

ABSTRACT

There are still many people who need to learn the features of sharia e-commerce from existing platforms in Indonesia. So that public insight and awareness are needed in utilising halal online shopping sites. This study aims to analyse the factors that influence intention to use sharia e-commerce with the TAM and TPB approaches in generation Z Muslims in Central Java.

This study uses the TAM and TPB models as research constructs and combines ihsan and religiosity to identify the intention to use sharia e-commerce. This research uses a quantitative approach. Data were obtained from respondents who filled out questionnaires with certain criteria. The number of samples was determined using purposive sampling method as many as 125 respondents. The data processing process uses SEM-PLS.

The results found that Attitude Toward Behavior, Perceived Behavioral Control, Perceived Ease of Use have a positive and significant effect on Intention to Use sharia E-Commerce, while the Perceived Ease of Use variable has a positive and significant effect on Perceived Usefulness. Likewise, the variables of Ihsan and Religiosity on Attitude Toward Behaviour show positive and significant results. The independent variables used in this study have an effect of 87.4% on Intention to Use and the remaining 12.6% is explained by other constructs outside the variables of this study.

Keywords: *Sharia e-commerce, Intention to use, TAM, TPB, Ihsan, Religiusitas*