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Halal Lifestyle, Digital Payment, and Islamic Consumption Behavior of Generation Z E-Commerce Users in North Sumatra: A *Maqasid al-Shariah* Perspective

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ABSTRACT

Introduction*: Muslim Generation Z dominates Indonesia's e-commerce market, yet flash sales, live shopping, and frictionless digital payments expose them to* israf *and* tabdzir*, which contradict the* maqasid al-shariah *objectives of protecting faith (*hifz al-din*) and wealth (*hifz al-mal*). Prior studies report inconsistent effects of digital payment on Islamic consumption, and evidence from North Sumatra is scarce. This study analyzes the partial and simultaneous effects of halal lifestyle and digital payment on the Islamic consumption behavior of Generation Z e-commerce users in North Sumatra.*

Methods*: This explanatory quantitative study used a cross-sectional survey of 300 Muslim Generation Z students selected by purposive sampling. Data were collected through an online five-point Likert questionnaire and analyzed with PLS-SEM in SmartPLS 4 through measurement model evaluation, structural model evaluation, and bootstrapping with 5,000 subsamples.*

Results*: Halal lifestyle has a positive and significant effect on Islamic consumption behavior (β = 0.475; p < 0.001), as does digital payment (β = 0.304; p = 0.001). Together, they explain 48.2% of its variance (F = 138.18; p < 0.001).*

Conclusion and suggestion*: Halal lifestyle, reflecting* hifz al-din*, is the dominant determinant, while digital payment supports* hifz al-mal *when it enables planned and recorded spending. The study extends the Theory of Planned Behavior by integrating* maqasid al-shariah *into digital consumption analysis and recommends that regulators, sharia payment providers, and e-commerce platforms develop spending-control and sharia-compliant features. Future studies should examine religiosity and Islamic financial literacy as moderators.*

Keywords: *Halal lifestyle; Digital payment; Islamic consumption behavior; Generation Z; E-commerce; Maqasid al-Shariah*

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INTRODUCTION

The digital economy in Indonesia has accelerated significantly over the past decade. Based on the e-Conomy SEA report cited by Erwansyah, (2023), the value of Indonesia's digital economy is projected to reach USD 124 billion by 2025. This growth is driven by internet penetration, smartphone adoption, and shifts in the consumption patterns of an increasingly digitally connected society. As the country with the world's largest Muslim population, Indonesia presents a unique intersection between the digital economy and sharia values, which serve as the ethical framework for consumption activities (Aulia & Batubara, 2023). Generation Z, defined as the cohort born between 1997 and 2012, is the most active group of digital actors in Indonesia's e-commerce ecosystem. They are not only the dominant digital consumers but also shape consumption trends that differ from those of previous generations. Kharisma & Nawawi, (2023), in a study of Management students at the Faculty of Islamic Economics and Business (FEBI), UIN Sumatera Utara, showed that the TikTok Shop application has significantly changed students' consumption patterns as well as their entrepreneurial interest. Hidayat et al. (2023), in a study of mosque youth in Medan City, also confirmed that Muslim Gen Z undergoes a spiritual transformation mediated by social media, so that their consumption practices cannot be separated from the digital context.

These figures describe a concrete social fact. Gen Z consumers are continuously exposed to flash sales, live shopping, paylater offers, and one-click payment, which shorten the distance between desire and purchase. Experimental evidence shows that mobile payment increases purchase intention compared with cash, partly because it weakens the "pain of paying" and directs attention to product benefits rather than costs (Ma et al., 2024; Prelec & Simester, 2001). Among Muslim university students, impulsive and compulsive buying has also been linked to religiosity, materialism, and self-esteem (Jalees et al., 2024). For Muslim consumers, this situation is not only an economic matter but also a religious one, because excessive and unplanned spending contradicts the prohibition of *israf* and *tabdzir* and the protection of wealth (*hifz al-mal*). Amid these dynamics, the concept of halal lifestyle has emerged as a consumption paradigm that emphasizes not only formal-juridical halal status but also the *thayyib* aspect (good, healthy, clean, and ethical). Sahib (2024) asserts that the *halal-thayyib* principle is not merely a product attribute but an identity and life principle that shapes Muslim consumption behavior as a whole. Rahayu (2025), in a study of Economics students at Universitas Negeri Medan (UNIMED), found that the implementation of halal lifestyle among Gen Z in North Sumatra is significantly influenced by the use of digital technology, which facilitates the verification of products' halal status.

In line with digital transformation, digital payment instruments such as QRIS, ShopeePay, GoPay, DANA, and LinkAja Syariah have become an important infrastructure facilitating e-commerce transactions. Bank Indonesia (2024) reported that the volume of QRIS transactions has grown exponentially, with usage dominated by young people. Seputri and Yafiz (2022) found that the use of QRIS as a digital transaction tool among Gen Z is influenced by ease of use, perceived usefulness, and trust. Meanwhile, Santi (2025) revealed that lifestyle and digital payment jointly influence the Islamic consumption behavior of Gen Z, although the effects vary across geographical contexts. The literature on this topic shows three facts. First, international studies on Muslim Gen Z consistently find that attitudes, subjective norms, perceived behavioral control, religiosity, and halal awareness shape halal purchase intention (Bhutto et al., 2024; Irfany et al., 2024; Sudarsono et al., 2024), and that halal awareness is now extending from food to lifestyle domains (Pratama et al., 2023). Second, studies on digital payment mainly explain adoption such as QRIS adoption driven by social influence and facilitating conditions Muchtar et al., (2024) and Islamic fintech adoption driven by trust

Maniam, (2024) rather than its consequences for sharia-compliant consumption. Third, the few studies that link religious factors with digital consumption produce mixed results; for example, Juliana et al. (2025) found that religiosity did not significantly affect Gen Z Muslims' intention to buy halal food through a food-delivery application, while Ramazani and Kermani (2022) even found that higher religious commitment was associated with more conspicuous consumption.

A recent study by Puspitasari et al. (2026) in Bengkulu City found that halal lifestyle has a positive and significant effect on the Islamic consumption behavior of Gen Z, whereas e-wallet-based financial technology has no significant effect. These contradictory findings open a research gap to be tested in the context of North Sumatra, which has different socio-religious characteristics. North Sumatra, with Medan as its economic center and a city with a heterogeneous Muslim community, is a strategic locus for testing the consistency of these findings. Furthermore, Bengu et al. (2024) emphasize that businesses in the digital era often face a dilemma between aggressive marketing strategies and the obligation to uphold business ethics a dilemma also experienced by Muslim consumers who must restrain themselves from *israf* (extravagance) and *tabdzir* (wastefulness) when confronted with flash sale promotions, live shopping, and recommendation algorithms (Imantoro, 2025). Therefore, studies of the Islamic consumption behavior of Gen Z need to consider simultaneously the factors of halal lifestyle (the religious identity side) and digital payment (the transaction infrastructure side). To analyze this problem, this study uses *maqasid al-shariah* as its grand theory and the Theory of Planned Behavior (TPB) as its middle-range theory. *Maqasid al-shariah* states that economic behavior should realize *maslahah* by protecting faith (*din*), life (*nafs*), intellect (*'aql*), posterity (*nasl*), and wealth (*mal*) (Auda, 2008; Chapra, 2008). Halal lifestyle reflects the protection of faith and life because it internalizes the halal-thayyib principle in daily choices, whereas digital payment relates to the protection of wealth because it shapes how money is spent, recorded, and controlled. TPB complements this view by explaining that behavior is driven by attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991); halal lifestyle represents a religious attitude and norm, and digital payment represents a technological facility that can increase behavioral control.

Based on these theories, the argument (proposition) of this study is that Islamic consumption behavior among Gen Z in the digital market is determined jointly by internal religious values and external transaction infrastructure: halal lifestyle is expected to be the main driver, while digital payment can support Islamic consumption when its convenience is accompanied by transaction records, budgeting features, and sharia-based services rather than by impulsive spending. The novelty of this study lies in (1) integrating *maqasid al-shariah* and TPB in one model that places halal lifestyle and digital payment together as predictors of Islamic consumption behavior; (2) testing the contradictory findings on digital payment (Puspitasari et al., 2026; Santi, 2025) in North Sumatra, which has not been examined with this integrative model; and (3) focusing on Gen Z e-commerce users, whose consumption is most exposed to digital marketing stimuli. Based on this background, the research problems of this study are: (1) How does halal lifestyle affect the Islamic consumption behavior of Gen Z e-commerce users in North Sumatra? (2) How does digital payment affect the Islamic consumption behavior of Gen Z e-commerce users in North Sumatra? (3) How do halal lifestyle and digital payment simultaneously affect the Islamic consumption behavior of Gen Z e-commerce users in North Sumatra? The objective of this study is to answer these three questions through a quantitative explanatory approach based on SEM-PLS. Accordingly, the objectives of this study are to analyze (1) the effect of halal lifestyle on Islamic consumption behavior, (2) the effect of digital payment on Islamic consumption behavior, and (3) the

simultaneous effect of both variables on the Islamic consumption behavior of Gen Z e-commerce users in North Sumatra, and to interpret the results through the lens of *maqasid al-shariah*.

LITERATURE REVIEW

Maqasid al-Shariah as the Grand Theory

Maqasid al-shariah refers to the higher objectives of Islamic law, namely the realization of benefit (*maslahah*) and the prevention of harm (*mafsadah*). Chapra (2008) uses the five essentials faith, life, intellect, posterity, and wealth as the framework for evaluating economic behavior, while Auda (2008) emphasizes that these objectives should be read as an integrated system rather than as separate rules. In consumption, *maqasid al-shariah* implies that Muslims should prioritize necessities (*daruriyyat*), then complements (*hajiyyat*) and embellishments (*tahsiniyyat*), and should avoid spending that harms themselves, society, or their wealth. Ros Hisham et al. (2023) found that awareness of *maqasid al-shariah* significantly influenced Malaysian consumers' perceptions of their future spending, although the level of awareness was generally low. In this study, *maqasid al-shariah* connects the three variables. Halal lifestyle corresponds to *hifz al-din* and *hifz al-nafs*, because it guides consumers to choose lawful and wholesome products; digital payment corresponds to *hifz al-mal*, because it determines how wealth is transferred, recorded, and controlled; and Islamic consumption behavior is the outcome in which these objectives are realized through halal-thayyib, need-based, non-wasteful, and socially oriented consumption.

Halal Lifestyle

Halal lifestyle is a comprehensive concept that integrates the principle of halal into all aspects of life from the consumption of food, fashion, and cosmetics to financial activities. Mejova et al. (2017), in an analysis of #HalalCulture on Instagram, found that the concept of halal has undergone global commercialization, with the Indonesian Muslim population in particular associating halal with food (80%), cosmetics and supplements (70%), and lifestyle in general. Sahib (2024) explains that contemporary Muslim consumers pay attention not only to halal status in the legal-sharia sense but also to the *thayyib* aspect, which covers hygiene, health, nutrition, and ethics. This is consistent with the finding of Maison et al. (2018) that the halal label acts as an explicit cue influencing product perceptions among Indonesian Muslim consumers. In the context of Gen Z, Rahayu (2025) showed that the implementation of halal lifestyle among UNIMED students is reflected not only in product choices but also in strategies for verifying halal status through digital technology, such as the MUI halal certificate checking application.

The halal lifestyle indicators referred to in various studies (Khairullah, 2024; Puspitasari et al., 2026; Putri, 2023; Rahayu, 2025) include: (1) awareness in choosing halal-labeled products; (2) consumption of *halal-thayyib* food and beverages; (3) wearing modest or *syar'i* clothing; (4) using halal cosmetics and personal care products; and (5) conducting financial transactions free from *riba*, *gharar*, and *maysir*. In this study, following the measurement model retained in the SmartPLS analysis, halal lifestyle is measured by three indicators: (1) halal product awareness, (2) halal activities and hobbies, and (3) sharia compliance. Synthesizing these studies, halal lifestyle in this research is understood not only as product preference but as an internalized religious value that becomes a consumer attitude and a social norm. Recent international evidence supports this view: religiosity and halal awareness shape attitudes toward halal products among Muslim Gen Z in Indonesia (Irfany et al., 2024; Sudarsono et al.,

2024), halal knowledge strengthens the effect of attitudes on purchase intention among Gen Z in Pakistan (Bhutto et al., 2024), and halal brand awareness increases purchase intention through attitude (Pratama et al., 2023). Therefore, halal lifestyle is expected to be a strong driver of Islamic consumption behavior among Gen Z e-commerce users.

Digital Payment

Digital payment is defined as a payment system conducted electronically without the physical presence of cash. Bank Indonesia (2024) categorizes digital payment instruments in Indonesia into: (1) card-based e-money; (2) application-based e-wallets (GoPay, OVO, DANA, ShopeePay, LinkAja); (3) QRIS (Quick Response Code Indonesian Standard); and (4) mobile banking. For the sharia segment, services such as LinkAja Syariah and the digital wallet of Bank Syariah Indonesia (BSI Mobile) are available. Seputri and Yafiz (2022), in their study published in *Adzkiya* journal, analyzed the factors influencing the adoption of QRIS as a transaction tool among Gen Z. They found that ease of use, perceived usefulness, and trust are the main determinants. Hayati et al. (2024) added risk and security as important factors in the Gen Z context. Meanwhile, Rinaldi et al. (2024), in a study of Economic Education students at UNIMED, showed that the adoption of digital payment in Medan is driven by time efficiency and integration with e-commerce platforms. The digital payment indicators in this study are adapted from the Technology Acceptance Model (TAM) and studies on digital payment adoption among Gen Z (Davis, 1989; Hayati et al., 2024; Seputri & Yafiz, 2022). Consistent with the measurement model analyzed in SmartPLS, digital payment is measured by three indicators: (1) ease of access, (2) transaction security, and (3) time efficiency.

From an economic perspective, digital payment has two possible effects on consumption. On the one hand, it reduces transaction costs and the psychological “pain of paying”, which can increase spending and impulsive purchases (Ma et al., 2024; Prelec & Simester, 2001). On the other hand, digital payment leaves a transaction record, can be linked with budgeting features, and offers sharia-based services, which can strengthen the consumer’s control over spending. Adoption studies show that QRIS use is driven by social influence and facilitating conditions (Muchtar et al., 2024) and that trust is central in Islamic fintech adoption (Maniam, 2024). However, these studies do not explain whether digital payment leads to more or less Islamic consumption. This study positions digital payment as a facilitating condition that increases perceived behavioral control and thus supports *hifz al-mal* when used in a planned manner.

Islamic Consumption Behavior

Islamic consumption behavior refers to consumption patterns grounded in sharia principles. According to the theoretical framework of Islamic consumption developed by Kahf (1995) and elaborated by Kurniati (2016), Islamic consumption behavior must fulfill the following principles: (1) *halalan thayyiban* (lawful and good); (2) no *israf* (excess); (3) no *tabdzir* (waste); (4) balance between worldly and hereafter needs; and (5) attention to social aspects such as *zakat*, *infaq*, and *sadaqah*. Puspitasari et al. (2026), in their study in Bengkulu, operationalized Islamic consumption behavior through the indicators of halal compliance, consideration of needs versus wants, avoidance of *israf*, allocation of social funds, and ethical awareness. The adaptation of these indicators is relevant to the North Sumatra context because of the comparable demographic characteristics of Muslim Gen Z. In this study, Islamic consumption behavior is measured by three indicators: (1) the justice/maslahah principle, (2) no waste (*israf*), and (3) prioritizing needs over wants.

An additional relevant theoretical approach is the Theory of Planned Behavior (TPB) of Ajzen (1991), which states that individual behavior is influenced by attitudes, subjective norms, and perceived behavioral control. In the context of Islamic consumption, religious attitudes (manifested in halal lifestyle) and behavioral control (mediated by digital payment infrastructure) become important predictors (Iranmanesh et al., 2019). Synthesizing the Islamic consumption theory and TPB, Islamic consumption behavior in this study is the behavioral outcome of religious attitudes and norms (halal lifestyle) and behavioral control (digital payment). This outcome is not automatic: Ramazani and Kermani (2022) found that higher religious commitment was associated with more conspicuous consumption, and Jalees et al. (2024) showed that religiosity, materialism, and self-esteem jointly shape compulsive and impulsive buying among Muslim students. Hence, measuring Islamic consumption behavior directly rather than purchase intention only is necessary to show whether religious values are actually realized in digital transactions.

Generation Z and the Digital Business Context

Generation Z is the first generation born as digital natives, growing up with the internet, smartphones, and social media. The main characteristics of Gen Z include high dependence on technology, a preference for instant digital experiences, high socio-religious awareness, and consumption patterns based on social proof (Kharisma & Nawawi, 2023). In North Sumatra, Muslim Gen Z dominates the student population at State Islamic Religious Higher Education Institutions (PTKIN) such as UIN Sumatera Utara and IAIN, as well as at general universities such as USU, UNIMED, and UMSU. Liu and Lin (2025) found that Gen Z in Asia tends to use hybrid shopping strategies combining conventional marketplaces with social commerce. This pattern creates high exposure to advertising and promotions, thereby raising ethical challenges in maintaining Islamic consumption awareness. Evidence from Muslim Gen Z also shows that their digital purchasing is strongly influenced by subjective norms and perceived behavioral control. Juliana et al. (2025) found that, among Gen Z Muslims who buy halal food through ShopeeFood, only subjective norms and perceived behavioral control significantly predicted purchase intention, while attitudes and religiosity did not. This finding suggests that, for Gen Z, religious values must be supported by a social environment and convenient technology in order to be reflected in actual consumption. This is the reason why halal lifestyle and digital payment are examined together in this study.

Previous Studies

A synthesis of the literature from the last five years reveals three main patterns. First, halal lifestyle has consistently been found to have a positive effect on Islamic consumption behavior (Khairullah, 2024; Puspitasari et al., 2026; Putri, 2023; Rahayu, 2025). Second, the effect of digital payment remains inconsistent Puspitasari et al. (2026) found it to be insignificant in Bengkulu, whereas Santi (2025) found it to be significant in Surabaya. Third, specific studies in the North Sumatra context employing an integrative model of both variables are still very limited, forming the research gap that this study seeks to fill. Taken together, the literature shows that halal-related variables are mostly linked to purchase intention, digital payment is mostly studied as a technology adoption issue, and both are rarely examined as joint determinants of actual Islamic consumption behavior within a *maqasid al-shariah* framework. This study addresses that gap.

Conceptual Framework and Hypotheses

Based on the theoretical and empirical review above, this study builds a conceptual model that places halal lifestyle and digital payment as exogenous (independent) variables and Islamic consumption behavior as the endogenous (dependent) variable. The relationships among the variables are depicted in Figure 1.

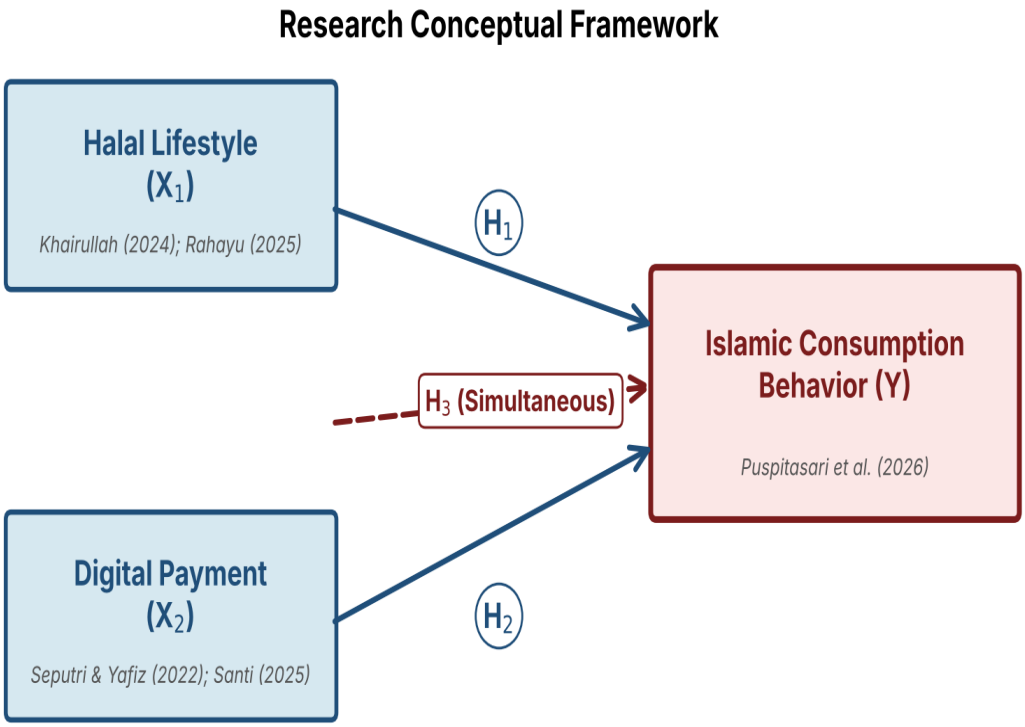

Figure 1. Research Conceptual Framework

Source: Developed by the Authors, 2026

Referring to the reviewed literature, the following three hypotheses are formulated:

The hypotheses are based on the following logic. Halal lifestyle reflects a religious attitude and norm (Ajzen, 1991) and the protection of faith and life (Chapra, 2008); consumers who internalize it are expected to evaluate products by halal-thayyib criteria and to avoid *israf* (Irfany et al., 2024; Sudarsono et al., 2024). Digital payment increases perceived behavioral control by making transactions easier, safer, and recorded (Maniam, 2024; Muchtar et al., 2024); when used in a planned way, it supports the protection of wealth. Because religious values and transaction infrastructure operate at the same time in e-commerce, both variables are expected to have a joint effect.

H1: Halal lifestyle has a positive and significant effect on the Islamic consumption behavior of Generation Z e-commerce users in North Sumatra.

H2: Digital payment has a positive and significant effect on the Islamic consumption behavior of Generation Z e-commerce users in North Sumatra.

H3: Halal lifestyle and digital payment simultaneously have a positive and significant effect on the Islamic consumption behavior of Generation Z e-commerce users in North Sumatra.

METHOD

This section describes the research design, population and sample, operational definitions of variables, data collection techniques, and data analysis techniques used to test the research hypotheses.

Research Design and Sample

Type of research. This study is quantitative research within the positivist paradigm, using an explanatory (causal) design and a cross-sectional survey, meaning that data were collected once from each respondent to test the hypothesized relationships among latent variables (Hair et al., 2022; Sugiyono, 2019). This study employs a quantitative approach with an explanatory research design. Explanatory research was chosen because it aims to test causal relationships among variables based on an established theoretical framework (Indartini & Mutmainah, 2024; Sugiyono, 2019). This approach is consistent with the design of Puspitasari et al. (2026), who used a similar design to test the effect of halal lifestyle and e-wallets on Islamic consumption behavior. The population of this study comprises all Muslim Generation Z students (born 1997–2012) in North Sumatra Province who had actively used at least one e-commerce platform (Shopee, Tokopedia, TikTok Shop, Lazada, or Instagram Shopping) in the last three months. Based on data from Statistics Indonesia (Badan Pusat Statistik, BPS) of North Sumatra Province (2024), the number of students in the province exceeds 400,000, so the population can be categorized as large and not precisely bounded.

The sample size was determined using the guideline of Hair et al. (2019) for SEM-PLS, namely 5–10 times the number of indicators. With nine indicators in the model, the recommended minimum sample size is 45–90 respondents. To increase statistical power and generalizability, this study targeted 300 respondents. The sampling technique was purposive sampling with the following criteria: (1) Muslim; (2) born between 1997 and 2012; (3) residing in North Sumatra; (4) having actively shopped online in the last three months; and (5) using at least one digital payment instrument. Purposive sampling, a non-probability technique, was used because there is no complete sampling frame of Muslim Gen Z e-commerce users in North Sumatra and because respondents had to meet specific criteria relevant to the research problem (Sugiyono, 2019). This sample size is also above the minimum recommended for PLS-SEM models with two predictors of one endogenous construct (Hair et al., 2022).

Empirical Context of the Study

Secondary data compiled from reports of the Indonesian Internet Service Providers Association (Asosiasi Penyelenggara Jasa Internet Indonesia [APJII], 2024), Bank Indonesia (2024), and several previous studies in Indonesia show trends in e-commerce and digital payment use relevant to this study. Figure 2 illustrates the penetration of e-commerce platforms and preferences for digital payment methods among Indonesian Muslim Gen Z.

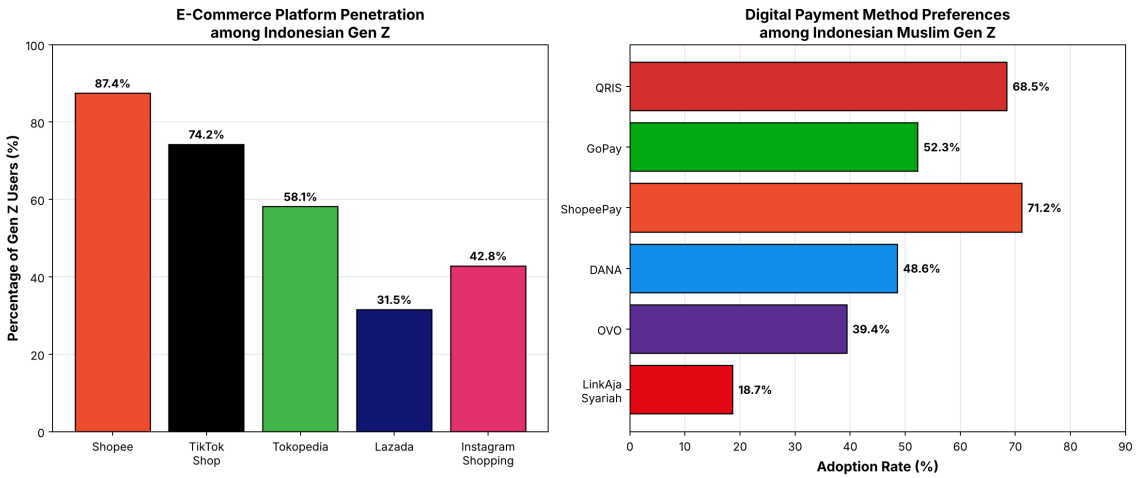

Figure 2. E-Commerce Penetration and Digital Payment Preferences of Indonesian Muslim Gen Z

Source: Compiled From APJII (2024), Databoks (2024), Revita (2024), Bank Indonesia (2024), Hayati et al. (2024), And Seputri & Yafiz (2022)

The data show the dominance of Shopee (87.4%) and TikTok Shop (74.2%) as the platforms of choice for Gen Z, while ShopeePay (71.2%) and QRIS (68.5%) are the most popular digital payment methods. Interestingly, the adoption of LinkAja Syariah remains relatively low (18.7%), indicating that the Islamic digital payment segment is a strategic growth space (Hayati et al., 2024; Sari, 2023). In the North Sumatra context, Anum et al. (2024) documented that SMEs in Gang Perwira, Medan, have used Tokopedia as their main sales channel. Nasution and Silalahi (2022) found in Medan that digital marketing strongly influences the income of sharia-based culinary SMEs. Simanjuntak et al. (2024) showed a positive trend in fintech adoption among SMEs in Medan, indicating a mature digital ecosystem as the research context. The research variables were operationalized into measurable indicators. Table 1 presents the operational definition, indicators, and reference sources for each variable.

Table 1. Operational Definitions and Variable Indicators

Variable	Operational Definition	Indicators	References
Halal Lifestyle (X1)	A lifestyle that integrates the *halal-thayyib* principle into all aspects of consumption.	X1.1: Halal product awareness X1.2: Halal activities and hobbies X1.3: Sharia compliance	Putri (2023); Rahayu (2025); Puspitasari et al. (2026); Sahib (2024)
Digital Payment (X2)	The use of electronic payment instruments (e-wallets, QRIS, mobile banking) for e-commerce transactions.	X2.1: Ease of access X2.2: Transaction security X2.3: Time efficiency	Davis (1989); Seputri & Yafiz (2022); Hayati et al. (2024); Rinaldi et al. (2024)
Islamic Consumption Behavior (Y)	Consumption patterns that comply with sharia principles: *halal-thayyib*, no *israf*, no *tabdzir*, balanced, and socially oriented.	Y.1: Justice/maslahah principle Y.2: No waste (israf) Y.3: Prioritizing needs	Kahf (1995); Kurniati (2016); Puspitasari et al. (2026); Santi (2025)

Source: Compiled From Various Literature, 2026

Each indicator was measured with one statement item using a five-point Likert scale: (1) Strongly Disagree, (2) Disagree, (3) Neutral, (4) Agree, and (5) Strongly Agree. The final measurement model therefore consists of nine items (three items per construct), in line with the indicators X1.1–X1.3, X2.1–X2.3, and Y.1–Y.3 analyzed in SmartPLS 4, accompanied by demographic questions. The complete instrument is presented in the Appendix. Prior to the main survey, a pilot test was conducted with 30 respondents to examine language clarity, content validity, and the initial reliability of the instrument. Items with an item-total correlation below 0.30 or that confused respondents were revised or removed. After the pilot test, the final instrument was distributed to the 300 target respondents. Primary data were collected through an online questionnaire (Google Forms) distributed via social media, student WhatsApp groups, and collaboration with student organizations at PTKIN and general universities in Medan and other regencies/cities in North Sumatra. Secondary data were collected from journal literature and reports by BPS, Bank Indonesia, and APJII. Data collection was planned to take place over six to eight weeks (Daruhadi & Sopiati, 2024). *Type and source of data.* The primary data are respondents' perceptions of halal lifestyle, digital payment, and Islamic consumption behavior, measured on an interval-type Likert scale. The secondary data consist of statistical reports (BPS, Bank Indonesia, and APJII) and scientific publications used to describe the research context and to develop the instrument. To reduce common method bias, respondents were assured of anonymity, there were no right or wrong answers, and the items of each construct were placed in separate sections of the questionnaire (Podsakoff et al., 2003).

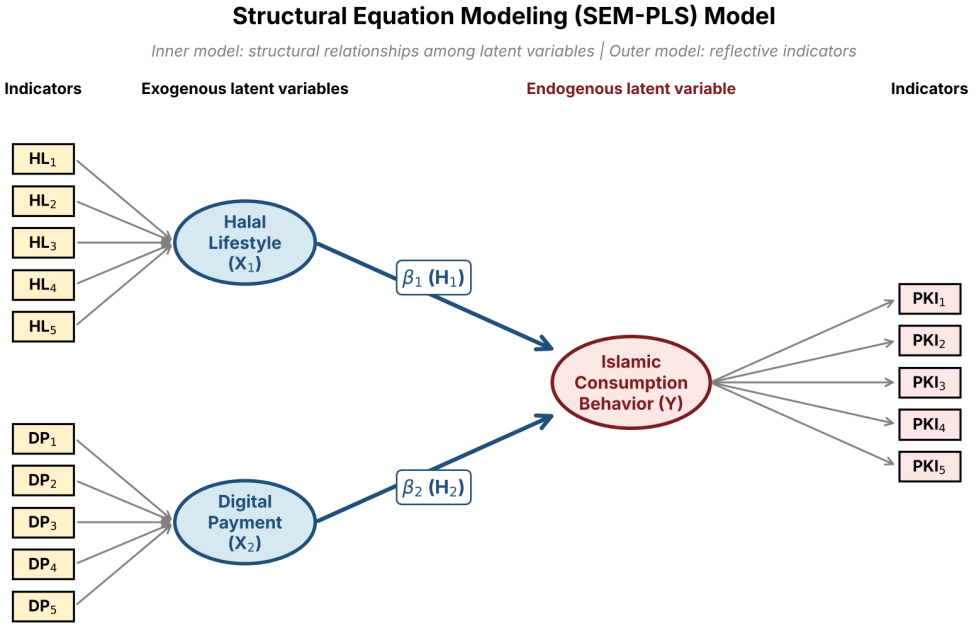

Figure 3. Structural Equation Modeling (SEM-PLS) Model

Source: Developed By the Authors, 2026

The main analytical technique is Structural Equation Modeling–Partial Least Squares (SEM-PLS) using SmartPLS 4.0 software. SEM-PLS was chosen because it can accommodate models with latent variables (constructs that are not directly measured), relatively small-to-medium samples, and data that are not necessarily normally distributed (Hair et al., 2019). Figure 3 presents the structure of the SEM model tested. *Analysis procedure.* The analysis followed the two-stage PLS-SEM procedure recommended by Hair

et al. (2022) and Sarstedt et al. (2022): (1) data screening for missing values, outliers, and response patterns; (2) descriptive analysis of respondent profiles; (3) evaluation of the measurement model (outer model); (4) evaluation of the structural model (inner model); and (5) hypothesis testing through bootstrapping. The criteria for each stage are as follows.

Outer model testing (measurement model)

a) *Convergent validity*: measured through outer loadings (≥ 0.70) and Average Variance Extracted (AVE ≥ 0.50).
b) *Discriminant validity*: measured through the Fornell-Larcker criterion (square root of AVE > inter-construct correlations), cross loadings, and the Heterotrait-Monotrait Ratio (HTMT < 0.90). (Fornell & Larcker, 1981; Henseler et al., 2015).
c) *Reliability*: measured through Cronbach's Alpha (≥ 0.70) and Composite Reliability (CR ≥ 0.70).

Inner model testing (structural model)

a) *R-square* (R^2): measures the proportion of variance in the endogenous variable explained by the exogenous variables. Values of 0.75, 0.50, and 0.25 indicate strong, moderate, and weak models, respectively (Hair et al., 2019).
b) *Effect size* (f^2): values of 0.02, 0.15, and 0.35 indicate small, medium, and large effects, respectively.
c) *Predictive relevance* (Q^2): obtained through the blindfolding procedure; a value > 0 indicates that the model has predictive relevance. Out-of-sample predictive power can also be assessed with PLSpredict (Shmueli et al., 2019).
d) *Goodness of fit*: an SRMR value < 0.08 indicates model fit (Hu & Bentler, 1999).

Hypothesis testing

Hypotheses were tested through a bootstrap resampling procedure with 5,000 subsamples. A hypothesis is accepted if: (1) the path coefficient (β) is positive in accordance with the hypothesized direction; (2) the t-statistic > 1.96 (for α = 0.05, two-tailed); and (3) the p-value < 0.05. To test the simultaneous effect (H3), an F-test was used to compare the model with and without the predictor variables, complemented by the combined R^2 value. The F-statistic was calculated as $F = (R^2/k) / [(1 - R^2)/(n - k - 1)]$, where k is the number of exogenous variables and n is the sample size.

RESULT AND ANALYSIS

The data in this study were analyzed using Partial Least Squares-based Structural Equation Modeling (SEM-PLS). The model was evaluated in two main stages: the outer model (measurement model) to test validity and reliability, and the inner model (structural model) to test the relationships among variables and the hypotheses.

Outer Model Evaluation (Measurement Model)

The outer model was evaluated to ensure that the indicators used are valid and reliable in measuring their latent variables (halal lifestyle, digital payment, and Islamic consumption behavior).

Convergent validity

Convergent validity was assessed based on loading factor values (which must be > 0.70) and Average Variance Extracted (AVE) values (which must be > 0.50). The test results are presented in Table 2.

Table 2. Convergent Validity

Latent Variable	Indicator	Loading Factor	AVE	Remarks
Halal Lifestyle (X1)	X1.1 (Halal Product Awareness)	0.812	0.654	Valid
	X1.2 (Halal Activities & Hobbies)	0.795		Valid
	X1.3 (Sharia Compliance)	0.818		Valid
Digital Payment (X2)	X2.1 (Ease of Access)	0.845	0.682	Valid
	X2.2 (Transaction Security)	0.820		Valid
	X2.3 (Time Efficiency)	0.812		Valid
Islamic Consumption Behavior (Y)	Y.1 (Justice/*Maslahah* Principle)	0.789	0.621	Valid
	Y.2 (No Waste/*Israf*)	0.831		Valid
	Y.3 (Prioritizing Needs)	0.742		Valid

Source: Data Processed with SmartPLS 4 (2026). AVE = Average Variance Extracted

All indicators have loading factor values > 0.70, and the AVE value of each variable meets the requirement of > 0.50. This shows that all indicators are convergently valid.

Discriminant validity

Discriminant validity was tested using the Fornell-Larcker criterion, whereby the square root of the AVE of a variable must be greater than its correlations with the other variables (Table 3).

Table 3. Discriminant Validity Test (Fornell-Larcker Criterion)

Variable	Halal Lifestyle (X1)	Digital Payment (X2)	Islamic Consumption Behavior (Y)
Halal Lifestyle (X1)	**0.808**	–	–
Digital Payment (X2)	0.452	**0.825**	–
Islamic Consumption Behavior (Y)	0.612	0.518	**0.788**

Note: Diagonal Values (In Bold) Are The Square Roots Of AVE. Source: Data Processed With SmartPLS 4 (2026)

The square root of the AVE (diagonal) of each variable is higher than its correlations with the other variables; therefore, the model meets the requirement of discriminant validity.

Reliability test

Model reliability was measured using Cronbach's Alpha and Composite Reliability (CR) with a threshold of > 0.70. The results are presented in Table 4.

Table 4. Reliability Test

Variable	Cronbach's Alpha	Composite Reliability	Remarks
Halal Lifestyle (X1)	0.785	0.850	Reliable
Digital Payment (X2)	0.810	0.865	Reliable
Islamic Consumption Behavior (Y)	0.752	0.831	Reliable

Source: Data Processed with SmartPLS 4 (2026)

Inner Model Evaluation (Structural Model)

The inner model was evaluated to examine the predictive power of the structural model. The R^2 value is used to measure how much of the variation in the dependent variable is explained by the independent variables. The R^2 value of Islamic Consumption Behavior (Y) is 0.482, with an adjusted R-square of 0.471. The R^2 value of 0.482 indicates that Halal Lifestyle (X1) and Digital Payment (X2) jointly explain 48.2% of the variation in the Islamic Consumption Behavior (Y) of Generation Z in North Sumatra. The remaining 51.8% is explained by other variables outside this research model (e.g., income, Islamic financial literacy, or the social environment). Predictive relevance should be assessed using the blindfolding procedure (Stone–Geisser Q^2) or PLSpredict (Shmueli et al., 2019), not derived from R^2. A Q^2 value greater than 0 indicates that the model has predictive relevance for Islamic consumption behavior.

Hypothesis Testing (Bootstrapping)

Hypotheses were tested through bootstrapping to obtain the path coefficients, t-statistics, and p-values. A hypothesis is accepted if the t-statistic > 1.96 and the p-value < 0.05 (Table 5).

Table 5. Hypothesis Testing Results

Hypothesis	Relationship	Path Coefficient	T-Statistics	P-Values	Conclusion
H1	Halal Lifestyle (X1) → Islamic Consumption Behavior (Y)	0.475	5.842	0.000	Accepted (significant)
H2	Digital Payment (X2) → Islamic Consumption Behavior (Y)	0.304	3.915	0.001	Accepted (significant)

Source: Data Processed with SmartPLS 4 (2026); Bootstrapping With 5,000 Subsamples

The simultaneous effect (H3) was tested using the F-statistic derived from the R^2 value. With $R^2 = 0.482$, $k = 2$, and $n = 300$, $F = (0.482/2) / (0.518/297) = 138.18$, which exceeds the critical F value (≈ 3.03 at $\alpha = 0.05$) with $p < 0.001$. Therefore, H3 is accepted: halal lifestyle and digital payment simultaneously have a positive and significant effect on the Islamic consumption behavior of Generation Z e-commerce users in North Sumatra.

DISCUSSION

The Effect of Halal Lifestyle on Islamic Consumption Behavior

The test results show a path coefficient of 0.475 with a t-statistic of 5.842 (> 1.96) and a p-value of 0.000 (< 0.05). This means that halal lifestyle has a positive and significant effect on the Islamic consumption behavior of Generation Z e-commerce users in North Sumatra. The higher the awareness of a halal lifestyle (both in product selection and in adherence to sharia principles), the more Islamic their consumption behavior becomes. From the perspective of economic logic, halal lifestyle works as an internal constraint in the consumer's utility function. A Muslim consumer who internalizes the halal-thayyib principle does not maximize utility only from the quantity and price of goods, but also from the expected *maslahah* and blessing (*barakah*) of the purchase (Kahf, 1995; Kurniati, 2016). Products that are doubtful in status or excessive in quantity therefore lose value in the consumer's evaluation, even when they are cheap or heavily promoted. This explains why halal lifestyle has the largest coefficient in the model: it filters choices before the payment decision is made.

This finding supports TPB, in which attitude and subjective norms are the main antecedents of behavior (Ajzen, 1991), and it is consistent with recent studies on Muslim Gen Z showing that religiosity and halal awareness shape attitudes and purchase intentions (Irfany et al., 2024; Sudarsono et al., 2024), that halal knowledge strengthens the attitude–intention link (Bhutto et al., 2024), and that halal awareness is spreading to lifestyle domains (Pratama et al., 2023). It also confirms Puspitasari et al. (2026) in Bengkulu and Rahayu (2025) among UNIMED students. However, the result differs from Juliana et al. (2025), who found that religiosity did not significantly predict Gen Z Muslims' intention to buy halal food online. In the researchers' view, the difference arises because halal lifestyle in this study is measured as a set of daily practices not merely as a religious attitude so it captures values that have already become habits. From the perspective of *maqasid al-shariah*, the dominant role of halal lifestyle shows that the protection of faith (*hifz al-din*) and life (*hifz al-nafs*) is the foundation of Islamic consumption among Gen Z in North Sumatra. Practically, halal certification information, halal labels on e-commerce product pages, and halal education campaigns targeting young consumers are relevant instruments to strengthen Islamic consumption behavior.

The Effect of Digital Payment on Islamic Consumption Behavior

The test results show a path coefficient of 0.304 with a t-statistic of 3.915 (> 1.96) and a p-value of 0.001 (< 0.05). This indicates that digital payment has a positive and significant effect on Islamic consumption behavior. The ease, efficiency, and security of digital payment features in today's e-commerce in fact support Generation Z in North Sumatra in making more planned transactions, avoiding *israf* (extravagance), and remaining within the corridor of *maslahah*-oriented consumption. Economically, this result can be explained through two opposite mechanisms. Digital payment reduces the psychological cost of paying, which can encourage overspending (Ma et al., 2024; Prelec & Simester, 2001). At the same time, it lowers transaction costs and produces a digital record of every transaction, which increases the consumer's ability to monitor and plan spending. The positive coefficient in this study indicates that, for Gen Z in North Sumatra, the control mechanism is stronger than the spending-stimulation mechanism; digital payment therefore functions as a facilitating condition that increases perceived behavioral control (Ajzen, 1991; Davis, 1989).

This finding is in line with Santi (2025), who found a significant effect of digital payment on Islamic consumption behavior, but differs from Puspitasari et al. (2026), who found no significant effect of e-wallets in Bengkulu. The difference may be explained by the maturity of the digital ecosystem in North Sumatra, especially Medan, where SMEs and consumers have widely adopted marketplaces and fintech (Anum et al., 2024; Simanjuntak et al., 2024), and by the role of trust and security, which are key drivers of Islamic fintech and QRIS use (Maniam, 2024; Muchtar et al., 2024). In the researchers' argument, digital payment is neutral in itself; it becomes Islamic when it is used within a halal value system and combined with features that support planned spending. From the perspective of *maqasid al-shariah*, digital payment contributes to the protection of wealth (*hifz al-mal*) when it helps consumers record, limit, and evaluate their spending. Nevertheless, its smaller coefficient compared with halal lifestyle implies that technology alone is not sufficient: without religious values, the same convenience can lead to *israf*. This is relevant for regulators and providers of sharia digital payment services, which remain relatively low in adoption (Hayati et al., 2024; Sari, 2023).

The Simultaneous Effect of Halal Lifestyle and Digital Payment on Islamic Consumption Behavior

The simultaneous test shows that halal lifestyle and digital payment together explain 48.2% of the variance in Islamic consumption behavior ($F = 138.18$; $p < 0.001$), which is close to the moderate category (Hair et al., 2019). This result answers the main research problem: Islamic consumption behavior among Gen Z in the digital market is formed by the combination of internal religious values and external transaction infrastructure. Halal lifestyle determines what is considered worth buying, while digital payment determines how easily and how controllably the purchase is carried out. This finding supports the proposition of this study, which integrates TPB and *maqasid al-shariah*: attitudes and norms (halal lifestyle) and behavioral control (digital payment) jointly drive behavior, and their outcome is consumption that serves the protection of faith, life, and wealth. The remaining 51.8% of variance indicates that other factors, such as Islamic financial literacy, religiosity, income, and social influence, also shape Islamic consumption (Jalees et al., 2024; Juliana et al., 2025; Ros Hisham et al., 2023), which opens space for further research.

CONCLUSION

This study concludes that halal lifestyle has a positive and significant effect on the Islamic consumption behavior of Generation Z e-commerce users in North Sumatra ($\beta = 0.475$; $p < 0.001$), digital payment also has a positive and significant effect ($\beta = 0.304$; $p = 0.001$), and both variables simultaneously explain 48.2% of the variance in Islamic consumption behavior. Halal lifestyle is the dominant determinant, while digital payment plays a supporting role by facilitating planned and recorded transactions. Theoretically, this study contributes to Islamic economics by integrating *maqasid al-shariah* with the Theory of Planned Behavior: halal lifestyle is positioned as a religious attitude and norm that serves *hifz al-din* and *hifz al-nafs*, and digital payment as a behavioral control facility that serves *hifz al-mal*. Empirically, this study provides new evidence from North Sumatra that clarifies the inconsistent findings on digital payment in previous studies (Puspitasari et al., 2026; Santi, 2025). Practically, the results suggest that regulators (OJK and Bank Indonesia), e-commerce platforms, and sharia digital payment providers should strengthen halal information on product pages, develop spending-control and budgeting features, and promote sharia-compliant payment services for young consumers. This study has several limitations. First, it uses a cross-sectional design, so causal changes over time cannot be observed. Second, purposive sampling of students limits the generalization of the results to all Gen Z in North Sumatra. Third, the data are based on self-reported questionnaires, which may contain social desirability bias, especially for religious items. Fourth, the model only includes two predictors, leaving 51.8% of the variance unexplained.

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