



## Institutional Determinants of Sharia Consumers' Motivation in Indonesia

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### ABSTRACT

This research is important because several behavioral and psychological factors such as religiosity, Islamic business ethics, trust, satisfaction, and perception are frequently reported to influence the motivation of sharia consumers. This study aims to analyze the influence of religiosity, Islamic business ethics, trust, satisfaction and perception on the motivation of sharia consumers in Indonesia. Data were analyzed using the Structural Equation Model Partial Least Square (SEM PLS) method. This study was conducted with a quantitative approach and data collection techniques through Accidental Sampling, with a sample size of 110 respondents obtained through questionnaires. Data were analyzed using the Structural Equation Model Partial Least Square (SEM PLS) method. The population in this study were sharia consumers in Indonesia. Based on the empirical findings, this study contributes theoretically by clarifying the roles and interactions of religiosity, Islamic business ethics, trust, satisfaction, and perception in shaping sharia consumer motivation. The results also present practical implications for sharia business actors and policy makers in designing strategies that strengthen and sustain sharia consumer motivation. The novelty of this study lies in its analytical shift from prior research that primarily emphasized sharia consumer purchasing behavior, toward a deeper examination of consumer motivation. Furthermore, this study extends the discussion of boycott-related motivations by integrating non-economic variables such as religiosity, Islamic business ethics, trust, satisfaction, and perception.

**Keywords:** Religiosity; Islamic Business Ethics; Trust; Satisfaction; Motivation of Sharia Consumers

| Submitted July 8 2025 | Reviewed October 17 2025 | Revised December 15 2025 | Accepted December 20 2025  
| DOI: <http://dx.doi.org/10.18860/mec-j.v9i3.35320>

## INTRODUCTION

Sharia consumer motivation has become a widely discussed topic globally due to the rising interest in sharia-based products and services (Mulia et al., 2021; Ramadhan & Muljaningsih, 2023). Demand for sharia products and services has increased significantly in various countries, indicating a strong global trend towards sharia consumption. Global demand for sharia-compliant products continues to increase, and the Islamic Finance Development Corporation (IFDC) reports that the value of the Islamic financial market reached USD 3.44 trillion in 2022 with an annual growth rate of 10.6%, while sukuk reached

USD 1.19 trillion with a growth of 15.4%. In Indonesia, motivation toward sharia consumption has also shown significant growth, reflected in the rising demand for sharia products (Nuryani, 2024), the expansion of the Islamic financial industry (Hobvi & Zunaiddi, 2022), and increasing public awareness of sharia economics (Afif et al., 2022).

Despite this upward trend, recent reports show a gap between high awareness and actual adoption of sharia-compliant products. For example, although Indonesia has one of the largest Muslim populations in the world, its Islamic financial market share remains below 10%, and the adoption of sharia consumer products is still inconsistent across sectors. This indicates that motivation does not fully translate into sustained consumer behavior, suggesting that psychological and behavioral factors such as religiosity, Islamic business ethics, trust, satisfaction, and perception may play a critical role in shaping consumer motivation.

Amidst the challenging dynamics of the global economy, Indonesia has a golden opportunity to make a big leap by utilizing the increasingly rapid power of sharia consumer motives. This phenomenon is like a new wave that reaches land, bringing transformative energy that promises a more just, prosperous, and sustainable future for the Indonesian nation (Marsasi & Barqiah, 2023). The increasing motivation of sharia consumers has facilitated the rapid growth of the sharia financial industry in Indonesia (Utomo et al., 2021). This is proven by the increase in Islamic banking assets, the emergence of innovative Islamic products and services, and the increasing participation of the community in Islamic programs such as zakat, waqf, and hajj (Rabbani et al., 2021). Motivating actions for sharia consumers in Indonesia have a positive impact on consumers in using and determining decisions on sharia-based products and services. However, the existing gap between intention and actual behavior remains an issue that requires empirical investigation, making this study relevant and necessary.

Although sharia consumer motivation is very important and has developed rapidly in determining consumer decisions and using sharia-based products and services (Shao et al., 2019), however, the motivation of sharia consumers is still influenced by several factors such as low public awareness, limited product variety, relatively high prices, limited access, and distrust of sharia financial institutions (Sobh & Martin). This results in the development of the sharia industry being hampered, the potential of the sharia economy being intangible, and various negative impacts such as consumer exploitation, hidden usury, and consumer disappointment (Kautish et al., 2023). This phenomenon causes consumers to not understand the benefits and advantages of sharia products and services, then consumers do not have enough choices to meet their needs, and consumers cannot access sharia products and services, and finally consumers are not sure about the security and stability of sharia products and services.

This research is important to conduct because previous studies have shown that religiosity influences the motivation of sharia consumers (Junaidi et al., 2022). and the variables of Islamic business ethics have an impact on the motivation of Islamic consumers (Abbas et al., 2019). Then the trust variable has an impact on the motivation of sharia

consumers (Ribadu & Wan, 2019). Furthermore, the satisfaction variable has an impact on the motivation of sharia consumers (Nurrachmi et al., 2020). And finally, the perception variable has an impact on the motivation of sharia consumers (Barqiah & Marsasi, 2022). In addition, this study was conducted to see how much influence religiosity, Islamic business ethics, trust, satisfaction, and perception have on the motivation of sharia consumers in Indonesia. However, although each variable has been studied individually, there is still a lack of research that examines these five variables simultaneously within one integrated model specifically focused on sharia consumer motivation. This gap indicates that the existing literature has not fully explained how these factors collectively shape the motivation of sharia consumers in Indonesia.

Therefore, this study aims to determine the extent to which religiosity, Islamic business ethics, trust, satisfaction, and perception influence the motivation of sharia consumers in Indonesia. This study not only focuses on the purchasing behavior commonly discussed in prior research but places greater emphasis on consumer motivation, which is still underexplored despite its essential role in shaping behavioral outcomes. The findings of this study are expected to make a significant contribution to the development of the sharia industry in Indonesia by providing a deeper understanding of what drives sharia consumer motivation. Practically, the results can help businesses design sharia products and services that better align with consumer expectations, formulate more effective marketing strategies, and enhance public trust in sharia-based offerings. Theoretically, this research enriches the literature by extending previous models and integrating religiosity, Islamic business ethics, trust, satisfaction, and perception as key determinants of sharia consumer motivation.

The grand theory guiding this study is the Theory of Planned Behavior (TPB) developed by Ajzen (1991). TPB is widely used to explain how attitudes, subjective norms, and perceived behavioral control influence consumer motivation and intention. Because sharia consumer motivation is a form of behavioral intention, TPB provides the most suitable theoretical foundation for understanding the psychological drivers of sharia consumption (Scalco Soares Siqueira et al., 2022). In the context of this study, the variables religiosity, Islamic business ethics, trust, satisfaction, and perception act as antecedent factors that shape consumer attitudes, strengthen subjective norms, and enhance perceived behavioral control, which ultimately influence sharia consumer motivation. This is aligned with past empirical studies showing that psychological and ethical factors significantly shape consumer intention within the TPB framework.

Several studies support the relevance of TPB to sharia consumer behavior. For example, Yeni et al., (2023) found that TPB constructs effectively predict Muslim consumer intentions in Islamic banking. Similarly, (Sayuti & Amin, 2020) demonstrated that religiosity and trust can be integrated into TPB to explain Islamic financial product adoption. Alam, (2011) also confirmed that TPB is a robust framework for predicting halal purchasing behavior. These findings reinforce the suitability of TPB as the grand theory for this research. Thus, TPB provides a strong theoretical basis for analyzing how

religiosity, Islamic business ethics, trust, satisfaction, and perception influence sharia consumer motivation in Indonesia.

## **LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT**

### ***Motivation Of Shariah Consumers***

Sharia consumer motivation refers to the drive or reasons underlying consumer behavior in selecting and using products or services that are in accordance with Islamic sharia principles (Usman et al., 2020). This motivation is influenced by religious beliefs, ethical values, and adherence to Islamic laws that influence their purchasing and consumption decisions (Janahi & Al Mubarak, 2020). Sharia consumers ensure that the products they consume are not only legally halal but also good and healthy overall, and are produced and distributed in a fair and ethical manner (Butt et al., 2020). Islamic business ethics, which include fairness and honesty, and social responsibility, play a significant role in purchasing decisions. Sharia consumers tend to support companies that practice good business ethics, demonstrate a commitment to sharia principles, and have a good reputation for complying with sharia standards (Iswanto et al., 2022). They also consider the social and environmental impact of the products they purchase, supporting companies that contribute positively to society and preserve the environment (Jamshed & Uluyol, 2024).

As for according to Hasanah (2019), Pratama & Muljaningsih, (2023) There are three indicators that measure the motivation of sharia consumers including religiosity, ethics, and quality. Where the first is religiosity which contains the desire to get rewards, and the desire to avoid sin. The second indicator is ethics which contains the desire to transact honestly and fairly, the desire to stay away from haram products. Then the third is quality, and which contains trust in sharia products and services, the desire to get good service.

Based on the results of previous research, it was stated that the motivation of sharia consumers influences religiosity (Hasanah, 2019), in line with research Al-Issa et al (2021) which says that the motivation to follow sharia rules is driven by the desire to gain rewards and avoid sin. There are other studies that say that sharia consumer motivation influences Islamic business ethics (Sadeh, 2024), sharia consumer motivation influences trust (Fitri et al., 2024; Nugraha, 2024), sharia consumer motivation influences satisfaction (Wisudanto et al., 2024), and the motivation of sharia consumers influences perceptions (Ramadhani & Bilen, 2024). Research has found that Islamic business ethics that include honesty and transparency increase consumer satisfaction (Fitri et al., 2024; Rosyidah & Rofiah, 2024). In line with research The Story of Kartini and the Tale of Tjahyadi (2024) shows that religiosity and consumer trust increase the decision to repurchase halal products. Then consumer perceptions of service quality and the Company's commitment to sharia principles also affect consumer satisfaction and loyalty (Rosyida & Priantilianingtiasari (2023).

### **Religiosity**

Religiosity is a person's belief in God, with a determination to adhere to the principles of how to think, assess, and evaluate marketing and products. As a result, religion influences interest and concern for sharia-based products and services (Febrian, & Budianto, (2023). Basically, people who are very religious tend to view the world around them through the lens of their beliefs, which distinguishes them from people who are not religious (Tao et al., 2022). Religiosity goes beyond ordinary belief and becomes a deep commitment to sacred values, soul-stirring beliefs, and forces that determine one's life and religiosity is more than just dogma that includes a combination of beliefs, practices, and self-transformation and its beautiful diversity reflects the richness of its traditions and cultures, leading people to a deeper self-understanding, a stronger relationship with God, and a life full of meaning and purpose (Bouteraa et al., 2024). The inability to think, act, and communicate with insight and intelligence combined with the diversity of religious beliefs can give rise to a number of intense emotions. This shows that people who have a religious education are better able to think, act, and communicate successfully in a religiously literate environment.

The concept of religiosity is at the heart of much research on consumer behavior, therefore Muslims must comply with halal food standards and are not allowed to consume forbidden foods (Shah Alam et al., 2020). The rise of Islam has motivated and increased awareness among Muslim communities about the processes, sources, and other determinants of the products they consume. Islamic law then automatically helps to fulfill their consumption needs, depending on the products available in the market. It is a religious and moral obligation to consume halal food, both at home and outdoors, whether the food is available or difficult to obtain (Junaidi et al., 2022).

Religious involvement influences consumer orientation in terms of consumer and social behavior where highly religious people evaluate the world based on religious schemes and integrate their religion into their lives (Shah Alam et al., 2020). Therefore, this religious aspect will affect likes and dislikes, in addition, some Muslim countries that consume halal food are part of compliance with national laws, religious customers tend to show active loyalty to sharia-based products, even though they have not become consumers, they claim to be loyal to sharia-based products and services (Nurrachmi et al., 2020).

As for according to Maulida & Hapsari (2024), there are three indicators that can measure religiosity including ideological, ritualistic, and intellectual. Where the first is ideological which focuses on a person's religious beliefs and values which contain beliefs about religious teachings, and the importance of religion. The second is ritualistic which focuses on religious practices such as prayer, fasting, and worship which contains the frequency of worship, as well as compliance with religious rules. Then the third is intellectual which focuses on a person's understanding of religion and the ability to reason about beliefs, which contains interest in studying religion, involvement in religious discussions and the ability to defend religious beliefs.

Based on previous research results Bukhari et al. (2019) shows that religiosity has a significant influence on the motivation of sharia consumers. In line with research Nurrachmi et al (2020) which shows that someone with a high level of religiosity tends to have a strong motivation to choose sharia products and services, seek information about sharia products and services, and participate in various sharia consumption behaviors (Nurrachmi et al., 2020).

H1: Religiosity influences the motivation of sharia consumers in Indonesia

Religiosity has a significant influence on Islamic business ethics, where a person's level of religiosity determines the extent to which they practice values such as honesty, justice, and social responsibility in business activities (Zahrah, 2016). In line with research Gill et al (2021) which states that high religiosity encourages individuals or organizations to ensure that all their transactions are in accordance with sharia principles and have a positive impact on society.

H2: Religiosity influences Islamic business ethics

In the research Villani et al (2019) shows that religiosity has a significant impact on satisfaction, especially in the context of sharia-based transactions. In line with research Sholihin et al (2022a) which states that religious individuals tend to have higher life satisfaction than those who are unsure or non-religious. This is because commitment to religious beliefs provides a sense of cohesion in life, which increases their assessment of life satisfaction.

H5: religiosity influences satisfaction

Individuals with high levels of religiosity tend to be more trusting of others and institutions, which strengthens cooperative behavior in society. This suggests that religion plays a role in building social trust (Aksoy & Wiertz, 2024). In line with research Enggrani Fitri, Ridhwan, & Setiawan (2024) which states that the higher the religious involvement, the greater the trust that is built, especially in contexts where personal belief systems shape the dynamics of interpersonal relationships.

H8: religiosity influences trust

Jack et al. (2016) shows that individuals with high levels of religiosity, especially those with strong religiosity centrality and positive emotions towards God, tend to have lower perceptions of interreligious threats. Conversely, negative emotions towards God can reduce the positive impact. In line with research (Lam et al., 2023) who stated that different levels of religiosity also influence social perceptions, especially regarding how individuals view trust, cooperation, and moral obligations towards others. A positive relationship was found between religious beliefs and how individuals view moral and social situations, which strengthens the view that religiosity can shape perceptions of social interactions and moral responsibilities.

#### H9: religiosity influences perception

The influence of religiosity on the motivation of sharia consumers also has an impact on product preferences (Bukhari et al., 2020). Consumers who have a high level of religiosity tend to prioritize the halalness of products, which are produced in an ethical and responsible manner, including environmentally friendly products, as well as products that support the Muslim community and Muslim social activities that are beneficial to society (Rusliani et al., 2022). It can be concluded that religiosity has a significant influence on the motivation of sharia consumers. Individuals with high religiosity have strong motivation in choosing sharia products and services, this affects product preferences and tends to prioritize halal products and products that support the Islamic community.

#### **Islamic Business Ethics**

Islamic business ethics is a critical and reflective science that examines behavioral issues, such as nature, faith, conscience, freedom, responsibility, values, norms, rights and obligations (Novianto, 2023). Islamic business ethics such as honesty, justice, and responsibility influence consumer decisions in choosing Islamic legal products that are in accordance with Islamic religious values (Aflah et al., 2021). Islamic business ethics are based on monotheism and long-term orientation, monotheism refers to the oneness and eternity of Allah which influences Islamic business practices, while long-term focus means that business decisions need to consider future impacts, Islamic business ethics are very important because ethical decisions are inevitable, therefore Islamic business ethics not only maintain important values in business, but also become the foundation for Islamic business transactions (Buldan et al., 2021).

As mentioned in QS Asy-Syu'ara verses 181-183 which reads *perfect the measure and do not harm others; and weigh with the right scales; and do not harm humans by reducing their rights and do not cause damage to the earth*. These verses instruct humans not to reduce the measure and weight when transacting, optimize measurements to ensure transactions are carried out fairly and honestly, and do not make movements that limit the property rights of others, because it can have an impact on loss and injustice. Then this verse teaches humans to use the same and fair scales in transactions. And finally this verse appeals to humans not to violate the property rights of others and not to damage the earth. Therefore this verse ensures that business is run in an Islamic and positive manner and ethical values are maintained in business (Irawan et al., 2021).

Socrates argued that the root cause of immoral behavior is ignorance, he said people choose bad or evil decisions because they are unaware of the great benefits of good decisions and the negative consequences of bad decisions and do not truly understand the consequences of not mentioned (Aydin, 2020). However, Aristotle contradicts this statement, stating that virtue is not something that one must have, but rather something that one must have. It is not a mental condition, but a condition of being. Developing good character and good decisions requires repeated practice (Kusuma, 2022).

According to Fatahillah et al. (2023), Musa et al. (2020) that there are three indicators that can measure the variables of Islamic business ethics which include attitudes, tolerance, anti-violence. Where the first indicator is attitude, which refers to honesty and integrity, justice and equality, and responsibility. The second indicator is tolerance, which contains respect for differences, upholding diversity. Furthermore, the third indicator is anti-violence, which includes resolving disputes peacefully, respecting human rights, promoting peace. Overall, these three indicators illustrate how Islamic business ethics can be applied in everyday business practices. Good implementation of these indicators not only helps in building a good corporate reputation, but also creates a positive impact on society and the country.

Based on previous research results Enggrani, Ridhwan, & Setiawan (2024) shows that the application of Islamic business ethics can increase consumer trust, this research is in line with research Sofyan et al. (2024) which states that consumers who adhere to sharia principles tend to trust companies that implement Islamic business ethics in every aspect of their operations. Companies that are consistent in maintaining honesty and transparency, as well as social responsibility, are more likely to gain consumer trust. In addition, they are also more preferred by consumers who prioritize moral and ethical aspects in making purchasing decisions.

H3: Business ethics influence Islam on Trust

Based on previous research results Aflah et al. (2021) states that the variable of Islamic business ethics has a significant influence on the motivation of sharia consumers. In line with the research Lutfi et al (2022) who found that the Islamic business ethics variable has a significant effect on the motivation of sharia consumers (Abbas et al., 2019). This is also in line with research Zafran (2022) which shows a positive impact on the motivation of sharia consumers. This is because Islamic business ethics include principles such as fairness, honesty, and kindness in dealing with consumers. Sharia consumers tend to choose companies that adhere to Islamic business principles because they feel more confident and comfortable. With the implementation of Islamic business ethics, companies can increase the loyalty and satisfaction of sharia consumers, thus having a significant impact on consumer motivation in making transactions. These studies emphasize the importance of integrity and morality in business practices to achieve long-term success and consumer trust.

H10: Islamic business ethics influence on sharia consumer motivation

Previous research shows that companies that follow business ethics Islam, such as conducting transactions fairly and transparently, and making positive contributions to society, will form a good perception among consumers (Nasuka et al., 2021). In line with research Floren et al. (2019) which shows that Islamic business ethics have a significant influence on consumer perceptions, especially among consumers who adhere to sharia principles. Islamic business ethics include principles such as honesty, fairness,



transparency, and social responsibility, which are highly valued by sharia consumers in determining product or service choices.

H11: Islamic business ethics influence perception

Based on previous research results Lam et al. (2023) shows that Islamic business ethics have a significant influence on customer satisfaction. Principles such as honesty, transparency, fairness, and compliance with halal rules play an important role in creating a harmonious relationship between business and customers. In line with research Sahani & Faraby (2024) shows that the application of Islamic ethical principles such as honesty, fairness, and avoiding harmful practices such as usury can create positive relationships with consumers, which in turn increases their satisfaction. However, the relationship between Islamic business ethics and consumer satisfaction is not always simple, as several studies have found mixed results.

H12: Islamic business ethics influence customer satisfaction

### **Trust**

Trust is a person's willingness to take risks in social interactions based on their belief that the other party will act as expected and will not harm the other party. Trust is a belief that a person has in another party that the party will act according to their expectations and interests. This trust is important in various aspects of life, including in business, interpersonal, and social relationships (Hardi & Mildawati, 2022). The relationship between two or more parties occurs when each party trusts the other party. This trust cannot be given to the other party, but must be built and proven from the beginning. In the business world, trust is considered a catalyst for various transactions between sellers and buyers so that consumers are satisfied with their expectations. Research (Weng et al., 2020) argues that trust is a state of mind where we consider something to be true even though we are not 100% sure or able to prove it, then building trust is a concept that includes harmony, security, and well-being for individuals and society.

According to Ismail et al. (2020) three indicators that measure the trust variable that includes, there are three main indicators that measure the trust variable, namely ability, integrity, and kindness. The first indicator, ability, refers to the competence and expertise possessed by an individual in carrying out their duties and responsibilities. Ability includes relevant knowledge, skills, and experience, which ensure that the trusted party can meet the expectations and standards expected by the trusting party. In a business context, the second indicator is integrity, which refers to honesty, ethics, and consistency in actions and words. Integrity includes transparency, adherence to moral principles, and a commitment to doing the right thing even in difficult situations. The third indicator is kindness, which reflects good intentions and concern for the welfare of others. Kindness includes attitudes of empathy, concern, and support shown by an individual or organization towards the needs and interests of others. Overall, ability, integrity, and kindness are important foundations in building and maintaining trust. These three

indicators are interrelated and complementary, creating a strong basis for positive and sustainable relationships.

Based on the results of previous research which shows that trust in Islamic financial products increases consumer motivation to use the product, due to the perception of high ethical and moral integrity (Siagian & Rahma, 2023). In line with research Uy et al. (2024) which states that customer trust increases loyalty and satisfaction, which then motivates sharia consumers to continue using the service. Finally, in the study (Kumar et al., 2023) who argue that trust in sharia services reduces perceived risk and increases service reliability, which contributes to higher consumer motivation.

H4: trust influences the motivation of sharia consumers

Based on the results of previous research, trust significantly influences perceptions of Islamic financial products. Alrawad et al. (2023) shows that trust significantly increases customer loyalty and satisfaction, creating a chain effect that encourages sharia consumers to maintain their use of services. The study (Miao et al., 2022) supports this finding by highlighting that customer trust strengthens loyalty and satisfaction, which further encourages sharia consumers to continue using the service.

H13: Trust influences perception

### ***Satisfaction***

Customer satisfaction is the consumer's response to the assessment of a product based on perceived product performance and prior expectations. Sharia consumers, driven by Islamic religious and ethical values, have unique motivations in making purchasing decisions (Rifa'i et al., 2023). Satisfaction in Islam consists of consumer satisfaction as well as creative satisfaction which involves achieving satisfaction from the results of creation (Adinugroho et al., 2023). In the context of sharia, consumer satisfaction is not only measured by the quality of the product or service received, but also by the extent to which the product or service meets sharia principles such as fairness, honesty, and transparency. Sharia consumers seek products that not only meet their material needs, but also comply with Islamic values and principles (Janahi & Al Mubarak, 2020). Therefore, companies that want to attract and retain sharia consumers must ensure that their products and services comply with sharia standards and demonstrate a commitment to Islamic business ethics. Thus, sharia customer satisfaction can be achieved through a combination of product quality, compliance with sharia principles, and services that reflect Islamic values, this will result in higher loyalty and a positive long-term relationship between the company and sharia consumers (Deviyanti et al., 2024).

Based on research Afendi & Ghofur (2021) There are three indicators of satisfaction including sharia compliance, economic benefits and customer experience. The first indicator of sharia compliance is a key factor in Islamic needs for sharia consumer motivation (Zafran, 2022). The second indicator of the economic benefits of sharia consumers is to avoid usury (interest) which is prohibited in Islam because it is considered

exploitative and unfair (Wibowo & Ayunda, 2022). And the third indicator of customer experience is that customers who have good satisfaction and trust will make these customers use and buy the product again (Febrian et al., 2021) (Afendi & Ghofur, 2021)

As for previous research Packard & Berger (2021) shows that customer satisfaction has a significant effect on the perception of brand quality. This relationship emphasizes that satisfaction is not just an end result, but an important factor that forms a positive image and consumer trust in a product or service. In line with research Inegbedion et al. (2020) which states that employees' level of satisfaction with their workload also contributes to how they perceive task balance and overall job satisfaction, these findings underscore the important role of satisfaction in shaping perceptions in both organizational and consumer contexts.

H6: satisfaction influences perception

As for previous research Yum & Kim (2024) shows that customer satisfaction directly affects their trust in the brand. When customers feel high satisfaction, they increasingly trust the quality and integrity of the product or service offered. The satisfaction created not only strengthens the customer's relationship with the brand, but also encourages their confidence to continue choosing the product in the long term. This is in line with the findings of the study Rutstrom (2022) which shows that customer satisfaction plays an important role in building trust and loyalty, especially in the context of e-commerce platforms such as Amazon, which has succeeded in creating high customer loyalty through satisfaction and trust built by adequate shopping experiences and reliable customer service.

H14: Satisfaction influences trust

As for previous research Reza & Suastrini (2021) states that customer satisfaction with halal products has a significant effect on sharia consumer motivation. This is in line with research (Khairunnas et al., 2024) which states that satisfaction with sharia services has a significant effect on sharia consumer motivation. This is because it has several unique characteristics that distinguish it from consumer satisfaction in general. Sharia consumer satisfaction is not only about material satisfaction but also non-material satisfaction related to faith and gratitude (Ramdania, 2021).

H15: Satisfaction with sharia consumer motivation

### **Perception**

Perception is the process by which people organize and interpret sensory information to understand their environment. It involves receiving stimuli through the five senses, processing the information in the brain, and interpreting the information (Satria et al., 2022). Stimuli include everything we see, hear, feel, smell, and physically feel, such as Light, sound, texture, aroma, and taste. Sensory perception is the process of receiving stimuli through the five senses, for example the eyes perceive Light and the ears perceive

sound waves (Pangkey & Lintong, 2023). Perception depends not only on physical stimuli but also on environmental stimuli and the individual's state (Pellegatti et al., 2023). In marketing, perception is more important than reality because perception can influence consumer behavior and people can have different perceptions (Safeer et al., 2023). While attitude is behavior that shows what consumers like and dislike (Bilal et al., 2023).

The development of perception is a process that occurs throughout a person's life (Ramadhani et al., 2020). Piaget's theory describes stages in which children develop the ability to understand concepts such as space, time, and quality as they grow older. Neurological studies also support this change by showing structural brain developments that support more complex information processing (Rohmah, Nafiah Nur Shofia Wilandari, 2022). This development is influenced by various factors, including genetics, environment, experience, and learning. The stages of perceptual development include infancy, when babies begin to respond reflexively to stimuli, recognize objects in their environment, and develop eye-hand coordination. During childhood, children improve their vision, understand special concepts and shapes, and develop auditory and social perception skills. The middle school years are marked by the ability to organize more complex information and improve motor coordination, while adolescence involves the development of abstraction, more complex self-awareness, and deeper emotional understanding. In adults, perceptual abilities peak at mature cognitive abilities, but some aspects, such as visual acuity, may decline with age, and this can be offset by greater experience and knowledge (Liansari, 2023).

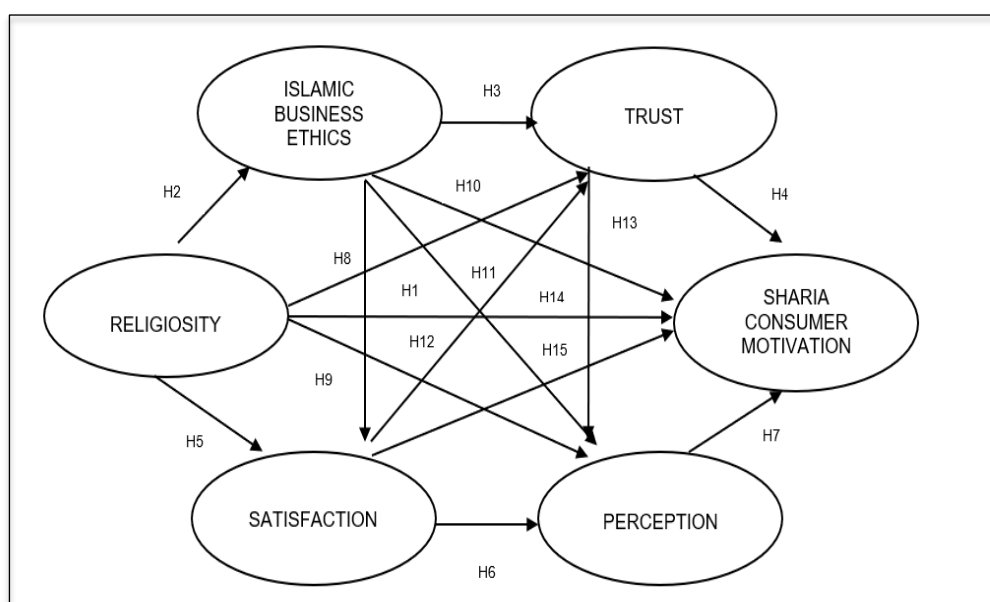
Based on research (Ilfita & Sophisticated, 2021; Satria et al., 2022) There are three main indicators in measuring perception including sensory acuity, information processing, interpretation. First, sensory acuity is seen in the ability to distinguish subtle colors in a painting, hear the sound of leaves rubbing when the wind blows and know the slightly different changes in the taste of food. The second indicator of information processing includes the ability to understand complex information quickly, remember details after some time and connect new information with existing knowledge. The third indicator of interpretation includes the ability to see various perspectives in a situation, understand the implied meaning behind a message or event, and make logical conclusions.

As for previous research Ramadhani et al. (2020) states that the perception of sharia values has a positive and significant effect on sharia consumer motivation for various reasons. Such as religious beliefs, trust and security, social contribution, emotional satisfaction, and self-differentiation. Previous research (Kasmiri & Karima, 2022) also shows that the perception and motivation of sharia consumers have a positive and significant influence on interest in pursuing a career in sharia banking. In line with research (Aprilia & Sekarwati, 2022) which states that motivation, perception, consumers, lifestyle, and beliefs have a significant influence.

H7: perception influences the motivation of sharia consumers

## RESEARCH HYPOTHESIS

- H1 : Religiosity influences the motivation of sharia consumers in Indonesia
- H2 : Religiosity influences Islamic business ethics
- H3 : Islamic business ethics influence trust
- H4 : trust influences the motivation of sharia consumers
- H5 : religiosity influences satisfaction
- H6 : satisfaction influences perception
- H7 : perception influences the motivation of sharia consumers
- H8 : religiosity influences belief
- H9 : religiosity influences perception
- H10 : Islamic business ethics influence on sharia consumer motivation
- H11 : Business ethics influence Islam on perception
- H12 : Business ethicsIslam influences satisfaction
- H13 : Trust influences perception
- H14 : Satisfaction influences trust
- H15 : Satisfaction with sharia consumer motivation



**Figure 1.** Conceptual Framework

Source: Authors (2024)

## **METHODOLOGY**

This research was conducted in Indonesia, with the object of study being consumers who use sharia-based products and services, such as Islamic banking, halal products, digital sharia platforms, and other Islamic financial instruments. The population size of sharia consumers in Indonesia cannot be precisely identified because they are widely spread and not recorded in a single population frame. Therefore, this study employed a non-probability sampling technique, specifically Accidental Sampling, where respondents were selected based on individuals who happened to fall within the target group and were willing to participate at the time of data collection. A total of 110 respondents were successfully collected in this study. This sample size was determined based on the minimum requirements of SEM-PLS analysis, which recommends 10 times the largest number of indicator items in a variable. In this study, the maximum number of indicators in a single variable is 7 (Religiosity), so the minimum required sample size is 70. Hence, 110 samples exceed the minimum threshold, ensuring adequate statistical power and model stability.

The variables in this study were measured using very specific operational definitions, such as the Sharia Consumer Motivation variable, which was measured using 6 statement items that explored the driving factors of consumer purchasing decisions based on sharia principles, referring to research by Hasanah, 2019;. Religiosity is measured with 7 statement items that reflect the practice of religious teachings in everyday life, based on (Maulida & Hapsari, 2024). Islamic Business Ethics is measured by 6 statement items that describe actions that are in accordance with ethical principles in Islamic business, referring to (Fatahillah et al., 2023; Musa et al., 2020). Trust is measured by 6 statement items that describe the level of consumer trust in the quality and integrity of the product or service, according to Ismail et al. (2020). Satisfaction is measured by 6 statement items that indicate the level of consumer satisfaction with the products or services they choose, based on Afendi & Ghofur (2021). Finally, Perception is measured with 6 statement items that describe how consumers view and evaluate products or services, based on Ramadhani et al. (2020).

The data analysis technique used is quantitative analysis with a Likert scale, namely a scale of 1 to 4, where 1 means strongly disagree and 4 means strongly agree. This technique is used to analyze the relationship between variables tested in this study. This study uses analysis using the Structural Equation Model Partial Least Square (Smart PLS 4) method to assess the measurement model, structural model, and test the research hypothesis. In addition, this study utilizes Smart PLS 4 to overcome the problem of undistribution of data and provide normal and more reliable results (Sarstedt et al., 2020).

The demographic data in Table 1 provides a general overview of the characteristics of the respondents and helps explain the background profile of sharia consumers involved in this research. The dominance of female respondents (66%) indicates that women may be more actively engaged in sharia consumer decisions or more willing to participate in surveys related to sharia-based products and services. This aligns with several studies showing

that women often play a major role in household consumption decision-making, including decisions related to ethical and religious consumption.

The age distribution shows that the largest group of respondents is aged 21–30 years (49%), which suggests that young adults are the most active segment in the sharia consumer market. This age group is typically more open to digital financial services, e-commerce, and modern sharia products, making them an important target market for the Islamic industry. The education profile also shows that most respondents hold a Bachelor/Diploma degree (80%), indicating that the majority of participants are well-educated. This suggests that many of them have sufficient knowledge and awareness of sharia principles, which may influence their motivation to choose sharia-compliant products and services.

Overall, the demographic data suggests that young, educated women dominate sharia consumer participation, and this supports further interpretation of how religiosity, ethics, trust, satisfaction, and perception influence their motivation.

**Table 1.** Demographic Profile

Profile	Total	Percentage (%)
Gender		
Woman	66	66%
Man	44	44%
Age		
Less than 20 years	22	22%
21-30 Years	49	49%
31-40 Years	34	34%
Over 40 Years	5	5%
Education		
Junior High School/Senior High School/Vocational High School	16	16%
S1/D3/D4	80	80%
Master (S2)	10	10%
Doctor (S3)	4	4%

**Source:** Primary data processing, Smart PLS 4 (2024)

### Validity and reliability

Before conducting the SEM-PLS test, it is necessary to conduct a validity and reliability test. Methods that can be used include methods to assess convergent validity, such as average variance extracted (AVE), and reliability measures (composite reliability in this study)

Sharia consumer motivation in this study was measured using six statement items that focused on spiritual drive and compliance with Islamic sharia principles. First, sharia consumers are motivated by the desire to gain rewards by transacting according to Islamic sharia. Second, they are motivated to avoid products or services that conflict with Islamic values, such as those containing usury or pork, as well as haram transactions. Third, their motivation to purchase sharia products or services also comes from the desire to transact fairly and honestly, according to Islamic sharia principles. Fourth, consumers avoid products that are prohibited in Islam, such as food or drinks containing pork, alcohol, and products that come from non-halal sources. Fifth, they purchase sharia products or services because they believe that the products are of good quality and in accordance with sharia. Finally, they choose sharia products or services from companies that provide good and friendly service to consumers. The loading values for each item range from 0.744 to 0.860, indicating that consumers with strong sharia motivation tend to choose products that meet Islamic sharia criteria. This is also reflected in the Composite Reliability (CR) value of 0.913 and Average Variance Extracted (AVE) of 0.638, which shows that this variable has good reliability and validity even though AVE is slightly below the ideal threshold.

Religiosity in this study was measured by five statement items that describe the importance of religion in an individual's life. First, religion plays a central role in a person's life and influences many aspects, including purchasing decisions. Second, individuals with high religiosity strictly adhere to religious rules and norms and strive to apply them in their daily lives. Third, consumers with high intellectual religiosity have a great interest in studying religion and deepening their knowledge. Fourth, they are active in religious discussions and studies, both online and offline. Fifth, these individuals are able to explain and defend their religious beliefs rationally and logically. The loading value for each item ranges from 0.902 to 0.835, indicating a high level of correlation between the items measuring religiosity. This is reflected in the Composite Reliability (CR) value which reaches 0.949 and the Average Variance Extracted (AVE) of 0.789, indicating that the religiosity variable has very good reliability and validity.

Islamic business ethics in this study were measured by five statement items that reflect the basic principles of conducting business in accordance with Islamic teachings. First, every transaction must be carried out with honesty, without any fraudulent actions or manipulation of information. Second, it is important to be responsible for all actions taken and ensure that the business is run in an ethical and sustainable manner. Third, businesses must respect each other and build positive relationships with customers, suppliers, and competitors. Fourth, it is important to avoid violence and resolve disputes in a peaceful and fair manner. Fifth, it must respect the human rights of everyone and avoid exploitative or discriminatory practices. The loading value for each item ranges from 0.794 to 0.908, indicating a strong relationship between the items measuring Islamic business ethics. This is reflected in the Composite Reliability (CR) value which reaches 0.940 and the Average Variance Extracted (AVE) of 0.759, indicating that the Islamic business ethics variable has very good reliability and validity.



Trust in this study was measured by six statement items that describe consumer confidence in sharia products and services. First, sharia products and services are carefully designed to meet the sharia needs of Muslims, as evidenced by halal certification, supervision from trusted sharia institutions, and compliance with sharia principles. Second, sharia products always provide optimal performance and are in accordance with sharia, with producers who are able to generate halal profits and provide benefits for Muslims, as well as minimize the risk of usury. Third, sharia products and services are always transparent and honest in their information, with producers who explain products clearly without hiding important information related to sharia. Fourth, sharia products are always fair and impartial in providing their services, with producers who do not discriminate against consumers based on religion, race, or ethnicity. Fifth, sharia products and services show empathy and understand the sharia needs of consumers, with producers who strive to help consumers find the right product. Sixth, sharia products and services always make a positive contribution to Muslims, with producers who participate in sharia social activities and help Muslims in need. The loading value for each item ranges from 0.704 to 0.923, indicating a strong correlation between the items measuring trust. This is reflected in the Composite Reliability (CR) value of 0.940 and the Average Variance Extracted (AVE) of 0.724, indicating that the trust variable has very good reliability and validity.

Satisfaction in this study was measured by five statement items that reflect consumer experiences with sharia products and services. First, consumers are confident that the products and services used are free from *riba* (interest), *gharar* (uncertainty), and *haram* (forbidden). Second, consumers are satisfied with the benefits obtained from sharia products and services. Third, consumers feel that sharia products and services provide added value to them. Fourth, consumers are satisfied with the services they receive from sharia product and service providers. Fifth, consumers feel easy and comfortable in using sharia products and services. The loading value for each item ranges from 0.819 to 0.922, which indicates a high correlation between the items that measure satisfaction. This is reflected in the Composite Reliability (CR) value which reaches 0.937 and the Average Variance Extracted (AVE) of 0.748, which indicates that the satisfaction variable has very good reliability and validity.

Perception in this study was measured by five statement items that focused on consumer understanding of sharia products and services. First, consumers can distinguish between halal and non-halal food products based on the halal logo and aroma. Second, they can clearly explain the differences between sharia and conventional banking products. Third, consumers can remember the main benefits of sharia insurance products. Fourth, they invest in sharia products not only to gain financial benefits, but also to help develop the economy of Muslims. Fifth, consumers choose not to buy sharia products that are not in accordance with their values and beliefs, even though the products offer attractive benefits. The loading value for each item ranges from 0.838 to 0.848, indicating a high level of correlation between the items measuring perception. This is reflected in the Composite Reliability (CR) value which reaches 0.942 and the Average Variance Extracted

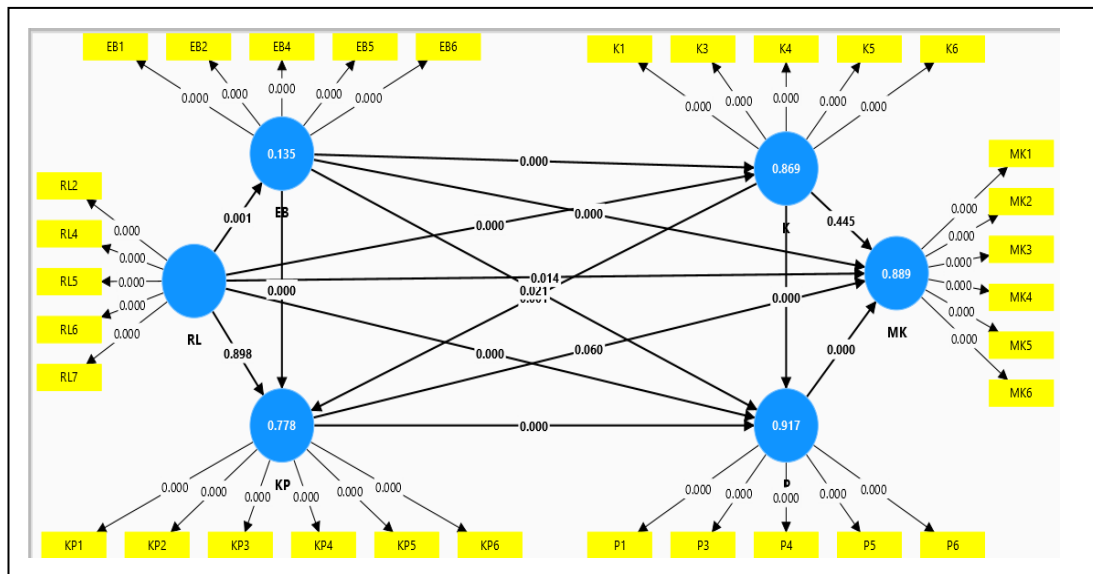
(AVE) of 0.767, indicating that the perception variable has very good reliability and validity.

The primary data processing source, Smart PLS 4 in this study provided results indicating that the validity and reliability testing process was carried out in depth. Based on the results obtained, it can be seen that the validity and reliability testing of this study was carried out twice and the results were valid and reliable. In the initial test, there were several constructs that were removed because they were not valid and reliable. The second test provided valid and reliable constructs or variables. Based on the existing results, it is known that the AVE value is greater than 0.50 so it is considered valid. Conversely, the composite reliability value is greater than 0.70, so this construct is reliable. These results indicate that the constructs involved in this study meet the validity and reliability standards required for further analysis.

**Table 3.** Hypothesis Testing

	STDEV	t-Statistics	P-Values	Hypothesis
RL>K	0.056	13.667	0.000	H1 Accepted
RL>EB	0.110	3.350	0.001	H2 Accepted
EB>KP	0.049	9.899	0.000	H3 Accepted
KP>MK	0.138	1.884	0.060	H4 Rejected
RL>K	0.056	13.667	0.000	H5 Accepted
K>P	0.089	7.820	0.000	H6 Accepted
P>MK	0.097	4.479	0.000	H7 Accepted
RL>KP	0.128	0.128	0.898	H8 Rejected
RL>P	0.046	5.192	0.000	H9 Accepted
EB>MK	0.077	6.938	0.000	H10 Accepted
EB>P	0.041	2.305	0.021	H11 Accepted
EB>K	0.069	4.556	0.000	H12 Accepted
KP>P	0.059	9.844	0.000	H13 Accepted
K>KP	0.144	3.393	0.001	H14 Accepted
K>MK	0.119	0.764	0.445	H 15 Rejected

**Source:** Processed by the authors (2024)



**Figure 2.** Results of SEM PLS path analysis 4

**Source:** Authors (2024)

## DISCUSSION

The results of data processing in the first hypothesis test show that religiosity has a significant effect on satisfaction. This is because religiosity has a direct impact on various aspects of human life and acts as a variable that influences and strengthens various dimensions of human behavior in the economic, educational, cultural, and political realms. This confirms that religiosity consistently shapes psychological outcomes at the individual level, including life satisfaction (Sholihin et al., 2022b). In the context of Indonesia, this relationship becomes even more relevant because Indonesia has one of the highest levels of religious adherence in the world, where religious values are deeply embedded in daily life, consumer preferences, and economic choices. High public involvement in religious activities such as zakat, waqf, Islamic banking, halal products, and sharia-based services shows that religiosity strongly influences how individuals interpret satisfaction, especially when the products or services they use align with their spiritual and moral expectations. When consumers feel that sharia-based products uphold Islamic principles, their psychological and doemotional satisfaction increases, reinforcing the positive effect of religiosity on satisfaction in the Indonesian setting.

The results of data processing in the second hypothesis test show that religiosity has a positive effect on Islamic business ethics. This relationship can be logically explained through the role of religious values as internal moral guidelines that shape individual attitudes and behaviors. A deep understanding of religious teachings encourages individuals to prioritize honesty, fairness, and responsibility in their business practices. Religiosity also strengthens adherence to sharia principles, creates spiritual and moral motivation, and reinforces the social expectation that religious individuals should act ethically. From a behavioral perspective, people with a high level of religiosity tend to

internalize moral norms, which then guide decision-making processes in business activities. This internalization reduces unethical behaviors and increases the likelihood of applying ethical principles consistently. Therefore, a high level of religiosity facilitates the implementation of Islamic business ethics, which contributes to business credibility, customer trust, and long-term sustainability (Nickerson et al., 2023).

The results of data processing in the third hypothesis test indicate that Islamic business ethics have a positive effect on trust. This is due to transparency and honesty, which are the basis of Islamic business ethics and ensure that all transactions are carried out with integrity. The principles of justice and equality that apply in Islamic business ensure that the rights of all parties involved are respected and create a sense of security and trust. In addition, compliance with sharia law, including the avoidance of usury, gharar, and maisir, increases the trust of customers and business partners to uphold these principles. A good reputation is built through business practices that are in line with Islamic values that increase the trust of the wider community. Satisfied customers who feel treated fairly, honestly and transparently also help strengthen trust in the company. Therefore, the implementation of strong Islamic business ethics plays an important role in building and maintaining trust, which ultimately contributes to the success and sustainability of the Company (Nasution et al., 2023).

The results of data processing in the fourth hypothesis test show that trust does not have a positive effect on sharia consumer motivation. This finding can be explained by the generally low level of trust among sharia consumers in Indonesia (Febrian & Budianto, 2023). When trust is weak, consumers tend to doubt whether sharia companies truly adhere to ethical principles such as transparency, honesty, and fairness. As a result, trust does not function as a strong motivational driver. Consumers may participate in sharia transactions due to religious obligation, social influence, or brand image rather than genuine trust, causing trust to have limited influence on motivation. This lack of trust also reduces consumers' confidence in product quality, weakens loyalty, and diminishes their intention to engage in sharia-based economic activities (Mega & Zuhri, 2023). This result differs from prior studies, which found that trust positively influences sharia consumer motivation because trust strengthens the belief that products and services fully comply with sharia principles, thereby motivating consumers to prefer sharia options Marsasi et al., (2023) Wahyundaru & Muthaher, (2023). However, in the context of this study, trust may not significantly influence motivation because consumers' motivation is shaped more strongly by religiosity and ethical perception than by trust itself. Many consumers lack sufficient information to build strong trust, rely only on labels or assumptions about sharia compliance, and therefore do not base their motivation on trust. This explains why trust was found to be insignificant in motivating sharia consumers in this study.

The results of data processing in the fifth hypothesis test show that religiosity has a positive effect on satisfaction. This is because religious people usually have a deep

understanding of their religious teachings, including moral and ethical principles, and feel satisfied if they can apply these values in everyday life, including in the business world. Satisfaction is not only obtained from the material aspect but also from achieving spiritual goals. Consumers feel satisfied when they can be sure that the products and services they use are halal and tahib. Therefore, high religiosity leads individuals to seek and satisfy products and services that are in accordance with their religious values, which ultimately increases their overall satisfaction Alshurafat et al., (2024) and Sholihin et al., (2022).

The results of the sixth hypothesis show that customer satisfaction has an effect on customer perception. This is due to several main reasons, the first of which is personal experience, where customer satisfaction is often based on direct experience with a product or service. When customers are satisfied, they tend to have positive experiences that shape their perceptions (Yudhistira et al., 2021). Apart from that, emotion is also the cause of customer satisfaction which influences perception. This emotional relationship increases positive perceptions. When customers feel appreciated and understood by the Company, these positive emotions strengthen good perceptions about the Company and its products. Finally, social influence and feedback are the cause of this because customer satisfaction spreads through reviews or opinions from someone from mouth to mouth. Positive reviews and recommendations from satisfied friends and family can influence the perceptions of other people who have never tasted/used the product. This perception is based on trust in other people's satisfying experiences (Mehta, 2020).

The results of the seventh hypothesis show that perception influences the motivation of sharia consumers. This is because it is based on several factors such as awareness of halal products, halal certification, and marketing factors (Surya & Kurniawan, 2021). For example, in the context of halal food, consumer trust in the halal logo influences purchase intention. Knowledge about halal and food labels is also an important indicator of consumer purchasing behavior (Rahman et al., 2022).

The results of data processing in the eighth hypothesis test show that religiosity does not have a positive effect on trust. This is because people have a high level of religiosity, so there will be a gap between beliefs and practices, so that it can cause doubt and lack of trust in everyday life, including in the business world. Negative experiences in the past with individuals or companies that claim to be religious but behave unethically can erode consumer trust and make them skeptical of religious claims. This inhibits the positive impact of religiosity on trust (Wisudanto et al., 2024). The results of this finding are different from previous studies that showed that religiosity has a positive effect on trust. This is because religious people tend to have higher levels of integrity and honesty, as well as strong adherence to the moral and ethical principles of religion that are the basis of their faith (Fox et al., 2022).

The results of the ninth hypothesis show that regularity influences perception. This is caused by several factors, including individual experience with legitimacy, knowledge and

information possessed, social and cultural environment, and existing needs and motivations. Positive experiences with certain associations tend to form positive perceptions, and accurate knowledge and a supportive social environment also play an important role. Furthermore, individual needs and motivations influence how they view legitimacy, especially when legitimacy supports the achievement of goals. The context and circumstances in which a district is introduced also have a significant impact on the formation of perceptions (Barqiah & Marsasi, 2022).

The results of the tenth hypothesis show that Islamic business ethics have an effect on the motivation of sharia consumers. This is due to several factors, including religious beliefs and values held by sharia consumers, belief in justice and honesty in business transactions, and compliance with sharia principles (Wibowo & Ayunda, 2022). Islamic business ethics that emphasize integrity, transparency, and social responsibility create a sense of security and trust for sharia consumers. In addition, product suitability also increases consumer motivation to choose and remain loyal to sharia products. The combination of religious beliefs, belief in fair business practices, and conformity with sharia principles is what makes Islamic business ethics have a significant influence on the motivation of sharia consumers (Sosianika & Amalia, 2020).

The results of the eleventh hypothesis show that Islamic business ethics influence perception. This is due to several main factors. First, consumers' religious beliefs and values influence the way they view and evaluate business practices. Consumers who have Islamic religious values tend to trust companies that adhere to sharia principles more. Second, belief in fair and honest business practices is very important (Musa et al., 2020). Islamic business ethics that prioritize honesty, fairness and transparency build trust among consumers. Third, adhering to sharia principles ensures that businesses follow rules that are in line with Islamic teachings, providing peace of mind and comfort to consumers. The combination of these three factors, namely religious belief, belief in business justice and adherence to Islamic legal principles, results in Islamic business ethics that create a positive perception of the Company in the eyes of consumers (Al-Shamali et al., 2021).

The results of data processing in the twelfth hypothesis test indicate that Islamic business ethics have a significant effect on satisfaction. This is because Islamic business ethics emphasize the importance of transparency and honesty in all transactions, thereby increasing consumer trust and security. In addition, Islamic business ethics that prioritize social and environmental welfare strengthen positive relationships with consumers who feel they are contributing to a greater cause (Zaim et al., 2024).

Then the results of data processing in the thirteenth hypothesis test showed that trust has a positive effect on perception. This is because consumers have high trust in a business, and tend to evaluate positively the quality of products and services provided. Then trust increases the sense of security and certainty, thus increasing the possibility of

consumers viewing a company positively. In addition, trust creates a strong emotional connection between consumers and the company, thus creating a positive perception (Aksoy & Wiertz, 2024). This finding is in line with research (Salah et al., 2024) which states that trust has a positive influence on perception.

Furthermore, the results of data processing in the fourteenth hypothesis test show that satisfaction has a positive impact on trust. This is because satisfied consumers will be more confident that a company can meet their expectations consistently. Repeated positive experiences also increase awareness of the integrity and quality of the company, and strengthen trust by creating emotional connections. (Herning & Sholahudin, 2024). This is in line with customer findings (Ayu Anggraini, 2024) which shows that trust has a positive effect on satisfaction.

The results of data processing in the fifteenth hypothesis test show that satisfaction does not have a significant effect on motivation. This outcome can be explained through the Theory of Planned Behavior (TPB), which states that motivation is influenced by multiple psychological and contextual components, including attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991). In this research, satisfaction represents the “attitude” component in TPB, but it may not be strong enough to shape motivation because consumers’ motivation is more strongly influenced by other dominant factors such as religiosity, ethical perception, and trust-related concerns. Additionally, motivation among sharia consumers may be driven by external economic, psychological, or social pressures that override satisfaction-based attitudes (Herlita & Nurulrahmatia, 2020). This finding is different from the research (Agustiar & Hazriyanto, 2024) which shows that there is a positive influence of satisfaction on motivation. This is because job satisfaction satisfies employee needs and expectations, increases work motivation, and has a positive impact on employee performance. Also, differences in time and research period can affect the dynamics of consumer motivation and satisfaction differently.

## CONCLUSIONS

The results of this study indicate that religiosity has a positive effect on satisfaction. This is due to the influence of religiosity which directly impacts various aspects of human life and strengthens important elements such as economy, education, culture, and politics. Furthermore, the results of the second hypothesis reveal that religiosity plays a positive role in Islamic business ethics. This occurs because of a deep understanding of religious values, adherence to sharia principles, and the social influence of religious people that contribute to increasing inner satisfaction and customer trust. The results of the third hypothesis test show that Islamic business ethics have a positive effect on trust. This is due to the transparency and honesty that are the basis of Islamic business ethics, which ensure that all transactions are carried out with integrity. Furthermore, the results of the fourth hypothesis test show that trust does not have a positive effect on the motivation

of sharia consumers, due to the low level of trust, which can reduce consumer motivation to purchase sharia products.

The results of the fifth hypothesis test show that religiosity has a positive effect on satisfaction. This is due to a deep understanding of religious teachings that make individuals feel satisfied when they can apply moral and ethical principles in everyday life, including in business. The results of the sixth hypothesis show that customer satisfaction has a positive effect on customer perception, with personal experience being the main factor, because satisfaction is often determined by direct experience with a product or service. The results of the seventh hypothesis show that perception has a positive effect on sharia consumer motivation, driven by awareness of halal products, halal certification, and marketing factors (Surya & Kurniawan, 2021). The results of the eighth hypothesis test show that religiosity does not have a positive effect on trust, due to the gap between beliefs and practices in society, which can cause doubt and lack of trust, including in the business world.

The results of the ninth hypothesis show that religiosity has a positive effect on perception, which is influenced by individual experience, legitimacy, knowledge, and information owned, social and cultural environment, and existing needs and motivations. The results of the tenth hypothesis show that Islamic business ethics have a positive effect on the motivation of sharia consumers, driven by consumers' religious beliefs, belief in fairness and honesty in business transactions, and compliance with sharia principles. The results of the eleventh hypothesis show that Islamic business ethics have a positive effect on perception. This is influenced by consumers' religious beliefs who tend to trust companies that apply sharia principles, as well as belief in fair and honest transactions. The results of data processing in the twelfth hypothesis test show that Islamic business ethics have a positive effect on satisfaction, because transparency and honesty in transactions increase consumer trust and security.

The results of data processing in the thirteenth hypothesis test show that trust has a positive effect on perception. This is because consumers who have a high level of trust in a business tend to positively assess the quality of the products and services provided. Furthermore, the results of data processing in the fourteenth hypothesis test show that satisfaction has a positive effect on trust. Consumers who are satisfied with a product or service will be more confident that the company can meet their needs consistently. Finally, the results of data processing in the fifteenth hypothesis test show that satisfaction does not have a positive effect on motivation, because other factors that influence consumer motivation, such as economic, psychological, and social factors

Benefits of this study, This study provides important insights into the influence of religiosity, Islamic business ethics, and trust on sharia consumer motivation, as well as their impact on customer satisfaction and perception. These findings underline that a deep understanding of religious values and Islamic business ethics can strengthen the



relationship between sharia businesses and consumers. Transparency, honesty, and fairness in business are the main factors that increase customer trust and satisfaction. By implementing good sharia principles, companies have the opportunity to increase customer loyalty and strengthen consumer motivation to invest or buy sharia products.

### **Limitations and recommendations**

This study has several limitations that need to be considered for further research. The sample used is limited to the Muslim minority community, so the results cannot be generalized to a wider population. In addition, this study only measures several variables related to religiosity, Islamic business ethics, and sharia consumer motivation. Other factors such as culture, psychology, and political and social aspects also influence sharia consumer motivation, but are not discussed in this study. Future research can expand the scope of variables and populations to get a more complete picture of the factors that influence sharia consumer motivation.

Future research could expand the sample to include consumers from various social, cultural, and religious backgrounds, to strengthen the generalizability of the results. In addition, adding variables such as consumer psychology, culture, and awareness of sharia principles could provide deeper insights into the factors that influence sharia product purchasing decisions. Research could also further examine the role of technology in facilitating sharia business transactions and building consumer trust in sharia products.

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