

# Factors Influencing Generation Z Muslim Consumer Behavior in Using Sharia E-Commerce in Indonesia

(Faktor-Faktor yang Mempengaruhi Perilaku Nasabah Muslim Generasi Z dalam Menggunakan E-Commerce Syariah di Indonesia)

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## ABSTRACT

**Purpose:** This study aims to identify and analyze the factors influencing the behavior of Generation Z Muslim consumers in using sharia e-commerce in Indonesia amid the rapid development of digital technology and the increasing integration of Islamic principles in digital trading platforms.

**Design/methodology/approach:** This study employs a literature review method by examining various scientific articles, academic journals, and other relevant references related to consumer behavior, sharia e-commerce, religiosity, and digital technology. The collected data were analyzed qualitatively using a descriptive-analytical approach to synthesize findings from previous studies and conceptual discussions.

**Findings:** The results indicate that the behavior of Generation Z Muslim consumers in utilizing sharia e-commerce is influenced by several key factors, including the convenience and accessibility of digital transactions, perceived usefulness and ease of use of the system, the influence of social media and digital influencers, awareness of product halalness, and the level of individual religiosity. In addition, psychological and social aspects such as digital lifestyle, self-identity, and the fear of missing out (FOMO) phenomenon also play an important role in shaping purchasing decisions on sharia-based digital platforms.

**Research implications:** The findings suggest that the development of sharia e-commerce platforms should integrate technological innovation with the consistent implementation of sharia principles to strengthen trust and loyalty among Generation Z Muslim consumers. This integration is also expected to support the development of an ethical, inclusive, and sustainable digital economic ecosystem in Indonesia.

**Keywords:** Generation Z; Consumer Behavior; E-Commerce

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## ABSTRAK

**Tujuan Penelitian:** Penelitian ini bertujuan untuk mengidentifikasi dan menganalisis faktor-faktor yang memengaruhi perilaku konsumen Muslim Generasi Z dalam menggunakan e-commerce syariah di Indonesia di tengah pesatnya perkembangan teknologi digital dan meningkatnya integrasi prinsip-prinsip syariah dalam platform perdagangan digital.

**Desain/Methodologi/Pendekatan Penelitian:** Penelitian ini menggunakan metode studi literatur dengan menelaah berbagai artikel ilmiah, jurnal akademik, dan sumber referensi lain yang relevan dengan tema perilaku konsumen, e-commerce syariah, religiusitas, dan teknologi digital. Data yang diperoleh dianalisis secara kualitatif menggunakan pendekatan deskriptif-analitis untuk mensintesis temuan dari berbagai penelitian sebelumnya.

**Hasil Penelitian:** Hasil penelitian menunjukkan bahwa perilaku konsumen Muslim Generasi Z dalam memanfaatkan e-commerce syariah dipengaruhi oleh beberapa faktor utama, yaitu kemudahan dan kenyamanan transaksi digital, persepsi terhadap kegunaan dan kemudahan penggunaan sistem, pengaruh media

sosial dan influencer digital, kesadaran terhadap kehalalan produk, serta tingkat religiusitas individu. Selain itu, faktor psikologis dan sosial seperti gaya hidup digital, identitas diri, dan fenomena fear of missing out (FOMO) juga turut memengaruhi keputusan pembelian pada platform digital berbasis syariah.

**Implikasi Hasil Penelitian:** Temuan penelitian ini menunjukkan bahwa pengembangan platform e-commerce syariah perlu mengintegrasikan inovasi teknologi dengan penerapan prinsip-prinsip syariah secara konsisten untuk meningkatkan kepercayaan dan loyalitas konsumen Muslim Generasi Z. Integrasi tersebut juga diharapkan dapat mendukung terbentuknya ekosistem ekonomi digital yang etis, inklusif, dan berkelanjutan di Indonesia.

**Kata Kunci:** Generation Z; Perilaku Nasabah; E-Commerce

## INTRODUCTION

The development of digital technology has transformed people's consumption patterns, particularly through the use of e-commerce as a means of transaction in the modern economy. Generation Z, as a generation that grew up in the digital era, is characterized by adaptive, practical consumption, and is influenced by technology and social media. In their decision-making process, their consumption behavior is not only based on rational considerations but also influenced by social, psychological factors, and digital trends. In Indonesia, the country with the largest Muslim population in the world, the development of the digital economy has also driven the emergence of sharia e-commerce, which integrates digital trading systems with Islamic values. Sharia e-commerce emphasizes not only ease of transactions but also adherence to sharia principles such as product halalness, fairness, transparency, and the avoidance of riba, gharar, and maisir. Generation Z Muslims have unique characteristics because in addition to being digital natives, they also have a religious identity. Therefore, their consumption decisions are influenced by various factors, such as technological convenience, the influence of social media, and individual religiosity. Furthermore, this generation has different ways of searching for information, evaluating products, and making purchasing decisions compared to previous generations (Aqsha Raskeyna Tigan et al., 2026; Abidin et al., 2020)

Generation Z's shopping habits through e-commerce platforms also exhibit dynamic trends influenced by various technological factors. Ease of access, transaction convenience, and the features offered by digital platforms encourage impulsive buying behavior among this generation (Ma'rifatul Husna et al., 2025). In the context of Gen Z Muslims, digital media has also become a space to express ethical values and preferences, so halal product marketing strategies that emphasize spiritual and authentic narratives in digital media have great potential to attract consumer attention (Derlina et al., 2025). In addition, aspects of lifestyle and self-identity also influence consumption decisions, where products that have aesthetic and exclusive value are often chosen as a form of self-expression (Tsabat et al., 2025)

For Generation Z, cultural and subcultural influences, such as digital communities and emerging trends on social media, are quite dominant. Furthermore, personal factors such as age, income, occupation, and lifestyle also play a role in determining their preference for fast, convenient, and easily accessible services (Sari et al., 2025). To understand this behavior, many studies use the Theory of Planned Behavior (TPB) approach, which explains that individual behavior is influenced by attitudes, subjective norms, and perceived behavioral control, which then forms the intention to carry out an action, including in consumer purchasing decisions (Indrawati, 2022). The relationship between attitudes, subjective norms, and perceived behavioral control shows that there is a relationship between variables that influence consumer decisions in using a digital service or technology (Maslim et, 2023; Hayati et al., 2023)

From an Islamic economic perspective, e-commerce activities must remain based on the principles of Islamic business ethics such as honesty, fairness, responsibility, and transparency, which play an important role in building consumer loyalty, especially among Generation Z who are aware of sharia values (Pradikto & Mun'yah Zahiroh, 2025). Digital transactions in sharia e-commerce must avoid elements of usury, gharar, and maisir in order to guarantee justice and halalness in economic activities (Febiola Anggun Tri Setyo et al., 2025). In addition, an individual's level of religiosity is also an important factor that influences consumption behavior, because religiosity reflects a person's attachment to religious values, beliefs, and practices that are not only limited to ritual worship, but are also reflected in everyday economic behavior (Nurca Ismoyo et al., 2020; Mufarihin et al., 2025; Utami, 2029).

Based on these various studies, it can be understood that the behavior of Generation Z Muslim consumers in using sharia e-commerce is influenced by a combination of technological, social, psychological factors, and individual religiosity. Although various studies have discussed Generation Z consumer behavior in the context of e-commerce and digital technology, studies that specifically integrate the dimensions of religiosity, Islamic business ethics, and technology acceptance factors in the context of sharia e-commerce are still relatively limited. Therefore, this study has an urgency to provide a more comprehensive understanding of the factors influencing the behavior of Generation Z Muslim consumers in utilizing sharia e-commerce platforms in Indonesia. The novelty of this study lies in its attempt to integrate digital technology factors, sharia values, and the characteristics of the digital generation within a single analytical framework through a literature study approach. The findings of this study are expected to provide academic implications for the development of sharia economic studies, as well as practical implications for managers of sharia e-commerce platforms in designing service and marketing strategies that are more in line with the characteristics of Generation Z Muslim consumers in the digital economy era.

## **METHODS**

This study uses a literature study approach to examine various concepts, theories, and research findings related to the behavior of Generation Z Muslim consumers in using sharia-compliant e-commerce in Indonesia. The literature study method was conducted by reviewing and analyzing various relevant literature sources to gain a comprehensive understanding of the factors influencing consumer behavior in the context of a sharia-compliant digital economy. The data sources used in this study are secondary data obtained from scientific articles, academic journals, books, and research publications related to consumer behavior, sharia-compliant e-commerce, religiosity, and the digital economy. In addition, this study also examines normative documents related to sharia economic practices, such as fatwas of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) that are relevant to digital transactions, including DSN-MUI Fatwa No. 110 / DSN-MUI / IX / 2017 concerning Sale and Purchase Agreements and DSN-MUI Fatwa No. 116 / DSN-MUI / IX / 2017 concerning Sharia Electronic Money, as well as several regulations related to electronic transaction activities such as Law Number 11 of 2008 concerning Information and Electronic Transactions (ITE). Data collection was carried out through searching various scientific databases such as Google Scholar, indexed national journals, and other academic sources using keywords such as Generation Z Muslim consumer behavior, sharia e-commerce, religiosity, and digital economy. The data obtained were then analyzed using a descriptive-analytical approach, namely by identifying, grouping, and synthesizing various previous research findings in order to obtain a more comprehensive picture of the factors that influence the behavior of Generation Z Muslim consumers in using sharia e-commerce in Indonesia.

## RESULT AND DISCUSSION

The results of the literature review indicate that the behavior of Generation Z Muslim consumers in using Sharia-compliant e-commerce in Indonesia is influenced by several key interrelated factors, namely digital technology, social factors, and religiosity. Technological factors include system ease of use, transaction efficiency, and digital features offered by e-commerce platforms. Meanwhile, social factors relate to the influence of social media, digital trends, and the role of influencers in shaping consumer preferences. Furthermore, religiosity is also a significant factor influencing Muslim consumers' decisions in selecting products and services that comply with Sharia principles. These findings indicate that Generation Z Muslim consumers' consumption decisions are influenced not only by the functional aspects of technology, but also by religious values and the social dynamics developing in the digital space.

Based on the results of the synthesis of various previous studies, the factors that influence the behavior of Generation Z Muslim consumers in using sharia e-commerce can be identified in several main categories as summarized in the following table.

**Table 1.** Factors Influencing Generation Z Muslim Consumer Behavior in Using Sharia E-Commerce

No	Factors	Key Indicators	Source
1	Technological Convenience	Platform access, app ease of use, transaction efficiency	Indrawati (2022)
2	Digital Features and Incentives	Discounts, free shipping, digital payment systems	Alif (2025)
3	Product Halalness	Halal label, compliance with Sharia principles	Febiola Anggun Tri Setyo et al. (2025)
4	Social Media Influence	Influencers, product reviews, digital promotions	Tsabat et al. (2025)
5	Consumer Religiosity	Adherence to Islamic values in consumption	Nurca Ismoyo et al. (2020); Mufarihin et al. (2025)

Source: Processed from various studies

The development of e-commerce in Indonesia is growing rapidly along with the increasing use of digital technology by the public, especially Generation Z. E-commerce has become a primary choice because it offers easy access, a wide selection of products, and flexible payment methods. The presence of Sharia-compliant digital wallets such as LinkAja Syariah and GoPay Syariah also strengthens the transaction ecosystem in accordance with Islamic principles. In practice, Generation Z Muslims tend to choose e-commerce platforms that are fast, practical, and easy to use, such as Shopee and TikTok Shop. Various features such as promotions, discounts, and free shipping services are attractive, driving the intensity of use of these platforms (Alif, 2025)

In addition to technological factors, the halal aspect of products is also an important consideration in the consumption decisions of Generation Z Muslims. Halal labels on food, cosmetic, and fashion products provide consumers with assurance that the products they consume comply with sharia principles. In the context of Islamic economics, digital transactions via e-commerce must also comply with sharia provisions, such as avoiding elements of usury, gharar, and maisir to ensure fairness and transparency in transactions (Febiola Anggun Tri Setyo et al., 2025). These principles are also in line with the provisions of the DSN-MUI Fatwa No. 110 / DSN-MUI / IX / 2017 concerning Sale and Purchase Contracts and DSN-MUI Fatwa No. 116 / DSN-MUI / IX / 2017 concerning Sharia

Electronic Money, which emphasize that digital transactions must be carried out clearly, fairly, and without harming either party.

Social media plays a significant role in influencing Generation Z's consumption behavior. Platforms like TikTok and Instagram serve not only as entertainment but also as effective digital marketing and promotion tools. Through product review content, influencer recommendations, and live shopping features, consumers can obtain product information quickly and interactively. This phenomenon is evident in the growth of platforms like TikTok Shop, which allows sellers to promote products in real-time without geographical restrictions, while consumers can rate and purchase products directly through the app (Keislaman, 2025). Thus, the influence of social media not only shapes consumption preferences, but also accelerates the purchasing decision-making process among Generation Z Muslims. These findings indicate that understanding the characteristics of Generation Z Muslim consumers is crucial for e-commerce platform managers in designing appropriate business strategies. Integrating digital technology innovation, product halal assurance, and social media-based marketing strategies can be key to increasing consumer trust and loyalty. Therefore, the development of Sharia e-commerce must not only focus on technological aspects but also consider the application of Sharia values and the dynamics of consumer behavior in the digital economy era.

Shopee is one of the most popular e-commerce platforms in Indonesia with a C2C (consumer-to-consumer) business model. Launched in June 2015, Shopee is under the auspices of SEA Group (formerly Garena) and led by CEO Chris Feng. As an e-commerce platform, Shopee facilitates the online buying and selling of goods and services. Its strengths lie in its free shipping service, flexible mobile application, and diverse product selection, ranging from clothing to health products. Despite competing with Tokopedia, Lazada, and Bukalapak, Shopee remains superior thanks to features that facilitate transactions and attract user interest in Indonesia. Shopee's advantages as a newcomer to the online buying and selling site that is able to compete with various other online buying and selling sites include:

1. Attractive Promos and Discounts: Shopee offers a variety of attractive promos and discounts for buyers;
2. Complete Product Categories: Shopee provides a wide range of product categories, making it easier for buyers to find the items they want and sellers to sell their products;
3. Free Shipping: Shopee offers free shipping throughout Indonesia, subject to certain conditions;
4. Chat Facility: Shopee provides a chat feature to facilitate communication between sellers and buyers;
5. Nearby Sellers: Shopee facilitates sellers who are located closest to buyers;
6. Fast Shipping: Items purchased on Shopee will arrive at their destination faster (Alif, 2025).

E-commerce has several functions that can be offered to business owners, namely:

1. Very easy and efficient; choosing e-commerce for beginner entrepreneurs can help them learn about products via the website;
2. Has a comprehensive range of features. The definition of e-commerce is different from a marketplace, which has many sellers of various products from a single seller. However, you can still maximize e-commerce functions with comprehensive features such as search listings, shopping carts, payment methods, product management, chat with customer service, and more;
3. Provides maximum security. E-commerce platforms are guaranteed by the management company, so you don't need to worry about the risk of customer data

breaches. At the very least, you can guarantee the security of customer data when using credit cards or other payment systems;

4. Provides assistance and support. E-commerce functions can provide assistance and support via email, phone, or messaging to the contact center when website issues occur. While managing your online store website, you can remain safe and comfortable under any circumstances, as the definition of e-commerce facilitates sales transactions with consumers (Syariah, 2022).

From an Islamic perspective, consumption is not only understood as an effort to fulfill material needs, but also as part of a Muslim's moral and spiritual responsibility. The Qur'an and Sunnah serve as primary guidelines that guide consumption behavior in line with sharia values. Muslims are encouraged to consume only what is lawful, beneficial, and harmless, and to avoid excessive use of resources. This principle aligns with the goal of welfare in the maqasid sharia, which emphasizes the protection of religion, intellect, life, property, and descendants. Therefore, consumption activities impact not only the individual but also social balance and the sustainability of community life.

The concept of consumption in Islam also emphasizes the importance of adherence to sharia principles, such as the principles of halal (permissible) and thayyib (good) practices, honesty in transactions, and avoiding prohibited practices like usury (riba) and gharar (unlawful). Furthermore, social values such as alms (infaq), sadaqah (charity), and waqf (endowment) are part of the ethics of consumption, encouraging a more equitable distribution of wealth. The application of these principles aims to ensure that consumption activities not only provide economic benefits but also have a positive impact on individuals and society. Thus, consumption behavior in Islam is not merely oriented towards individual satisfaction but also considers social and moral responsibility in accordance with sharia guidelines (Vidiati, 2025)

Religiosity is also a significant factor influencing the consumption behavior of Muslims. According to the religiosity framework developed, several dimensions shape a person's religious behavior: belief, religious practice, religious experience, religious knowledge, and the moral consequences of actions. In the context of consumption, these dimensions are reflected in the belief in choosing halal products, the actual practice of using products in accordance with Islamic teachings, spiritual awareness when carrying out religious commands, knowledge of distinguishing between halal and non-halal products, and feelings of guilt when using products of questionable halalness. This dimension of religiosity indicates that a Muslim's consumption decisions are based not only on practical needs but also on an awareness of religious values. However, this is not the case with the research findings that social media has no impact on revenue. While social media use for promotions will have a long-term impact on sellers, the short-term impact will be less visible. Factors contributing to the ineffectiveness of social media use on revenue include the ineffectiveness of direct marketing strategies, a lack of consistency in uploading product content, and a lack of interaction with consumers (Marlina & Fasihat, 2025).

Based on the results of the literature analysis conducted, it can be concluded that the behavior of Generation Z Muslim consumers in using sharia e-commerce in Indonesia is shaped by a multidimensional interaction between technological, social, psychological, and religiosity factors. Ease of use of digital platforms, transaction efficiency, and a good user experience are technological factors that drive the adoption of sharia e-commerce. On the other hand, the influence of social media, digital trends, and the presence of influencers also shape Generation Z's preferences and consumption decisions in the digital space. However, unlike digital consumer behavior in general, Generation Z Muslim consumers also consider dimensions of religious values such as product halalness, compliance with sharia principles,

and the suitability of business practices with Islamic ethics. These findings indicate that Generation Z Muslim consumption behavior is not only rational and technology-based, but also influenced by religious identity that shapes consumption preferences in the digital economy ecosystem.

Overall, this study confirms that the development of sharia e-commerce in Indonesia needs to combine digital technology innovation with the consistent application of sharia values to address the needs of Generation Z Muslim consumers. The practical implications of this study suggest that managers of sharia e-commerce platforms need to develop digital service strategies that not only focus on technological efficiency, but also strengthen halal transparency, Islamic business ethics, and community-based and social media marketing approaches that are relevant to the Gen Z lifestyle. From an academic perspective, the novelty of this study lies in the integration of three main dimensions of digital technology acceptance, the characteristics of the digital generation, and Islamic religiosity values within a single analytical framework for consumer behavior in the context of sharia e-commerce. Thus, this study provides a theoretical contribution to the development of sharia digital economy literature while offering a practical perspective for strengthening a more adaptive, ethical, and sustainable sharia e-commerce ecosystem in the era of digital transformation.

## **CONCLUSIONS**

Based on the results of the study, it can be concluded that the behavior of Generation Z Muslim consumers in using sharia-compliant e-commerce in Indonesia is influenced by a combination of various factors, namely technological, social, psychological, and religiosity. Ease of digital access, convenience of transaction systems, and the existence of innovative features are the main drivers that attract Generation Z to use e-commerce platforms. However, in the context of Muslim consumers, the decision is not solely based on the functional aspects of technology. Islamic values such as product halalness, Islamic business ethics, transaction transparency, and compliance with sharia principles are also important considerations in the purchasing decision-making process. In addition to rational factors, the consumption behavior of Gen-Z Muslims is also influenced by digital social dynamics, such as the influence of social media, lifestyle trends, self-identity formation, and the phenomenon of fear of missing out (FOMO). This indicates that Generation Z's consumption behavior in the digital ecosystem is not only utilitarian, but also influenced by social, symbolic, and emotional dimensions.

The findings of this study imply that the development of sharia e-commerce requires integrating technological innovation with the consistent application of Islamic values. Sharia e-commerce platform managers need to strengthen their sharia identity by providing transparent product information, guaranteed halal certification, transaction systems free from *riba* and *gharar*, and services that prioritize Islamic business ethics. Furthermore, optimizing the user experience through fast, accessible, and responsive systems is a crucial need for Generation Z consumers, who are highly familiar with digital technology. Marketing strategies also need to utilize social media and authentic creative content relevant to the Gen-Z lifestyle, and involve figures or influencers with both digital and religious credibility. By integrating religious values with the digital lifestyle of the younger generation, sharia e-commerce is expected to build trust, emotional closeness, and sustainable consumer loyalty. Thus, the development of sharia e-commerce not only contributes to the growth of the digital economy but also strengthens ethical economic practices in accordance with sharia principles in Indonesia.

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