




“Purchase intention of Millennial Muslims toward B2C e-commerce”

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PURCHASE INTENTION OF MILLENNIAL MUSLIMS TOWARD B2C E-COMMERCE

Abstract

Indonesia's e-commerce market, particularly B2C, continues to expand, attracting both domestic and foreign investments. Despite this growth, a notable decline in B2C sales occurred. This drop is largely attributed to rising competition in the market, which has made it increasingly difficult for platforms to retain consumer interest. This study investigates the factors that influence Millennial Muslim consumers' purchase intentions on B2C e-commerce in Indonesia using structural equation modeling. The respondents in this study were taken from the Millennial generation of e-commerce users. This generation was chosen because they are economically more established than Generation Z and in terms of technology use, are more expert than Baby Boomers. Initially, 700 responses were collected, but after excluding incomplete or non-qualifying data, 434 valid responses were analyzed. The findings reveal that perceived risk (β : 0.206), perceived quality (β : 0.440), and enduring involvement (β : 0.240) positively affect perceived trust, whereas situational involvement (β : -0.331) has a negative impact. Additionally, enduring involvement (β : 0.659), situational involvement (β : 0.133), and perceived trust (β : 0.103) were found to positively influence purchase intention, while perceived risk (β : -0.093) negatively affects it. The study emphasizes that enduring involvement (β : 0.659) is the strongest variable that increase purchase intention in B2C e-commerce. Enduring involvement refers to a consumer's long-term interest and engagement with a product category, driven by personal relevance, values, or consistent motivations.

Keywords

purchase intention, Millennial, e-commerce, Business to Customer

JEL Classification

M21, N35, M31

INTRODUCTION

E-commerce has become an essential tool for optimizing business operations, offering flexibility in terms of time and location (Febriandika et al., 2023). It can be categorized into three types: Customer to Customer (C2C), Business to Customer (B2C), and Business to Business (B2B) (G. Belch & M. Belch, 2004; Mousavi Khaneghah et al., 2017). In Indonesia, B2C e-commerce is the most popular, as evidenced by data from the Global Entrepreneurship Program (Emarketer, 2017). Prominent platforms include Shopee, Tokopedia, Bukalapak, Lazada, and Zalora, many of which are international players. Indonesia's e-commerce market, particularly B2C, continues to expand, attracting both domestic and foreign investments. Projections suggest that Indonesia could become the largest B2C e-commerce market in Southeast Asia (Sanny et al., 2022).

However, despite this growth, a notable decline in B2C sales occurred between 2012 and 2017, from 85% to 22%. This drop is largely attributed to rising competition in the market, which has made it increasingly difficult for platforms to retain consumer interest (Emarketer, 2017).

1. LITERATURE REVIEW AND HYPOTHESES

The internet has become an increasingly popular platform for marketing and facilitating both local and international transactions, particularly in Indonesia (Clow & Baack, 2010). E-commerce has expanded rapidly, making online shopping one of the most preferred methods for purchasing goods (Azam et al., 2013). According to the Global E-commerce Market Ranking, Indonesia ranks among the top 30 countries for e-commerce users worldwide (Yilan & Suyun, 2016). Indonesia's leading Business to Customer (B2C) platforms include JD.id, Lazada, and Blibli.com. The growth of e-commerce has significantly boosted the Indonesian economy, largely driven by the Millennial generation (eShopWorld, 2019). Millennials, also referred to as Generation Y, are frequently studied across various disciplines and are the demographic group following Generation X (Febriandika et al., 2020).

Millennials make up approximately 25% of the global population and have grown up alongside the rapid expansion of the internet (Raines, 2003). This generation is highly dependent on technology and the internet, and compared to older generations like Baby Boomers, they can access online information, including e-commerce platforms, much more quickly (Raines, 2003). Millennials prefer products that reflect their personalities and are known for being creative, confident, and highly connected (Nusair et al., 2013). They maintain constant engagement with the latest technology.

Indonesia is home to the largest Muslim population in the world (Badan Pusat Statistik, 2016; eShopWorld, 2019; Febriandika et al., 2020). Religion influences various aspects of life, including individual, social, organizational, macroeconomic, national, and regional levels. Muslims, in particular, demonstrate unique consumer behaviors shaped by their religious beliefs (Li et al., 2019; Rizvi et al., 2020; Febriandika et al., 2023). With Millennials making up a third of Indonesia's population, they represent the largest market segment for businesses (eShopWorld, 2019). Purchase intention is a crucial aspect of consumer behavior, signifying the likelihood of a customer buying a product in response to specific cues (Armstrong

& Kotler, 2014; Zainul et al., 2004). It refers to the subjective probability of a person taking action in a given situation (Ajzen & Fishbein, 1975).

E-commerce refers to the buying and selling of goods and services through electronic systems, primarily the internet. It differs from e-business, which encompasses all forms of electronic communication within or between companies and their customers. E-commerce is specifically focused on transactional activities (Ajzen & Fishbein, 1975). One of the most widely discussed forms of e-commerce is Business-to-Consumer (B2C), where businesses directly sell to individual consumers. This model includes transactions for retail goods, travel services, digital content, and other services (Zainul et al., 2004). Since its emergence in 1995, B2C e-commerce has expanded rapidly, becoming the most common type of e-commerce known to consumers (Ajzen & Fishbein, 1975).

Generational differences arise from varying conditions and environments. As a result, each generation develops its own distinctive characteristics (Laudon & Traver, 2017). According to generational theory, each cohort shares common traits that reflect the era they grew up in (Dries et al., 2008; Meriac et al., 2010). Millennials, for instance, have a unique relationship with brands (Kupperschmidt, 2000), while Muslims, as a group, exhibit consumer behaviors that are deeply influenced by their religious beliefs (Rizvi et al., 2020).

The concept of perceived risk was first introduced by Bauer (1960) who argued that consumer decisions often involve uncertainty, with the potential for unpleasant outcomes. Perceived risk theory helps in understanding consumer behavior by exploring how consumers handle uncertainty in decision-making (Bauer, 1960). Generally, the higher the perceived risk, the more likely a consumer is to be involved in a purchase decision (Pi & Sangruang, 2011; Spence et al., 1970).

Numerous studies have examined how perceived risk impacts online shopping behavior (Bhatnagar & Ghose, 2004; Eggert, 2006; Spence et al., 1970). However, there is still no consensus on which type of perceived risk exerts the most significant influence. Bhatnagar and Ghose (2004) identified that both product and financial risks play crucial

roles in shaping consumers' online shopping intentions (Spence et al., 1970). Dai et al. (2013) emphasized the importance of product risk, as online consumers often lack sufficient product information. Perceived risk is a key factor that deters users from making online purchases, negatively affecting purchase intention (Kim & Park, 2013; Zahid et al., 2018). Consumers' perceptions of brands or online sellers, influenced by behavioral and contextual factors, affect their purchasing intentions by either heightening or alleviating perceived risk (Pavlou, 2003; Forsythe et al., 2006).

Perceived risk negatively affects consumer trust, and lower levels of perceived risk lead to higher trust among consumers (Chang & Chen, 2008, Chau et al., 2007; de Ruyter et al., 2001; Corbitt et al., 2003).

Well-written product descriptions positively influence consumer perceptions of a platform (Zhu et al., 2019). The quality of the information provided shapes consumers' views of its credibility and accuracy (Chen & Dhillon, 2003; Kim et al., 2003; Racherla et al., 2012). A high-quality website enables users to complete their online shopping efficiently (Bavarsad et al., 2013). Trust in a website is an important measure of its quality, and this trust can be evaluated using data on website usage (Barnes & Vidgen, 2001; Clifton, 2012). Besides, website quality has a direct impact on perceived trust, making it a critical factor in consumer participation in e-commerce (Corbitt et al., 2003).

Involvement refers to the degree of personal interest and excitement consumers feel toward various product categories (Flynn & Goldsmith, 1993). Enduring involvement is reflected in behaviors and has been studied extensively by Zhu et al. (2016), Ferns and Walls (2012), and Havitz and Mannell (2005). It can generate intense interest and lead to emotional engagement and a flow experience (Csikszentmihalyi, 1990). It is scientifically proven that enduring involvement significantly enhances consumer trust (Zhu et al., 2019)

Consumers who are more engaged with a platform tend to trust it and its product providers more, and are less likely to be swayed by other media (Eslami & Ghasemaghaei, 2018; Teichert & Rost, 2003). Situational involvement as a temporary increase in engagement triggered by specific cir-

cumstances (Houston & Rothschild, 1978). Both short-term and long-term involvement help consumers make informed shopping decisions (Hong, 2015). Enduring involvement reflects sustained consumer interest, while situational involvement reflects more temporary interest (Park et al., 2007). Online transactions encompass information retrieval, transfer, and purchasing (Chen et al., 2018; Zainul et al., 2004).

Enduring involvement with a product positively influences purchase intention (Olson & Peter, 1987). Other studies have found that involvement affects both attitudes and behavioral intentions toward websites (Eroglu et al., 2003; Ha & Lennon, 2010). Enduring involvement reflects long-term interest in cross-border e-commerce (CBEC) platforms, while situational involvement indicates short-term interest (Park et al., 2007). This conclusion is further corroborated by Hong (2015) who noted that whether long-term or temporary involvement encourages consumers to make informed shopping decisions.

Trust expectations are positively linked to consumers' intentions to purchase from online retailers (Hong, 2015). A high degree of trust in merchants is crucial for consumers when selecting digital store homepages or e-tailers in e-marketplaces. Online consumers are primarily concerned with vendor legitimacy and product authenticity (Pavlou & Gefen, 2004). Furthermore, consumers using e-marketplaces are often exposed to risks related to sellers' opportunistic behaviors. Perceived trust plays a critical role in mitigating these risks, increasing consumer engagement in trust-related activities (Lu et al., 2016; Pappas, 2016).

This study aims to examine the factors that influence Millennial Muslim consumers' purchase intentions on B2C e-commerce in Indonesia through perceived risk, perceived trust, Perceived site quality, Enduring involvement, and Situational involvement. Therefore, based on the explanation above, the research hypotheses are as follows:

- H1: *Perceived risk has a negative effect on purchase intention.*
- H2: *Perceived risk has a negative effect on perceived trust.*

- H3: *Perceived site quality has a positive influence on perceived trust.*
- H4: *Enduring involvement has a positive effect on perceived trust.*
- H5: *Situational involvement has a positive effect on perceived trust.*
- H6: *Enduring involvement has a positive effect on purchase intention.*
- H7: *Situational involvement has a positive influence on purchase intention.*
- H8: *Perceived trust has a positive influence on purchase intention.*

(AVE), Composite Reliability (CR), Maximum Shared Variance (MSV), and Maximum Inter-Construct Correlation (Max r). Confirmatory Factor Analysis (CFA) was conducted to ensure that the measured variables accurately represented the constructs (Hair et al., 2010).

Conducting Confirmatory Factor Analysis (CFA) within the structural equation modeling framework requires testing for reliability, convergent validity, and discriminant validity. To achieve this, a measurement model was introduced that examines correlations between latent variables (Hair et al., 2010). The primary goal of assessing convergent and discriminant validity is to confirm the construct validity of the research (Fischer, 2012; Moslehpour et al., 2018). CFA was employed to verify that the measured variables appropriately reflected the specified constructs in accordance with measurement theory. It is a frequently used method in SEM to develop instruments and evaluate relationships between variables (Bradley, 2018). CFA's strength lies in its ability to directly assess alternative models by analyzing the relationships between variables, making it an effective tool for validating research models (Strauss & Smith, 2009).

2. METHODOLOGY

This research employs structural equation model to evaluate the proposed hypotheses. Data were analyzed using SPSS 23 and AMOS 23 software. To assess validity and reliability, the study utilized parameters such as Average Variance Extracted

Table 1. Constructs and measurement items

Construct	Indicator items	Questionnaire	Origins
Perceived site quality	Usefulness	I feel the e-commerce website provides useful and sufficient information. I have a feeling that e-commerce websites can provide another nice piece of information.	Corbitt et al. (2003)
	Timeliness	I feel the information provided is timely regarding the product/service. I feel the information is always updated.	
	Advance	I feel e-commerce website is the biggest marketing opportunity.	
Enduring involvement	Inherent need	I feel shopping on e-commerce websites is an inherent necessity.	Ferns and Walls (2012); Havitz and Mannell (2005)
	Platform values	I feel that shopping on an e-commerce website has advantages.	
	Platform significant	I find shopping on e-commerce websites quite significant.	
Situational involvement	Platform pleasure	I find shopping on e-commerce websites a pleasure.	Ferns and Walls (2012); Havitz and Mannell (2005)
	Interesting	I find shopping activities on this e-commerce website very interesting.	
	Enjoyed doing	I feel like I would enjoy buying products on an e-commerce website.	
	Right activity	I feel shopping on e-commerce websites is the right activity.	
Perceived risk	Person I am	I feel Shopping on e-commerce websites represents my personality.	Chen et al. (2018); Hong (2015)
	Poor use of time	I feel it is a waste of time that shopping on e-commerce websites is a bad activity.	
	Product risk	I am worried that the product ordered is not suitable.	
	Financial risk	I feel e-commerce websites are at risk in transactions.	
	Time risk	I am worried that the goods ordered will not arrive on time.	
	Delivery risk	I am worried if the goods are not in accordance with the money that I spend.	
Social risk	I worry if other people comment when shopping on the site e-commerce website.		
Information security risk	I am worried that my personal data will be leaked.		

Table 1 (cont.). Constructs and measurement items

Construct	Indicator items	Questionnaire	Origins
Perceived trust	Ability	I hope that e-commerce website product providers have good intentions towards consumer welfare.	Zhu et al. (2019)
		I expect e-commerce website product providers to act in the best interests of consumers.	
	I hope that when there is a problem, the e-commerce website product provider can act fairly.		
Benevolence	I feel the product provider of this e-commerce website is honest.		
	I feel that an e-commerce website product provider can keep up with its commitment to deliver quality products.		
Integrity	I feel that e-commerce website product providers should be sincere and original.		
	I find e-commerce websites to be effective in helping to find products.		
Purchase intention	Transactional	I feel like shopping on an e-commerce website.	Zhu et al. (2019)
	Referential	I feel intent on recommending that others shop on the e-commerce website.	
	Preferential	I feel like continuing to shop on e-commerce websites in the future.	
	Exploratory	I feel very willing to shop on e-commerce websites.	

The questionnaire was designed based on an extensive review of the literature, with variables derived from previous studies. The measurement items are listed in Table 1. The survey was administered using Google Forms and distributed randomly to Millennial Muslim respondents from two universities in Indonesia. Initially, 700 responses were collected, but after excluding incomplete or non-qualifying data, 434 valid responses were analyzed. The sample comprised 67% female respondents (290) and 33% male respondents (144). Almost half of the participants (49%) were 25 years old or younger. The items marked with a strikethrough have been removed because their factor loadings did not meet the threshold for inclusion. Indicators are removed in exploratory factor analysis (EFA) to improve the clarity and reliability of the model. Items with low factor loadings fail to represent the latent construct adequately, while those with cross-loadings create ambiguity between factors. Removing poorly contributing, redundant, or theoretically misaligned indicators ensures better validity and simplifies

the model. This step also enhances overall model fit and ensures each factor is measured by a cohesive set of indicators.

3. RESULTS

The reliability test results indicate that all constructs scored above 0.8, with composite reliability values ranging from 0.80 to 0.90, thereby meeting the required threshold ($CR > 0.7$). The Average Variance Extracted (AVE) values, which ranged from 0.52 to 0.75, confirmed the convergent validity ($AVE > 0.5$). Additionally, the Maximum Shared Variance (MSV) was smaller than the Average Variance Extracted ($MSV < AVE$). Each construct's square root of the AVE (\sqrt{AVE}) values ranged from 0.68 to 0.86, which is lower than the corresponding maximum correlation (Max r), which ranged from 0.92 to 0.98. These results indicate that all variables meet the required criteria. Table 2 summarizes the validity and reliability of the instruments used, confirming the overall strength of the CFA model.

Table 2. Test of composite reliability and convergent validity

	CR	AVE	Max R (H)	PI	PR	PQ	EI	SI	PT
PI	0.924	0.754	0.926	0.868					
PR	0.816	0.521	0.946	-.103	0.689				
PQ	0.851	0.538	0.976	.624	.119	0.733			
EI	0.890	0.670	0.980	.761	-.057	.707	0.818		
SI	0.811	0.666	0.980	.410	.032	.302	.434	0.774	
PT	0.918	0.617	0.985	.365	.235	.592	.447	-.045	0.786

Note: $CR > 0.7$; $AVE > 0.5$; $MSV < AVE$; $\sqrt{AVE} > \text{Max } r$, \sqrt{AVE} is boldface diagonal.

Table 3. Results of Exploratory Factor Analysis

Variables	Component							Mean	SD	Variance Extracted	Explained	KMO
	1	2	3	4	5	6	7					
PR1	.757							3.89	.9749	57.64		.823
PR2	.697							3.20	1.0389			
PR3	.809							3.58	.9768			
PR4	.799							3.61	1.1138			
PR6	.664							3.56	1.1736			
PD1		.765						3.59	.8996	67.137		.537
PD2		.771						3.57	.8625			
PD3		.584						3.37	1.0304			
PQ1			.650					3.67	.8035	63.375		.834
PQ2			.711					3.67	.8608			
PQ3			.756					3.59	.8524			
PQ4			.681					3.45	.8151			
PQ5			.678					3.42	.8754			
EI1				.640				3.07	1.0357	74.880		.836
EI2				.701				3.53	.8913			
EI3				.700				3.49	.8603			
EI4				.670				3.50	.9521			
SI4					.567			2.69	1.0097	67.128		.500
SI5					.816			2.65	1.0578			
PT1						.799		4.05	.8821	68.328		.893
PT2						.847		4.11	.8870			
PT3						.841		4.18	.9091			
PT4						.808		3.83	.9467			
PT5						.769		3.82	.9076			
PT6						.816		4.05	.9180			
PT7						.577		3.94	.8277			
PI1							.775	3.55	.9209	81.509		.833
PI2							.827	3.39	.9319			
PI3							.854	3.30	.9954			
PI4							.811	3.39	.9040			
Total										71.063		0.914

Tables 3 presents the results of the Exploratory Factor Analysis (EFA). Certain items or questions were excluded from the final analysis after being reviewed through EFA, primarily due to their low factor loadings. This method is typically employed to remove variables that are not valid, as noted in Table 1, where the omitted questionnaire items are indicated with strikethroughs.

Goodness-of-fit metrics are employed to assess the overall fit of the structural model. The proposed model demonstrated an acceptable fit based on the Maximum Likelihood method in AMOS, with key indices such as $X^2/df = 2.77$, $RMSEA = 0.064$, $GFI = 0.856$, $CFI = 0.921$, and $TLI = 0.910$. Based on the results of the hypotheses testing, the hypotheses offered are proven to be accepted, as shown in Table 4 and Figure 1. The findings reveal that perceived risk ($\beta: 0.206$), perceived quality ($\beta: 0.440$), and

enduring involvement ($\beta: 0.240$) positively affect perceived trust, whereas situational involvement ($\beta: -0.331$) has a negative impact. Additionally, enduring involvement ($\beta: 0.659$), situational involvement ($\beta: 0.133$), and perceived trust ($\beta: 0.103$) were found to positively influence purchase intention, while perceived risk ($\beta: -0.093$) negatively affects it.

Table 4. Path estimation

Hypotheses	Path	β	SE	p-value	Result
H1	PR → PI	-.093	.053	.028	Significant
H2	PR → PT	.206	.043	***	Significant
H3	PQ → PT	.440	.101	***	Significant
H4	EI → PT	.240	.062	.005	Significant
H5	SI → PT	-.331	.102	***	Significant
H6	EI → PI	.659	.066	***	Significant
H7	SI → PI	.133	.105	.003	Significant
H8	PT → PI	.103	.072	.040	Significant

Note: * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

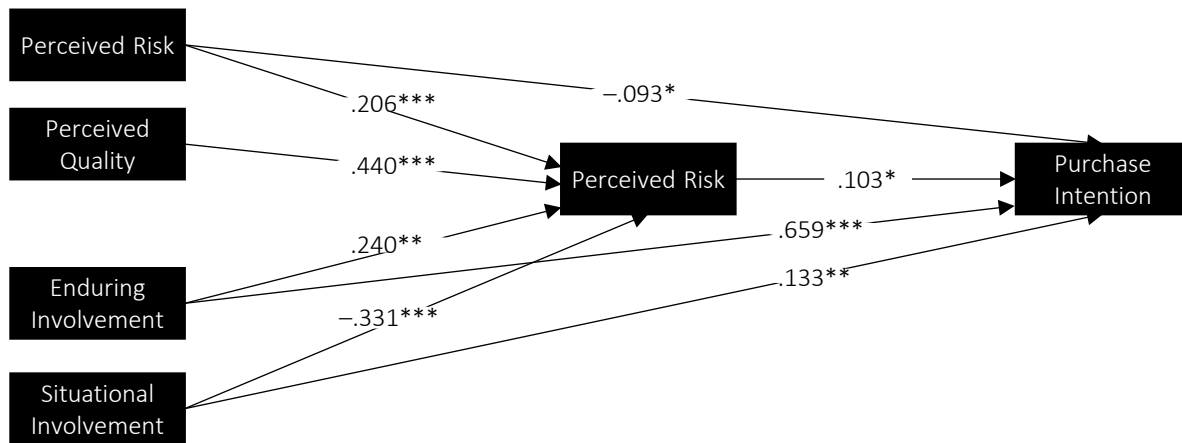


Figure 1. Structural model results

4. DISCUSSION

Based on *H1*, perceived risks negatively influence purchase intentions ($p < 0.05$; estimate = -0.093). This suggests that when consumers perceive a high level of risk, it affects their decision to purchase through B2C e-commerce, particularly during a pandemic (Leung & Cai, 2021; Zahid et al., 2018; Kim & Park, 2013). The uncertainty caused by the pandemic amplifies customer concerns about potential risks when shopping online. According to Goodwin (2009), a lack of clear information regarding online shopping creates uncertainty, which elevates perceived risk and can result in consumers feeling less confident about their purchase decisions.

For Millennial Muslim consumers, specific concerns include the possibility of receiving products that differ from their expectations, as they cannot fully assess product quality through photos or videos. Additionally, there are fears related to extended delivery times or potential damage during shipment. Zheng et al. (2012) found that perceived risk increases when products are delayed or arrive damaged, linking shipping risks to negative online shopping experiences.

Interestingly, based on *H2*, perceived risk positively affects perceived trust ($p < 0.001$; estimate = 0.206), contradicting previous theories that suggest perceived risk undermines trust (Corbitt et al., 2003; Zhu et al., 2019). This study aligns with Morgan and Hunt’s (1994) findings, which show that consumers’ perceived risk does not always diminish trust. Pavlou (2003) argues that trust, particularly in the security of a website, can mitigate

perceived risk, ultimately increasing consumer confidence. When a website demonstrates competence, integrity, and benevolence, the risks associated with interacting on the platform are reduced. Other factors, like endorsements by celebrities or influencers, can also help to build trust and downplay perceived risk. Supporting this, several studies highlight the positive correlation between perceived risk and trust (Ling et al., 2011; Koufaris & Hampton-Sosa, 2004).

H3 reveals that perceived website quality has a positive impact on trust ($p < 0.001$; estimate = 0.440). Website quality is understood as the extent to which the site’s features and characteristics meet consumer expectations (Hsiao et al., 2010). A well-designed, functional website enhances trust by providing a seamless shopping experience. Bavarsad et al. (2013) argue that a user-friendly site with efficient operations allows consumers to complete their purchases quickly and with ease. For Millennial Muslim consumers, a website’s perceived quality reflects the usefulness and functionality of its features in providing the necessary information for online shopping.

Li et al. (2019) found that Millennial consumers are highly adept at processing different types of information from websites. This finding is supported by the research from Al-Debei et al. (2015) and Al-Maghrabi and Dennis (2011), which show a positive relationship between perceived site quality and perceived trust. For Millennials, a well-constructed website enhances their trust in the platform, as perceived site quality plays a crucial role in building consumer confidence.

Enduring involvement refers to sustained consumer interest and can be seen in their behaviors (Ferns & Walls, 2012; Havitz & Mannell, 2005; Zhu et al., 2016). *H4* shows that enduring involvement has a positive influence on perceived trust ($p < 0.01$; estimate = 0.240). Trust is fostered when consumers feel a long-term engagement in searching for information. Eslami and Ghasemaghaei (2018) discovered that consumer involvement with e-commerce platforms reduces the likelihood of being distracted by other media, thus enhancing trust in the platform (Zhu et al., 2016).

These platforms help raise awareness of products and purchasing options, which in turn strengthens the trust consumers feel (Hong, 2015). Thorne and Bruner (2006) further assert that consumers who are deeply involved with a particular area of interest tend to voluntarily dedicate their time, energy, and resources. This behavior has been reinforced during the pandemic, with lockdowns and social distancing policies causing e-commerce to grow faster than any other sector (Gao et al., 2020).

Situational involvement, on the other hand, refers to a temporary increase in engagement that arises from specific circumstances (Houston & Rothschild, 1978). *H5* reveals that situational involvement negatively affects perceived trust ($p < 0.001$; estimate = -0.331), leading to the rejection of the related hypothesis. This finding contradicts Hong's (2015) conclusion that situational involvement positively correlates with perceived trust. The risk associated with situational involvement often causes anxiety, reducing trust in consumers. As a result, they become more cautious, especially when purchasing products on online platforms (Zhu et al., 2019). Consumers tend to be more careful when navigating these platforms for their shopping needs.

H6 reveals that enduring involvement has a significant positive impact on purchase intention ($p < 0.001$; estimate = 0.659). As consumers engage in the information-seeking process, they experience ongoing involvement, which in turn fosters purchase intentions. Individuals who continuously engage with products or services tend to spend more time and effort evaluating information, which enhances their purchase decisions.

Enduring involvement and purchase intention work hand in hand, as previous purchasing experiences deepen consumer involvement, leading to further purchases. This observation is supported by numerous studies that have documented the positive relationship between enduring involvement and purchase intention (Ha & Lennon, 2011; Im & Young, 2011).

The statistical analysis from this study shows that the link between enduring involvement and purchase intention holds the highest value (estimate = 0.659), suggesting that Millennial Muslim consumers invest substantial time in B2C e-commerce platforms to gather information. Even when they do not immediately complete the purchase, they demonstrate an intention to buy. Notably, most respondents in this study were women who tend to be meticulous when searching for information, discounts, and the best prices. They are particularly cautious about securing the best deal, often spending considerable time to ensure a favorable outcome. Therefore, enduring involvement plays a crucial role in boosting purchase intention. To capitalize on this, e-commerce sellers should ensure they provide transparent and detailed information about product pricing, quality, and availability.

H7 shows that situational involvement, which arises from temporary interest during the buying process, also positively affects purchase intention ($p < 0.01$; estimate = 0.133). The more engaged consumers are in a purchasing situation, the stronger their intention to buy (Park et al., 2007; Zhu et al., 2016). When consumers transition from browsing to actively considering a purchase, their situational involvement increases. This heightened involvement prompts them to engage more deeply with product information (Li, 2016). Increased situational participation can help minimize costs and mitigate social risks by reducing uncertainties associated with the purchasing process (Im & Young, 2011).

The findings indicate that Millennial Muslim consumers show a strong interest in shopping through B2C e-commerce platforms. Several factors contribute to this trend, including the convenience of various payment options (such as cash on delivery, account transfers, and oth-

er methods), easy access to information, and the speed of service when shopping online. This reflects the personality traits of Muslim Millennials, who value simplicity and creativity in their lifestyle. The price remains consistent from the point of selection to final payment, without hidden terms and conditions often seen in traditional market promotions.

H8 reveals that perceived trust positively influences purchase intention ($p < 0.05$; estimate = 0.103). Trust is a key factor in shaping consumers' purchasing decisions, as highlighted by Pappas (2016). In the context of online shopping, trust refers to customers' belief that vendors are honest and consistently deliver high-quality products and services. In e-marketplaces, trust is built when consumers feel that the platform operates under established ethical norms, demonstrates competence, and ensures reliability (Li, 2016).

In the online business environment, trust is especially crucial since sellers and buyers do not interact face-to-face. Thus, trust becomes the

foundation for e-commerce transactions, with honesty from sellers being essential. B2C platforms typically provide customers with important information, including ordering procedures, delivery services, payment options, data security measures, and product reviews from previous buyers. These features are vital in fostering trust among consumers, which in turn strengthens their purchase intentions (Chiu et al., 2012; Forsythe et al., 2006). Perceived trust in online shopping has a significant impact on consumers' buying decisions (Almajali & Al-Hammouri, 2021).

The theoretical and practical implications of this research offer valuable insights for developers aiming to create e-commerce platforms that cater to the millennial Muslim generation. E-commerce managers in Indonesia are encouraged to recognize the growing influence of this generation in the market. Given the differences in their lifestyle compared to previous generations, it is essential for developers to explore ways to keep them engaged and encourage ongoing transactions on B2C platforms.

CONCLUSION

This study aims to examine the factors that influence Millennial Muslim consumers' purchase intentions on B2C e-commerce in Indonesia through perceived risk, perceived trust, Perceived site quality, Enduring involvement, and Situational involvement. The results of this study show that perceived risk, perceived site quality, and enduring involvement significantly influence perceived trust, while situational involvement negatively affects it. Additionally, enduring involvement, situational involvement, and perceived trust all have a positive effect on purchase intention, whereas perceived risk undermines it. Among these factors, enduring involvement stands out as the strongest predictor of purchase intention in B2C e-commerce.

Millennial consumers are generally more familiar with e-commerce platforms compared to previous generations. Thus, website quality is the first thing they focus on when they begin searching for information. A website that offers a visually appealing and distinct design can leave a lasting impression. It is also essential for e-commerce platforms to provide comprehensive and detailed information. Millennial Muslim consumers, in particular, enjoy the process of gathering information on these platforms, and this ongoing engagement fosters trust and purchase intent. The quality of a well-designed website plays a crucial role in building that trust.

This research presents important implications for the theory and practice of generational theory and consumer behavior in e-commerce. While most studies tend to focus on Millennials as a whole, they rarely explore the impact of religious factors on consumer habits. The findings of this study contribute to the existing knowledge by examining the consumer behavior of Muslim Millennials within the context of online shopping, specifically in relation to B2C e-commerce platforms.

AUTHOR CONTRIBUTIONS

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