

Moderation Test Significance

Religiosity does not significantly moderate the influence of social media and online shopping behavior, with a path coefficient (0.059) and a p-value of (0.634) greater than 0.05 (5%). Religiosity does not significantly moderate the effect of ease of use and online shopping behavior with a path coefficient (-0.093) and p-value of 0.531, which is greater than 0.05 (5%). Religiosity does not significantly moderate the effect of price and online shopping behavior with a path coefficient (0.034) and p-value of 0.706, which is greater than 0.05 (5%). Religiosity does not significantly moderate the effect of lifestyle and online shopping behavior with a path coefficient (0.091) and p-value (0.225), which is greater than 0.05 (5%).

Interpretation of Moderation Effect (F-Square)

Religiosity as a
Moderator

According to Kenny (2018, as cited in Hair et al., 2021), the interpretation of the moderation effect is 0.005 (low), 0.010 (moderate), and 0.025 (high). The effect of religiosity in moderating the influence of social media on online shopping behavior has a low moderating effect (f-square: 0.002). The effect of religiosity in moderating the effect of ease of use on online shopping behavior has a low moderating effect (f-square: 0.003). The effect of religiosity in moderating the effect of price on online shopping behavior has a moderate moderating effect (f-square: 0.001). The effect of religiosity in moderating the effect of lifestyle on online shopping behavior has a moderate moderating effect (f-square: 0.014)

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DISCUSSION

The Influence of Social Media on Online Shopping Behavior

The study's findings present interesting perspectives on how social media influences online shopping behavior. The findings showed that the more individuals utilize social media, the more positively and significantly it influences their online shopping habits. More and more people are using social media, which is thought to have a significant impact on internet buying behavior (Hanaysha, 2022a). This can be found when someone opens social media. He will find reviews related to products sold in the marketplace.

This study aligns with earlier findings by Ji et al. (2022); they illustrate the substantial influence of social media on customer buying decisions. Likewise, (Masuda et al., 2022) studies indicate that social media impacts consumer purchasing behavior. The influence of social media on online shopping behaviors stems from consumers seeking information on these platforms prior to making a purchase. This is in line with the research from Madni (2014), which shows that 5% of consumers will look for information and reviews on social media before making a purchase. This is confirmed by Khatib (2016). According to his research, social media has the most significant effect throughout the information search and purchase decision stages.

Effect of Ease of Use on Online Shopping Behavior

The results of this study reveal intriguing elements concerning how ease of use influences online shopping behavior. The findings indicated that the ease of use positively and significantly affects online shopping behavior.

The simplicity of use significantly influences buying decisions. Consumers will discover a range of features that are readily accessible when utilizing it. The simplicity of use significantly influences purchasing decisions, ultimately shaping consumer behavior. The comfort experienced by consumers plays a crucial role in an individual's decision-making process before making a purchase. This is supported by Hanaysha (2022b), which shows that convenience affects online purchasing decisions significantly and positively. In contrast, Emmanuel et al. (2022) explain that convenience has a positive but insignificant effect on online purchasing decisions.

The Effect of Price on Online Shopping Behavior

This study's results elucidate significant factors regarding the impact of price on online shopping behavior. The results demonstrated that pricing has a favorable and significant impact on online shopping behavior. Price signifies the purchasing decision a buyer will undertake. The price is a determining factor in the purchasing decision. A frequent subject of contention is the price of a discounted item. The prices available in the Shopee marketplace are generally lower than those in physical retail locations. Customers consider the Shopee marketplace to be especially attractive for online shopping. Furthermore, the Shopee marketplace offers numerous advantages, including the provision of discount vouchers, among other incentives. As related to previous research by Majeed et al. (2021), price has a positive and significant effect on purchasing decisions. This is in contrast to the results of Dirgantara et al. (2019), which state that price has a negative and insignificant effect on purchasing decisions.

The Influence of Lifestyle on Online Shopping Behavior

The study's findings reveal fascinating details concerning the impact of lifestyle on internet shopping habits. The findings indicated that lifestyle exerts a positive and significant impact on internet shopping behavior. A person's lifestyle is the way that his surroundings shape the way that he lives. Many Muslim customers today follow popular patterns. This is due to a person's unwillingness to be left behind by the world trends that are hype around his environment. It is also intended not to be left behind in terms of social class.

As mentioned in previous research conducted by Hidayat and Sudarwanto (2022) and Meliani et al. (2021), lifestyle has a positive and

significant influence on purchasing decisions. Another study by Fitri and Basri (2021) shows that lifestyle has a positive and significant influence on consumer behavior. This is in contrast to the results of Ayu's (2019) research, which shows that lifestyle has a negative and insignificant effect on purchasing decisions. Other research by Faulina and Susanti (2023) shows that lifestyle has no positive or significant effect on purchasing decisions.

The Influence of Religiosity as a Mediating Factor on Online Shopping Behavior

Shopping behavior is significantly influenced by religiosity, particularly among religious cultures like Muslim customers. As a mediating factor, religion can either increase or decrease the impact of factors on consumer purchasing behavior, including price, social media, perceived ease of use, and trust. This study indicates that Muslim consumers' internet purchasing behavior is not significantly impacted by their level of religiosity. This is a result of Muslim customers' rationality, which leads them to select popular items and then favor those that are readily available when the rational side of things predominates over the religious side.

This result is different from earlier studies, which also examine a relationship between religiosity and consumer behavior, such as research conducted by Mokhlis (2009), which argues that religious factors encourage consumers to perform certain behaviors. This finding is also different from several research findings (Agarwala et al., 2019; Tang & Li, 2015), which posits that faith influences an individual's perspective and behaviors regarding a product that aligns with their religious principles. The result of this study is in line with research from Ayu (2019) and Riptiono (2019), which states that the religiosity variable does not have a significant effect on the purchase intention of Muslim consumers directly.

The research additionally revealed that religiosity exerted no moderating influence. This study's findings indicate that religiosity does not significantly prevent the impact of social media on internet shopping habits. Furthermore, it does not substantially decrease the impact of ease of use on online shopping behavior. Not substantially mitigate the impact of price on internet shopping behavior. And not much mitigates the impact of lifestyle and online shopping behaviors.

In addition, the result of this study is in line with Memon's (2019) study, which demonstrates that religiosity did not moderate the link between TPB constructs and halal purchase intention.

One possible explanation for this finding is that some consumers do not consider aspects of religiosity before buying goods through online shops when spending their money on shopping. This can be seen based on the characteristics of respondents, the majority of whom are Muslim but have not paid attention to aspects of their religiosity before making decisions.

CONCLUSION

The digital age has changed how consumers behave, particularly regarding tech-driven transactions. The top five e-commerce websites in Indonesia in 2023 were Shopee, Tokopedia, Lazada, Blibli, and Bukalapak. Social media, affordability, usability, and lifestyle are important variables affecting this trend. The study's strong p-value (0.954) and low f-square value indicate that, contrary to expectations, religiosity does not significantly modify or mitigate these parameters in relation to shopping behavior. Alternatively, more significant factors are practical ones, such as price (coefficient 0.328), ease of use (0.261), social media (0.219), and lifestyle (0.135). This suggests that when it comes to their internet shopping selections, Muslims give more weight to practical considerations than to religious ones. In order to gain a deeper understanding of customer behavior, future studies ought to examine other variables.

LIMITATION

Based on existing phenomena, buying and selling activities continue to experience developments influenced by supporting technological factors. The many conveniences and benefits obtained by the community with an increasingly adequate online shop increase the level of public consumption and even make people more consumptive individuals. In this study, researchers want to see how the behavior of Muslim people in shopping online in the marketplace is seen from the aspect of religiosity. This study has several limitations: this research used a relatively small, randomly selected sample size, which may not represent the broader population and limits the generalizability of the findings. Additionally, it is limited to the variables of perceived ease of use, social media, price, trust, religiosity, and consumer

shopping behavior. Furthermore, this study did not take into account specific criteria that influence a person's shopping behavior, such as socioeconomic status, age, and personality traits that may also influence impulsive buying behavior. Future research should address these limitations by using larger, more diverse samples and considering additional variables to provide a more comprehensive understanding of the factors that influence consumer shopping behavior.

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